

ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
ជាតិ សាសនា ព្រះមហាក្សត្រ
NATION RELIGION KING



ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ
ECONOMIC AND MONETARY STATISTICS

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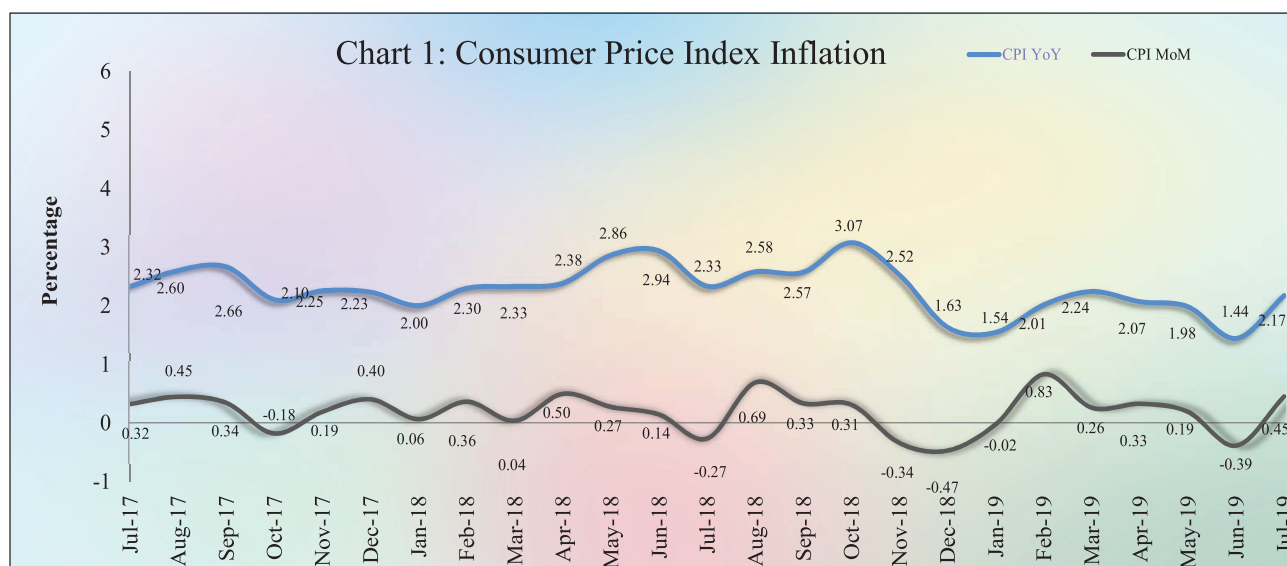
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Introduction

Headline consumer price inflation in July 2019 accelerated compared to the previous month; while the Khmer Riel (KHR) continued to be depreciated against US dollar. During this period, financial intermediation of the banking sector reflecting through credit to private sector and resident’s deposits continued to increase. At the same time, international trade in goods showed an increase in deficit.

Consumer Price Index

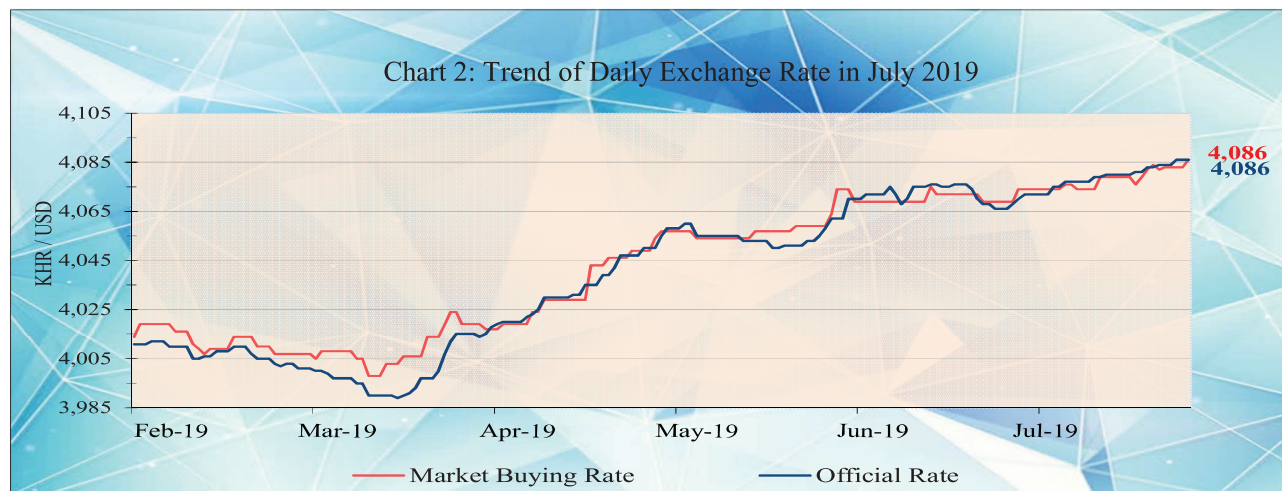
The consumer price inflation in Phnom Penh (month-on-month) accelerated to 0.45% in July 2019 from a deflation of 0.39% in June, of which ten out of twelve group indexes increased while one group index decreased and other one group index remained stable.



During the same period, the year-on-year percentage change of the CPI for all items increase to 2.17% from 1.44% in June 2019 mainly due to an increase in food price.

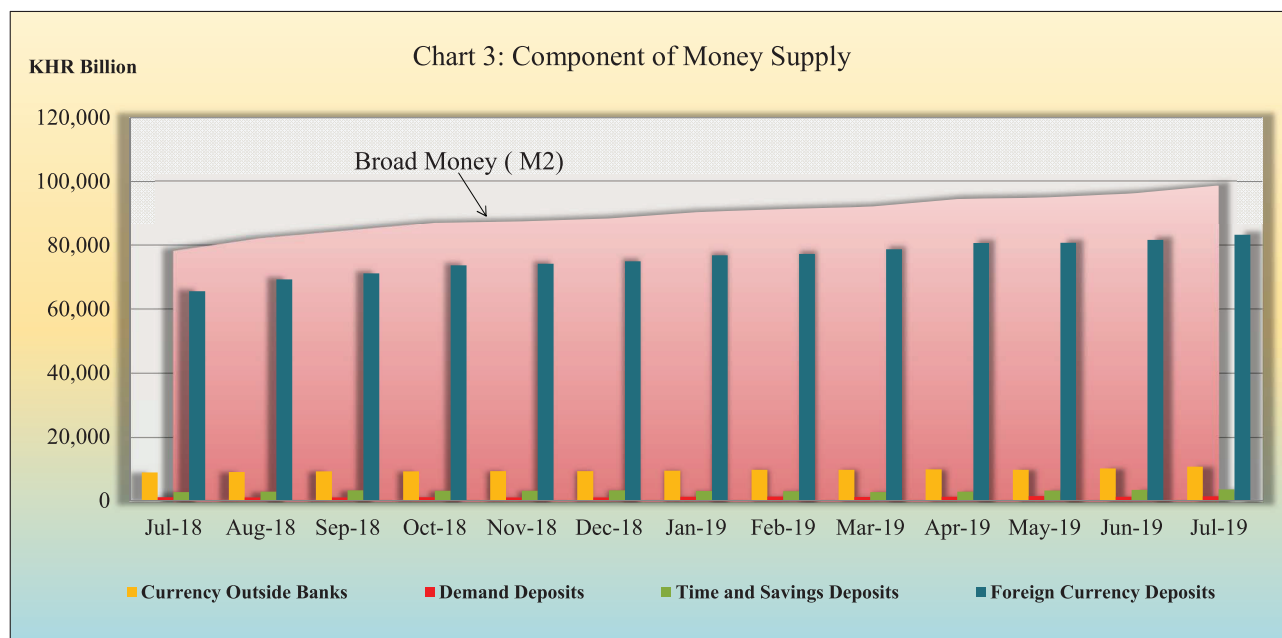
Exchange Rate

The exchange rate (market buying rate) was KHR 4,086 per USD in July 2019, depreciated by 0.42% compared to June. This was mainly due to the effect of seasonal factor.



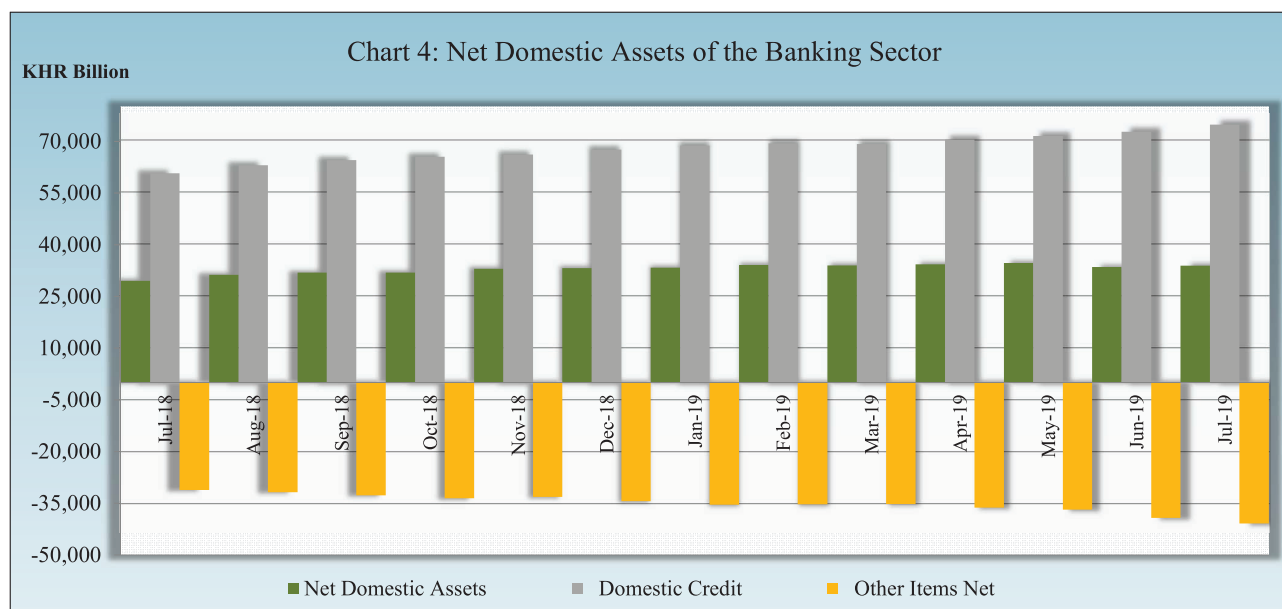
Money Supply

Broad money (M2) continued to increase to KHR 98,761.8 billion in July 2019, up by 2.6% compared to previous month. Main components of M2 showed that currency outside banks, demand deposit, time and saving deposits, and resident's foreign currency deposits increased by 6.2%, 5.8%, 4.2%, and 2.1%, respectively.



Net Domestic Assets of the Banking Sector

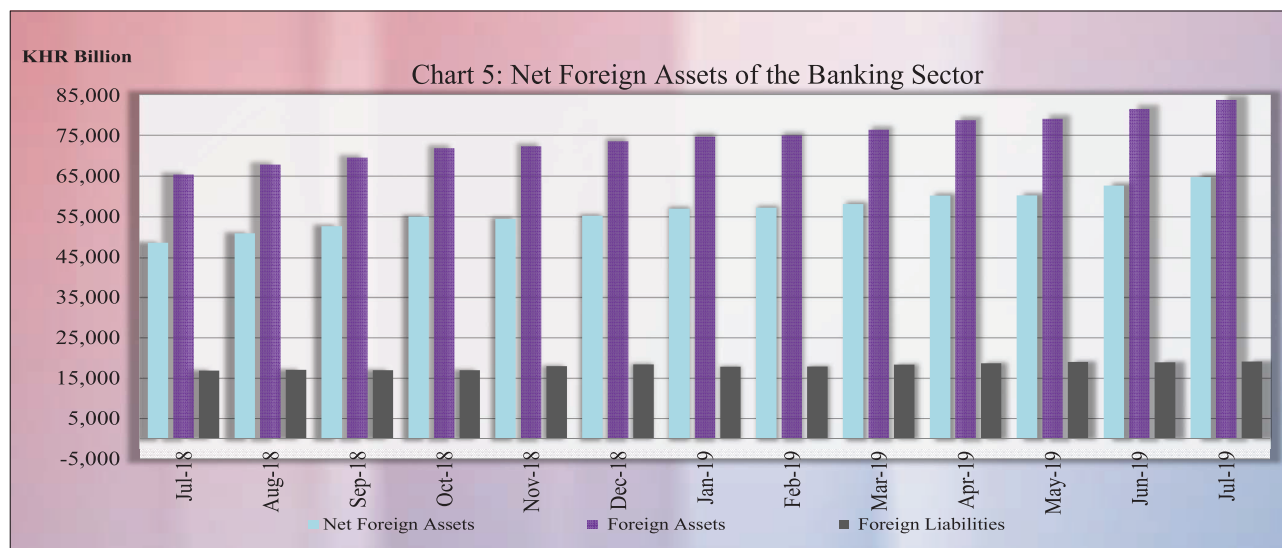
Net domestic assets of the banking sector increased to KHR 33,957.7 billion in July 2019, up by 1.2% compared to the previous month. This was due to an increase of 2.8% in domestic credit while other items net decreased by 4.1%.



The increase in domestic credit was mainly due to an increase of 2.7% in credit to private sector whereas net claims on government declined by 2.6% due to an increase in government deposits. The decrease in other items net was mainly due to an increase of 2.4% in capital and reserves.

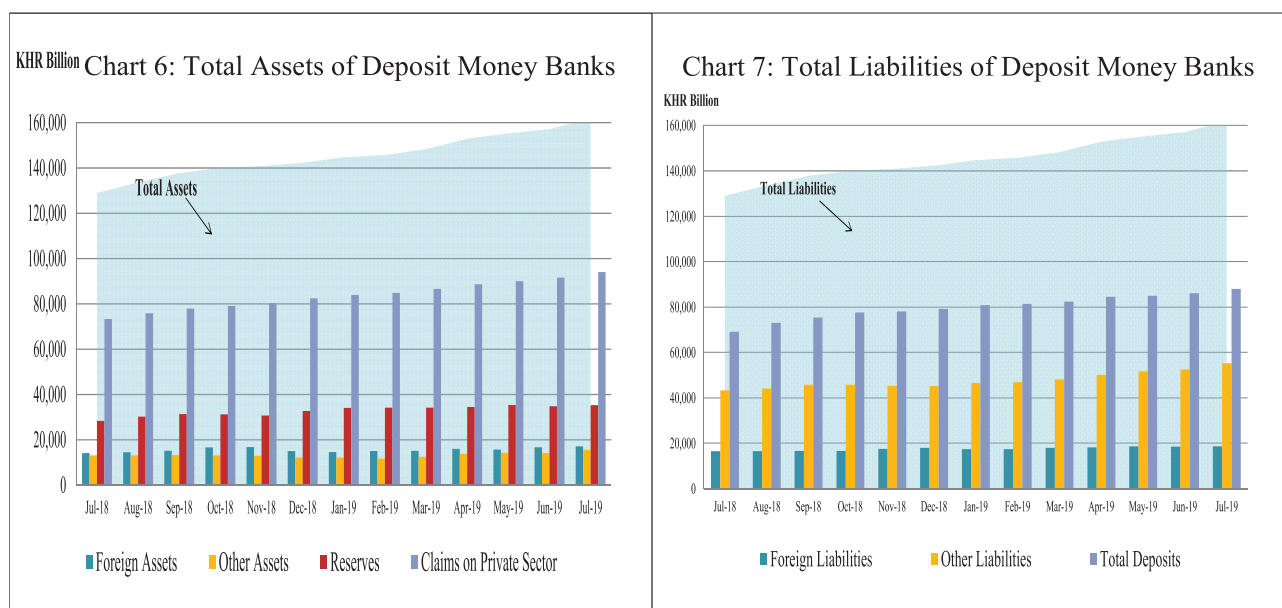
Net Foreign Assets of the Banking Sector

Net foreign assets of the banking sector increase to KHR 64,804.1 billion in July 2019, up by 3.4% from June. This was due an increase in total foreign assets of 2.8% more than 0.8% increase in total foreign liabilities.



