

ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
ជាតិ សាសនា ព្រះមហាក្សត្រ
NATION RELIGION KING

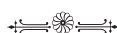


ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ
ECONOMIC AND MONETARY STATISTICS

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ខែតុលា ឆ្នាំ២០១៩
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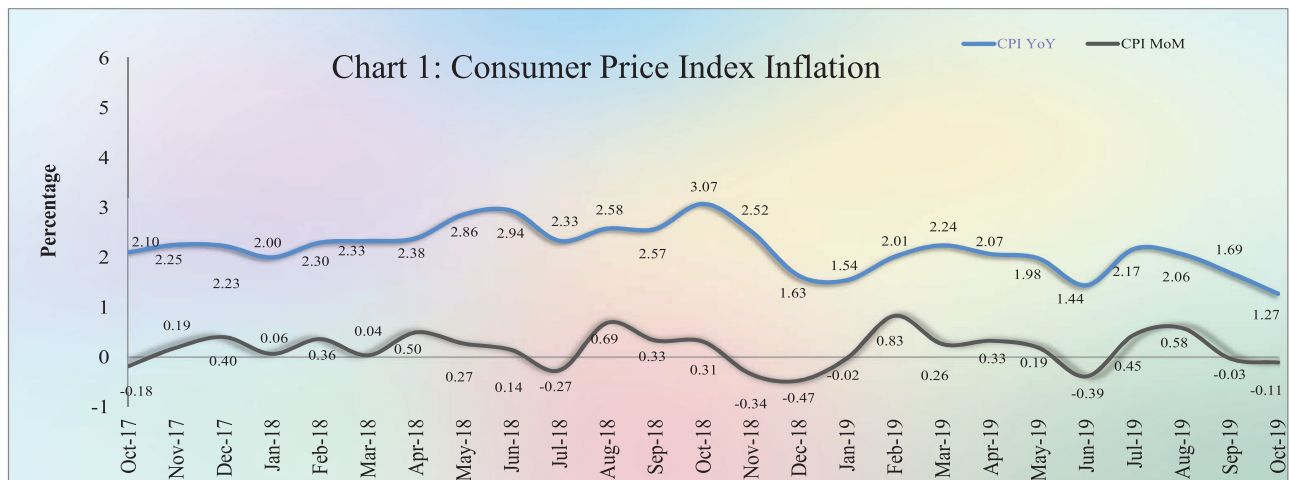
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Introduction

Headline consumer price inflation in October 2019 continued to decline to the negative level compared to the previous month; while the Khmer Riel (KHR) appreciated 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

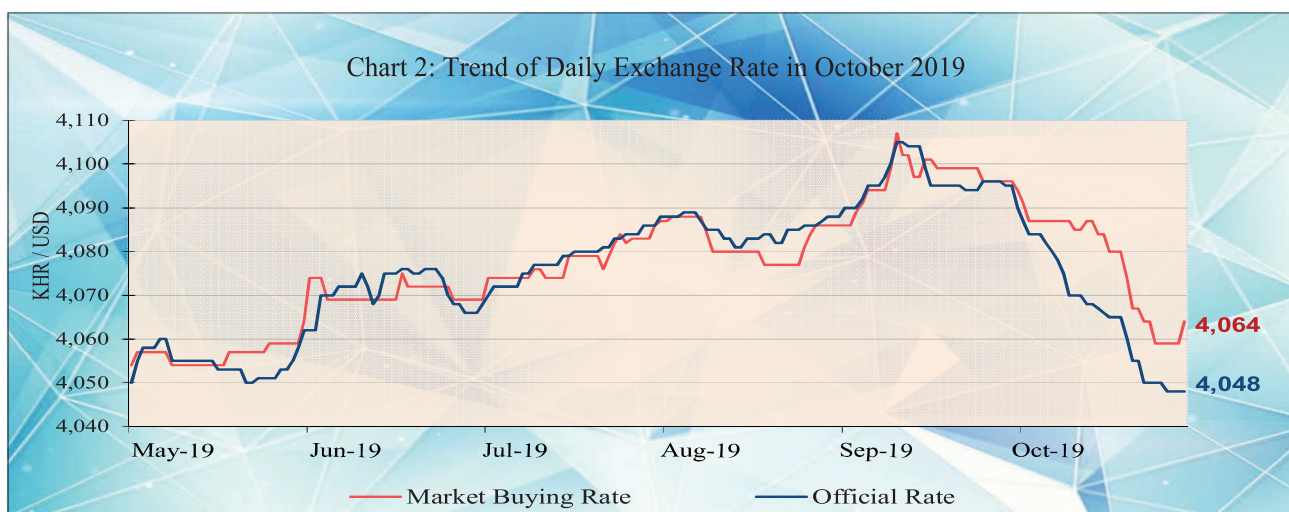
The consumer price inflation in Phnom Penh (month-on-month) continued to decline to the negative level of -0.11% in October 2019 from -0.03% in September, of which seven out of twelve group indexes decreased while five group indexes increased.



During the same period, the year-on-year percentage change of the CPI for all items eased to 1.27% from 1.69% in September 2019 mainly due to a decrease in oil price contributed with lower hike in food price.

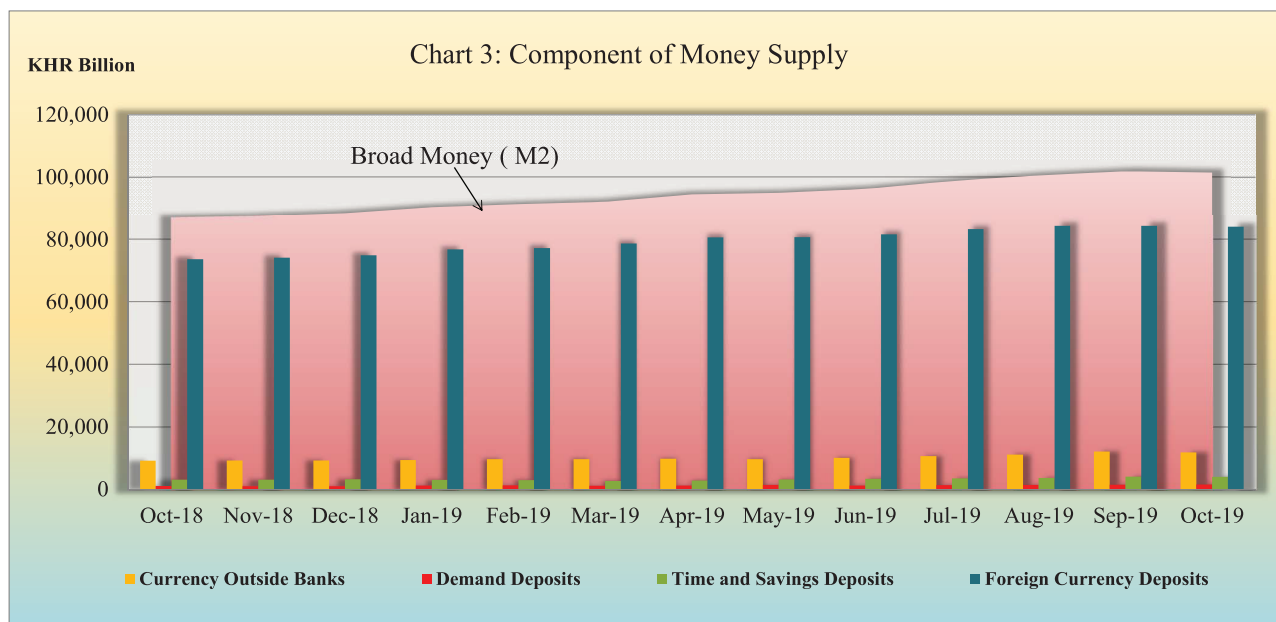
Exchange Rate

The exchange rate (market buying rate) was KHR 4,064 per USD in October 2019, appreciated 0.78% compared to September, this was mainly due to an increase in demand for KHR during Pchumben day.



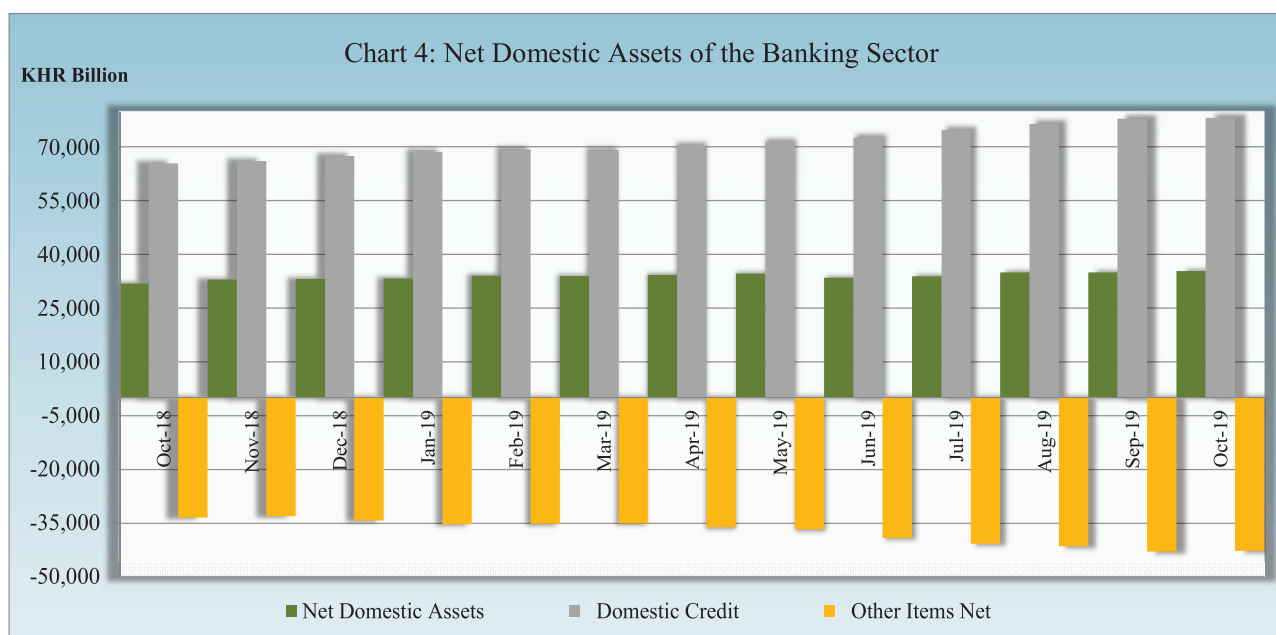
Money Supply

Broad money (M2) decreased to KHR 101,502.3 billion in October 2019, down by 0.4% compared to previous month. Main components of M2 showed that currency outside banks, time and saving deposits, and resident's foreign currency deposits, decreased by 1.8%, 1.2%, and 0.3%, respectively while demand deposit increased by 8.2%.



Net Domestic Assets of the Banking Sector

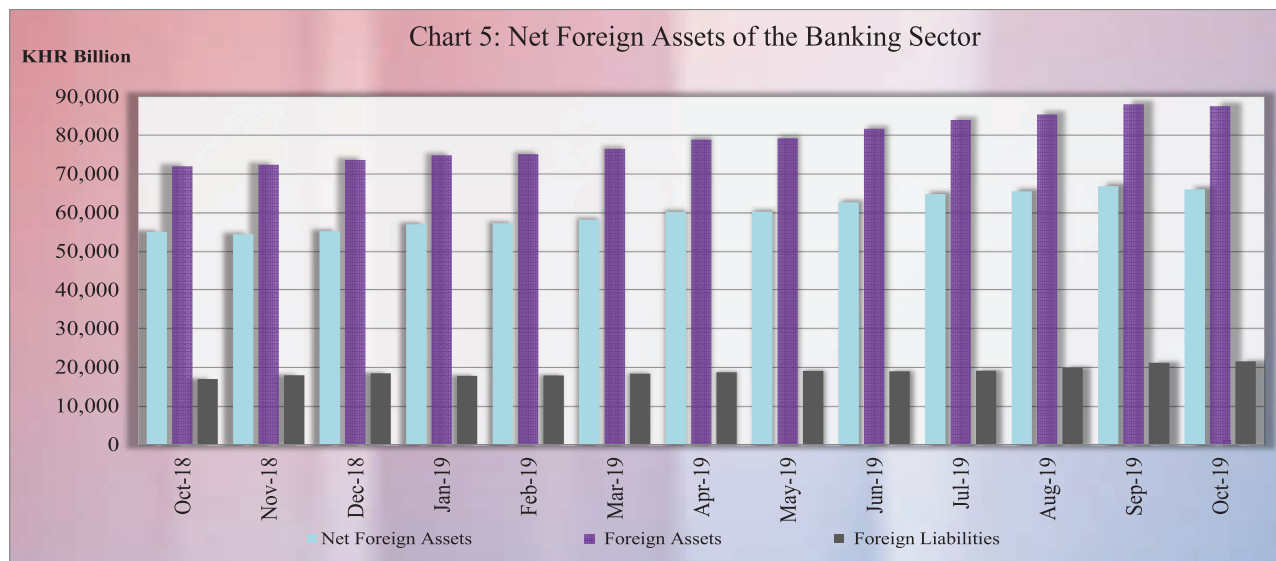
Net domestic assets of the banking sector increased to KHR 35,255.1 billion in October 2019, up by 1.3% compared to the previous month. This was due to the increase of 0.4% and 0.3% in other items net and domestic credit.



The increase in other items net was mainly due to a decrease in capital and reserves of 0.5%. The increase in domestic credit was mainly due to an increase of 0.9% in credit to private sector whereas net claims on government declined by 2.9% due to an increase in government deposits.

