

ព្រះរាជាណាចក្រកម្ពុជា  
KINGDOM OF CAMBODIA  
ជាតិ សាសនា ព្រះមហាក្សត្រ  
NATION RELIGION KING



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

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

លេខ ៣១៣- ឆ្នាំទី២៧  
ខែវិច្ឆិកា ឆ្នាំ២០១៩  
SERIES No. 313-27<sup>th</sup> YEAR  
NOVEMBER 2019

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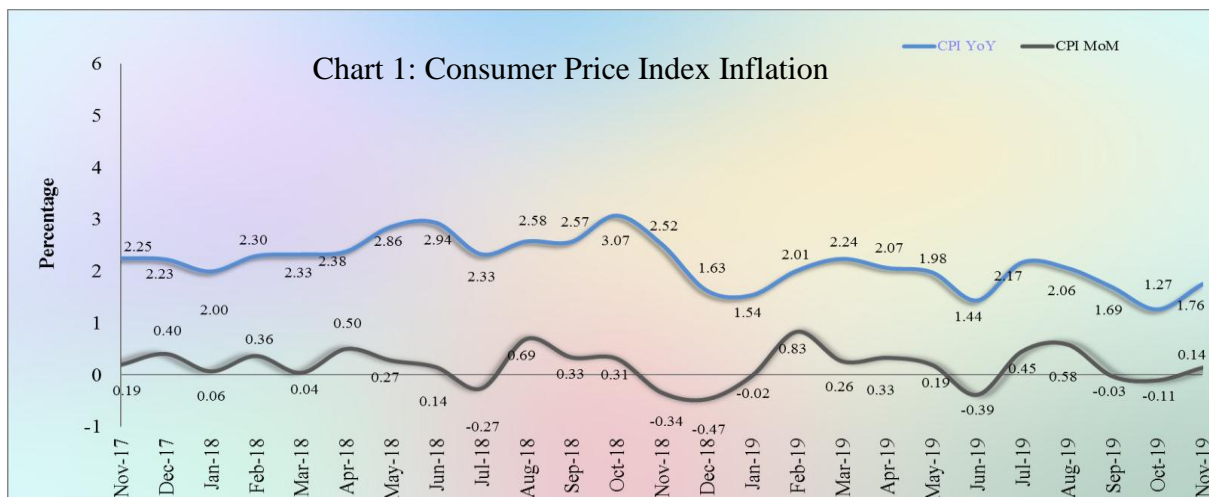
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## Introduction

Overall consumer price inflation in November 2019 accelerated compared to the previous month; while the Khmer Riel (KHR) depreciated against US dollar. During this period, credit to private sector and resident's deposits of the banking sector continued to increase. At the same time, international trade in goods showed a decrease in deficit.

## Consumer Price Index

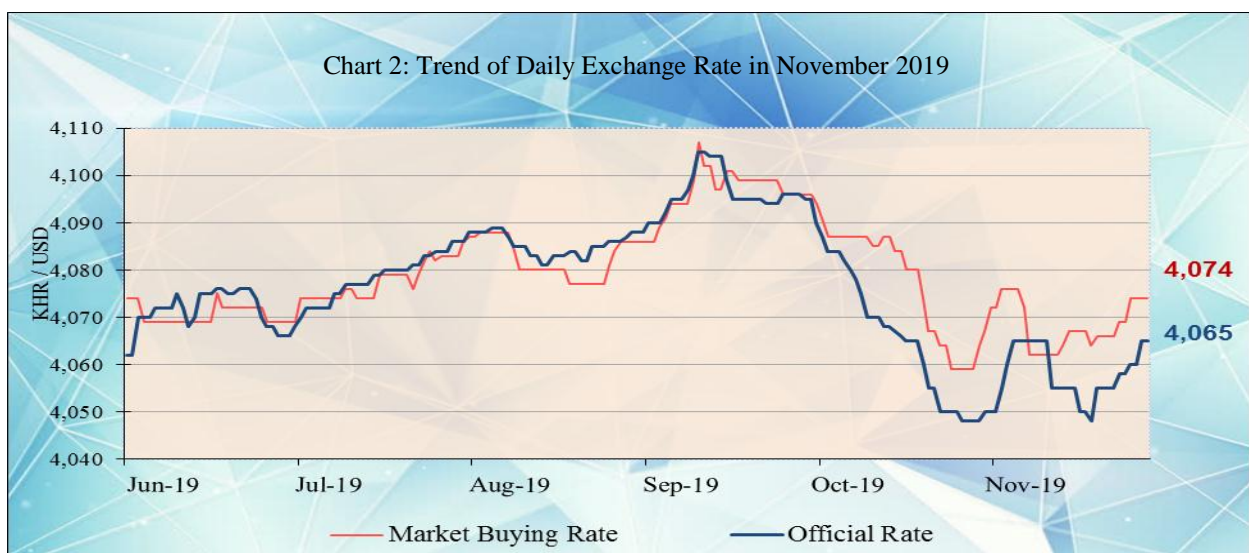
The consumer price inflation in Phnom Penh (month-on-month) increased to 0.14% in November 2019 from -0.11% in October, of which eight out of twelve group indexes increased while four group indexes decreased.