Deposit Money Banks' Operations

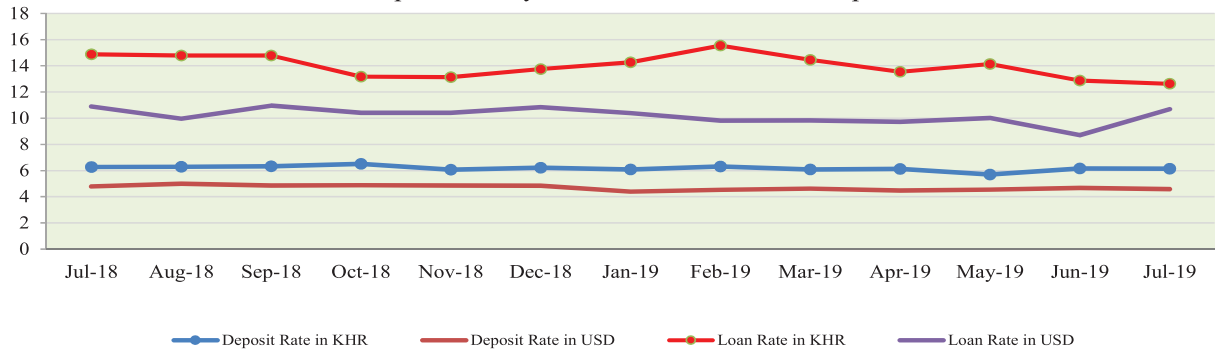
Total assets of commercial banks and specialized banks were KHR 162,136 billion, up by 3.2% in July 2019 compared to the previous month.



Interest Rates on Deposits and Loans

Interest rate movement on deposits and loans of banking sector in July 2019 showed that the weighted average interest rate on deposit with a maturity greater than 9 months to 1 year for Khmer Riel remained stable with the rate of 6.15% while for US dollar decreased by 0.08% to 4.59%, respectively. At the same time, the weighted average interest rate on loan to business with a maturity greater than 1 year to 5 years in Khmer Riel decreased by 0.24% to 12.63% while in US dollar increased by 1.98% to 10.68%.

Chart 8: Deposit Money Banks' Interest Rate on Deposits and Loans

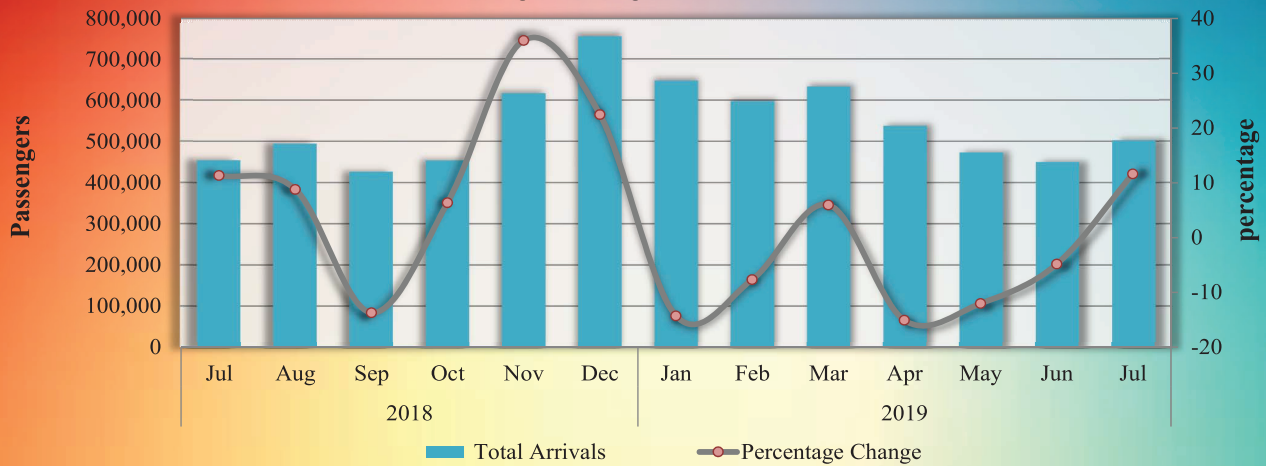


*- Deposits with maturity 9 months to 1 year
 - Loans-Business-Secured with maturity 1 to 5 years

Foreign Tourist Arrivals

In July 2019, total number of passenger arrivals was 502,421 increased by 11.6% after the decreasing of 4.9% in the preceding month. The main purpose of the passenger arrivals in Cambodia was for vacation, accounted for 68% of the total.

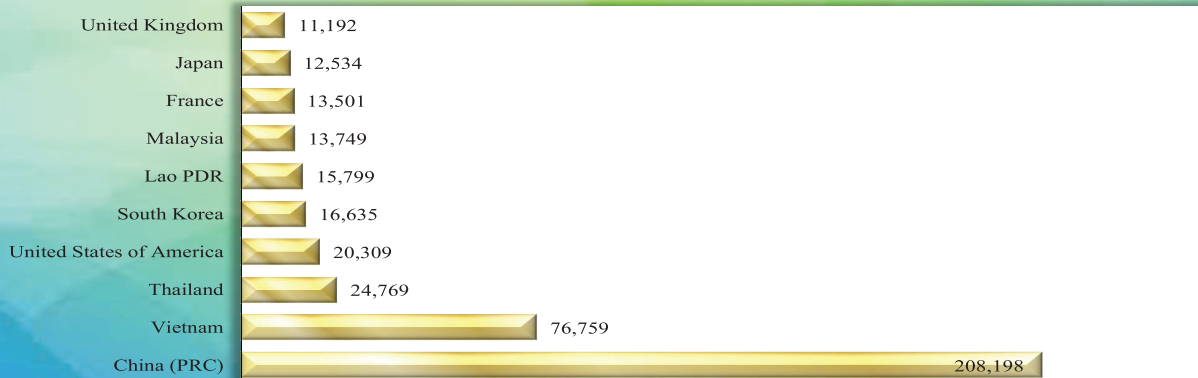
Chart 9: Foreign Passenger Arrivals in Cambodia



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

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

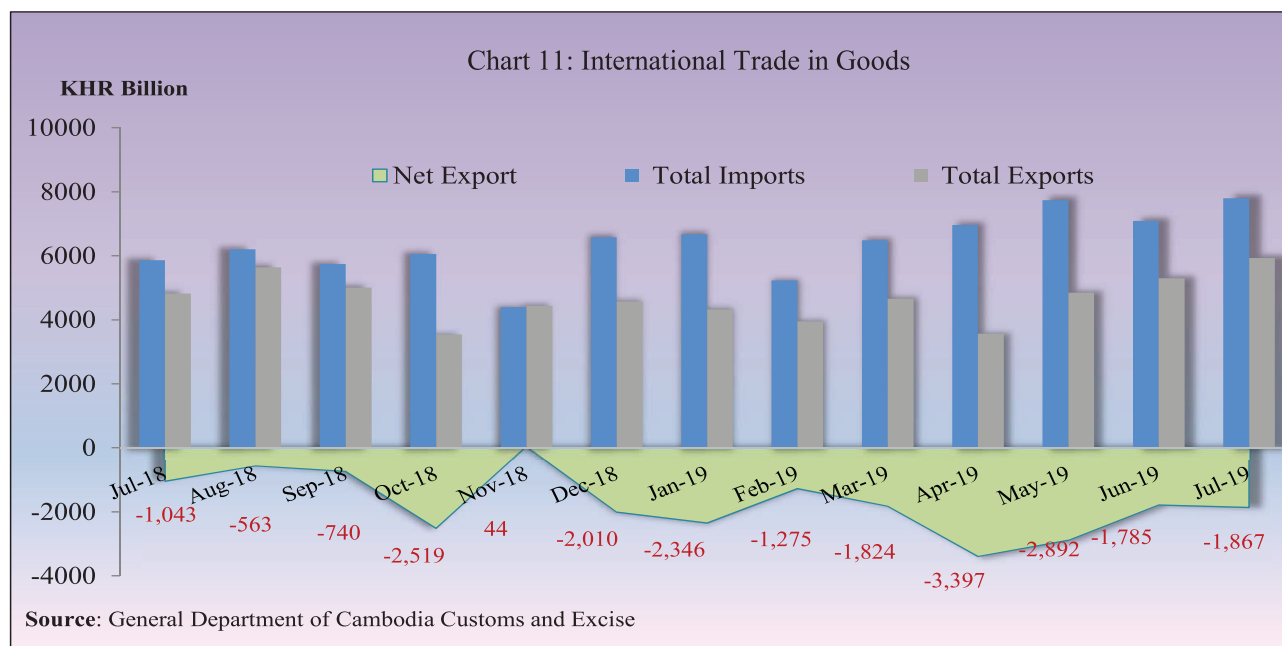
Chart 10: Top-ten Countries of Passenger Arrivals in July 2019



Source: Ministry of Tourism

International Trade in Goods

International trade in goods showed a deficit of KHR 1,867.5 billion (23.9%) in July 2019, followed the deficit of KHR 1,784.6 billion (25.2%) in June.



The major components of total exports were Garment, Footwear, Bicycle, Electrical Part, Rice, Rubber, Wood Products, Fish and Other Agricultural Products, and Vehicle part. And the major components of total imports were Fabric, Vehicles, Oil, Equipment Construction, Food and Beverage, Garment, Steel, Fertilizer, Medicine, Cigarettes, Cement, and Other Electronic Equipment.

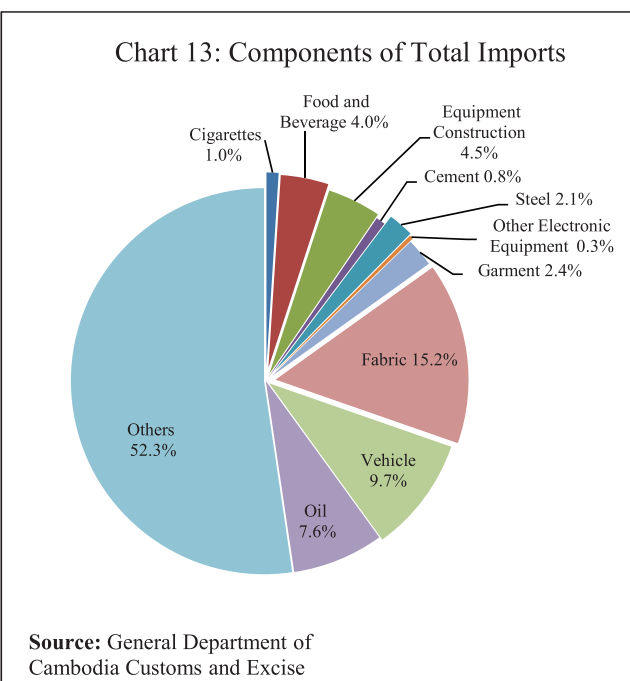
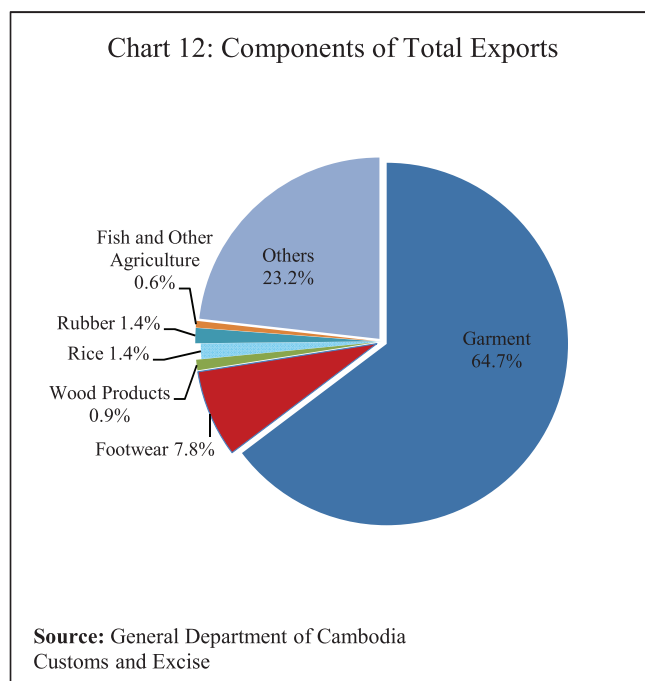


Table 1: Consumer Price Index and Inflation Rate

1. Consumer Price Index (CPI) and Component Indices (Oct-Dec. 2006 = 100)	Mar-19	Apr-19	May-19	Jun-19	Jul-19
CPI (all items)	176.45	177.02	177.36	176.67	177.47
Food and Non-Alcoholic Beverages	213.99	215.32	215.99	214.65	216.00
Alcoholic Beverages, Tobacco and Narcotics	170.64	170.53	170.61	170.90	171.22
Clothing and Footwear	151.15	151.47	150.62	150.29	151.72
Housing, Water, Electricity, Gas and other Fuels	127.91	127.98	128.07	127.35	127.68
Furnishings and Household Maintenance	152.82	153.04	152.00	151.90	152.26
Health	137.04	137.07	136.99	137.02	136.90
Transport	113.67	115.33	115.90	114.53	114.59
Communication	67.39	67.28	67.53	66.72	66.76
Recreation and Culture	118.58	118.66	118.68	119.24	119.49
Education	159.50	159.50	159.50	159.50	159.50
Restaurants	287.51	283.16	283.16	286.46	287.18
<i>Miscellaneous Goods and Services</i>	146.09	146.29	146.34	146.84	147.93
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	0.26	0.33	0.19	-0.39	0.45
Food and Non-Alcoholic Beverages	-0.11	0.62	0.31	-0.62	0.63
Alcoholic Beverages, Tobacco and Narcotics	0.13	-0.07	0.05	0.17	0.19
Clothing and Footwear	0.24	0.21	-0.56	-0.22	0.95
Housing, Water, Electricity, Gas and other Fuels	0.55	0.05	0.07	-0.56	0.26
Furnishings and Household Maintenance	-0.16	0.14	-0.68	-0.06	0.23
Health	-0.22	0.02	-0.06	0.02	-0.09
Transport	2.00	1.46	0.50	-1.19	0.06
Communication	-0.23	-0.16	0.37	-1.20	0.06
Recreation and Culture	-0.35	0.07	0.02	0.47	0.21
Education	0.00	0.00	0.00	0.00	0.00
Restaurants	1.18	-1.51	0.00	1.16	0.25
Miscellaneous Goods and Services	-0.06	0.14	0.03	0.34	0.74
2.2 Year on Year Change (%)					
CPI (all items)	2.24	2.07	1.98	1.44	2.17
Food and Non-Alcoholic Beverages	1.94	1.87	1.89	1.10	2.19
Alcoholic Beverages, Tobacco and Narcotics	6.71	4.96	5.36	5.29	6.26
Clothing and Footwear	3.64	3.43	2.96	2.24	3.53
Housing, Water, Electricity, Gas and other Fuels	1.88	1.88	1.78	1.27	1.75
Furnishings and Household Maintenance	1.66	1.53	0.72	0.79	1.29
Health	1.87	1.54	1.43	1.45	1.37
Transport	-1.75	-0.84	-1.03	-2.50	-1.35
Communication	-0.38	-0.60	-0.18	-1.24	-1.08
Recreation and Culture	0.76	0.61	0.87	0.71	1.05
Education	0.38	0.00	0.00	0.00	-0.38
Restaurants	8.24	6.60	6.08	7.15	6.10
Miscellaneous Goods and Services	1.42	1.08	1.01	1.39	1.82
3. Three-month moving average CPI (All Items)					
Year on Year Change (%)	1.93	2.11	2.10	1.83	1.86
4. Twelve-month moving average CPI (All Items)					
Year on Year Change (%)	2.39	2.36	2.29	2.16	2.15