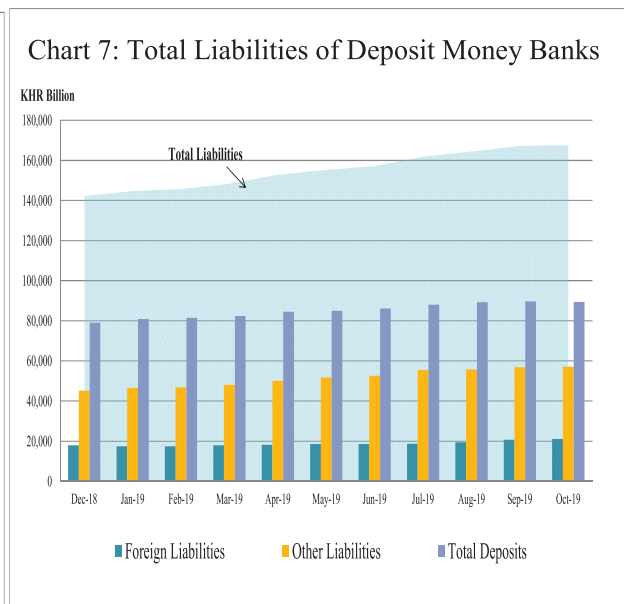
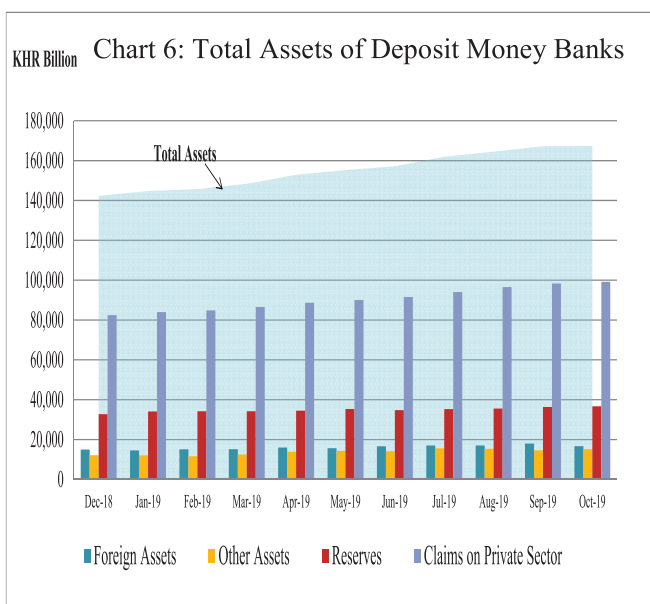
Net Foreign Assets of the Banking Sector

Net foreign assets of the banking sector decrease to KHR 66,247.2 billion in October 2019, down by 1.2% from September. This was due to a decrease of 0.5% in total foreign assets contributed with the increase of 1.8% in total foreign liabilities.



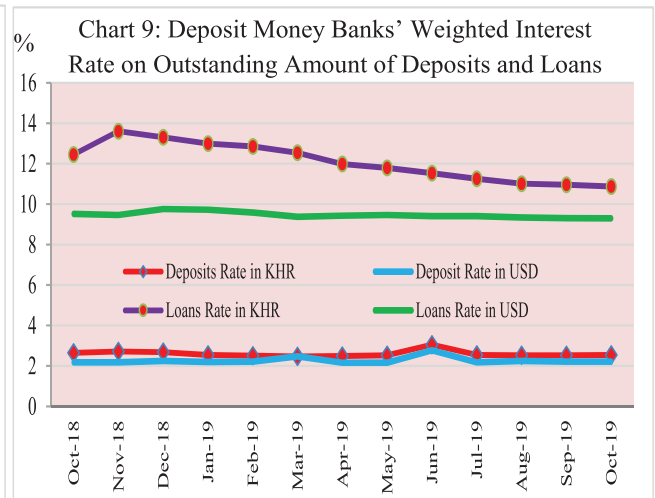
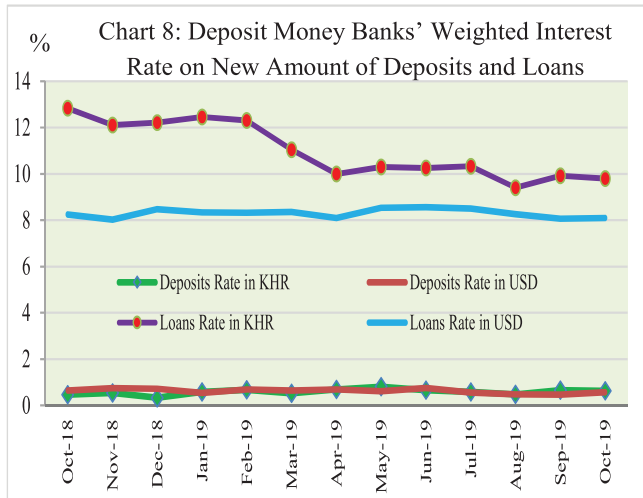
Deposit Money Banks' Operations

Total assets of commercial banks and specialized banks were KHR 167,690.9 billion, up by 0.3% in October 2019 compared to the previous month.



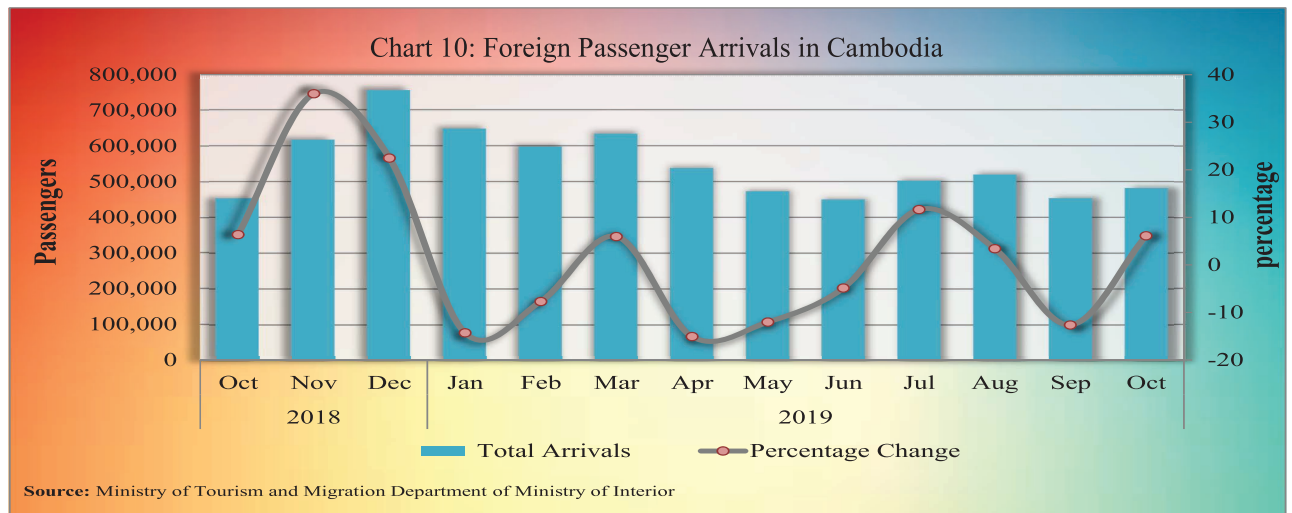
Interest Rates on Deposits and Loans

Interest rate movement on deposits and loans of banking sector in October 2019 showed that the (new amount) weighted average interest rate on deposit in Khmer riel decreased by 0.03% to 0.62% while in US dollar increased by 0.1% to 0.57%. At the same time, the weighted average interest rate on loan in Khmer Riel decreased by 0.11% to 9.8% while in US dollar increased by 0.03% to 8.09%.

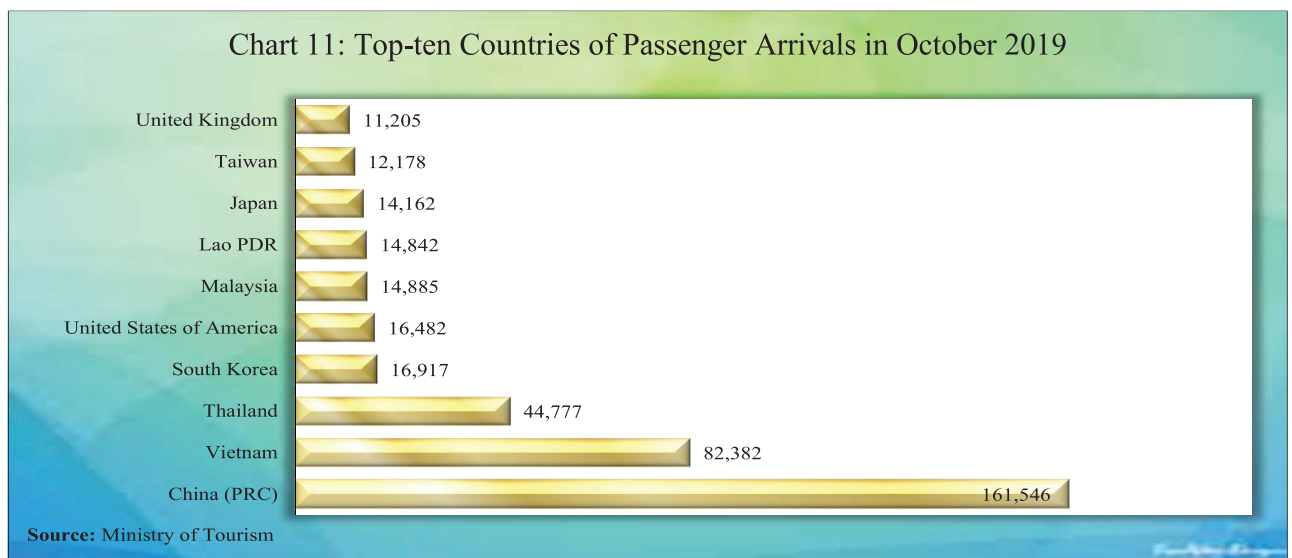


Foreign Tourist Arrivals

In October 2019, total number of passenger arrivals was 481,782 increased by 6.1% after the decreasing of 12.6% in the preceding month. The main purpose of the passenger arrivals in Cambodia was for vacation, accounted for more than 75% of the total.

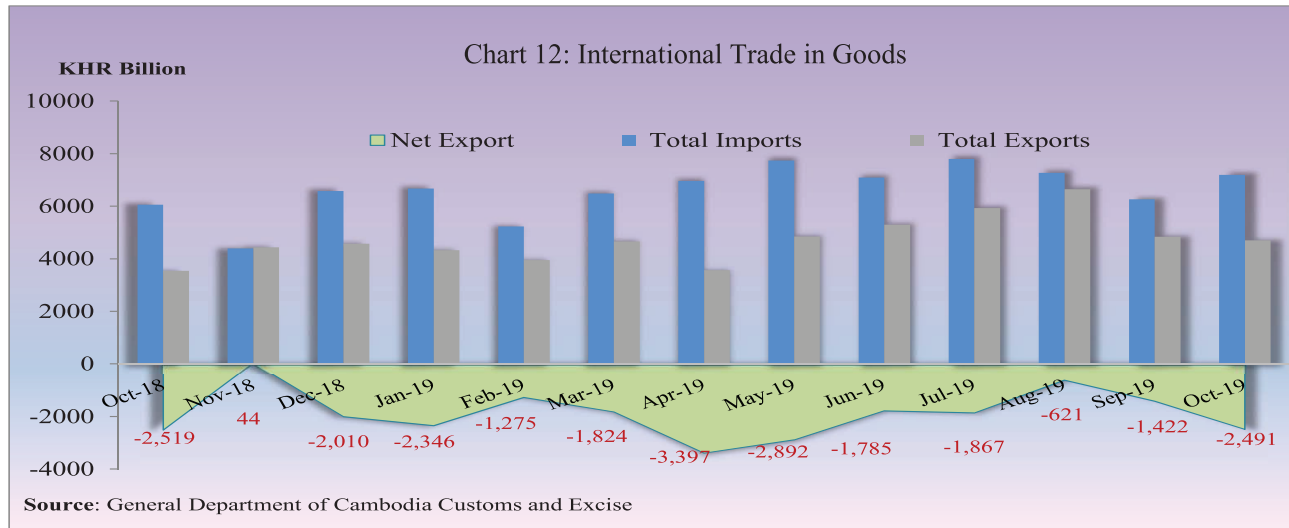


Most of the foreign passengers were from China P.R.C., Vietnam, Thailand, South Korea, United States of America, Malaysia, Lao PDR, Japan, Taiwan, and United Kingdom.



International Trade in Goods

International trade in goods showed a deficit of KHR 2,490.9 billion (34.6%) in October 2019, followed the deficit of KHR 1,422.4 billion (22.7%) in September.



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

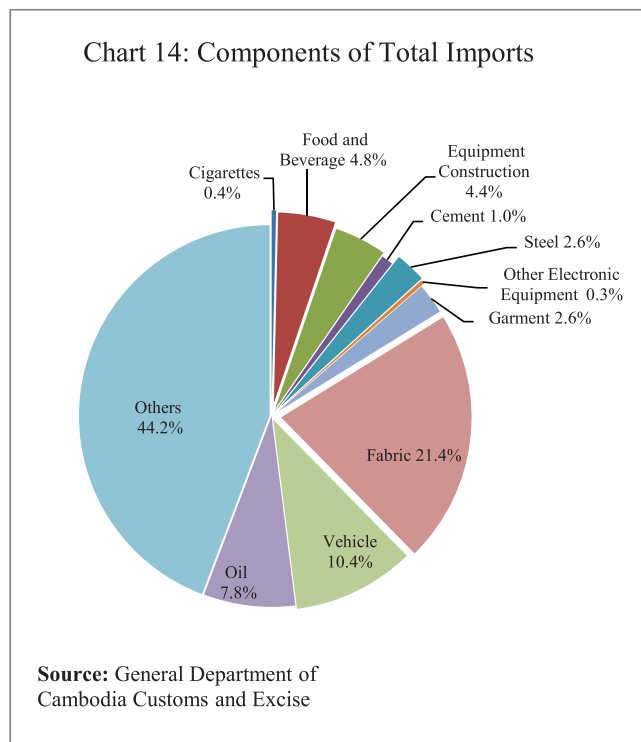
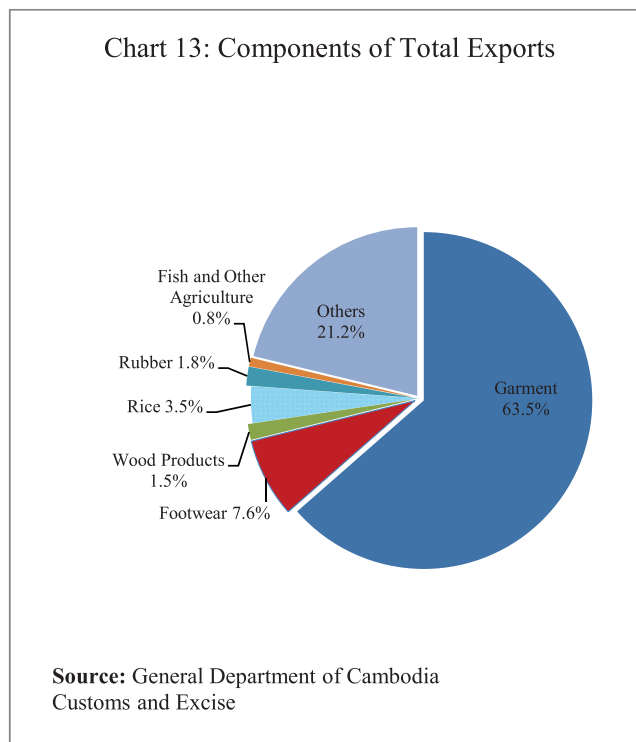