During the same period, the year-on-year percentage change of the CPI for all items increased to 1.76% from 1.27% in October 2019 mainly due the increase in prices of food and education.

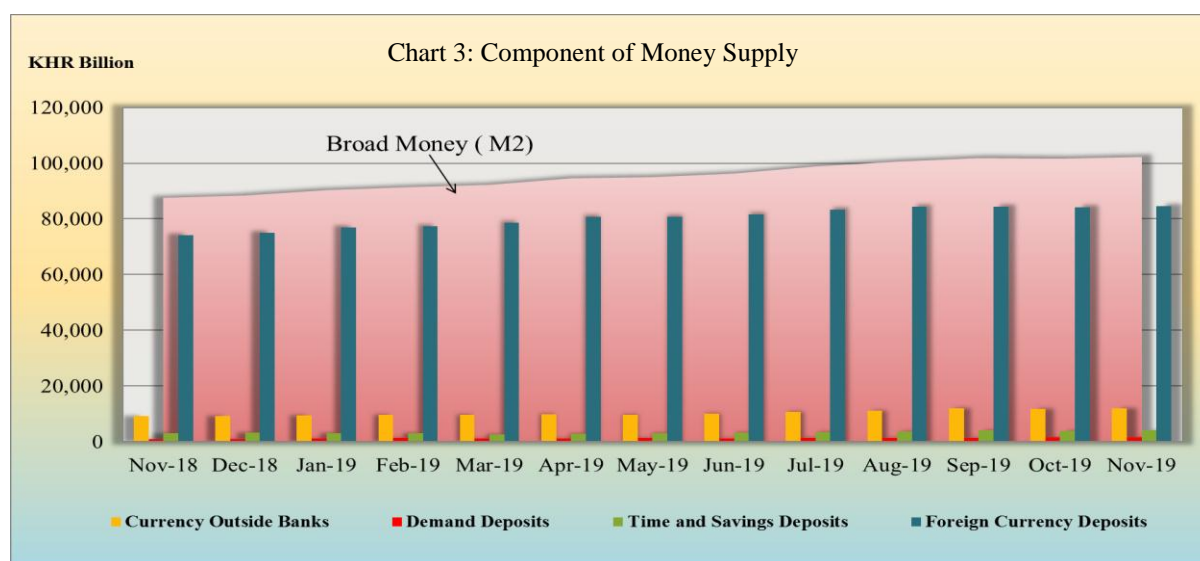
## Exchange Rate

The exchange rate (market buying rate) was KHR 4,074 per USD in November 2019, depreciated 0.25% compared to October.