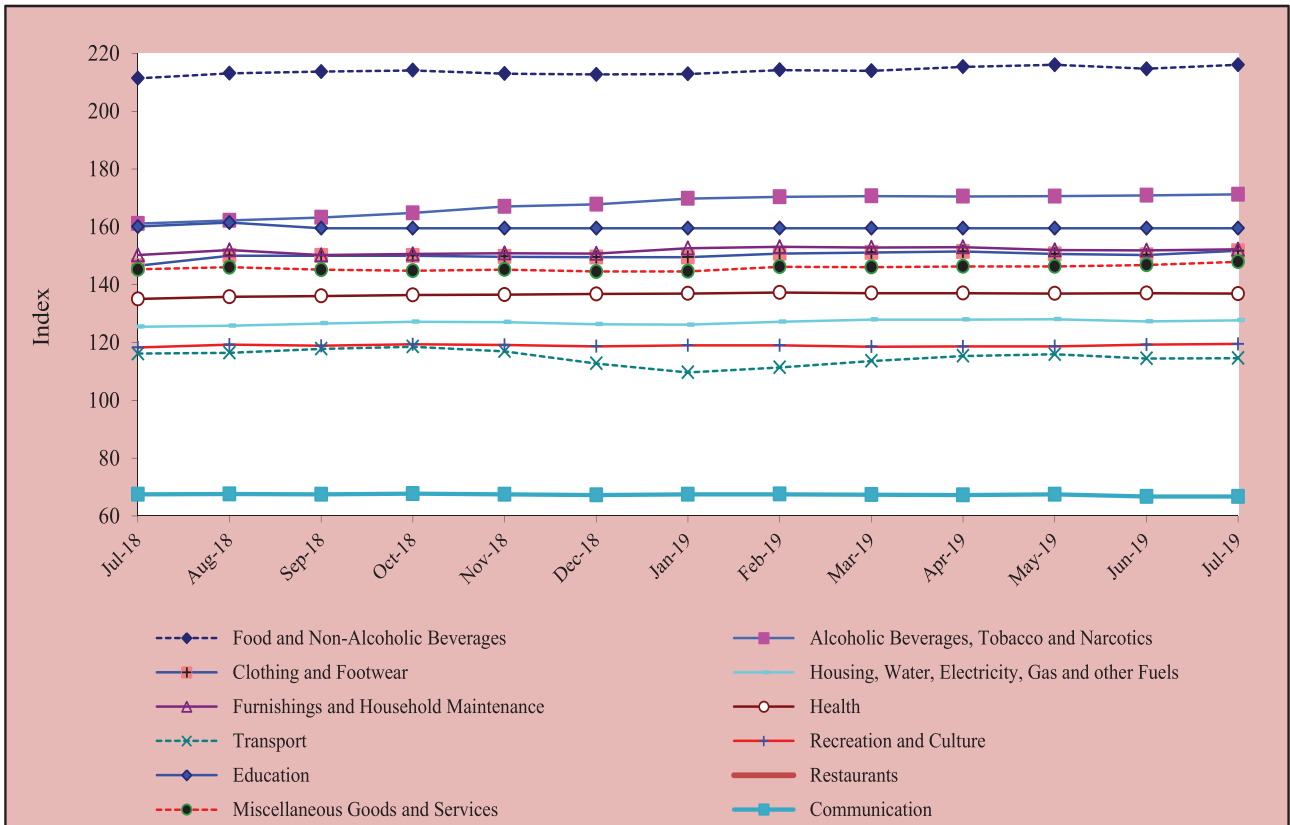
Source: National Institute of Statistics

Table 2: Consumer Items Showing Price Increased in July 2019

No.	Description	Weight	Index			Percentage Change	
			Jul-18	Jun-19	Jul-19	Monthly	Yearly
1	FISH (FRESH)	7.435	214.93	217.12	224.71	3.5	4.5
2	FRUIT VEGETABLES	1.138	274.07	288.39	295.85	2.6	7.9
3	FINANCIAL SERVICES N.E.C.	0.037	85.33	84.03	86.25	2.6	1.1
4	DUCK (FRESH)	0.319	188.77	193.14	197.33	2.2	4.5
5	ROOT VEGETABLES	0.456	235.15	224.97	229.21	1.9	-2.5
6	TUBERS AND MUSHROOMS	0.439	189.36	190.12	193.58	1.8	2.2
7	PROCESSED EGGS	0.079	169.80	173.17	176.03	1.7	3.7
8	PERSONAL EFFECTS N.E.C	0.876	171.79	174.48	177.21	1.6	3.2
9	CLOTHING FOR WOMEN AND GIRLS	1.065	143.66	146.73	148.86	1.5	3.6
10	DAIRY PRODUCTS	1.552	159.37	161.64	163.83	1.4	2.8
11	SUGAR, JAM, HONEY, CHOCOLATE AND CONFECTIONERY	1.489	143.69	146.53	148.51	1.4	3.4
12	PROCESSED FISH AND SEAFOOD	1.646	237.52	245.90	249.10	1.3	4.9
13	FRESH FRUITS	4.094	214.22	219.43	222.20	1.3	3.7
14	DRIED AND PRESERVED FRUITS	0.086	149.92	167.88	169.93	1.2	13.3
15	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	235.66	242.54	245.14	1.1	4.0
16	PULSES/LEGUMES	0.413	226.13	230.17	232.60	1.1	2.9
17	SERVICES FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	0.435	186.78	186.78	188.91	1.1	1.1
18	NOODLES	1.008	227.87	222.32	224.64	1.0	-1.4
19	FOOD PRODUCTS NEC	1.404	222.20	224.12	226.44	1.0	1.9
20	CLOTHING MATERIALS	0.334	161.23	162.91	164.50	1.0	2.0
21	LIQUID FUELS	0.099	144.74	145.50	146.96	1.0	1.5
22	SOLID FUELS	1.475	221.33	224.08	226.29	1.0	2.2
23	RICE, QUALITY NO.2 WHITE, NEANG-MENH, BATTAMBANG	2.681	219.59	231.60	233.73	0.9	6.4
24	CHICKEN (FRESH)	1.303	212.40	215.93	217.79	0.9	2.5
25	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.017	186.86	186.89	188.66	0.9	1.0
26	OTHER GRAINS	0.090	291.53	301.66	304.17	0.8	4.3
27	WINE	0.248	175.07	184.81	186.34	0.8	6.4
28	FOOTWEAR	0.641	159.70	163.80	165.14	0.8	3.4
29	BISCUITS/ COOKIES	0.280	176.50	180.20	181.41	0.7	2.8
30	OILS AND FATS	0.920	217.10	218.70	220.23	0.7	1.4
31	BICYCLES	0.103	139.53	141.82	142.77	0.7	2.3
32	RICE, QUALITY NO.1 WHITE, PHAKA KANHEY, BATTAMBANG	3.052	229.73	230.78	232.20	0.6	1.1
33	LEAF AND STALK VEGETABLES (FRESH)	2.031	210.63	211.56	212.86	0.6	1.1
34	CLOTHING FOR MEN AND BOYS	0.621	138.46	146.19	147.09	0.6	6.2
35	TRADITIONAL CAKES	0.561	221.16	228.54	229.70	0.5	3.9
36	BEEF (FRESH)	2.165	245.32	248.63	249.89	0.5	1.9
37	FRESH EGGS	1.013	162.35	161.09	161.93	0.5	-0.3
38	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	3.663	144.16	145.40	146.14	0.5	1.4
39	GLUTINOUS RICE, QUALITY NO.1, WHITE, KHMER	0.429	136.97	139.54	140.14	0.4	2.3
40	COFFEE, TEA AND COCOA	0.755	138.88	140.28	140.85	0.4	1.4

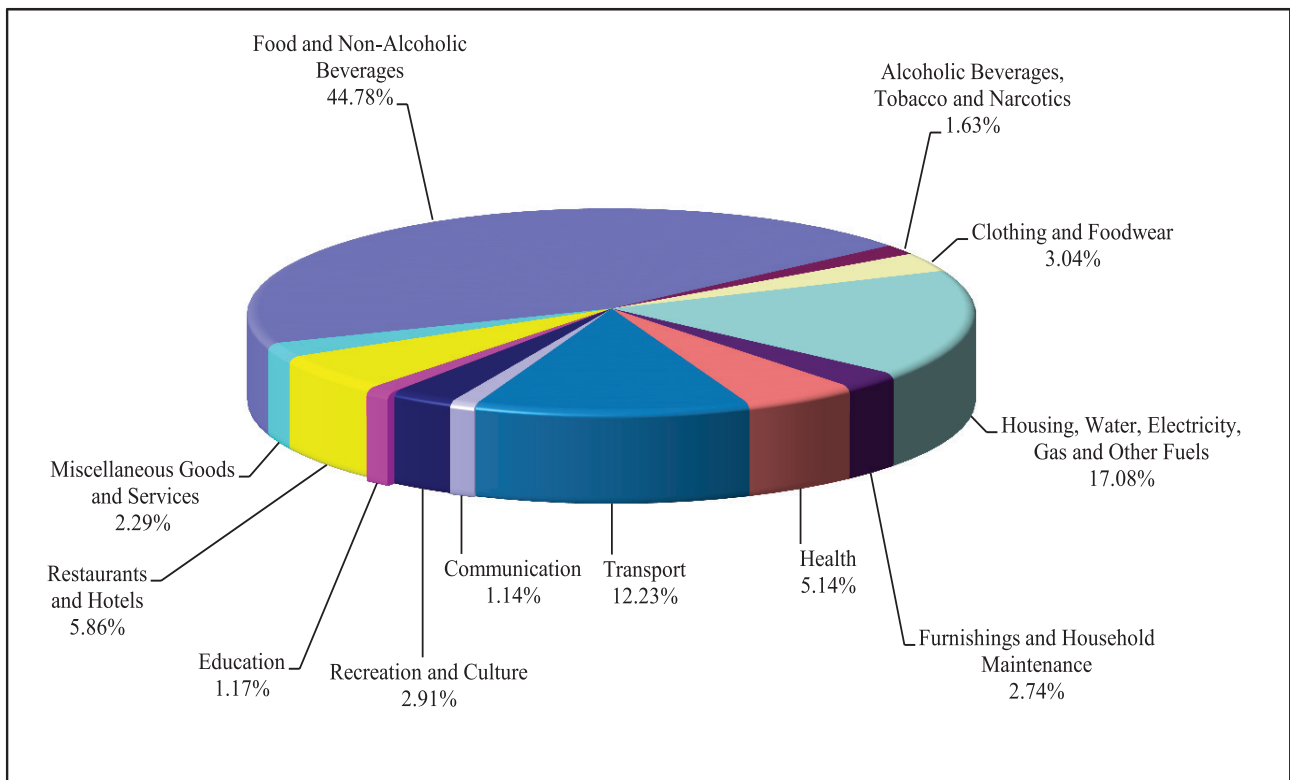
Source: National Institute of Statistics

Chart 1: Consumer Price Index



Source: National Institute of Statistics

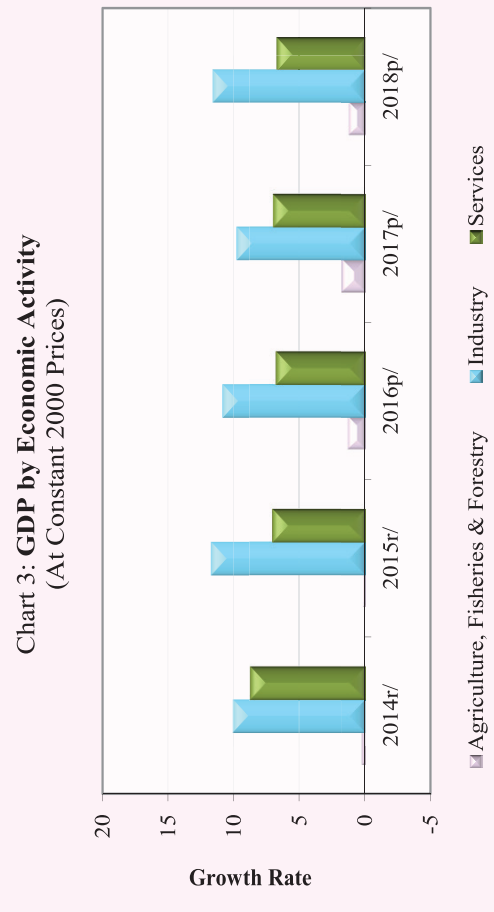
Chart 2: Weight of All Group Indices in Consumer Basket



Source: National Institute of Statistics

Table 3: Gross Domestic Product (GDP)

	At Constant 2000 Prices						At Current Prices					
	2014r/	2015r/	2016p/	2017p/	2018p/		2014r/	2015r/	2016p/	2017p/	2018p/	
GDP in KHR Billion	40,182	43,009	46,033	49,262	52,956		67,437	73,423	81,242	89,831	99,544	
GDP in USD Million	9,971	10,686	11,423	12,164	13,056		16,734	18,242	20,159	22,180	24,542	
GDP % Growth Rate	7.1	7.0	7.0	7.0	7.5		10.0	8.9	10.6	10.6	10.8	
GDP % Growth Rate, by Economic Activity												
Agriculture, Fisheries & Forestry	0.3	0.2	1.3	1.7	1.2		0.5	0.2	3.0	4.4	4.4	
Industry	10.1	11.7	10.9	9.8	11.6		17.0	17.7	17.7	15.8	16.0	
Services	8.7	7.1	6.8	7.0	6.7		13.4	9.2	10.8	10.1	10.2	
GDP Per Capita in KHR Million	2.7	2.9	3.0	3.2	3.4		4.6	4.9	5.4	5.8	6.3	
GDP Per Capita in USD	674	714	754	783	829		1,131	1,218	1,330	1,429	1,559	



p/: preliminary estimates

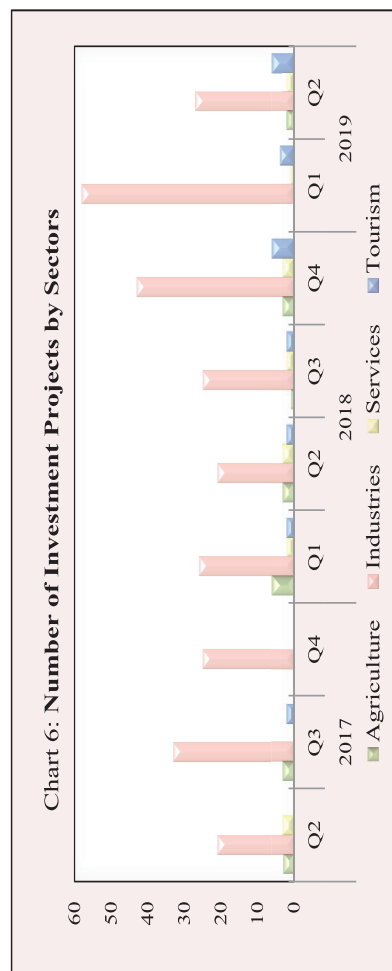
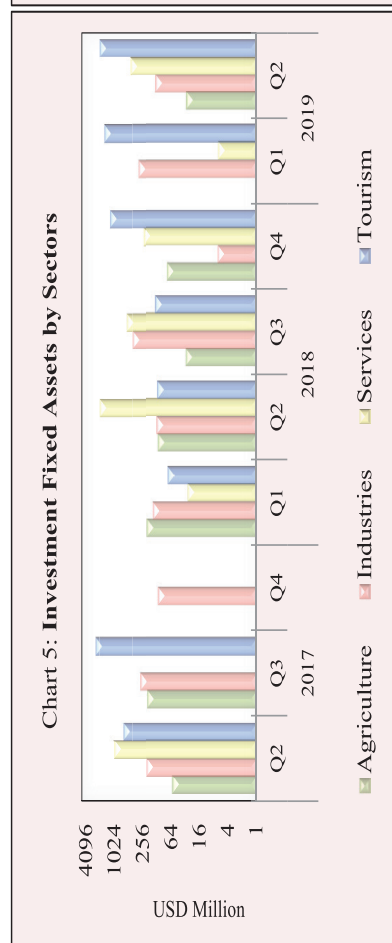
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Source: National Institute of Statistics

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
2016										
Q3	1	35.3	9	67.4	-	-	-	-	10	102.7
Q4	5	246.6	17	113.5	2	91	4	56.3	28	507.4
Total	9	331.3	74	900.8	4	442.0	11	718.4	98	2,392.5
2017										
Q1	1	8.0	18	115.6	1	4.2	1	3.6	21	131.4
Q2	3	61.0	21	209.9	3	1,045.3	-	644.2	27	1,960.3
Q3	3	205.6	33	281.1	-	-	2	2,518.8	38	3,005.4
Q4	-	-	25	119.8	-	-	-	-	25	119.8
Total	7	274.5	97	726.3	4	1,049.5	3	3,166.6	111	5,216.9
2018										
Q1	6	210.2	26	154.3	2	29.5	2	75.2	36	469.2
Q2	3	122.5	21	128.2	3	2,049.6	2	125.9	29	2,426.2
Q3	1	32.0	25	408.2	2	550.4	2	137.3	30	1,127.9
Q4	3	79.5	43	7.0	3	240.4	6	1,239.4	55	1,566.3
Total	13	444.2	115	697.7	10	2,869.9	12	1,577.8	150	5,589.6
2019										
Q1	-	-	58	310.1	1	6.8	4	1,618.8	63	1,935.6
Q2	2	31.2	27	137.5	2	460.9	6	2,057.3	37	2,686.9
Total	2	31.2	85	447.5	3	467.7	10	3676.1	100	4622.5