Table 1: Consumer Price Index and Inflation Rate

1. Consumer Price Index (CPI) and Component Indices (Oct-Dec. 2006 = 100)	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
CPI (all items)	176.67	177.47	178.50	178.45	178.25
Food and Non-Alcoholic Beverages	214.65	216.00	218.19	217.96	217.43
Alcoholic Beverages, Tobacco and Narcotics	170.90	171.22	172.17	172.29	172.34
Clothing and Footwear	150.29	151.72	151.78	152.15	151.98
Housing, Water, Electricity, Gas and other Fuels	127.35	127.68	127.97	128.06	127.44
Furnishings and Household Maintenance	151.90	152.26	152.78	152.83	152.51
Health	137.02	136.90	136.76	136.84	137.09
Transport	114.53	114.59	113.31	113.89	114.33
Communication	66.72	66.76	66.98	67.15	67.00
Recreation and Culture	119.24	119.49	119.86	120.12	119.26
Education	159.50	159.50	159.50	160.72	161.89
Restaurants	286.46	287.18	289.22	287.77	289.73
<i>Miscellaneous Goods and Services</i>	146.84	147.93	148.34	148.50	148.22
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	-0.39	0.45	0.58	-0.03	-0.11
Food and Non-Alcoholic Beverages	-0.62	0.63	1.01	-0.10	-0.24
Alcoholic Beverages, Tobacco and Narcotics	0.17	0.19	0.55	0.07	0.03
Clothing and Footwear	-0.22	0.95	0.04	0.25	-0.12
Housing, Water, Electricity, Gas and other Fuels	-0.56	0.26	0.22	0.07	-0.48
Furnishings and Household Maintenance	-0.06	0.23	0.34	0.03	-0.21
Health	0.02	-0.09	-0.10	0.05	0.19
Transport	-1.19	0.06	-1.12	0.51	0.39
Communication	-1.20	0.06	0.33	0.24	-0.21
Recreation and Culture	0.47	0.21	0.30	0.22	-0.72
Education	0.00	0.00	0.00	0.77	0.73
Restaurants	1.16	0.25	0.71	-0.50	0.68
Miscellaneous Goods and Services	0.34	0.74	0.28	0.11	-0.19
2.2 Year on Year Change (%)					
CPI (all items)	1.44	2.17	2.06	1.69	1.27
Food and Non-Alcoholic Beverages	1.10	2.19	2.40	2.02	1.54
Alcoholic Beverages, Tobacco and Narcotics	5.29	6.26	6.13	5.55	4.57
Clothing and Footwear	2.24	3.53	1.16	1.42	1.28
Housing, Water, Electricity, Gas and other Fuels	1.27	1.75	1.71	1.14	0.20
Furnishings and Household Maintenance	0.79	1.29	0.52	1.70	1.26
Health	1.45	1.37	0.73	0.55	0.47
Transport	-2.50	-1.35	-2.66	-3.37	-3.57
Communication	-1.24	-1.08	-0.94	-0.51	-1.05
Recreation and Culture	0.71	1.05	0.48	1.06	-0.10
Education	0.00	-0.38	-1.22	0.77	1.50
Restaurants	7.15	6.10	6.30	5.22	5.38
Miscellaneous Goods and Services	1.39	1.82	1.58	2.30	2.36
3. Three-month moving average CPI (All Items)					
Year on Year Change (%)	1.83	1.86	1.89	1.98	1.68
4. Twelve-month moving average CPI (All Items)					
Year on Year Change (%)	2.16	2.15	2.11	2.04	1.89

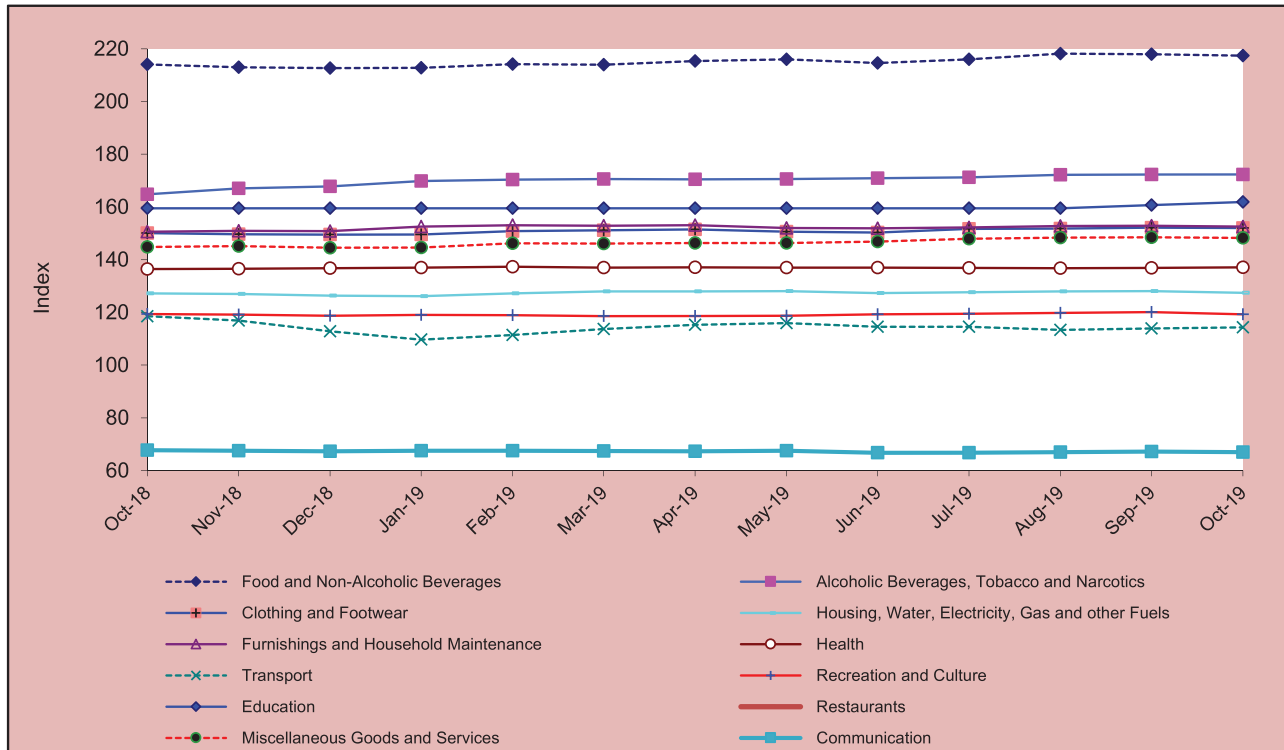
Source: National Institute of Statistics

Table 2: Consumer Items Showing Price Decreased in October 2019

No.	Description	Weight	Index			Percentage Change	
			Oct-18	Sep-19	Oct-19	Monthly	Yearly
1	FRUIT VEGETABLES	1.138	287.23	296.86	289.85	-2.4	0.9
2	ROOT VEGETABLES	0.456	236.31	233.09	227.92	-2.2	-3.6
3	DRIED NUTS AND EDIBLE SEEDS	0.556	248.64	246.77	241.86	-2.0	-2.7
4	GAS	2.699	121.33	124.44	122.10	-1.9	0.6
5	PULSES/LEGUMES	0.413	230.57	233.93	230.76	-1.4	0.1
6	FRESH FRUITS	4.094	215.39	225.09	222.34	-1.2	3.2
7	LEAF AND STALK VEGETABLES (FRESH)	2.031	218.69	216.80	214.35	-1.1	-2.0
8	RICE, QUALITY NO.2 WHITE, NEANG-MENH, BATTAMBANG	2.681	224.45	236.65	234.20	-1.0	4.3
9	PROCESSED EGGS	0.079	173.23	176.03	174.22	-1.0	0.6
10	INFANTS' CLOTHING (BELOW 1 YEAR)	0.054	146.48	144.41	142.96	-1.0	-2.4
11	SOLID FUELS	1.475	226.77	226.17	224.08	-0.9	-1.2
12	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	239.96	245.80	243.72	-0.8	1.6
13	TUBERS AND MUSHROOMS	0.439	189.05	195.40	194.01	-0.7	2.6
14	CLOTHING FOR MEN AND BOYS	0.621	144.18	147.87	146.88	-0.7	1.9
15	RECREATION AND CULTURE	2.912	119.45	120.12	119.26	-0.7	-0.2
16	OTHER SERVICES N.E.C.	0.892	118.17	118.74	117.88	-0.7	-0.3
17	FOOD PRODUCTS NEC	1.404	220.84	226.98	225.60	-0.6	2.2
18	TRADITIONAL CAKES	0.561	226.42	225.80	224.66	-0.5	-0.8
19	DAIRY PRODUCTS	1.552	160.77	165.70	164.94	-0.5	2.6
20	OTHER CLOTHING (BOTH SEXES)	0.222	124.73	126.97	126.32	-0.5	1.3
21	TELEPHONE AND TELEFAX EQUIPMENT	0.725	49.17	48.28	48.06	-0.5	-2.3
22	NOODLES	1.008	226.10	226.65	225.79	-0.4	-0.1
23	SUGAR, JAM, HONEY, CHOCOLATE AND CONFECTIONERY	1.489	143.41	147.91	147.35	-0.4	2.7
24	OTHER ARTICLES OF CLOTHING AND CLOTHING ACCESSORIES	0.059	148.84	148.84	148.32	-0.4	-0.4
25	BISCUITS/ COOKIES	0.280	179.70	182.16	181.58	-0.3	1.0
26	FURNITURE AND FURNISHINGS, CARPETS AND OTHER FLOOR COVERINGS	0.626	222.24	229.17	228.42	-0.3	2.8
27	SPARE PARTS AND ACCESSORIES FOR PERSONAL TRANSPORT EQUIPMENT	0.084	227.73	230.21	229.53	-0.3	0.8
28	COFFEE, TEA AND COCOA	0.755	141.77	142.75	142.50	-0.2	0.5
29	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	3.663	145.26	146.76	146.43	-0.2	0.8
30	HOUSEHOLD APPLIANCES	0.397	116.23	118.67	118.45	-0.2	1.9
31	GOODS AND SERVICES FOR ROUTINE HOUSEHOLD MAINTENANCE	1.610	131.06	131.58	131.30	-0.2	0.2
32	DUCK (FRESH)	0.319	191.25	198.52	198.22	-0.1	3.6
33	TOBACCO	0.831	185.83	196.01	195.88	-0.1	5.4
34	FOOTWEAR	0.641	162.31	165.02	164.86	-0.1	1.6
35	BEEF (FRESH)	2.165	246.46	252.51	252.50	0.0	2.5
36	FRESH EGGS	1.013	162.48	162.78	162.71	0.0	0.1
37	MINERAL WATERS, SOFT DRINKS, FRUIT AND VEGETABLE JUICES	0.748	147.58	144.60	144.60	0.0	-2.0
38	WINE	0.248	181.05	187.72	187.68	0.0	3.7
39	CLEANING, REPAIR AND HIRE OF CLOTHING	0.040	138.44	140.59	140.59	0.0	1.6
40	ACTUAL RENTALS FOR HOUSING	1.054	100.00	100.00	100.00	0.0	0.0

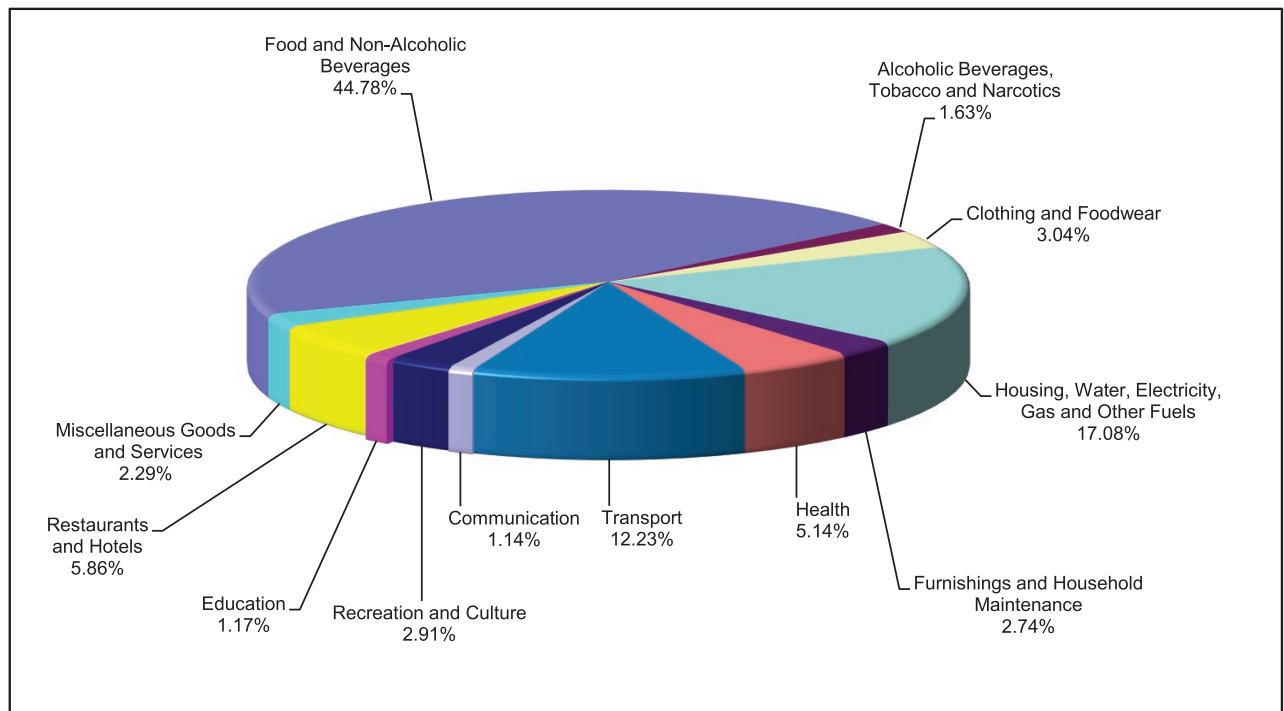
Source: National Institute of Statistics