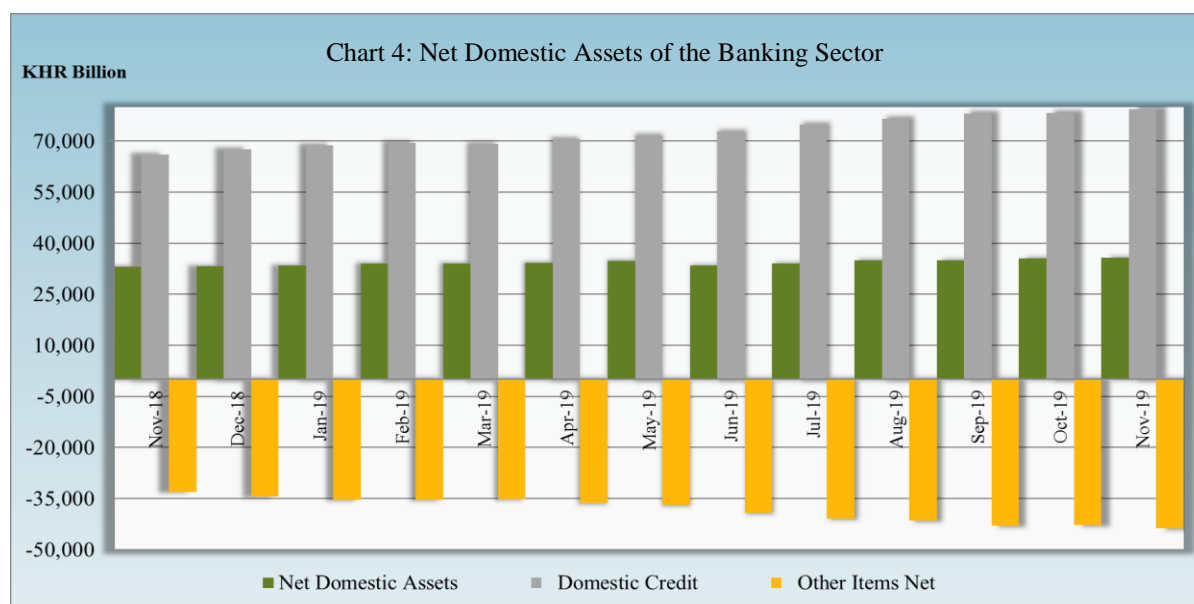
## Money Supply

Broad money (M2) increased to KHR 102,311.7 billion in November 2019, up by 0.8% compared to previous month. Main components of M2 showed that demand deposit, time and saving deposits, currency outside banks, and resident's foreign currency deposits, increased by 7.1%, 4.6%, 0.8%, and 0.5%, respectively.



## Net Domestic Assets of the Banking Sector

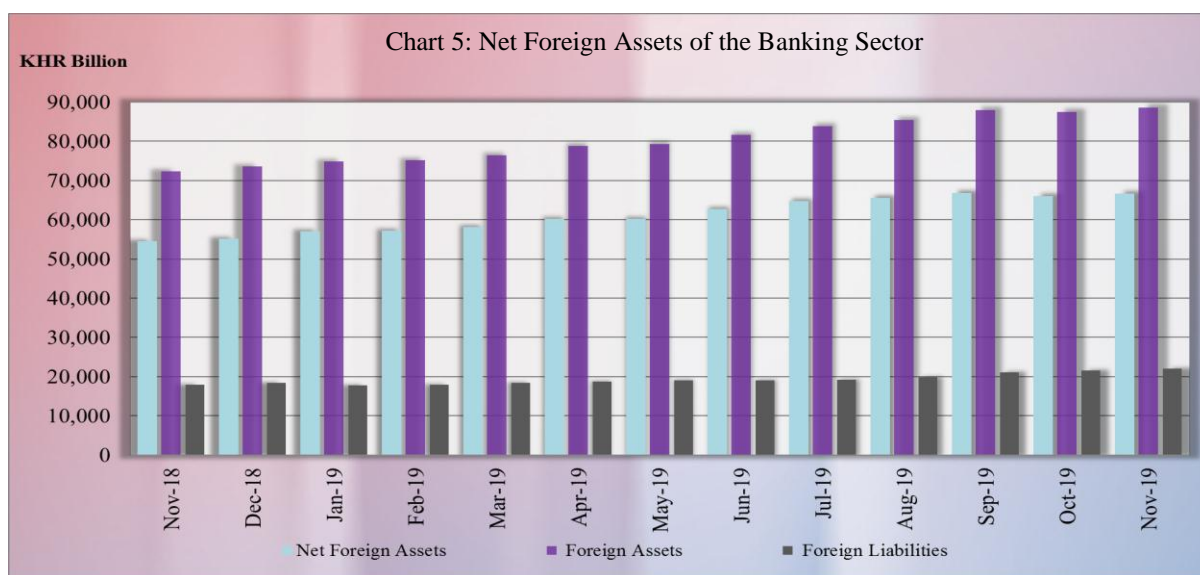
Net domestic assets of the banking sector increased to KHR 35,650.7 billion in November 2019, up by 1.1% compared to the previous month. This was due to an increase of 1.3% in domestic credit while other items net declined by 1.5%.



The increase in domestic credit was mainly due to an increase of 1.7% in credit to private sector whereas net claims on government declined by 3% due to an increase in government deposits. The decrease in other items net was mainly due to a decrease of 2.3% in others contributed with the increase of 1.5% and 1.3% in restricted deposits and capital and reserves, respectively.