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

Table 5: Investment Projects Approved by Major Countries*

(In USD Million)

Country	2017			2018				2019	
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Cambodia	595.7	2,550.4	5.9	133.9	336.5	838.1	729.5	1,050.4	2,491.7
China	1,051.0	293.8	64.4	224.2	2,042.3	205.8	227.8	279.9	99.3
Korea	7.2	123.6	3.2	3.5	5.4	3.6	2.1	19.1	-
United States	-	-	-	6.8	-	-	-	-	-
Thailand	15.9	-	-	19.1	-	13.1	6.8	6.8	2.2
Vietnam	-	-	-	-	-	-	21.4	-	-
Malaysia	8.9	3.8	1.2	-	2.2	-	-	4.5	-
Singapore	248.3	3.8	-	1.4	-	-	6.5	10.3	-
Taiwan	3.8	6.0	3.0	11.7	-	8.7	12.9	24.6	27.3
Australia	-	-	-	2.4	-	-	-	-	-
England	4.9	-	8.7	-	-	-	10.3	502.7	3.1
Japan	-	-	-	-	-	-	822.6	-	2.3
Hong Kong	20.8	20.2	31.0	13.8	28.8	33.1	5.9	24.6	55.7
Others	3.9	3.7	2.4	52.4	11.1	25.3	6.7	12.7	5.3
Total	1,960.3	3,005.4	119.8	469.2	2,426.2	1,127.9	1,852.5	1,935.6	2,686.9
(Share of Total)									
Cambodia	30.4	84.9	5.0	28.5	13.9	74.3	39.4	54.3	92.7
China	53.6	9.8	53.7	47.8	84.2	18.2	12.3	14.5	3.7
Korea	0.4	4.1	2.7	0.7	0.2	0.3	0.1	1.0	-
United States	-	-	-	1.5	-	-	-	-	-
Thailand	0.8	-	-	4.1	-	1.2	0.4	0.4	0.1
Vietnam	-	-	-	-	-	-	1.2	-	-
Malaysia	0.5	0.1	1.0	-	0.1	-	-	0.2	-
Singapore	12.7	0.1	-	0.3	-	-	0.3	0.5	-
Taiwan	0.2	0.2	2.5	2.5	-	0.8	0.7	1.3	1.0
Australia	-	-	-	0.5	-	-	-	-	-
England	0.2	-	7.3	-	-	-	0.6	26.0	0.1
Canada	-	-	-	-	-	-	44.4	-	-
Hong Kong	1.1	0.7	25.8	2.9	1.2	2.9	0.3	1.3	2.1
Others	0.2	0.1	2.0	11.2	0.5	2.2	0.4	0.7	0.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* Fixed Assets

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

Table 6: Daily Exchange Rate in July 2019

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,069	4,079	4,074	4,068	5.0	0.1
2	4,074	4,085	4,080	4,070	5.0	0.1
3	4,074	4,085	4,080	4,072	0.0	0.0
4	4,074	4,085	4,080	4,072	0.0	0.0
5	4,074	4,085	4,080	4,072	0.0	0.0
6	4,074	4,085	4,080	4,072	0.0	0.0
7	4,074	4,085	4,080	4,072	0.0	0.0
8	4,074	4,085	4,080	4,075	0.0	0.0
9	4,074	4,085	4,080	4,075	0.0	0.0
10	4,076	4,087	4,082	4,077	2.0	0.0
11	4,076	4,087	4,082	4,077	0.0	0.0
12	4,074	4,084	4,079	4,077	-2.0	0.0
13	4,074	4,084	4,079	4,077	0.0	0.0
14	4,074	4,084	4,079	4,077	0.0	0.0
15	4,074	4,084	4,079	4,079	0.0	0.0
16	4,079	4,088	4,084	4,079	5.0	0.1
17	4,079	4,088	4,084	4,080	0.0	0.0
18	4,079	4,088	4,084	4,080	0.0	0.0
19	4,079	4,088	4,084	4,080	0.0	0.0
20	4,079	4,088	4,084	4,080	0.0	0.0
21	4,079	4,088	4,084	4,080	0.0	0.0
22	4,076	4,085	4,081	4,081	-3.0	-0.1
23	4,079	4,089	4,084	4,081	3.0	0.1
24	4,082	4,090	4,086	4,083	3.0	0.1
25	4,084	4,092	4,088	4,083	2.0	0.0
26	4,082	4,090	4,086	4,084	-2.0	0.0
27	4,083	4,092	4,088	4,084	1.0	0.0
28	4,083	4,092	4,088	4,084	0.0	0.0
29	4,083	4,092	4,088	4,086	0.0	0.0
30	4,083	4,092	4,088	4,086	0.0	0.0
31	4,086	4,096	4,091	4,086	3.0	0.1
Average Rate	4,078	4,087	4,082	4,078	0.7	0.0

* Spread of Daily Purchasing Market Rate

Table 7: Monthly Exchange Rate
(KHR/USD, End-Period)

Month	Market Rate				Official Rate
	Purchase	Monthly %Change	Sale	Midpoint	
Dec-15	4,048	0.10	4,055	4,052	4,050
Dec-16	4,039	0.17	4,050	4,045	4,037
Dec-17	4,037	0.07	4,046	4,042	4,037
2018					
Jan	4,016	-0.52	4,022	4,019	4,015
Feb	4,009	-0.17	4,018	4,014	4,010
Mar	4,002	-0.17	4,011	4,007	4,000
Apr	4,038	0.90	4,051	4,045	4,032
May	4,077	0.97	4,089	4,083	4,075
Jun	4,066	-0.27	4,075	4,071	4,063
Jul	4,064	-0.05	4,074	4,069	4,059
Aug	4,079	0.37	4,089	4,084	4,084
Sep	4,082	0.07	4,092	4,087	4,082
Oct	4,058	-0.59	4,067	4,063	4,060
Nov	4,038	-0.49	4,050	4,044	4,031
Dec	4,027	-0.27	4,039	4,033	4,018
2019					
Jan	4,016	-0.27	4,025	4,021	4,011
Feb	4,007	-0.22	4,016	4,012	4,003
Mar	4,019	0.30	4,030	4,025	4,015
Apr	4,049	0.75	4,058	4,054	4,050
May	4,064	0.37	4,075	4,070	4,062
Jun	4,069	0.12	4,079	4,074	4,066
Jul	4,086	0.42	4,096	4,091	4,086

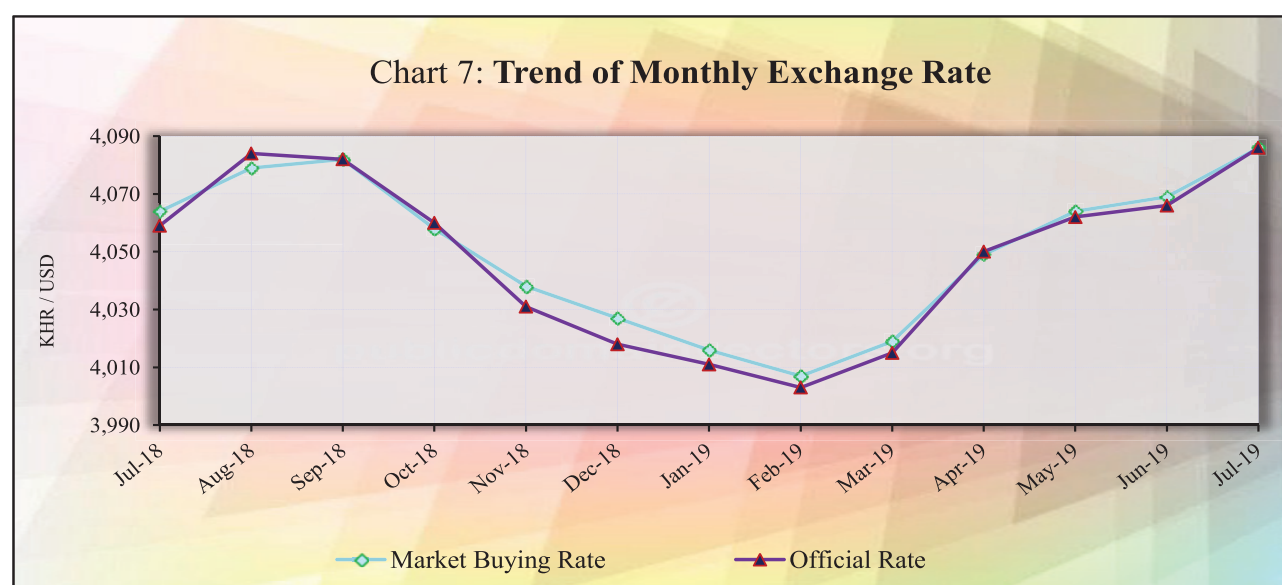


Table 8: The Value of KHR Against Other Currencies

(Official Buying Rate, End-Period)

Unit	SDR	US Dollar	Euro	Japanese Yen	Pound Sterling	Indonesian Rupiah	Malaysian Ringgit	Philippines Peso	Singaporean Dollar	Thai Baht	Vietnamese Dong
	1	1	1	100	1	1000	1	100	1	1	1000
Dec-14	5,902	4,075	4,955	3,411	6,342	328	1,166	9,117	3,083	124	191
Dec-15	5,617	4,050	4,429	3,362	6,000	294	944	8,630	2,863	112	181
Dec-16	5,410	4,037	4,265	3,467	4,960	300	901	8,119	2,792	112	178
Dec-17	5,735	4,037	4,821	3,574	5,426	298	994	8,094	3,017	124	178
2018											
Jan	5,833	4,015	4,971	3,686	5,651	300	1,033	7,841	3,064	128	177
Feb	5,820	4,010	4,903	3,730	5,574	293	1,022	7,712	3,027	128	176
Mar	5,815	4,000	4,919	3,757	5,609	291	1,035	7,654	3,050	128	175
Apr	5,797	4,032	4,887	3,694	5,552	290	1,029	7,771	3,045	128	177
May	5,763	4,075	4,751	3,753	5,312	291	1,022	7,744	3,043	127	179
Jun	5,708	4,063	4,701	3,679	5,314	282	1,005	7,593	2,972	123	177
Jul	5,696	4,059	4,753	3,660	5,332	282	1,000	7,632	2,984	122	175
Aug	5,727	4,084	4,763	3,681	5,312	278	994	7,634	2,985	125	175
Sep	5,723	4,082	4,751	3,600	5,338	274	985	7,542	2,984	126	175
Oct	5,612	4,060	4,606	3,589	5,160	267	971	7,583	2,931	122	174
Nov	5,576	4,031	4,592	3,555	5,153	280	963	7,693	2,943	122	173
Dec	5,588	4,018	4,597	3,641	5,098	277	969	7,653	2,942	124	174
2019											
Jan	5,604	4,011	4,610	3,683	5,264	284	981	7,668	2,979	128	173
Feb	5,595	4,003	4,555	3,610	5,331	285	984	7,714	2,970	127	173
Mar	5,573	4,015	4,510	3,631	5,244	282	985	7,611	2,961	126	173
Apr	5,595	4,050	4,515	3,629	5,233	285	981	7,773	2,975	127	174
May	5,595	4,062	4,523	3,717	5,123	282	969	7,786	2,943	128	173
Jun	5,652	4,066	4,624	3,776	5,154	288	982	7,931	3,006	132	174
Jul	5,620	4,086	4,558	3,764	4,967	291	991	8,040	2,981	133	176
Monthly % Change	-0.57	0.49	-1.43	-0.32	-3.63	1.04	0.92	1.37	-0.83	0.76	1.15

Table 9: Deposit Money Bank's Interest Rates on Deposits and Loans in KHR

(Weighted Average Rate on New Amount)

	Dec-17	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19*	Apr-19	May-19	Jun-19	Jul-19
Deposit:														
Demand Deposits	0.04	0.06	0.09	0.06	0.06	0.01	0.02	0.01	0.07	0.02	0.01	0.02	0.03	0.04
Saving Deposits	1.19	1.07	1.10	1.10	1.10	0.59	0.59	0.59	0.57	0.58	0.66	0.60	0.62	0.59
Term Deposits:														
One month or less	3.23	2.85	2.59	2.61	2.66	2.29	2.64	2.64	3.04	3.09	2.22	2.91	2.97	2.44
Greater than one month to three months	3.29	4.62	4.65	4.31	3.88	3.47	3.91	3.91	3.38	3.92	2.87	3.69	4.15	4.01
Greater than three months to six months	5.13	5.17	5.05	5.15	5.03	4.68	4.81	4.81	5.16	4.85	4.60	4.93	4.78	4.57
Greater than 6 months to 9 months	4.77	5.76	4.44	6.21	5.57	4.97	4.86	4.86	4.41	4.95	5.04	5.91	5.51	4.81
Greater than 9 months to 1 Year	6.36	6.26	6.30	6.33	6.51	6.06	6.21	6.09	6.09	6.30	6.09	6.12	5.70	6.15
Greater than 1 Year to 3 Years	7.34	7.77	7.19	7.71	7.14	6.88	7.27	7.27	7.26	7.38	6.18	7.17	6.79	7.01
Greater than 3 Year to 5 Years	6.75	7.09	7.25	7.17	7.04	7.25	7.14	7.14	7.23	7.22	7.24	6.98	7.09	7.40
Over 5 Years	0.00	5.75	0.00	7.25	7.25	7.25	0.00	0.00	5.75	5.75	7.25	0.00	0.00	0.00
Other Deposits	0.00	4.30	0.00	0.00	0.00	0.11	0.00	0.00	0.02	0.00	0.00	7.00	0.00	3.05
Loans:														
Overdraft - Consumer	18.00	8.35	8.25	8.25	8.25	7.33	0.00	0.00	7.86	9.25	7.79	7.59	10.14	6.99
Overdraft - Business	7.52	8.57	8.48	8.31	8.53	8.58	8.31	8.31	7.88	0.04	8.09	7.93	7.85	7.84
Credit Card	17.91	17.72	17.76	17.78	15.39	17.34	16.98	16.98	16.75	18.00	16.60	17.57	17.68	17.55
Bank Placements:														
One month or less	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.42	0.00	0.00	0.00	0.00	0.00
Greater than one month	3.75	5.45	4.01	4.37	1.91	0.00	7.54	7.54	1.63	3.16	5.20	6.50	5.58	7.65
Term Loans - Consumer:														
Unsecured:														
Up to 1 Year	18.00	18.00	18.00	18.00	17.76	16.55	16.02	16.02	16.15	16.00	16.00	15.34	15.07	10.21
Greater than 1 Year to 5 Years	17.83	18.00	18.00	18.00	17.19	16.36	8.85	8.85	10.48	16.00	15.71	14.78	14.69	14.93
Over 5 Years	0.00	0.00	0.00	0.00	0.00	18.00	11.05	11.05	9.91	0.00	12.30	12.54	0.00	11.22
Secured:														
Up to 1 Year	15.76	17.34	9.16	8.99	16.38	14.75	9.50	9.50	12.95	13.38	16.83	16.91	14.55	13.99
Greater than 1 Year to 5 Years	17.18	16.35	16.78	14.78	16.26	15.92	14.99	14.99	15.26	14.97	14.23	13.54	13.44	12.67
Over 5 Years	10.81	8.68	8.13	8.55	10.63	6.71	10.01	10.01	10.01	10.30	9.68	9.66	9.57	9.00
Term Loans - Business:														
Unsecured:														
Up to 1 Year	18.00	17.97	17.88	17.88	17.90	18.00	18.00	18.00	17.98	18.00	9.78	17.86	17.95	15.38
Greater than 1 Year to 5 Years	17.92	7.32	8.98	8.05	17.90	8.57	15.70	15.70	9.84	9.31	7.41	7.21	7.26	7.40
Over 5 Years	0.00	0.00	0.00	0.00	0.00	0.00	18.00	18.00	0.00	0.00	0.00	0.00	0.00	8.75
Secured:														
Up to 1 Year	11.53	15.41	10.94	10.62	11.43	10.12	10.98	10.98	11.77	10.34	10.89	8.40	7.93	9.93
Greater than 1 Year to 5 Years	17.05	14.88	14.79	14.79	13.18	13.14	13.74	13.74	14.27	15.55	14.45	13.54	14.15	12.63
Over 5 Years	10.90	11.89	11.72	11.68	11.37	11.47	11.42	11.42	11.53	10.81	11.26	10.02	10.33	10.63
Other Loans														
Up to 1 Year	10.71	10.20	9.60	0.00	12.00	11.29	9.00	9.00	11.53	0.00	9.69	10.60	0.00	7.44
Greater than 1 Year to 5 Years	0.00	0.00	9.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.42	8.76	8.44	15.12
Over 5 Years	0.00	7.50	7.71	7.76	7.58	7.88	7.69	7.69	7.72	8.00	5.99	4.27	5.07	7.45