Chart 1: Consumer Price Index



Source: National Institute of Statistics

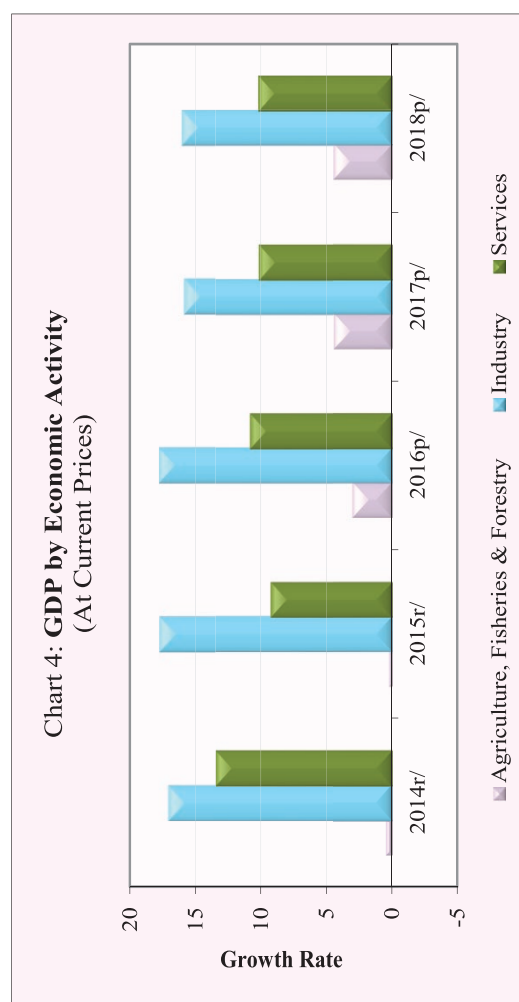
Chart 2: Weight of All Group Indices in Consumer Basket



Source: National Institute of Statistics

Table 3: Gross Domestic Product (GDP)

	At Constant 2000 Prices					At Current Prices				
	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

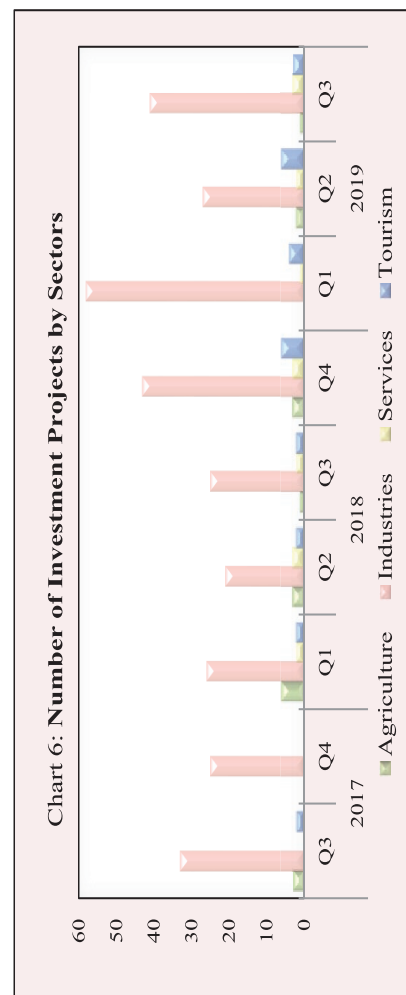
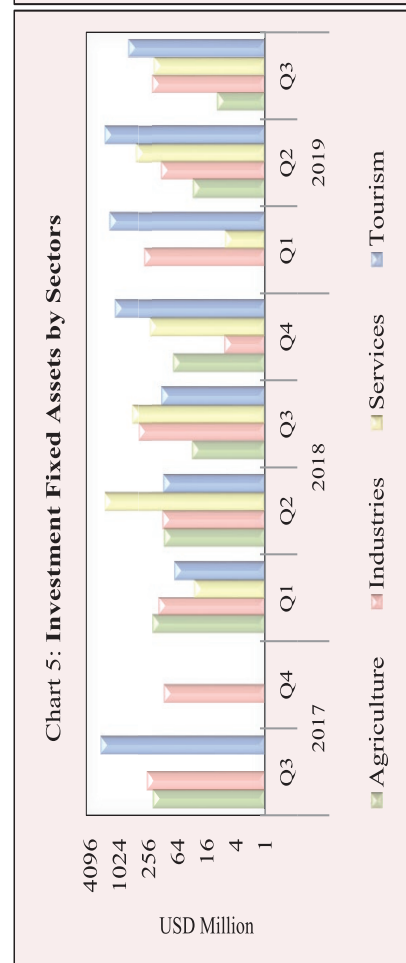
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Source: National Institute of Statistics

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										
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
Q3	1	10.0	41	213.4	3	199.2	3	671.8	48	1,094.3
Total	3	41.2	126	660.9	6	666.9	13	4,347.9	148	5,716.8



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		
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Cambodia	2,550.4	5.9	133.9	336.5	838.1	729.5	1,050.4	2,491.7	331.8
China	293.8	64.4	224.2	2,042.3	205.8	227.8	279.9	99.3	275.4
Korea	123.6	3.2	3.5	5.4	3.6	2.1	19.1	-	6.0
United States	-	-	6.8	-	-	-	-	5.3	4.9
Thailand	-	-	19.1	-	13.1	6.8	6.8	2.2	7.8
Vietnam	-	-	-	-	-	21.4	-	-	2.9
Malaysia	3.8	1.2	-	2.2	-	-	4.5	-	-
Singapore	3.8	-	1.4	-	-	6.5	10.3	-	2.9
Taiwan	6.0	3.0	11.7	-	8.7	12.9	24.6	27.3	5.8
Australia	-	-	2.4	-	-	-	-	-	-
England	-	8.7	-	-	-	10.3	502.7	3.1	292.3
Japan	-	-	-	-	-	822.6	-	2.3	-
Hong Kong	20.2	31.0	13.8	28.8	33.1	5.9	24.6	55.7	222.9
Others	3.7	2.4	52.4	11.1	25.3	6.7	12.7	0.0	0.0
Total	3,005.4	119.8	469.2	2,426.2	1,127.9	1,852.5	1,935.6	2,686.9	1,152.5
(Share of Total)									
Cambodia	84.9	5.0	28.5	13.9	74.3	39.4	54.3	92.7	28.8
China	9.8	53.7	47.8	84.2	18.2	12.3	14.5	3.7	23.9
Korea	4.1	2.7	0.7	0.2	0.3	0.1	1.0	-	0.5
United States	-	-	1.5	-	-	-	-	0.2	0.4
Thailand	-	-	4.1	-	1.2	0.4	0.4	0.1	0.7
Vietnam	-	-	-	-	-	1.2	-	-	0.3
Malaysia	0.1	1.0	-	0.1	-	-	0.2	-	-
Singapore	0.1	-	0.3	-	-	0.3	0.5	-	0.2
Taiwan	0.2	2.5	2.5	-	0.8	0.7	1.3	1.0	0.5
Australia	-	-	0.5	-	-	-	-	-	-
England	-	7.3	-	-	-	0.6	26.0	0.1	25.4
Japan	-	-	-	-	-	44.4	-	0.1	-
Hong Kong	0.7	25.8	2.9	1.2	2.9	0.3	1.3	2.1	19.3
Others	0.1	2.0	11.2	0.5	2.2	0.4	0.7	0.0	0.0
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 October 2019

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,096	4,109	4,103	4,095	0.0	0.0
2	4,094	4,106	4,100	4,090	-2.0	0.0
3	4,091	4,102	4,097	4,087	-3.0	-0.1
4	4,087	4,098	4,093	4,084	-4.0	-0.1
5	4,087	4,098	4,093	4,084	0.0	0.0
6	4,087	4,098	4,093	4,084	0.0	0.0
7	4,087	4,098	4,093	4,082	0.0	0.0
8	4,087	4,098	4,093	4,080	0.0	0.0
9	4,087	4,098	4,093	4,078	0.0	0.0
10	4,087	4,098	4,093	4,075	0.0	0.0
11	4,087	4,098	4,093	4,070	0.0	0.0
12	4,085	4,095	4,090	4,070	-2.0	0.0
13	4,085	4,095	4,090	4,070	0.0	0.0
14	4,087	4,097	4,092	4,068	2.0	0.0
15	4,087	4,097	4,092	4,068	0.0	0.0
16	4,084	4,094	4,089	4,067	-3.0	-0.1
17	4,084	4,094	4,089	4,066	0.0	0.0
18	4,080	4,087	4,084	4,065	-4.0	-0.1
19	4,080	4,087	4,084	4,065	0.0	0.0
20	4,080	4,087	4,084	4,065	0.0	0.0
21	4,074	4,084	4,079	4,060	-6.0	-0.1
22	4,067	4,079	4,073	4,055	-7.0	-0.2
23	4,067	4,079	4,073	4,055	0.0	0.0
24	4,064	4,075	4,070	4,050	-3.0	-0.1
25	4,064	4,075	4,070	4,050	0.0	0.0
26	4,059	4,071	4,065	4,050	-5.0	-0.1
27	4,059	4,071	4,065	4,050	0.0	0.0
28	4,059	4,071	4,065	4,048	0.0	0.0
29	4,059	4,071	4,065	4,048	0.0	0.0
30	4,059	4,071	4,065	4,048	0.0	0.0
31	4,064	4,076	4,070	4,048	5.0	0.1
Average Rate	4,078	4,089	4,084	4,067	-1.0	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					
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
Aug	4,086	0.00	4,096	4,091	4,088
Sep	4,096	0.24	4,109	4,103	4,095
Oct	4,064	-0.78	4,076	4,070	4,048

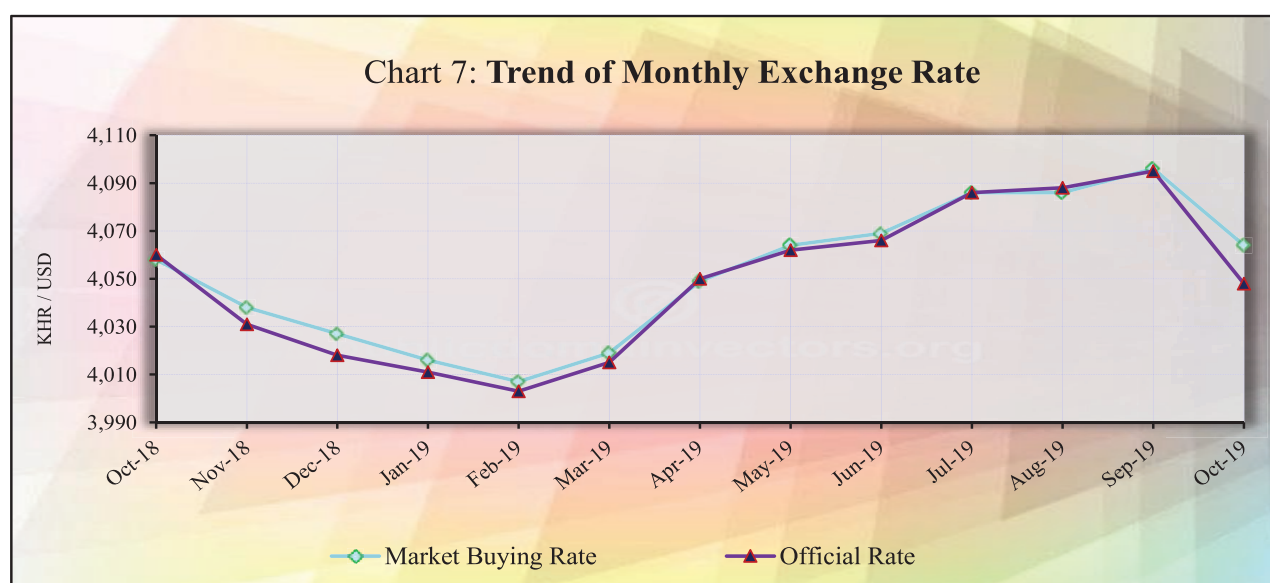


Table 8: The Value of KHR Against Other Currencies
(Official Buying Rate, End-Period)

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											
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
Aug	5,600	4,088	4,520	3,840	4,981	287	969	7,842	2,946	134	176
Sep	5,587	4,095	4,480	3,793	5,034	289	978	7,896	2,964	134	177
Oct	5,573	4,048	4,516	3,720	5,224	289	969	7,950	2,973	134	174
Monthly % Change	-0.25	-1.15	0.80	-1.92	3.77	0.00	-0.92	0.68	0.30	0.00	-1.69