Including Commercial Banks and Specialized Banks

*Revised Data

Table 10: Deposit Money Bank's Interest Rates on Deposits and Loans in US Dollar

(Weighted Average Rate on New Amount)

	Dec-17	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19*	Apr-19	May-19	Jun-19	Jul-19
Deposit:														
Demand Deposits	0.22	1.46	0.33	0.38	0.38	0.23	0.27	0.32	0.22	0.15	0.19	0.18	0.24	0.18
Saving Deposits	0.54	0.59	0.56	0.56	0.53	0.35	0.36	0.36	0.62	0.37	0.29	0.28	0.27	0.24
Term Deposits:														
One month or less	1.81	1.66	1.59	1.43	1.52	1.40	1.40	1.89	1.52	1.55	1.55	1.63	1.78	1.76
Greater than one month to three months	2.18	2.37	2.44	2.34	2.37	2.41	2.56	2.15	2.48	2.41	2.31	2.30	2.26	2.22
Greater than three months to six months	3.19	3.37	3.43	3.18	3.38	3.71	3.34	2.84	3.27	3.31	3.10	3.57	2.99	3.08
Greater than 6 months to 9 months	4.07	3.86	4.05	4.13	3.86	3.97	4.05	4.43	3.75	3.56	4.40	3.85	4.04	3.88
Greater than 9 months to 1 Year	4.87	4.79	4.99	4.86	4.88	4.86	4.85	4.39	4.52	4.62	4.48	4.55	4.67	4.59
Greater than 1 Year to 3 Years	5.63	5.78	5.77	5.53	5.41	5.10	5.52	5.60	5.60	5.65	5.25	5.40	5.51	5.45
Greater than 3 Year to 5 Years	6.04	6.61	6.52	5.03	6.15	2.91	6.68	5.62	6.66	6.28	5.76	6.45	6.07	6.11
Over 5 Years	6.37	7.21	7.22	6.51	6.50	6.49	6.50	6.53	6.45	7.19	5.09	5.42	5.98	5.61
Other Deposits	1.65	2.45	2.24	2.61	0.98	1.39	1.74	2.55	1.88	2.13	2.37	2.50	2.63	2.61
Loans:														
Overdraft - Consumer	7.66	8.39	7.52	8.15	8.26	8.21	6.92	7.87	7.77	8.05	7.78	7.91	7.83	7.90
Overdraft - Business	7.51	7.62	7.54	7.52	7.55	7.27	7.58	7.67	0.50	7.56	7.60	7.55	7.85	7.46
Credit Card	19.06	14.42	12.47	13.65	16.33	18.94	28.89	29.31	28.41	16.37	18.91	16.40	14.76	16.52
Bank Placements:														
One month or less	1.32	1.75	1.41	1.91	1.85	1.70	1.69	2.05	1.39	1.56	1.75	2.01	2.43	1.54
Greater than one month	1.78	2.40	2.32	2.18	2.34	2.44	2.09	2.27	2.18	2.40	2.19	2.28	1.94	2.35
Term Loans - Consumer:														
Unsecured:														
Up to 1 Year	11.63	19.62	20.44	15.17	22.58	20.42	19.93	18.68	6.76	16.93	17.37	11.32	9.50	11.20
Greater than 1 Year to 5 Years	8.58	7.09	13.57	12.97	14.23	13.18	12.98	12.30	11.41	14.76	14.92	14.45	13.04	13.90
Over 5 Years	10.02	7.80	10.93	8.85	8.54	8.19	11.00	11.01	7.63	11.05	7.65	10.64	12.98	7.75
Secured:														
Up to 1 Year	7.80	10.25	7.19	7.24	7.88	7.08	7.07	8.48	7.25	7.44	7.40	7.37	7.11	7.05
Greater than 1 Year to 5 Years	12.38	10.12	11.29	11.06	11.55	11.34	10.75	10.68	10.64	12.49	10.43	11.13	10.97	10.70
Over 5 Years	9.73	9.10	9.38	9.32	9.12	9.19	9.35	9.57	9.25	10.24	8.76	8.62	8.75	9.14
Term Loans - Business:														
Unsecured:														
Up to 1 Year	9.34	12.55	14.32	13.38	13.92	14.64	7.03	9.51	10.73	19.78	14.69	17.58	26.11	33.01
Greater than 1 Year to 5 Years	9.32	18.00	17.00	16.53	22.79	7.79	6.25	25.99	40.89	32.21	11.17	31.29	27.13	57.18
Over 5 Years	0.00	0.00	9.00	0.00	0.00	0.00	0.00	0.00	0.00	10.50	6.58	0.00	0.00	8.78
Secured:														
Up to 1 Year	10.03	7.42	7.62	8.11	8.23	7.83	8.55	8.10	7.49	7.85	8.01	7.50	7.56	7.17
Greater than 1 Year to 5 Years	10.74	10.90	9.95	10.96	10.40	10.40	10.83	10.39	9.81	9.83	9.73	10.01	8.70	10.68
Over 5 Years	9.57	10.28	10.35	10.33	10.45	10.28	9.58	10.38	9.30	10.62	10.00	10.14	9.97	9.37
Other Loans														
Up to 1 Year	5.79	6.24	6.17	6.17	6.27	6.41	6.17	6.36	6.09	6.48	5.90	6.59	6.48	6.61
Greater than 1 Year to 5 Years	7.65	7.82	7.94	7.79	7.42	7.40	7.61	7.88	7.34	7.84	7.60	7.62	8.08	7.81
Over 5 Years	6.89	6.78	6.97	6.90	6.76	6.35	7.04	6.83	6.96	6.93	6.76	6.90	6.91	6.96

Including Commercial Banks and Specialized Banks

*Revised Data

Table 11: Monetary Survey

(In KHR Billion)

	Mar-19	Apr-19	May-19	Jun-19	Jul-19
Net Foreign Assets	58,148.8	60,193.9	60,230.1	62,699.5	64,804.1
Foreign Assets	76,508.1	78,865.8	79,261.9	81,659.5	83,917.0
Foreign Liabilities	-18,359.2	-18,671.9	-19,031.8	-18,960.0	-19,112.9
Net Domestic Assets	33,997.2	34,301.0	34,716.6	33,548.0	33,957.7
Domestic Credit	69,194.1	70,572.8	71,566.5	72,821.3	74,825.9
Net Claims on Government	-17,381.0	-18,066.4	-18,449.1	-18,747.4	-19,229.6
Claims on Government	0.0	0.0	0.0	0.0	0.0
Deposits of Government	-17,381.0	-18,066.4	-18,449.1	-18,747.4	-19,229.6
Non-Government	86,575.2	88,639.2	90,015.6	91,568.6	94,055.5
State Enterprises	0.8	0.6	0.6	0.6	0.6
Private Sector	86,574.4	88,638.5	90,015.0	91,568.0	94,054.9
Of Which in Foreign Currency	85,693.5	87,636.2	89,032.5	90,571.8	93,045.5
Other Items Net	-35,197.0	-36,271.8	-36,849.9	-39,273.2	-40,868.2
Restricted Deposits	-2,068.0	-2,108.8	-2,128.0	-2,248.8	-2,280.5
Capital & Reserves	-28,594.0	-29,539.1	-30,247.1	-32,104.4	-32,884.5
Others	-4,534.9	-4,623.8	-4,474.7	-4,920.0	-5,703.2
Liquidity (M2)	92,146.0	94,494.9	94,946.7	96,247.6	98,761.8
Money (M1)	10,782.0	10,961.1	11,087.5	11,274.5	11,964.7
Currency Outside Banks	9,664.1	9,809.9	9,704.2	10,036.4	10,654.4
Demand Deposits	1,117.8	1,151.2	1,383.3	1,238.2	1,310.3
Quasi-Money	81,364.0	83,533.8	83,859.2	84,973.0	86,797.1
Time and Savings Deposits	2,660.2	2,776.1	3,094.9	3,336.3	3,475.3
Foreign Currency Deposits	78,703.8	80,757.7	80,764.3	81,636.7	83,321.7

Table 12: Monetary Survey

(Monthly Change)

	Change in KHR Billion			Percentage Change		
	May-19	Jun-19	Jul-19	May-19	Jun-19	Jul-19
Net Foreign Assets	36.2	2,469.4	2,104.6	0.1	4.1	3.4
Foreign Assets	396.2	2,397.6	2,257.5	0.5	3.0	2.8
Foreign Liabilities	359.9	-71.8	152.9	1.9	-0.4	0.8
Net Domestic Assets	415.6	-1,168.6	409.7	1.2	-3.4	1.2
Domestic Credit	993.7	1,254.8	2,004.6	1.4	1.8	2.8
Net Claims on Government	-382.7	-298.3	-482.2	-2.1	-1.6	-2.6
Claims on Government	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of Government	382.7	298.3	482.2	2.1	1.6	2.6
Non-Government	1,376.4	1,553.0	2,486.8	1.6	1.7	2.7
State Enterprises	0.0	0.0	0.0	-0.2	-6.6	-8.2
Private Sector	1,376.4	1,553.1	2,486.9	1.6	1.7	2.7
Of Which in Foreign Currency	1,396.3	1,539.3	2,473.7	1.6	1.7	2.7
Other	-578.2	-2,423.3	-1,594.9	-1.6	-6.6	-4.1
Restricted Deposits	19.2	120.8	31.7	0.9	5.7	1.4
Capital & Reserves	708.0	1,857.2	780.1	2.4	6.1	2.4
Others	149.1	-445.3	-783.1	3.2	-10.0	-15.9
Liquidity (M2)	451.8	1,300.8	2,514.2	0.5	1.4	2.6
Money (M1)	126.4	187.1	690.2	1.2	1.7	6.1
Currency Outside Banks	-105.8	332.2	618.1	-1.1	3.4	6.2
Demand Deposits	232.1	-145.1	72.1	20.2	-10.5	5.8
Quasi-Money	325.4	1,113.8	1,824.1	0.4	1.3	2.1
Time and Savings Deposits	318.8	241.4	139.0	11.5	7.8	4.2
Foreign Currency Deposits	6.6	872.4	1,685.0	0.0	1.1	2.1

Chart 8: Monetary Survey

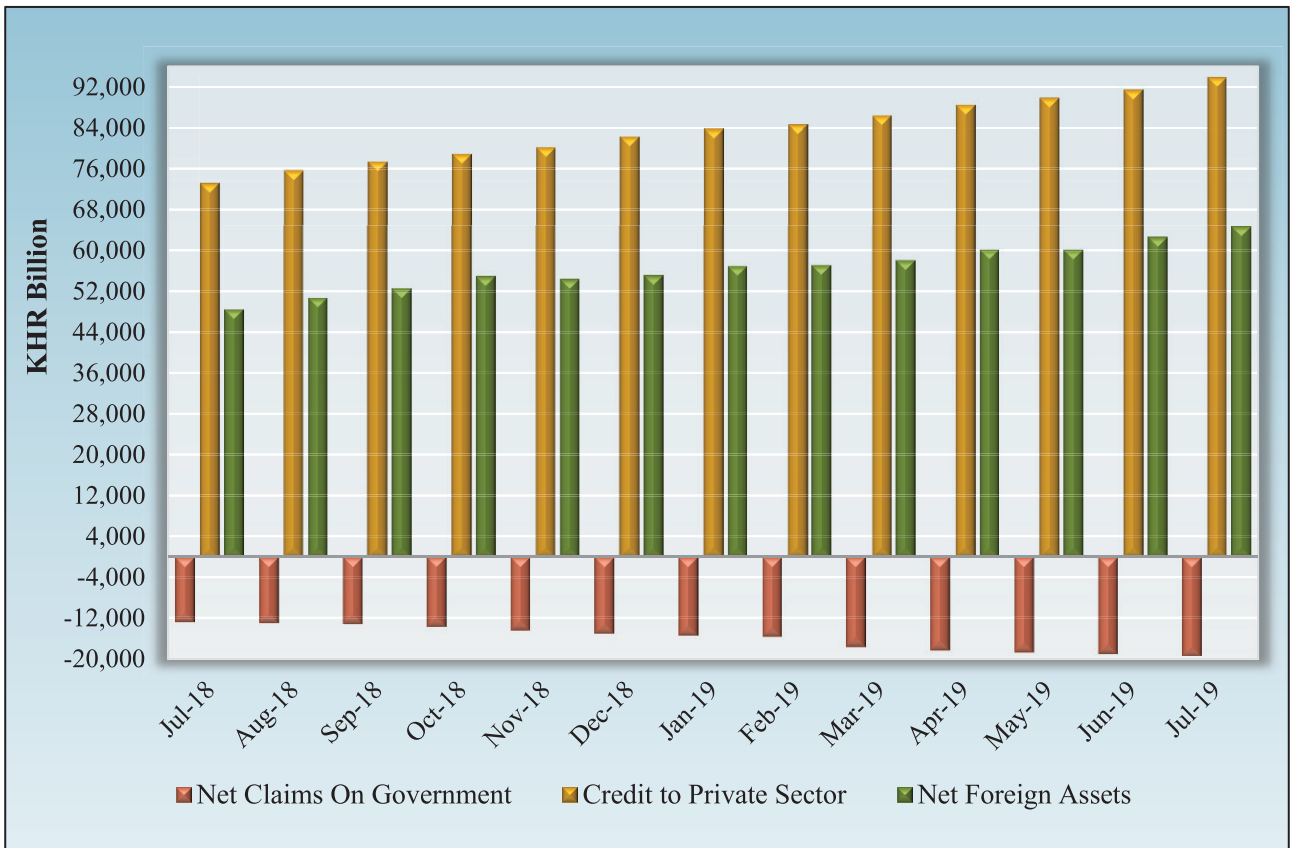


Chart 9: Components of Money Supply

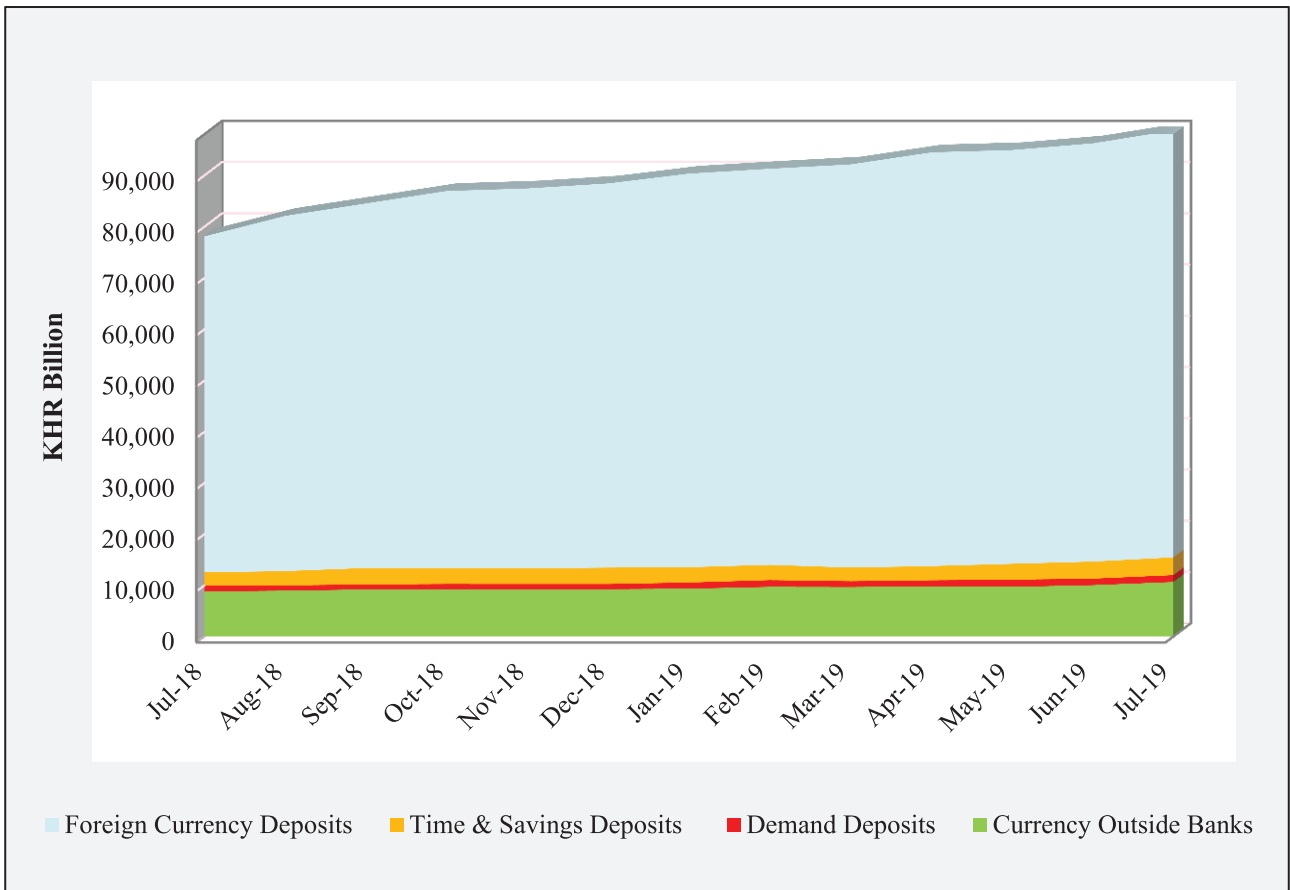


Table 13: Deposit Money Banks' Balance Sheet

(In KHR Billion)

	Mar-19	Apr-19	May-19	Jun-19	Jul-19
Net Foreign Assets	-2,776.1	-2,216.9	-2,925.4	-1,836.1	-1,572.8
Foreign Assets	15,115.6	15,985.5	15,637.0	16,649.7	17,068.5
Foreign Liabilities	17,891.6	18,202.4	18,562.3	18,485.7	18,641.3
Net Domestic Assets	50,959.4	52,316.2	52,621.7	53,135.9	54,178.1
Net Domestic Credit	83,773.6	85,907.8	87,053.6	88,413.1	90,907.2
Net Claims on Government	-2,413.4	-2,150.0	-2,188.1	-2,300.9	-2,311.9
Claims on Public Enterprises	0.8	0.6	0.6	0.6	0.6
Claims on Private Sector	86,574.4	88,638.5	90,015.0	91,568.0	94,054.9
Net claims on National Bank of Cambodia	-388.2	-581.4	-773.9	-854.6	-836.3
Other Assets (net)	-32,814.2	-33,591.7	-34,432.0	-35,277.2	-36,729.0
Reserves	34,185.2	34,462.3	35,338.9	34,797.7	35,412.6
Cash	877.1	1,060.5	969.1	894.1	864.4
Deposits at National Bank of Cambodia	31,170.5	31,297.1	32,059.0	30,868.1	31,574.9
Other Credits at National Bank of Cambodia	2,137.6	2,104.7	2,310.8	3,035.6	2,973.2
Total Deposits	82,368.5	84,561.5	85,035.1	86,097.6	88,017.9
Demand Deposits	1,004.5	1,027.7	1,175.9	1,124.5	1,220.9
Time and Savings Deposits	2,660.2	2,776.1	3,094.9	3,336.3	3,475.3
Foreign Currency Deposits	78,703.8	80,757.7	80,764.3	81,636.7	83,321.7
Total Assets	148,352.3	152,932.8	155,266.8	157,159.0	162,136.0
	(Monthly Percentage Change)				
Net Foreign Assets	18.7	-20.1	32.0	-37.2	-14.3
Foreign Assets	0.2	5.8	-2.2	6.5	2.5
Foreign Liabilities	2.7	1.7	2.0	-0.4	0.8
Net Domestic Assets	2.8	2.7	0.6	1.0	2.0
Net Domestic Credit	1.6	2.5	1.3	1.6	2.8
Net Claims on Government	20.2	-10.9	1.8	5.2	0.5
Claims on Public Enterprises	-3.0	-14.3	-0.2	-6.6	-8.2
Claims on Private Sector	2.1	2.4	1.6	1.7	2.7
Net claims on National Bank of Cambodia	9.7	49.8	33.1	10.4	-2.1
Other Assets (net)	-0.2	2.4	2.5	2.5	4.1
Reserves	0.0	0.8	2.5	-1.5	1.8
Cash	-0.2	20.9	-8.6	-7.7	-3.3
Deposits at National Bank of Cambodia	-1.9	0.4	2.4	-3.7	2.3
Other Credits at National Bank of Cambodia	39.9	-1.5	9.8	31.4	-2.1
Total Deposits	1.1	2.7	0.6	1.2	2.2
Demand Deposits	-11.3	2.3	14.4	-4.4	8.6
Time and Savings Deposits	-10.8	4.4	11.5	7.8	4.2
Foreign Currency Deposits	1.8	2.6	0.0	1.1	2.1
Total Assets	1.8	3.1	1.5	1.2	3.2

Table 14: Analytical Balance Sheet of The Monetary Authorities

(In KHR Billions)

	Mar-19	Apr-19	May-19	Jun-19	Jul-19
Reserve money	44,926.5	45,590.8	46,475.7	46,928.6	48,266.6
Currency Outside Banks	9,664.1	9,809.9	9,704.2	10,036.4	10,654.6
Vault Cash	877.1	1,060.5	969.1	894.1	864.3
Bank Deposits	34,271.9	34,596.9	35,595.0	35,884.5	36,658.3
Required Reserves	13,992.3	14,186.2	14,414.6	14,589.6	14,818.3
Others	20,279.6	20,410.7	21,180.4	21,294.9	21,839.9
Other Deposits	113.3	123.4	207.4	113.6	89.4
Net Foreign Assets	60,924.9	62,410.8	63,155.5	64,535.6	66,376.9
Foreign Assets	61,392.5	62,880.2	63,625.0	65,009.8	66,848.4
Foreign Liabilities	467.6	469.4	469.4	474.2	471.5
Net Domestic Assets	-15,998.4	-16,820.0	-16,679.8	-17,607.0	-18,110.3
Net Credit to Government	-14,967.7	-15,916.5	-16,261.0	-16,446.5	-16,917.6
Claims	0.0	0.0	0.0	0.0	0.0
Deposits	14,967.7	15,916.5	16,261.0	16,446.5	16,917.6
Net Claims on Banks	-1,071.2	-731.4	-213.6	-61.7	71.1
Other Items (net)	40.5	-172.2	-205.2	-1,098.8	-1,263.8
		Percentage Change			
Reserve money	0.4	1.5	1.9	1.0	2.9
Currency Outside Banks	-0.4	1.5	-1.1	3.4	6.2
Vault Cash	-0.2	20.9	-8.6	-7.7	-3.3
Bank Deposits	0.8	0.9	2.9	0.8	2.2
Required Reserves	1.5	1.4	1.6	1.2	1.6
Others	0.4	0.6	3.8	0.5	2.6
Other Deposits	-29.7	8.9	68.0	-45.2	-21.3
Net Foreign Assets	2.3	2.4	1.2	2.2	2.9
Foreign Assets	2.3	2.4	1.2	2.2	2.8
Foreign Liabilities	-0.4	0.4	0.0	1.0	-0.6
Net Domestic Assets	7.9	5.1	-0.8	5.6	2.9
Net Credit to Government	11.7	6.3	2.2	1.1	2.9
Claims	0.0	0.0	0.0	0.0	0.0
Deposits	11.7	6.3	2.2	1.1	2.9
Net Claims on Banks	-13.2	-31.7	-70.8	-71.1	-215.2
Other Items (net)	-120.5	-525.5	19.2	435.4	15.0

Table 15: Credit Granted by Deposit Money Banks Classified by Industry

(In KHR Billion)

	Mar-19	Apr-19	May-19	Jun-19	Jul-19
1. Financial Institutions	2,971.6	3,378.3	3,596.4	3,816.3	3,916.5
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	1,914.8	2,242.7	2,429.0	2,540.6	2,583.6
1.3. Other Financial Institutions	1,056.8	1,135.6	1,167.4	1,275.7	1,332.9
2. Non-Financial Institutions	67,878.3	69,306.7	70,233.0	71,662.0	73,015.4
2.1. Agriculture, Forestry and Fishing	7,608.3	7,551.2	7,508.4	7,532.2	7,573.5
2.2. Mining and Quarrying	211.0	218.2	220.9	227.1	235.6
2.3. Manufacturing	4,362.5	4,467.7	4,615.0	4,795.5	4,817.6
2.4. Utilities	720.6	743.9	770.0	802.5	821.8
2.5. Construction	8,424.9	8,696.3	8,737.3	8,883.0	9,004.6
2.6. Wholesale Trade	10,040.6	10,318.3	10,297.9	10,752.8	10,752.7
2.7. Retail Trade	14,191.8	14,472.1	14,695.6	14,855.7	15,212.8
2.8. Hotels and Restaurants	4,300.3	4,400.2	4,468.0	4,513.4	4,561.2
2.9. Transport and Storage	1,728.6	1,776.9	1,798.0	1,823.2	1,889.9
2.10. Information Media and Telecommunications	707.0	642.2	691.5	777.8	785.4
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	2,944.5	3,023.0	3,199.9	3,249.9	3,453.6
2.12. Real Estate Activities	6,643.7	6,959.6	7,069.5	7,246.9	7,534.5
2.13. Other Non-Financial Services	5,994.2	6,037.3	6,161.1	6,202.0	6,372.2
3. Personal Essentials	16,922.9	17,388.8	17,891.8	18,582.2	19,257.8
3.1. Personal Lending	7,431.3	7,618.7	7,861.8	8,226.5	8,514.8
3.2. Credit Cards	190.0	201.0	205.3	202.6	215.3
3.3. Mortgages, Owner-Occupied Housing only	9,301.6	9,569.1	9,824.7	10,153.1	10,527.7
4. Other Lending	953.7	973.9	949.0	972.5	964.5
Total Gross Loan	88,726.6	91,047.6	92,670.3	95,033.0	97,154.2

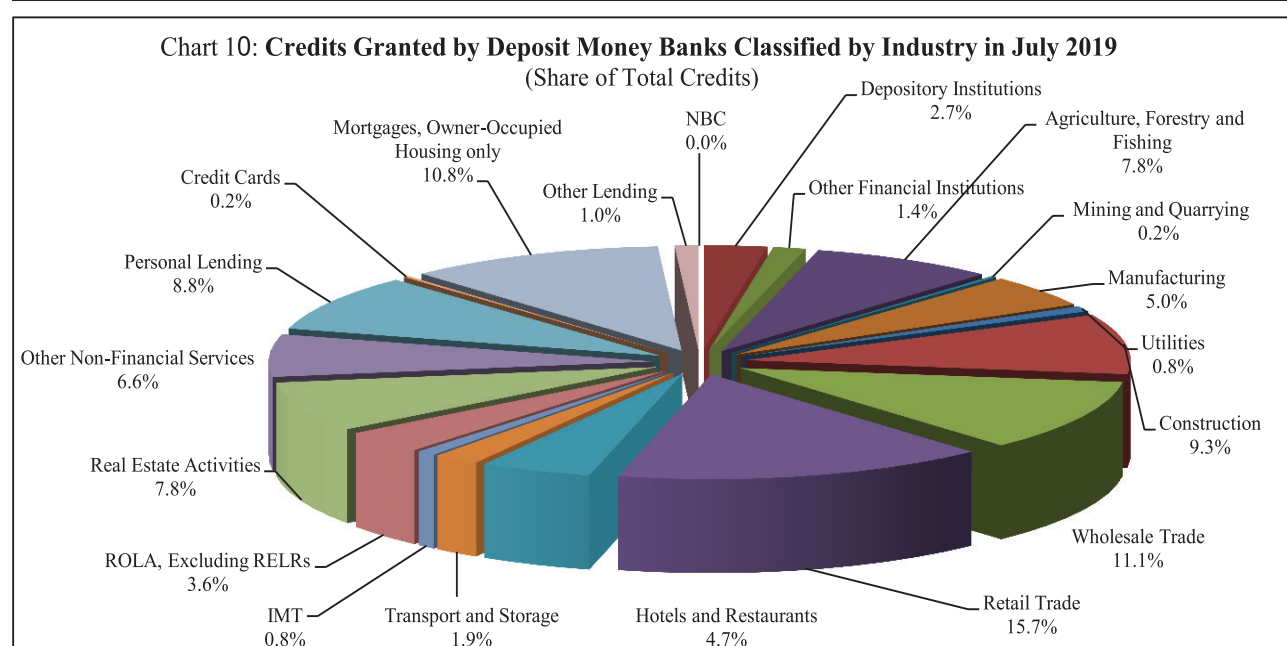


Table 16: Monthly Change of Credit Granted by Deposit Money Banks Classified by Industry

	Mar-19	Apr-19	May-19	Jun-19	Jul-19
(Monthly Change in KHR Billion)					
1. Financial Institutions	142.4	406.6	218.2	219.9	100.2
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	148.3	327.9	186.3	111.6	43.0
1.3. Other Financial Institutions	-5.9	78.8	31.9	108.3	57.2
2. Non-Financial Institutions	1,459.0	1,428.4	926.4	1,428.9	1,353.4
2.1. Agriculture, Forestry and Fishing	34.5	-57.2	-42.8	23.8	41.3
2.2. Mining and Quarrying	-12.3	7.2	2.7	6.2	8.5
2.3. Manufacturing	-64.8	105.2	147.3	180.5	22.1
2.4. Utilities	12.4	23.2	26.1	32.5	19.3
2.5. Construction	551.0	271.3	41.0	145.7	121.7
2.6. Wholesale Trade	57.8	277.7	-20.4	454.9	-0.1
2.7. Retail Trade	201.7	280.2	223.5	160.1	357.1
2.8. Hotels and Restaurants	238.6	99.9	67.8	45.4	47.8
2.9. Transport and Storage	17.0	48.3	21.1	25.2	66.8
2.10. Information Media and Telecommunications	4.5	-64.9	49.3	86.4	7.6
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	169.2	78.4	176.9	50.0	203.7
2.12. Real Estate Activities	193.9	315.9	109.8	177.4	287.7
2.13. Other Non-Financial Services	55.8	43.1	123.8	40.9	170.1
3. Personal Essentials	264.9	465.9	503.1	690.3	675.6
3.1. Personal Lending	-2.5	187.4	243.1	364.7	288.3
3.2. Credit Cards	2.0	10.9	4.4	-2.7	12.7
3.3. Mortgages, Owner-Occupied Housing only	265.4	267.5	255.6	328.3	374.6
4. Other Lending	19.9	20.2	-24.9	23.5	-8.1
Total Gross Loan	1,886.2	2,321.1	1,622.7	2,362.7	2,121.2
(Monthly Change in Percent)					
1. Financial Institutions	5.0	13.7	6.5	6.1	2.6
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	8.4	17.1	8.3	4.6	1.7
1.3. Other Financial Institutions	-0.6	7.5	2.8	9.3	4.5
2. Non-Financial Institutions	2.2	2.1	1.3	2.0	1.9
2.1. Agriculture, Forestry and Fishing	0.5	-0.8	-0.6	0.3	0.5
2.2. Mining and Quarrying	-5.5	3.4	1.3	2.8	3.7
2.3. Manufacturing	-1.5	2.4	3.3	3.9	0.5
2.4. Utilities	1.7	3.2	3.5	4.2	2.4
2.5. Construction	7.0	3.2	0.5	1.7	1.4
2.6. Wholesale Trade	0.6	2.8	-0.2	4.4	0.0
2.7. Retail Trade	1.4	2.0	1.5	1.1	2.4
2.8. Hotels and Restaurants	5.9	2.3	1.5	1.0	1.1
2.9. Transport and Storage	1.0	2.8	1.2	1.4	3.7
2.10. Information Media and Telecommunications	0.6	-9.2	7.7	12.5	1.0
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	6.1	2.7	5.9	1.6	6.3
2.12. Real Estate Activities	3.0	4.8	1.6	2.5	4.0
2.13. Other Non-Financial Services	0.9	0.7	2.1	0.7	2.7
3. Personal Essentials	1.6	2.8	2.9	3.9	3.6
3.1. Personal Lending	0.0	2.5	3.2	4.6	3.5
3.2. Credit Cards	1.1	5.7	2.2	-1.3	6.3
3.3. Mortgages, Owner-Occupied Housing only	2.9	2.9	2.7	3.3	3.7
4. Other Lending	2.1	2.1	-2.6	2.5	-0.8
Total Gross Loan	2.2	2.6	1.8	2.5	2.2