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

	Dec-17	May-18	Jun-18	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	Aug-19	Sep-19	Oct-19	
<i>Weighted Average Rate on New Amount</i>																				
Interest Rate on Deposits and Loans in KHR																				
Deposit (1)	0.90	0.53	0.61	0.49	0.52	0.56	0.46	0.54	0.33	0.58	0.67	0.52	0.69	0.80	0.65	0.59	0.47	0.65	0.62	0.62
Demand Deposits	0.04	0.07	0.13	0.06	0.09	0.06	0.01	0.03	0.03	0.08	0.02	0.01	0.02	0.03	0.03	0.04	0.02	0.02	0.02	0.08
Saving Deposits	1.19	1.02	1.00	1.07	1.10	0.96	0.96	0.58	0.59	0.57	0.59	0.66	0.60	0.63	0.62	0.59	0.55	0.56	0.60	0.60
Term Deposits:	4.70	5.50	5.28	5.38	5.41	5.05	5.00	4.43	5.09	4.54	5.14	5.27	5.59	5.12	3.99	5.13	4.76	4.67	4.46	4.46
Other Deposits	0.00	0.00	0.00	4.30	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.00	7.00	0.00	3.58	3.05	4.00	3.58	3.11	3.11
Loans (2)	14.51	14.78	13.94	12.85	12.21	12.43	12.83	12.10	12.21	12.45	12.30	11.05	9.99	10.29	10.26	10.33	9.40	9.91	9.80	9.80
Overdraft	7.55	9.03	8.76	8.56	8.44	8.31	8.50	8.01	8.30	7.88	8.42	8.08	7.92	7.87	7.73	8.05	7.85	7.84	7.85	7.85
Credit Card	17.91	17.86	17.57	17.72	17.76	17.78	15.39	16.98	16.75	18.00	16.60	17.57	17.68	17.57	17.45	17.45	15.28	17.32	16.70	16.70
Term Loans	14.91	14.83	14.02	12.91	12.30	12.60	12.95	12.14	12.36	12.87	12.78	11.31	10.22	10.60	10.42	10.60	10.02	10.25	10.06	10.06
Other Loans	10.71	10.74	7.69	9.37	7.86	7.76	7.99	9.59	7.81	9.55	8.00	7.44	5.31	5.88	10.13	8.16	5.65	7.88	6.92	6.92
Interest Rate on Deposits and Loans in USD																				
Deposit (1)	0.75	0.83	1.04	1.38	0.77	0.77	0.65	0.74	0.72	0.54	0.68	0.64	0.69	0.62	0.74	0.55	0.47	0.47	0.47	0.57
Demand Deposits	0.22	0.41	0.56	1.46	0.33	0.38	0.38	0.26	0.30	0.22	0.21	0.18	0.19	0.18	0.24	0.18	0.15	0.13	0.18	0.18
Saving Deposits	0.54	0.57	0.66	0.59	0.56	0.56	0.53	0.35	0.36	0.35	0.35	0.33	0.29	0.28	0.27	0.24	0.25	0.22	0.26	0.26
Term Deposits:	3.30	3.43	3.66	3.56	3.39	3.22	3.09	3.25	3.35	3.09	3.36	3.41	3.36	3.39	3.61	3.62	3.55	3.28	3.42	3.42
Other Deposits	1.65	2.07	4.48	2.45	2.24	2.24	2.29	2.16	2.64	2.55	2.93	2.13	2.37	2.50	2.63	2.61	2.74	2.49	2.31	2.31
Loans (2)	8.31	8.21	8.20	8.20	8.25	8.26	8.25	8.02	8.47	8.34	8.31	8.35	8.10	8.53	8.56	8.50	8.26	8.06	8.09	8.09
Overdraft	7.51	7.70	7.66	7.64	7.54	7.52	7.56	7.28	7.57	7.68	7.68	7.57	7.60	7.56	7.85	7.48	7.48	7.50	7.71	7.71
Credit Card	19.26	15.02	14.28	14.30	12.47	13.65	14.76	17.10	28.93	29.35	28.99	16.37	18.91	16.40	14.76	16.52	14.49	13.65	12.77	12.77
Term Loans	9.92	9.60	9.21	9.61	9.61	9.87	9.75	9.44	9.64	8.83	9.37	9.83	9.38	9.60	9.37	9.61	9.82	9.26	8.88	8.88
Other Loans	6.08	6.51	6.36	6.33	6.30	6.31	6.37	6.39	6.29	6.45	6.31	6.57	6.06	6.68	6.59	6.69	6.73	6.49	6.72	6.72
<i>Weighted Average Rate on Outstanding Amount</i>																				
Interest Rate on Deposits and Loans in KHR																				
Deposit (1)	2.70	2.45	2.55	2.57	2.55	2.44	2.65	2.72	2.69	2.55	2.51	2.47	2.49	2.53	3.06	2.55	2.53	2.52	2.54	2.54
Demand Deposits	0.17	0.23	0.25	0.23	0.23	0.21	0.21	0.22	0.20	0.23	0.23	0.20	0.19	0.21	0.21	0.21	0.21	0.21	0.21	0.21
Saving Deposits	1.31	0.97	0.98	0.97	0.96	0.94	0.94	0.94	1.01	1.02	0.88	0.70	0.92	0.88	0.91	0.87	0.88	0.88	0.90	0.90
Term Deposits:	5.87	6.16	6.11	6.12	6.09	6.12	6.08	5.93	5.87	5.94	5.90	6.01	5.95	5.78	5.46	5.70	5.69	5.59	5.51	5.51
Other Deposits	0.00	3.00	3.00	4.30	0.00	0.00	0.00	7.00	7.00	0.02	0.02	7.00	2.54	0.62	3.56	2.98	2.92	2.92	2.97	2.97
Loans (2)	16.13	14.84	14.35	14.41	14.00	13.86	12.45	13.61	13.30	12.99	12.85	12.54	11.99	11.80	11.54	11.26	11.01	10.97	10.88	10.88
Overdraft	8.72	8.46	8.46	8.35	8.38	8.41	8.83	8.34	8.34	8.30	8.30	8.20	8.17	8.19	8.11	8.10	8.08	8.11	8.11	8.11
Credit Card	20.88	20.51	20.33	20.25	20.16	20.08	19.81	19.65	19.51	19.43	19.24	19.12	19.08	19.03	9.10	18.67	18.18	17.96	17.74	17.74
Term Loans	16.55	15.12	14.63	14.62	14.22	14.00	13.78	13.77	13.50	13.23	13.06	12.74	12.13	11.94	11.69	11.38	11.20	11.15	11.04	11.04
Other Loans	11.09	9.06	6.97	8.34	7.91	8.05	7.91	8.01	7.72	7.92	7.81	7.71	6.94	6.74	7.59	7.73	6.80	7.02	7.08	7.08
Interest Rate on Deposits and Loans in USD																				
Deposit (1)	2.48	2.25	2.26	2.37	2.35	2.25	2.18	2.18	2.24	2.20	2.21	2.47	2.16	2.17	2.78	2.18	2.24	2.22	2.21	2.21
Demand Deposits	0.51	0.47	0.49	0.54	0.50	0.51	0.50	0.48	0.46	0.45	0.45	0.50	0.46	0.39	0.45	0.48	0.51	0.44	0.36	0.36
Saving Deposits	0.83	0.67	0.74	0.72	0.73	0.70	0.64	0.60	0.61	0.61	0.56	0.58	0.47	0.46	0.48	0.44	0.44	0.43	0.43	0.43
Term Deposits:	4.41	4.39	4.41	4.44	4.45	4.39	4.42	4.29	4.38	4.35	4.35	4.58	4.32	4.31	4.78	4.33	4.35	4.38	4.34	4.34
Other Deposits	3.01	2.30	4.16	2.55	2.48	2.60	2.54	2.55	2.57	2.66	2.60	2.47	2.26	2.48	2.65	2.58	2.61	2.58	2.44	2.44
Loans (2)	9.22	9.55	9.71	9.68	9.61	9.61	9.52	9.46	9.76	9.72	9.60	9.38	9.44	9.46	9.42	9.41	9.35	9.31	9.30	9.30
Overdraft	8.10	8.19	8.08	8.11	8.04	8.00	7.95	7.96	7.94	7.96	7.98	7.99	7.99	7.99	7.95	7.94	7.94	7.92	7.85	7.85
Credit Card	15.64	16.75	16.64	16.22	16.27	16.39	16.30	16.40	28.67	28.87	18.28	15.73	16.20	16.06	10.63	16.09	15.29	15.97	15.74	15.74
Term Loans	9.43	9.87	10.05	10.00	9.91	9.91	9.80	9.72	9.74	9.64	9.72	9.64	9.72	9.74	9.71	9.68	9.59	9.56	9.55	9.55
Other Loans	6.96	6.90	6.93	6.95	6.91	6.90	6.92	6.90	6.88	6.92	6.91	7.01	6.93	6.95	6.93	6.95	7.20	7.10	7.13	7.13

Including Commercial Banks and Specialized Banks

(1). Weighted average interest rate on deposits

(2). Weighted average interest rate on loans excluded bank placements.

*Revised Data

Table 10: Monetary Survey

(In KHR Billion)

	Jun-19*	Jul-19*	Aug-19*	Sep-19*	Oct-19
Net Foreign Assets	62,910.9	65,014.2	65,725.0	67,081.5	66,247.2
Foreign Assets	81,783.8	84,040.5	85,514.4	88,128.7	87,670.7
Foreign Liabilities	-18,872.9	-19,026.3	-19,789.4	-21,047.2	-21,423.4
Net Domestic Assets	33,336.7	33,747.6	34,858.4	34,814.3	35,255.1
Domestic Credit	72,821.3	74,825.9	76,625.0	78,057.9	78,325.1
Net Claims on Government	-18,747.4	-19,229.6	-19,889.7	-20,263.2	-20,854.3
Claims on Government	0.0	0.0	0.0	0.0	0.0
Deposits of Government	-18,747.4	-19,229.6	-19,889.7	-20,263.2	-20,854.3
Non-Government	91,568.6	94,055.5	96,514.7	98,321.1	99,179.3
State Enterprises	0.6	0.6	0.6	0.8	0.7
Private Sector	91,568.0	94,054.9	96,514.2	98,320.3	99,178.6
Of Which in Foreign Currency	90,571.8	93,045.5	95,413.8	97,195.1	98,046.1
Other Items Net	-39,484.6	-41,078.3	-41,766.6	-43,243.6	-43,070.0
Restricted Deposits	-2,248.8	-2,280.5	-2,330.9	-2,297.7	-2,348.0
Capital & Reserves	-32,104.4	-32,884.5	-33,828.5	-34,142.7	-33,955.1
Others	-5,131.4	-5,913.3	-5,607.3	-6,803.2	-6,766.8
Liquidity (M2)	96,247.6	98,761.8	100,583.4	101,895.8	101,502.3
Money (M1)	11,274.5	11,964.7	12,538.6	13,465.9	13,367.5
Currency Outside Banks	10,036.4	10,654.4	11,135.6	12,048.9	11,834.7
Demand Deposits	1,238.2	1,310.3	1,403.0	1,417.0	1,532.8
Quasi-Money	84,973.0	86,797.1	88,044.9	88,429.9	88,134.8
Time and Savings Deposits	3,336.3	3,475.3	3,616.7	4,033.3	3,983.5
Foreign Currency Deposits	81,636.7	83,321.7	84,428.1	84,396.6	84,151.3

Table 11: Monetary Survey
(Monthly Change)

	Change in KHR Billion			Percentage Change		
	Aug-19*	Sep-19*	Oct-19	Aug-19*	Sep-19*	Oct-19
Net Foreign Assets	710.8	1,356.5	-834.3	1.1	2.1	-1.2
Foreign Assets	1,473.9	2,614.3	-458.0	1.8	3.1	-0.5
Foreign Liabilities	763.1	1,257.8	376.2	4.0	6.4	1.8
Net Domestic Assets	1,110.8	-44.1	440.8	3.3	-0.1	1.3
Domestic Credit	1,799.2	1,432.8	267.2	2.4	1.9	0.3
Net Claims on Government	-660.1	-373.5	-591.1	-3.4	-1.9	-2.9
Claims on Government	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of Government	660.1	373.5	591.1	3.4	1.9	2.9
Non-Government	2,459.3	1,806.3	858.3	2.6	1.9	0.9
State Enterprises	0.0	0.2	0.0	3.7	33.1	-2.6
Private Sector	2,459.3	1,806.1	858.3	2.6	1.9	0.9
Of Which in Foreign Currency	2,368.4	1,781.2	851.1	2.5	1.9	0.9
Other	-688.3	-1,477.0	173.6	-1.7	-3.5	0.4
Restricted Deposits	50.4	-33.1	50.3	2.2	-1.4	2.2
Capital & Reserves	944.0	314.2	-187.5	2.9	0.9	-0.5
Others	306.0	-1,195.9	36.4	5.2	-21.3	0.5
Liquidity (M2)	1,821.6	1,312.4	-393.4	1.8	1.3	-0.4
Money (M1)	573.8	927.3	-98.4	4.8	7.4	-0.7
Currency Outside Banks	481.2	913.3	-214.2	4.5	8.2	-1.8
Demand Deposits	92.7	14.0	115.8	7.1	1.0	8.2
Quasi-Money	1,247.8	385.0	-295.1	1.4	0.4	-0.3
Time and Savings Deposits	141.4	416.5	-49.7	4.1	11.5	-1.2
Foreign Currency Deposits	1,106.4	-31.5	-245.3	1.3	0.0	-0.3

Table 12: Deposit Money Banks' Balance Sheet

(In KHR Billion)

	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
Net Foreign Assets	-1,836.1	-1,572.8	-2,417.1	-2,662.9	-4,374.4
Foreign Assets	16,649.7	17,068.5	16,988.7	18,001.6	16,667.3
Foreign Liabilities	18,485.7	18,641.3	19,405.8	20,664.5	21,041.7
Net Domestic Assets	53,135.9	54,178.1	56,147.5	56,085.8	57,201.8
Net Domestic Credit	88,413.1	90,907.2	93,149.8	94,770.9	95,595.8
Net Claims on Government	-2,300.9	-2,311.9	-2,379.0	-2,370.9	-2,422.2
Claims on Public Enterprises	0.6	0.6	0.6	0.8	0.7
Claims on Private Sector	91,568.0	94,054.9	96,514.2	98,320.3	99,154.3
Net claims on National Bank of Cambodia	-854.6	-836.3	-985.9	-1,179.3	-1,137.1
Other Assets (net)	-35,277.2	-36,729.0	-37,002.3	-38,685.1	-38,394.1
Reserves	34,797.7	35,412.6	35,577.2	36,333.5	36,667.1
Cash	894.1	864.4	843.5	994.5	1,088.0
Deposits at National Bank of Cambodia	30,868.1	31,574.9	31,997.7	32,635.0	32,982.4
Other Credits at National Bank of Cambodia	3,035.6	2,973.2	2,736.1	2,704.1	2,596.8
Total Deposits	86,097.6	88,017.9	89,307.6	89,756.4	89,494.5
Demand Deposits	1,124.5	1,220.9	1,262.8	1,326.5	1,359.7
Time and Savings Deposits	3,336.3	3,475.3	3,616.7	4,033.3	3,983.5
Foreign Currency Deposits	81,636.7	83,321.7	84,428.1	84,396.6	84,151.3
Total Assets	157,159.0	162,136.0	164,486.8	167,245.9	167,631.4
	(Monthly Percentage Change)				
Net Foreign Assets	-37.2	-14.3	53.7	10.2	64.3
Foreign Assets	6.5	2.5	-0.5	6.0	-7.4
Foreign Liabilities	-0.4	0.8	4.1	6.5	1.8
Net Domestic Assets	1.0	2.0	3.6	-0.1	2.0
Net Domestic Credit	1.6	2.8	2.5	1.7	0.9
Net Claims on Government	5.2	0.5	2.9	-0.3	2.2
Claims on Public Enterprises	-6.6	-8.2	3.7	33.1	-2.6
Claims on Private Sector	1.7	2.7	2.6	1.9	0.8
Net claims on National Bank of Cambodia	10.4	-2.1	17.9	19.6	-3.6
Other Assets (net)	2.5	4.1	0.7	4.5	-0.8
Reserves	-1.5	1.8	0.5	2.1	0.9
Cash	-7.7	-3.3	-2.4	17.9	9.4
Deposits at National Bank of Cambodia	-3.7	2.3	1.3	2.0	1.1
Other Credits at National Bank of Cambodia	31.4	-2.1	-8.0	-1.2	-4.0
Total Deposits	1.2	2.2	1.5	0.5	-0.3
Demand Deposits	-4.4	8.6	3.4	5.0	2.5
Time and Savings Deposits	7.8	4.2	4.1	11.5	-1.2
Foreign Currency Deposits	1.1	2.1	1.3	0.0	-0.3
Total Assets	1.2	3.2	1.4	1.7	0.2