Table 17: Deposits with Deposit Money Banks

(In KHR Billion)

	Mar-19	Apr-19	May-19	Jun-19	Jul-19
Deposits in KHR					
Demand deposits	2,253.9	1,949.8	2,090.6	2,157.1	2,232.7
Savings deposits	1,325.8	1,318.9	1,451.9	1,543.4	1,588.6
Fixed deposits	1,754.7	1,797.9	1,977.1	2,094.6	2,209.0
Others	46.2	49.6	51.1	54.2	58.7
Total	5,380.6	5,116.2	5,570.7	5,849.2	6,089.1
Deposits in Foreign Currency*					
Demand deposits	21,003.6	22,346.5	22,077.3	22,126.9	22,693.7
Savings deposits	30,914.4	30,501.3	30,471.0	30,792.7	31,433.1
Fixed deposits	34,006.8	35,137.5	35,812.3	36,702.2	37,025.5
Others	1,023.3	1,154.0	1,098.7	1,135.6	1,137.3
Total	86,948.1	89,139.3	89,459.4	90,757.4	92,289.6
Grand Total	92,328.7	94,255.4	95,030.1	96,606.7	98,378.7

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

Chart 11: Deposits with Deposit Money Banks Classified by Currency, as of July 2019
(Share of Grand Total Deposits)

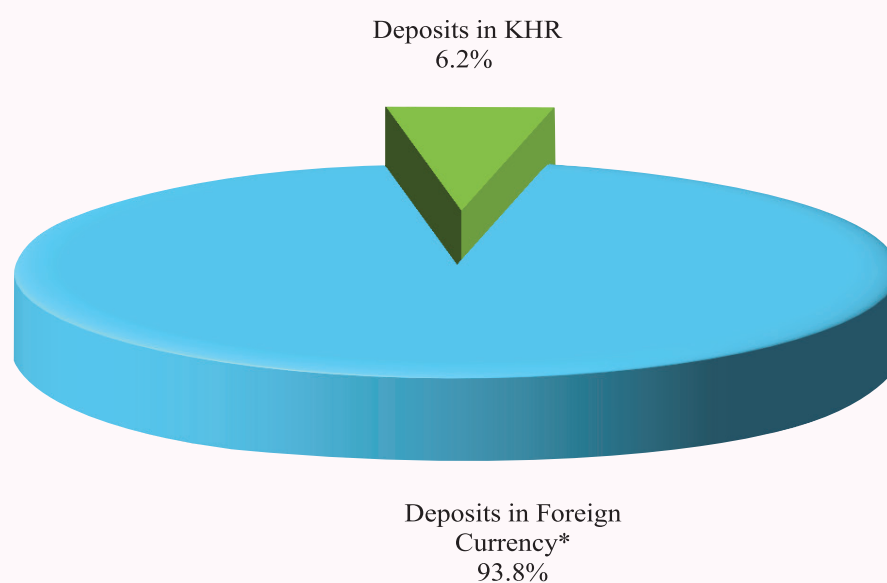


Table 18: Monthly Change of Deposits with Deposit Money Banks

	Mar-19	Apr-19	May-19	Jun-19	Jul-19
(Change in KHR Billion)					
Deposits in KHR					
Demand deposits	284.6	-304.1	140.8	66.5	75.6
Savings deposits	-32.0	-6.9	133.0	91.5	45.2
Fixed deposits	-342.7	43.2	179.2	117.5	114.5
Others	-18.5	3.4	1.5	3.1	4.5
Total	-108.5	-264.4	454.6	278.5	239.9
Deposits in Foreign Currency					
Demand deposits	270.8	1,342.9	-269.2	49.6	566.8
Savings deposits	703.7	-413.2	-30.2	321.7	640.4
Fixed deposits	524.9	1,130.7	674.8	889.8	323.4
Others	-76.2	130.7	-55.3	36.9	1.7
Total	1,423.2	2,191.2	320.1	1,298.1	1,532.2
Grand Total	1,314.7	1,926.8	774.6	1,576.6	1,772.1
(Percentage Change)					
Deposits in KHR					
Demand deposits	14.5	-13.5	7.2	3.2	3.5
Savings deposits	-2.4	-0.5	10.1	6.3	2.9
Fixed deposits	-16.3	2.5	10.0	5.9	5.5
Others	-28.5	7.3	3.0	6.0	8.3
Total	-2.0	-4.9	8.9	5.0	4.1
Deposits in Foreign Currency					
Demand deposits	1.3	6.4	-1.2	0.2	2.6
Savings deposits	2.3	-1.3	-0.1	1.1	2.1
Fixed deposits	1.6	3.3	1.9	2.5	0.9
Others	-6.9	12.8	-4.8	3.4	0.1
Total	1.7	2.5	0.4	1.5	1.7
Grand Total	1.4	2.1	0.8	1.7	1.8

Chart 12: Deposits in KHR Classified by Type, as of July 2019
(Share of Total KHR Deposits)

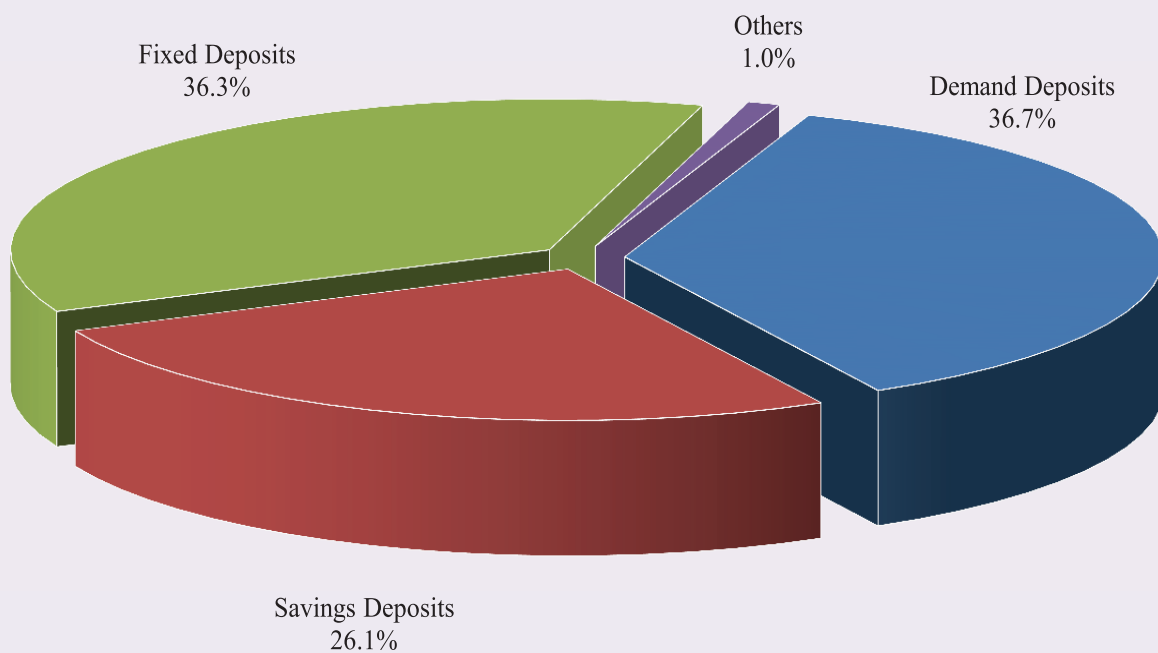


Chart 13: Deposits in Foreign Currency Classified by Type, as of July 2019
(Share of Total Foreign Currency Deposits)

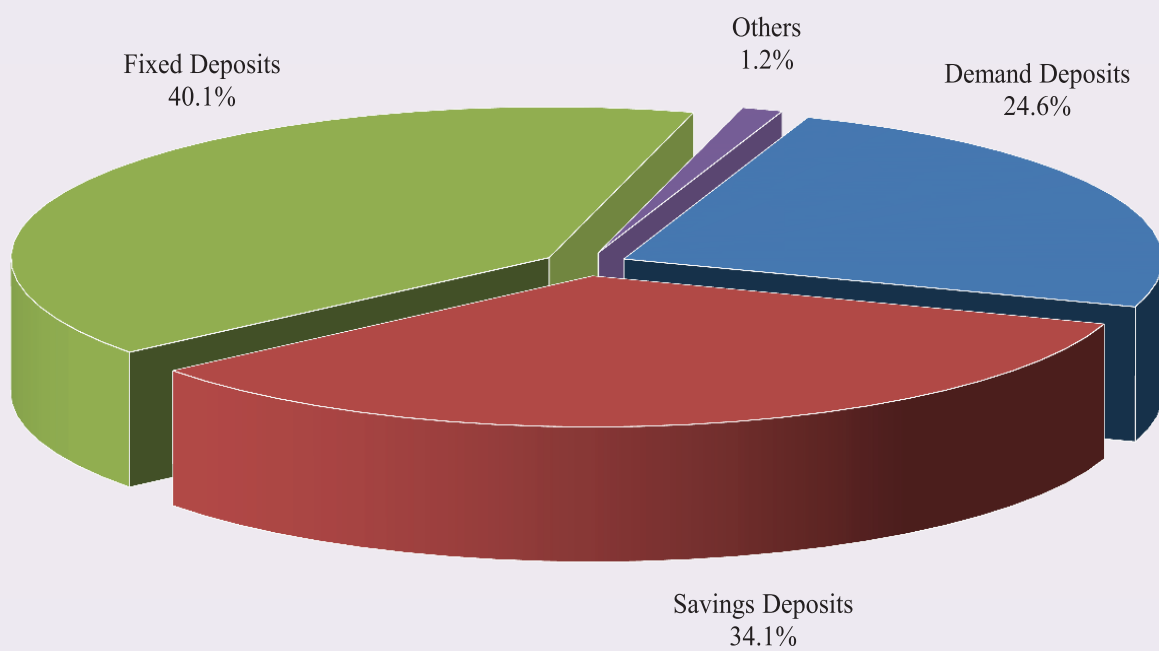


Table 19: Credit Granted by Micro-Finance Institutions*

Period	Numbers of				Loan Outstanding (In KHR Billion)	Interest Rate	
	District	Commune	Village	Household		Monthly	Annually
Dec-11	1,648	10,920	60,551	1,141,913	2,591	2% - 3%	24% - 36%
Dec-12	2,121	13,885	76,187	1,344,255	3,617	2% - 3%	29% - 37%
Dec-13	2,282	16,384	89,829	1,610,844	5,364	2% - 3%	27%-39%
Dec-14	2,754	18,254	107,964	1,844,893	8,340	2% - 3%	27%-39%
Dec-15	4,576	27,510	141,514	2,149,180	12,365	2% - 4%	25%-41%
Dec-16	5,971	32,599	155,499	2,129,907	12,954	2% - 4%	25%-41%
2017*							
Feb	3,585	21,436	115,727	1,837,273	13,252	2% - 3.7%	25%-41%
Mar	3,160	19,093	106,500	1,794,532	13,625	2% - 3.7%	24.5%-41%
	Numbers of Branches			Number of Borrowers**	Loan Outstanding (In KHR Billion)	Interest Rate	
	Head Office	Province/ Krong	District/Khan			Monthly	Annually
Jul	77	375	1,036	1,815,820	15,214	1.6%-2.8%	19.5%-33.0%
Aug	74	364	926	1,804,506	15,779	1.5%-2.7%	18.9%-32.3%
Sep	76	357	873	1,793,039	16,163	1.4%-2.6%	17.5%-30.3%
Oct	76	358	878	1,785,078	16,623	1.4%-2.5%	16.8%-29.2%
Nov	76	365	986	1,789,687	17,015	1.4%-2.5%	17.5%-29.2%
Dec	76	366	975	1,776,467	17,236	1.4%-2.5%	16.9%-28.8%
2018							
Jan	76	374	945	1,764,321	17,621	1.4%-2.3%	17.5%-26.9%
Feb	76	377	953	1,764,916	18,002	1.4%-2.3%	17.3%-26.6%
Mar	77	388	955	1,774,935	18,475	1.4%-2.9%	16.9%-26.3%
Apr	77	368	930	1,794,347	18,682	1.3%-2.2%	16.4%-26.1%
May	77	365	936	1,791,093	19,041	1.3%-2.2%	16.4%-26.1%
Jun	77	372	937	1,798,122	19,250	1.3%-2.2%	16.1%-25.4%
Jul	77	377	944	1,805,677	19,501	1.3%-2.2%	16.1%-25.4%
Aug	79	376	947	1,825,842	20,278	1.2%-2.1%	15.4%-24.8%
Sep	77	372	943	1,828,019	20,621	1.2%-2.1%	15.3%-25.0%
Oct	78	394	947	1,851,259	21,045	1.2%-2.0%	13.4%-24.0%
Nov	79	407	946	1,867,806	21,567	1.2%-2.1%	15.1%-24.0%
Dec	80	399	944	1,872,916	21,813	1.2%-2.0%	15.1%-24.0%
2019							
Jan	80	399	944	1,881,822	22,630	1.2%-2.0%	15.0%-24.0%
Feb	81	399	944	1,893,175	23,206	1.2%-1.9%	14.7%-22.7%
Mar	81	399	947	1,917,689	24,020	1.2%-1.9%	15.0%-22.7%
Apr	81	400	949	1,944,818	24,675	1.2%-1.9%	14.9%-22.7%
May	81	401	949	1,968,804	25,293	1.2%-1.9%	14.9%-22.7%
Jun	81	405	956	1,990,822	25,922	1.2%-1.8%	15.0%-21.4%
Jul	80	395	953	2,032,665	26,705	1.2%-1.7%	14.4%-20.1%

* Including MFI and MDI

** Including Individuals and Legal Entities

Table 20: 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-12	3,056	20	153	163.7	8.2	16	1.15
Total	39,288	234	168	2,344.0	10.0	106	12.4
Dec-13	3,651	20	183	250.5	12.5	27	0.27
Total	42,993	231	186	3,505.7	15.2	212	43.7
Dec-14	4,074	20	204	391.5	19.6	8	2.14
Total	44,778	232	193	3,789.3	16.3	145	33.3
Dec-15	10,709	22	487	519.9	23.6	29	0.79
Total	106,919	233	459	4,854.2	20.8	252	47.4
Dec-16	3,938	22	179	490.0	22.3	13	3.15
Total	82,291	242	340	5,421.8	22.4	186	117.5
Dec-17	3,074	20	154	599.0	30.0	22	12.48
Total	37,485	239	1,885	6,607.8	333.1	138	28.51
2018							
Jan	3,319	20	166	668.3	33.4	9	0.06
Feb	2,705	20	135	682.3	34.1	12	30.60
Mar	3,412	21	162	968.6	46.1	16	1.30
Apr	3,096	18	172	511.4	28.4	15	10.21
May	3,182	17	187	975.3	57.4	28	4.33
Jun	3,008	19	158	805.8	42.4	7	0.27
Jul	3,180	21	151	676.3	32.2	13	3.01
Aug	3,236	23	141	797.3	34.7	15	0.58
Sep	3,309	19	174	617.2	32.5	42	9.54
Oct	3,263	17	192	773.1	45.5	11	9.31
Nov	3,545	18	197	1,013.4	56.3	13	77.12
Dec	2,994	19	158	935.1	49.2	16	6.58
Total	38,249	232	165	9,424.1	40.6	197	152.90
2019							
Jan	3,620	21	172	1,318.5	62.8	13	0.63
Feb	3,279	19	173	941.9	49.6	12	0.45
Mar	3,233	20	162	1,168.3	58.4	13	2.70
Apr	3,118	18	173	894.9	49.7	18	3.73
May	3,375	17	199	1,299.8	76.5	21	11.41
Jun	3,201	19	168	892.3	47.0	16	10.04
Jul	3,845	23	167	1,025.2	44.6	12	34.63
Total	23,671	137	173	7,541.0	55.0	105	63.59

Table 21: USD-Denominated Checks Clearing through Clearing House

Date	Number of Checks Cleared	Number of days Cleared	Number of Cleared Check per Day	Total Amount (In USD Million)	Daily Average Amount (In USD Million)	Returned Checks	
						Number	Amount (In USD Million)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-12	60,647	20	3,032	1,112.8	55.6	459	25.8
Total	658,329	234	2,813	12,574.9	53.7	4,245	188.1
Dec-13	73,088	20	3,654	1,417.7	70.9	511	17.0
Total	803,352	231	3,478	14,989.2	64.9	6,240	249.7
Dec-14	83,578	20	4,179	1,727.0	86.3	545	36.1
Total	888,970	231	3,848	17,989.5	77.9	5,894	421.8
Dec-15	98,062	22	4,457	1,859.8	84.5	728	21.2
Total	992,434	233	4,259	20,758.4	89.1	7,170	268.0
Dec-16	92,820	22	4,219	2,220.4	100.9	778	44.8
Total	1,025,209	242	4,236	21,790.4	90.0	8,738	439.6
Dec-17	101,093	20	5,055	2,824.6	141.2	789	37.6
Total	1,107,752	239	4,635	26,812.7	112.2	8,863	440.4
2018							
Jan	102,974	20	5,149	2,859.1	143.0	858	77.0
Feb	95,365	20	4,768	2,701.2	135.1	745	35.4
Mar	107,286	21	5,109	3,064.7	145.9	860	50.9
Apr	86,253	18	4,792	2,736.2	152.0	661	39.6
May	109,311	17	6,430	3,270.6	192.4	964	61.4
Jun	99,981	19	5,262	3,356.2	176.6	795	46.5
Jul	106,272	21	5,061	3,562.3	169.6	830	37.7
Aug	113,994	23	4,956	3,915.9	170.3	823	98.0
Sep	98,989	19	5,210	5,280.3	277.9	1,322	2,069.7
Oct	101,438	17	5,967	3,190.0	187.7	901	70.3
Nov	104,391	18	5,800	3,609.1	200.5	811	36.0
Dec	111,978	19	5,894	3,917.1	206.2	904	63.6
Total	1,238,232	232	5,337	41,462.7	178.7	10,474	2686.1
2019							
Jan	118,135	21	5,625	5,128.7	244.2	928	76.5
Feb	94,722	19	4,985	3,172.1	167.0	687	33.1
Mar	111,842	20	5,592	3,945.0	197.3	848	81.2
Apr	104,540	18	5,808	3,915.2	217.5	896	49.1
May	109,758	17	6,456	3,839.4	225.8	1,013	60.3
Jun	106,018	19	5,580	3,840.7	202.1	788	69.8
Jul	126,695	23	5,508	4,546.5	197.7	1,066	77.2
Total	771,710	137	5,633	28,387.6	207.2	6,226	447.2

Table 22: Visitor Arrivals in Cambodia

	2019			% of Total		% Change	
	May	June	Jul	June	Jul	Jun/May	Jul/Jun
(Mode of Arrival)							
Phnom Penh International Airport	164,985	158,189	176,454	35.2	35.1	-4.1	11.5
Kong Keng International Airport	61,699	71,737	88,077	15.9	17.5	16.3	22.8
Siem Reap International Airport	116,193	105,086	116,564	23.4	23.2	-9.6	10.9
Land	126,213	111,841	117,750	24.9	23.4	-11.4	5.3
Boat	3,862	3,160	3,576	0.7	0.7	-18.2	13.2
Preah Vihea	0	0	0	0.0	0.0	0.0	0.0
Total	472,952	450,013	502,421	100.0	100.0	-4.9	11.6
(Arrival by Purpose of Visit)							
Tourist	336,175	306,732	341,812	68.2	68.0	-8.8	11.4
Business and Professional	125,880	129,200	142,555	28.7	28.4	2.6	10.3
Others and not specified	10,897	14,081	18,054	3.1	3.6	29.2	28.2
Total	472,952	450,013	502,421	100.0	100.0	-4.9	11.6
(Top-Ten Countries of Passenger Arrivals)							
China (PRC)	216,531	188,916	208,198	42.0	41.4	-12.8	10.2
Vietnam	57,028	78,886	76,759	17.5	15.3	38.3	-2.7
Thailand	23,311	23,845	24,769	5.3	4.9	2.3	3.9
United States of America	15,893	18,771	20,309	4.2	4.0	18.1	8.2
South Korea	14,007	14,233	16,635	3.2	3.3	1.6	16.9
Lao PDR	33,011	15,934	15,799	3.5	3.1	-51.7	-0.8
Malaysia	13,171	13,380	13,749	3.0	2.7	1.6	2.8
France	8,019	7,067	13,501	1.6	2.7	-11.9	91.0
Japan	12,506	10,765	12,534	2.4	2.5	-13.9	16.4
United Kingdom	8,539	8,097	11,192	1.8	2.2	-5.2	38.2
Others	70,936	70,119	88,976	15.6	17.7	-1.2	26.9
Total	472,952	450,013	502,421	100.0	100.0	-4.9	11.6

Source: Ministry of Tourism

Table 23: Cambodia's Imports and Exports

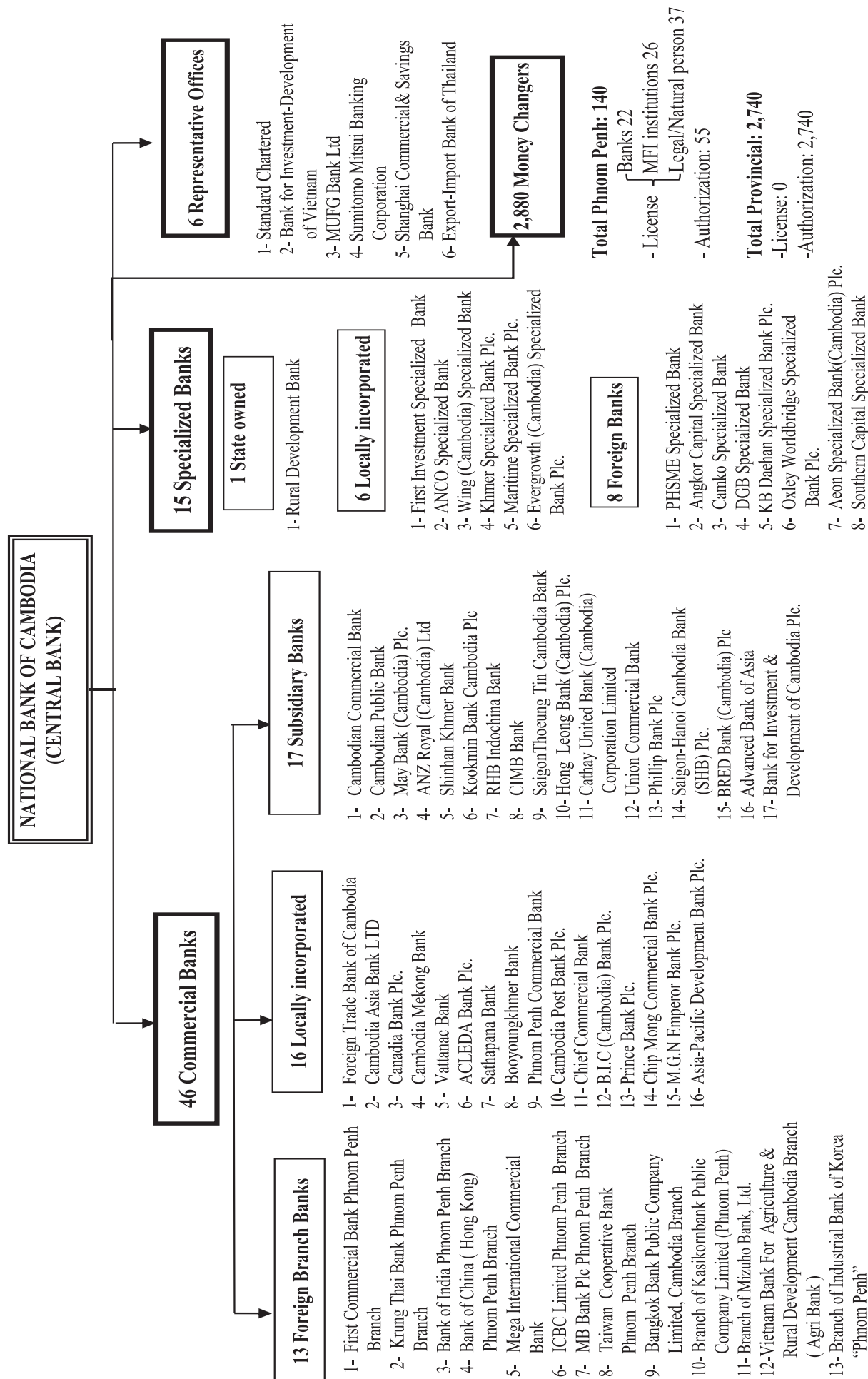
(In KHR Billion)

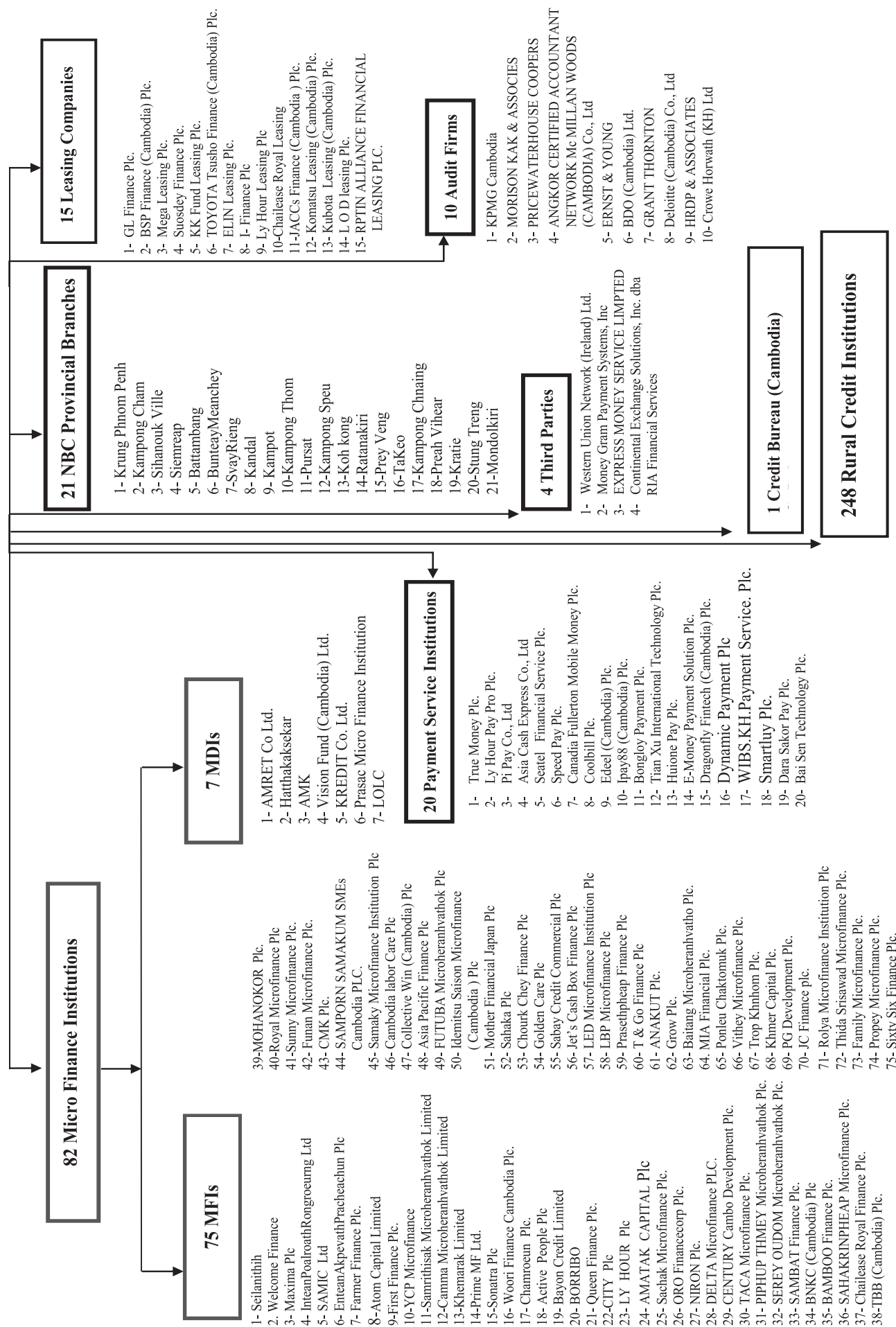
	2019			Change in KHR Billion		Change in %	
	May	Jun	Jul	Jun/May	Jul/Jun	Jun/May	Jul/Jun
Imports by Commodity							
Medicine	65.6	73.7	87.3	8.0	13.6	12.3	18.5
Cigarette	103.8	80.8	79.3	-23.0	-1.5	-22.2	-1.9
Food and Beverage	286.7	298.7	312.7	12.0	14.0	4.2	4.7
Equipment Construction	440.1	395.3	349.9	-44.8	-45.4	-10.2	-11.5
Cement	37.4	44.0	60.6	6.6	16.6	17.6	37.7
Steel	204.2	164.5	166.1	-39.8	1.7	-19.5	1.0
Phones	12.7	16.2	21.2	3.5	4.9	27.7	30.5
T.V	4.7	3.5	3.3	-1.3	-0.2	-26.5	-5.3
Other Electronic Equipment	28.5	26.6	26.5	-1.9	-0.1	-6.6	-0.4
Garment	231.7	179.9	185.0	-51.9	5.2	-22.4	2.9
Fabric	1,698.3	1,620.1	1,186.7	-78.2	-433.4	-4.6	-26.8
Vehicle	733.6	762.6	755.0	28.9	-7.6	3.9	-1.0
Equipment of Cold	25.9	26.0	21.4	0.1	-4.6	0.4	-17.7
Gold	39.8	0.0	0.0	-39.8	0.0	-100.0	0.0
Oil	602.1	605.9	596.7	3.7	-9.2	0.6	-1.5
Fertilizer	91.2	99.3	88.5	8.1	-10.8	8.9	-10.9
Others	3,131.2	2,687.1	3,861.8	-444.0	1174.7	-14.2	43.7
Total Imports (fob)	7,737.7	7,084.1	7,802.0	-653.6	717.9	-8.4	10.1
Exports by Commodity							
Garment	3,193.6	3,516.2	3,841.3	322.6	325.1	10.1	9.2
Footwear	470.3	511.8	461.9	41.5	-49.9	8.8	-9.8
Electrical Part	134.8	100.1	114.9	-34.7	14.8	-25.7	14.8
Vehicle Part	29.3	22.6	30.1	-6.7	7.6	-22.9	33.5
Bicycle	96.6	122.8	162.2	26.3	39.3	27.2	32.0
Wood Products	56.4	48.3	55.7	-8.1	7.4	-14.4	15.4
Rice	97.5	87.8	82.1	-9.7	-5.7	-9.9	-6.5
Rubber	54.8	61.0	80.2	6.2	19.1	11.3	31.3
Fish and Other Agricultural Products	42.2	31.4	35.2	-10.8	3.8	-25.7	12.2
Others	670.0	797.4	1,071.0	127.4	273.6	19.0	34.3
Total Exports (fob)	4,845.5	5,299.4	5,934.5	453.9	635.1	9.4	12.0

Source: General Department of Cambodia Customs and Excise

* Revised Data

Table 24: THE BANKING SYSTEM IN CAMBODIA
At 31 July, 2019





អ៊ីនធឺណែត

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: www.nbc.org.kh គឺជាគេហទំព័ររបស់ធនាគារជាតិនៃកម្ពុជា ។ ទិន្នន័យថ្មីៗក្នុងគេហទំព័រ និងទិន្នន័យបន្តបន្ទាប់ទៀត ត្រូវបាននិងកំពុងដាក់បញ្ចូលទៅក្នុងប្រព័ន្ធទិន្នន័យ តាមធនធាន ដែលមាន ។ លើសពីនេះទៀត គេហទំព័រនេះ គឺជាទីតាំងដ៏ល្អបំផុតដើម្បីទទួលបានទិន្នន័យសង្ខេប នៃការចេញផ្សាយចុងក្រោយបង្អស់ ។

www.nbc.org.kh is the National Bank of Cambodia website. The website new data and metadata are progressively being added to the database, as resources permit. This website is the best place to start for access to summary data from the latest publications.

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The Statistics Department staff of the National Bank of Cambodia can assist users in addressing their data requirements. The National Bank of Cambodia publications are available for sale and subscription services can be arranged. Other special data services are also available, on a user pays basis.

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