Chart 8: Monetary Survey

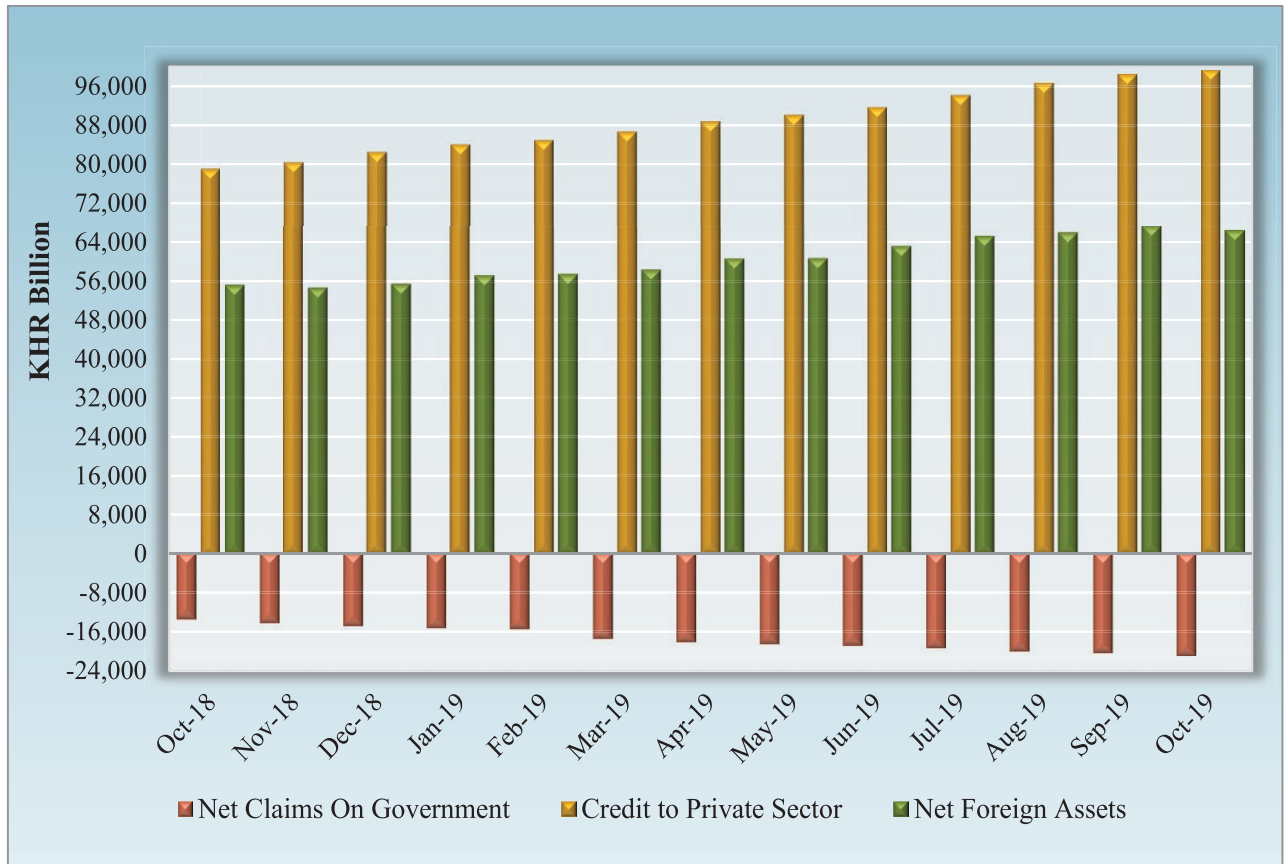


Chart 9: Components of Money Supply

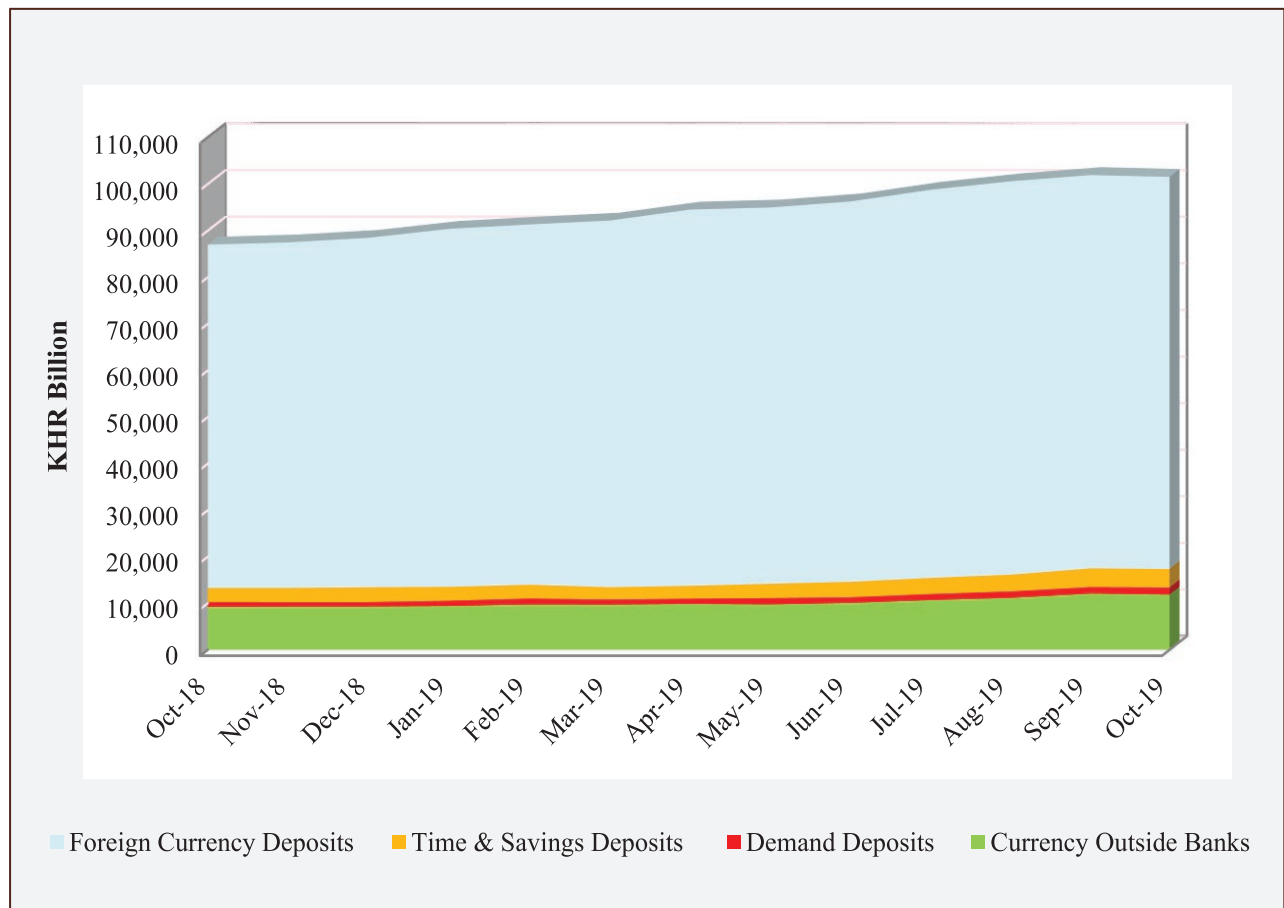


Table 13: Analytical Balance Sheet of The Monetary Authorities

(In KHR Billions)

	Jun-19*	Jul-19*	Aug-19*	Sep-19*	Oct-19
Reserve money	46,928.6	48,266.6	49,034.9	50,509.6	51,013.0
Currency Outside Banks	10,036.4	10,654.4	11,135.6	12,048.9	11,834.7
Vault Cash	894.1	864.4	843.5	994.5	1,088.0
Bank Deposits	35,884.5	36,658.3	36,915.7	37,375.8	37,917.2
Required Reserves	14,589.6	14,818.3	14,910.0	15,270.2	15,415.4
Others	21,294.9	21,839.9	22,005.7	22,105.6	22,501.8
Other Deposits	113.6	89.4	140.2	90.5	173.1
Net Foreign Assets	64,746.9	66,587.0	68,142.1	69,744.4	70,621.6
Foreign Assets	65,134.1	66,972.0	68,525.7	70,127.1	71,003.4
Foreign Liabilities	387.2	385.0	383.6	382.7	381.8
Net Domestic Assets	-17,818.3	-18,320.4	-19,107.2	-19,234.8	-19,608.6
Net Credit to Government	-16,446.5	-16,917.6	-17,510.7	-17,892.3	-18,432.1
Claims	0.0	0.0	0.0	0.0	0.0
Deposits	16,446.5	16,917.6	17,510.7	17,892.3	18,432.1
Net Claims on Banks	-61.7	71.1	166.9	433.8	457.4
Other Items (net)	-1,310.1	-1,473.9	-1,763.4	-1,776.3	-1,633.9
	Percentage Change				
Reserve money	1.0	2.9	1.6	3.0	1.0
Currency Outside Banks	3.4	6.2	4.5	8.2	-1.8
Vault Cash	-7.7	-3.3	-2.4	17.9	9.4
Bank Deposits	0.8	2.2	0.7	1.2	1.4
Required Reserves	1.2	1.6	0.6	2.4	1.0
Others	0.5	2.6	0.8	0.5	1.8
Other Deposits	-45.2	-21.3	56.7	-35.5	91.4
Net Foreign Assets	2.5	2.8	2.3	2.4	1.3
Foreign Assets	2.4	2.8	2.3	2.3	1.2
Foreign Liabilities	-17.5	-0.6	-0.4	-0.2	-0.3
Net Domestic Assets	6.8	2.8	4.3	0.7	1.9
Net Credit to Government	1.1	2.9	3.5	2.2	3.0
Claims	0.0	0.0	0.0	0.0	0.0
Deposits	1.1	2.9	3.5	2.2	3.0
Net Claims on Banks	-71.1	-215.2	134.7	159.9	5.4
Other Items (net)	538.4	12.5	19.6	0.7	-8.0

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

(In KHR Billion)

	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
1. Financial Institutions	3,816.3	3,916.5	3,988.6	4,072.6	4,322.8
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	2,540.6	2,583.6	2,638.5	2,664.6	2,773.0
1.3. Other Financial Institutions	1,275.7	1,332.9	1,350.2	1,408.0	1,549.8
2. Non-Financial Institutions	71,662.0	73,015.4	74,721.1	75,901.5	76,313.2
2.1. Agriculture, Forestry and Fishing	7,532.2	7,573.5	7,681.2	7,713.0	7,693.2
2.2. Mining and Quarrying	227.1	235.6	238.1	247.8	254.9
2.3. Manufacturing	4,795.5	4,817.6	4,868.9	4,929.1	4,784.3
2.4. Utilities	802.5	821.8	834.9	857.5	910.3
2.5. Construction	8,883.0	9,004.6	9,311.4	9,514.9	9,711.3
2.6. Wholesale Trade	10,752.8	10,752.7	11,061.8	11,176.3	11,267.3
2.7. Retail Trade	14,855.7	15,212.8	15,629.5	15,973.8	16,035.0
2.8. Hotels and Restaurants	4,513.4	4,561.2	4,644.5	4,647.9	4,627.3
2.9. Transport and Storage	1,823.2	1,889.9	1,948.1	1,976.3	1,995.1
2.10. Information Media and Telecommunications	777.8	785.4	790.4	805.5	769.5
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	3,249.9	3,453.6	3,599.8	3,673.2	3,739.0
2.12. Real Estate Activities	7,246.9	7,534.5	7,771.0	7,879.0	7,993.3
2.13. Other Non-Financial Services	6,202.0	6,372.2	6,341.4	6,507.2	6,532.7
3. Personal Essentials	18,582.2	19,257.8	19,814.4	20,368.1	20,638.7
3.1. Personal Lending	8,226.5	8,514.8	8,558.3	8,718.5	8,909.3
3.2. Credit Cards	202.6	215.3	207.8	210.1	216.9
3.3. Mortgages, Owner-Occupied Housing only	10,153.1	10,527.7	11,048.2	11,439.4	11,512.5
4. Other Lending	972.5	964.5	1,091.2	1,103.6	1,111.1
Total Gross Loan	95,033.0	97,154.2	99,615.3	101,445.8	102,385.9

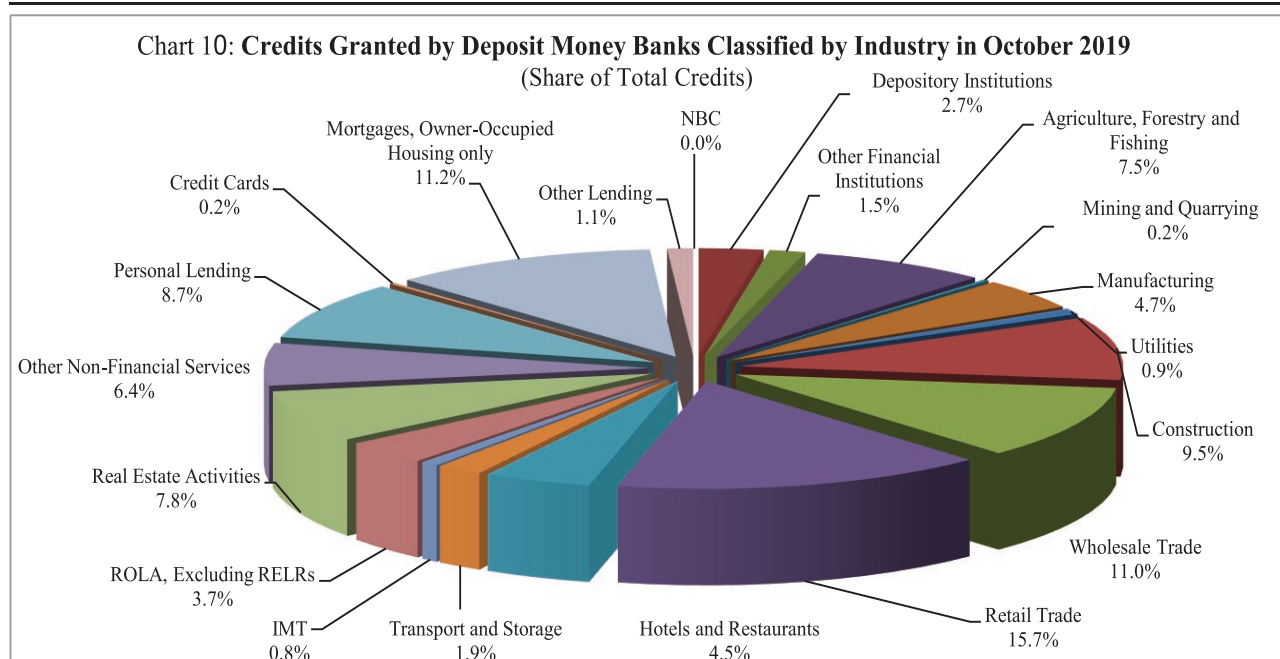


Table 15: Monthly Change of Credit Granted by Deposit Money Banks Classified by Industry

	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
(Monthly Change in KHR Billion)					
1. Financial Institutions	219.9	100.2	72.1	84.0	250.2
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	111.6	43.0	54.9	26.1	108.4
1.3. Other Financial Institutions	108.3	57.2	17.2	57.8	141.8
2. Non-Financial Institutions	1,428.9	1,353.4	1,705.7	1,180.4	411.7
2.1. Agriculture, Forestry and Fishing	23.8	41.3	107.8	31.7	-19.7
2.2. Mining and Quarrying	6.2	8.5	2.5	9.7	7.1
2.3. Manufacturing	180.5	22.1	51.4	60.2	-144.8
2.4. Utilities	32.5	19.3	13.1	22.6	52.8
2.5. Construction	145.7	121.7	306.8	203.5	196.4
2.6. Wholesale Trade	454.9	-0.1	309.1	114.5	91.1
2.7. Retail Trade	160.1	357.1	416.8	344.2	61.2
2.8. Hotels and Restaurants	45.4	47.8	83.4	3.3	-20.6
2.9. Transport and Storage	25.2	66.8	58.2	28.2	18.7
2.10. Information Media and Telecommunications	86.4	7.6	5.0	15.1	-36.1
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	50.0	203.7	146.3	73.4	65.7
2.12. Real Estate Activities	177.4	287.7	236.4	108.1	114.2
2.13. Other Non-Financial Services	40.9	170.1	-30.8	165.8	25.6
3. Personal Essentials	690.3	675.6	556.6	553.7	270.6
3.1. Personal Lending	364.7	288.3	43.5	160.2	190.8
3.2. Credit Cards	-2.7	12.7	-7.5	2.3	6.8
3.3. Mortgages, Owner-Occupied Housing only	328.3	374.6	520.5	391.2	73.0
4. Other Lending	23.5	-8.1	126.8	12.4	7.5
Total Gross Loan	2,362.7	2,121.2	2,461.1	1,830.5	940.0
(Monthly Change in Percent)					
1. Financial Institutions	6.1	2.6	1.8	2.1	6.1
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	4.6	1.7	2.1	1.0	4.1
1.3. Other Financial Institutions	9.3	4.5	1.3	4.3	10.1
2. Non-Financial Institutions	2.0	1.9	2.3	1.6	0.5
2.1. Agriculture, Forestry and Fishing	0.3	0.5	1.4	0.4	-0.3
2.2. Mining and Quarrying	2.8	3.7	1.0	4.1	2.9
2.3. Manufacturing	3.9	0.5	1.1	1.2	-2.9
2.4. Utilities	4.2	2.4	1.6	2.7	6.2
2.5. Construction	1.7	1.4	3.4	2.2	2.1
2.6. Wholesale Trade	4.4	0.0	2.9	1.0	0.8
2.7. Retail Trade	1.1	2.4	2.7	2.2	0.4
2.8. Hotels and Restaurants	1.0	1.1	1.8	0.1	-0.4
2.9. Transport and Storage	1.4	3.7	3.1	1.4	0.9
2.10. Information Media and Telecommunications	12.5	1.0	0.6	1.9	-4.5
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	1.6	6.3	4.2	2.0	1.8
2.12. Real Estate Activities	2.5	4.0	3.1	1.4	1.4
2.13. Other Non-Financial Services	0.7	2.7	-0.5	2.6	0.4
3. Personal Essentials	3.9	3.6	2.9	2.8	1.3
3.1. Personal Lending	4.6	3.5	0.5	1.9	2.2
3.2. Credit Cards	-1.3	6.3	-3.5	1.1	3.3
3.3. Mortgages, Owner-Occupied Housing only	3.3	3.7	4.9	3.5	0.6
4. Other Lending	2.5	-0.8	13.1	1.1	0.7
Total Gross Loan	2.5	2.2	2.5	1.8	0.9

Table 16: Deposits with Deposit Money Banks

(In KHR Billion)

	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
Deposits in KHR					
Demand deposits	2,157.1	2,232.7	2,266.3	2,281.6	2,382.5
Savings deposits	1,543.4	1,588.6	1,775.9	1,919.4	1,849.8
Fixed deposits	2,094.6	2,209.0	2,102.3	2,397.2	2,683.1
Others	54.2	58.7	65.0	76.6	85.9
Total	5,849.2	6,089.1	6,209.5	6,674.8	7,001.3
Deposits in Foreign Currency*					
Demand deposits	22,126.9	22,693.7	22,771.7	22,339.8	22,729.7
Savings deposits	30,792.7	31,433.1	31,969.5	31,955.4	31,593.9
Fixed deposits	36,702.2	37,025.5	37,775.3	38,321.9	41,372.9
Others	1,135.6	1,137.3	1,114.3	1,101.9	1,227.4
Total	90,757.4	92,289.6	93,630.8	93,719.1	96,923.9
Grand Total	96,606.7	98,378.7	99,840.3	100,393.9	103,925.2

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

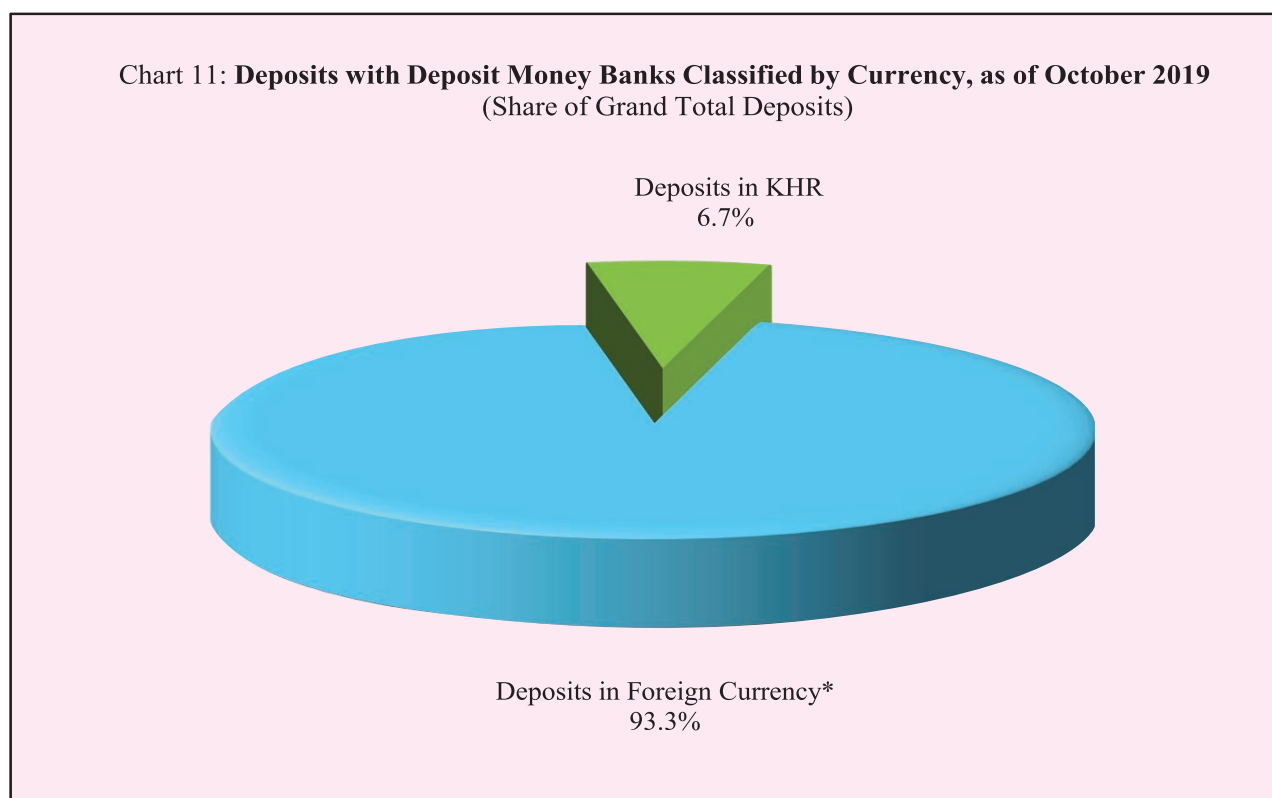


Table 17: Monthly Change of Deposits with Deposit Money Banks

	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
(Change in KHR Billion)					
Deposits in KHR					
Demand deposits	66.5	75.6	33.6	15.3	100.9
Savings deposits	91.5	45.2	187.3	143.5	-69.6
Fixed deposits	117.5	114.5	-106.7	294.9	285.9
Others	3.1	4.5	6.3	11.7	9.3
Total	278.5	239.9	120.4	465.3	326.5
Deposits in Foreign Currency					
Demand deposits	49.6	566.8	78.1	-431.9	389.8
Savings deposits	321.7	640.4	536.4	-14.1	-361.5
Fixed deposits	889.8	323.4	749.8	546.6	3,051.0
Others	36.9	1.7	-23.1	-12.3	125.4
Total	1,298.1	1,532.2	1,341.1	88.3	3,204.8
Grand Total	1,576.6	1,772.1	1,461.6	553.6	3,531.3
(Percentage Change)					
Deposits in KHR					
Demand deposits	3.2	3.5	1.5	0.7	4.4
Savings deposits	6.3	2.9	11.8	8.1	-3.6
Fixed deposits	5.9	5.5	-4.8	14.0	11.9
Others	6.0	8.3	10.7	18.0	12.1
Total	5.0	4.1	2.0	7.5	4.9
Deposits in Foreign Currency					
Demand deposits	0.2	2.6	0.3	-1.9	1.7
Savings deposits	1.1	2.1	1.7	0.0	-1.1
Fixed deposits	2.5	0.9	2.0	1.4	8.0
Others	3.4	0.1	-2.0	-1.1	11.4
Total	1.5	1.7	1.5	0.1	3.4
Grand Total	1.7	1.8	1.5	0.6	3.5

Table 18: 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
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%
Aug	82	396	956	2,036,114	27,454	1.2%-1.7%	14.5%-20.1%
Sep	82	397	960	2,050,622	27,987	1.2%-1.7%	14.3%-20.0%
Oct	82	402	962	2,073,408	28,291	1.1%-1.7%	14.2%-20.0%

* Including MFI and MDI

** Including Individuals and Legal Entities

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

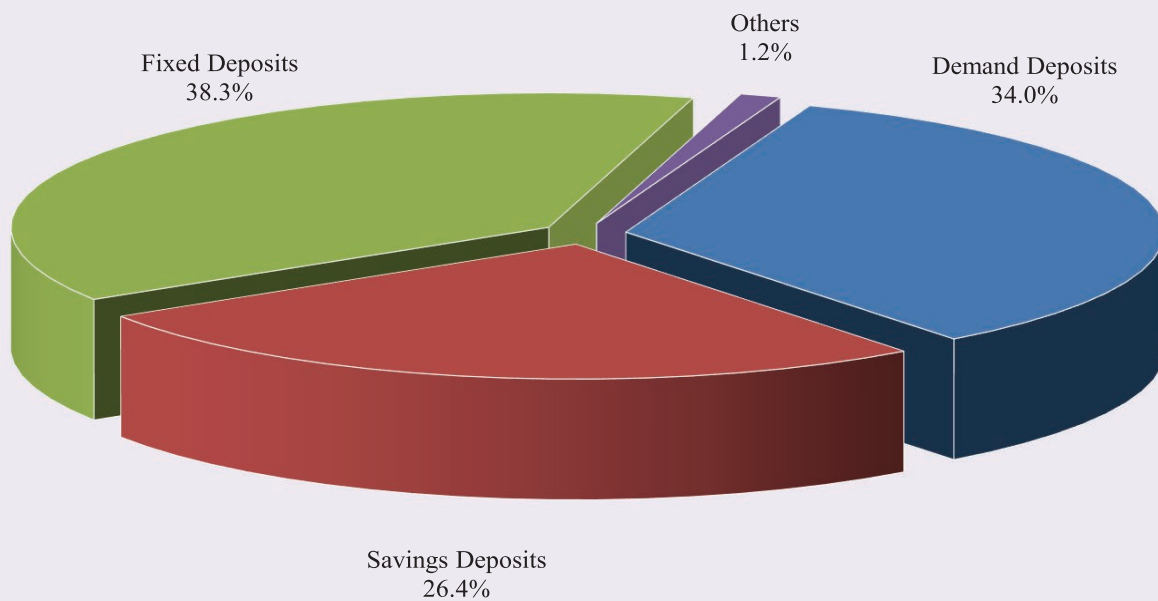


Chart 13: Deposits in Foreign Currency Classified by Type, as of October 2019
(Share of Total Foreign Currency Deposits)

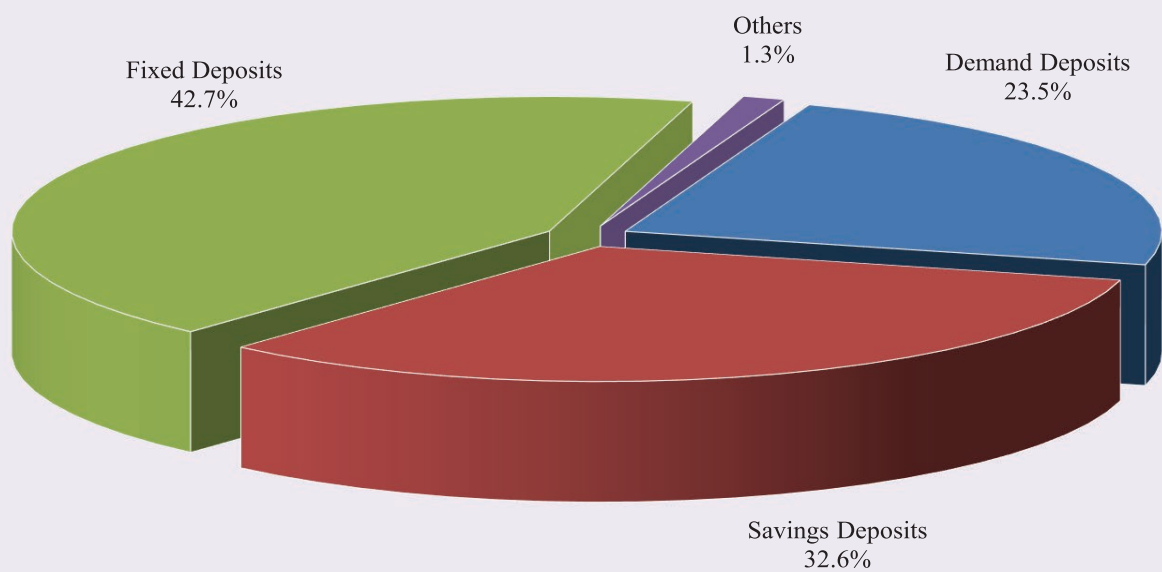


Table 19: KHR-Denominated Checks Clearing through Clearing House

Date	Number of Cleared Check	Number of Working Day	Number of Cleared Check Per Day	Total Amount (In KHR Billion)	Daily Average Amount (In KHR Billion)	Returned Check	
						Number	Amount (In KHR Billion)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-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
Aug	3,669	22	167	1,065.8	48.4	29	477.70
Sep	3,397	18	189	1,269.3	70.5	20	75.00
Oct	3,641	20	182	1,145.6	57.3	19	2.07
Total	34,378	197	175	11,021.6	55.9	173	618.36

Table 20: USD-Denominated Checks Clearing through Clearing House

Date	Number of Checks Cleared	Number of days Cleared	Number of Cleared Check per Day	Total Amount (In USD Million)	Daily Average Amount (In USD Million)	Returned Checks	
						Number	Amount (In USD Million)
	1	2	3 = 1/2	4	5 = 4/2	6	7
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
Aug	117,840	22	5,356	4,367.2	198.5	969	85.3
Sep	103,820	18	5,768	3,539.7	196.6	789	42.2
Oct	117,828	20	5,891	4,215.1	210.8	906	39.8
Total	1,111,198	197	5,641	40,509.5	205.6	8,890	614.5

Table 21: Visitor Arrivals in Cambodia

	2019			% of Total		% Change	
	Aug	Sep	Oct	Sep	Oct	Sep/Aug	Oct/Sep
(Mode of Arrival)							
Phnom Penh International Airport	169,073	140,440	157,988	30.9	32.8	-16.9	12.5
Kong Keng International Airport	80,037	60,733	53,274	13.4	11.1	-24.1	-12.3
Siem Reap International Airport	120,337	88,147	106,264	19.4	22.1	-26.7	20.6
Land	145,381	157,100	155,885	34.6	32.4	8.1	-0.8
Boat	4,674	7,489	8,371	1.6	1.7	60.2	11.8
Preah Vihea	0	0	0	0.0	0.0	0.0	0.0
Total	519,502	453,909	481,782	100.0	100.0	-12.6	6.1
(Arrival by Purpose of Visit)							
Tourist	361,979	324,218	362,046	71.4	75.1	-10.4	11.7
Business and Professional	143,157	118,652	107,643	26.1	22.3	-17.1	-9.3
Others and not specified	14,366	11,039	12,093	2.4	2.5	-23.2	9.5
Total	519,502	453,909	481,782	100.0	100.0	-12.6	6.1
(Top-Ten Countries of Passenger Arrivals)							
China (PRC)	201,212	163,060	161,546	35.9	33.5	-19.0	-0.9
Vietnam	80,784	78,120	82,382	17.2	17.1	-3.3	5.5
Thailand	35,441	53,650	44,777	11.8	9.3	51.4	-16.5
South Korea	17,039	13,772	16,917	3.0	3.5	-19.2	22.8
United States of America	12,862	12,330	16,482	2.7	3.4	-4.1	33.7
Malaysia	18,415	14,302	14,885	3.2	3.1	-22.3	4.1
Lao PDR	15,795	13,919	14,842	3.1	3.1	-11.9	6.6
Japan	21,512	14,804	14,162	3.3	2.9	-31.2	-4.3
Taiwan	10,792	10,032	12,178	2.2	2.5	-7.0	21.4
United Kingdom	9,944	7,352	11,205	1.6	2.3	-26.1	52.4
Others	95,706	72,568	92,406	16.0	19.2	-24.2	27.3
Total	519,502	453,909	481,782	100.0	100.0	-12.6	6.1

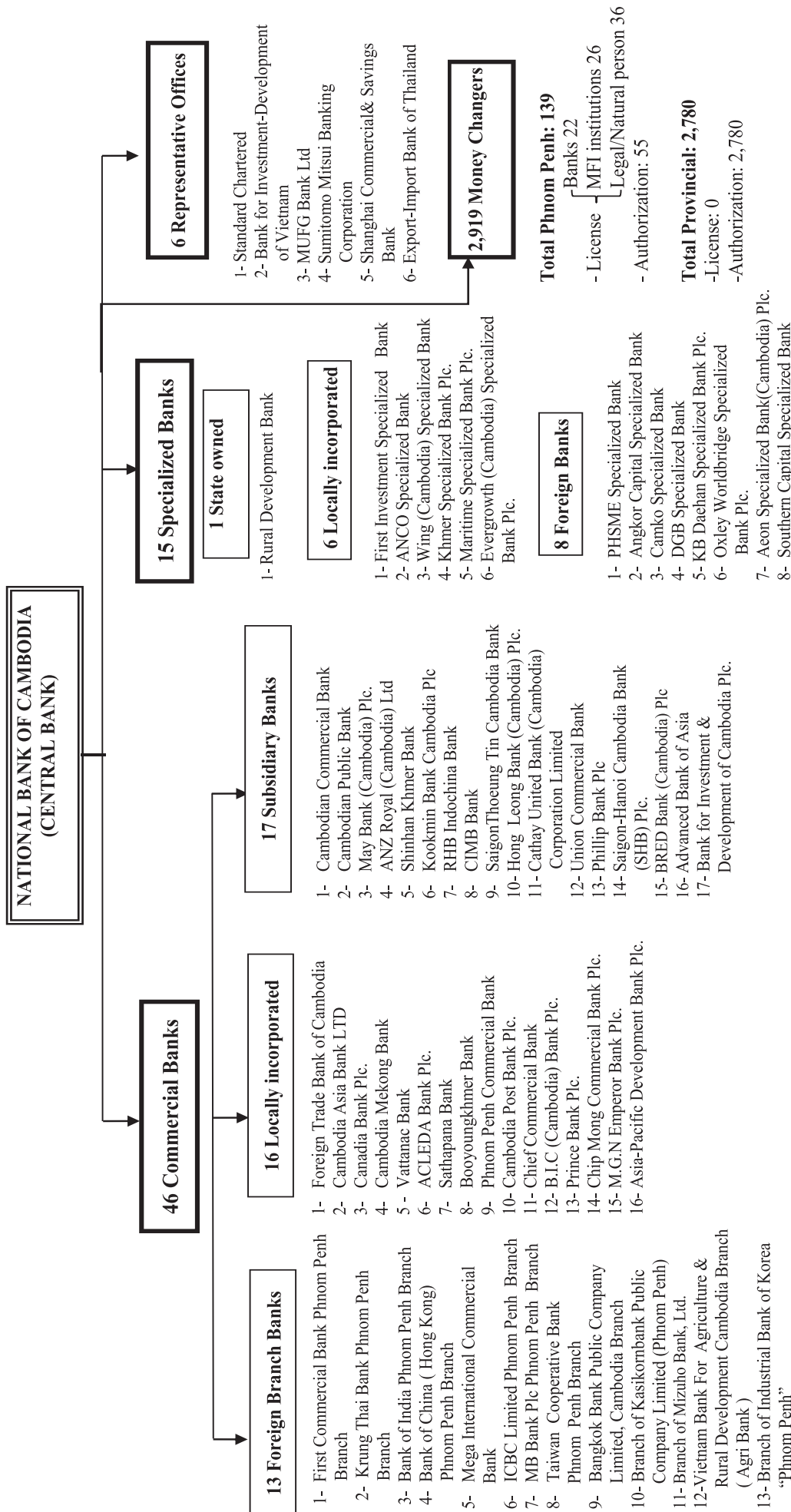
Table 22: Cambodia's Imports and Exports

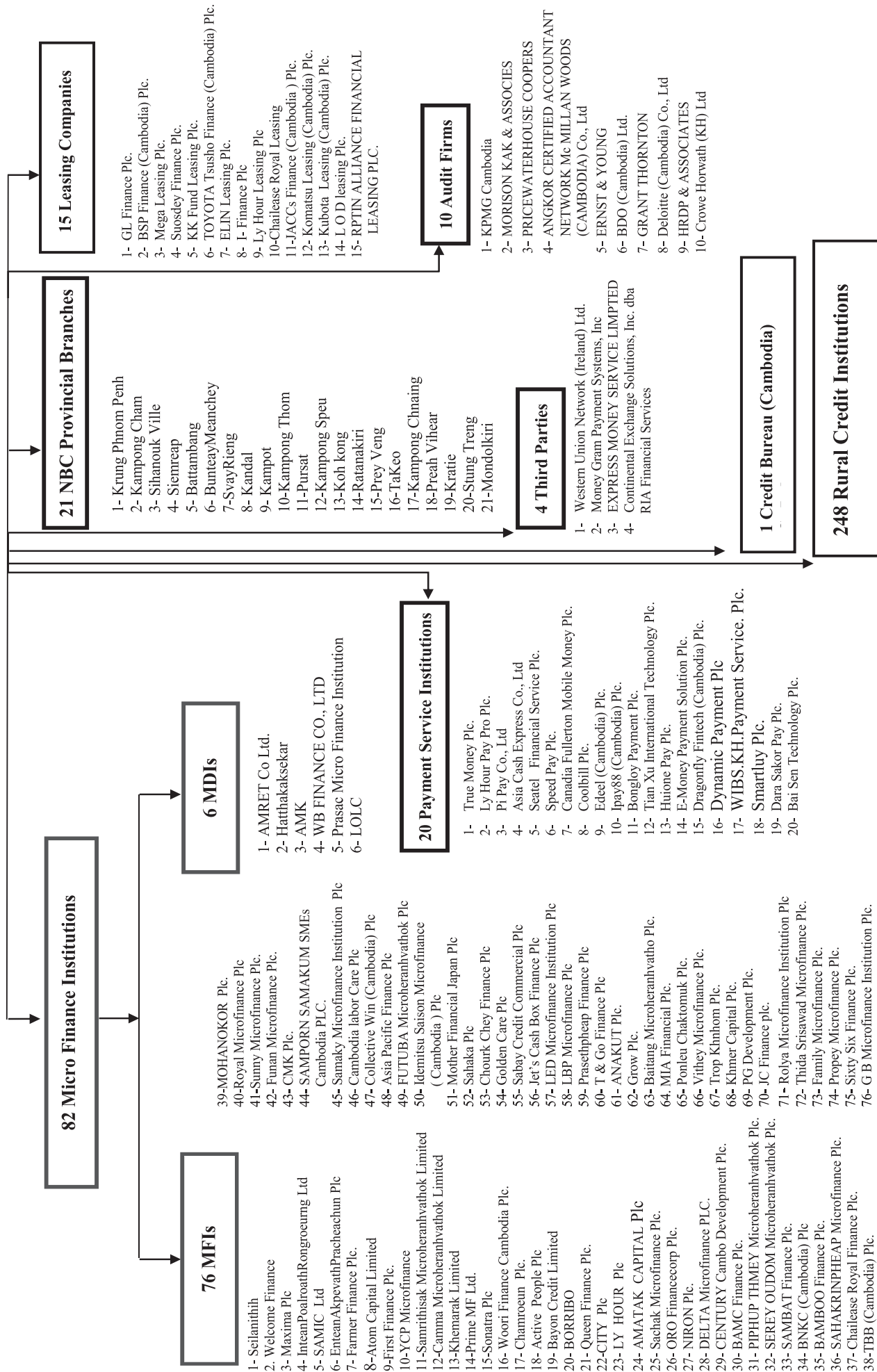
(In KHR Billion)

	2019			Change in KHR Billion		Change in %	
	Aug	Sep	Oct	Sep/Aug	Oct/Sep	Sep/Aug	Oct/Sep
Imports by Commodity							
Medicine	77.7	57.9	79.3	-19.8	21.3	-25.5	36.8
Cigarette	95.5	148.2	26.6	52.7	-121.6	55.2	-82.0
Food and Beverage	314.3	305.8	348.1	-8.5	42.3	-2.7	13.8
Equipment Construction	497.2	261.0	318.4	-236.2	57.5	-47.5	22.0
Cement	53.1	50.4	72.3	-2.7	21.9	-5.1	43.4
Steel	191.9	131.9	189.4	-59.9	57.5	-31.2	43.6
Phones	12.3	18.8	14.8	6.5	-4.0	52.7	-21.5
T.V	2.6	5.0	7.5	2.4	2.5	89.8	50.0
Other Electronic Equipment	20.7	17.2	24.1	-3.5	6.9	-17.0	40.3
Garment	175.7	143.1	186.1	-32.6	43.0	-18.6	30.1
Fabric	1,203.1	1,234.7	1,541.9	31.6	307.2	2.6	24.9
Vehicle	800.4	705.9	745.5	-94.5	39.6	-11.8	5.6
Equipment of Cold	24.8	24.0	22.5	-0.8	-1.5	-3.3	-6.2
Gold	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oil	609.8	612.8	557.7	2.9	-55.0	0.5	-9.0
Fertilizer	74.3	90.5	111.6	16.2	21.1	21.8	23.3
Others	3,116.1	2,453.2	2,945.5	-662.9	492.3	-21.3	20.1
Total Imports (fob)	7,269.5	6,260.4	7,191.4	-1,009.2	931.0	-13.9	14.9
Exports by Commodity							
Garment	4,498.5	3,206.3	2,987.0	-1,292.2	-219.3	-28.7	-6.8
Footwear	492.9	344.0	356.5	-148.9	12.4	-30.2	3.6
Electrical Part	124.8	105.3	97.5	-19.5	-7.8	-15.7	-7.4
Vehicle Part	34.0	28.7	33.5	-5.4	4.9	-15.8	17.1
Bicycle	173.9	127.4	152.7	-46.5	25.3	-26.8	19.9
Wood Products	63.8	53.6	71.3	-10.3	17.7	-16.1	33.1
Rice	109.8	153.3	164.9	43.5	11.6	39.6	7.6
Rubber	92.3	72.8	84.5	-19.5	11.7	-21.1	16.1
Fish and Other Agricultural Products	33.6	29.9	38.9	-3.7	9.0	-11.0	29.9
Others	1,024.6	716.8	713.7	-307.8	-3.1	-30.0	-0.4
Total Exports (fob)	6,648.2	4,838.0	4,700.5	-1,810.3	-137.5	-27.2	-2.8

*Source: General Department of Cambodia Customs and Excise*** Revised Data*

Table 23: THE BANKING SYSTEM IN CAMBODIA
At 31 October, 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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