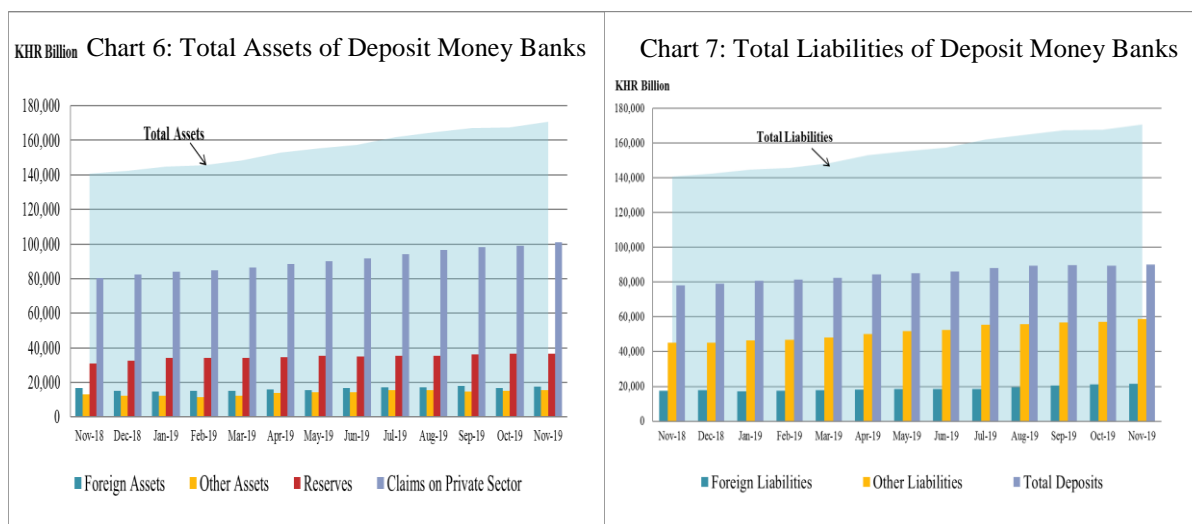
## Net Foreign Assets of the Banking Sector

Net foreign assets of the banking sector increase to KHR 66,661 billion in November 2019, up by 0.6% from October. This was due to an increase of total foreign assets more than the increase in total foreign liabilities.



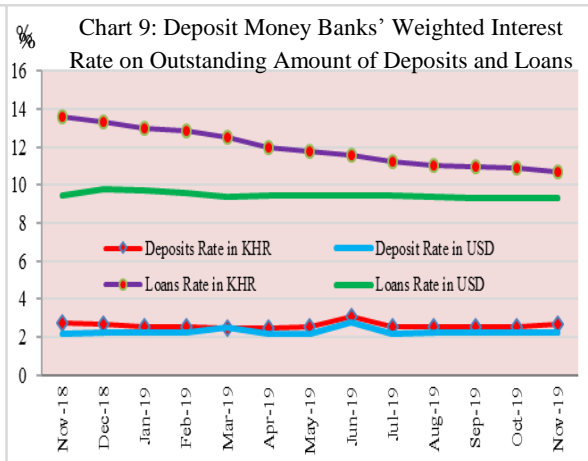
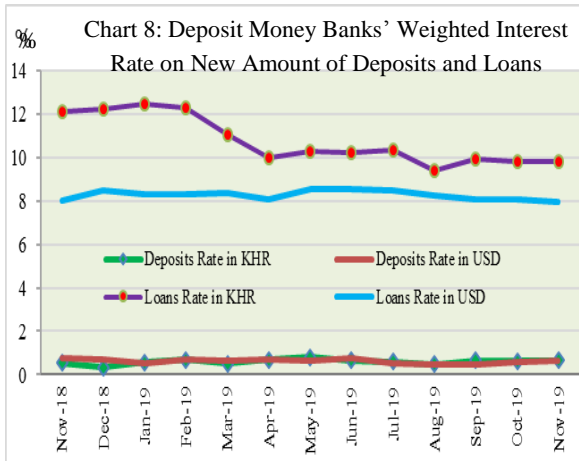
## Deposit Money Banks' Operations

Total assets of commercial banks and specialized banks were KHR 170,689.4 billion, up by 1.8% in November 2019 compared to the previous month.



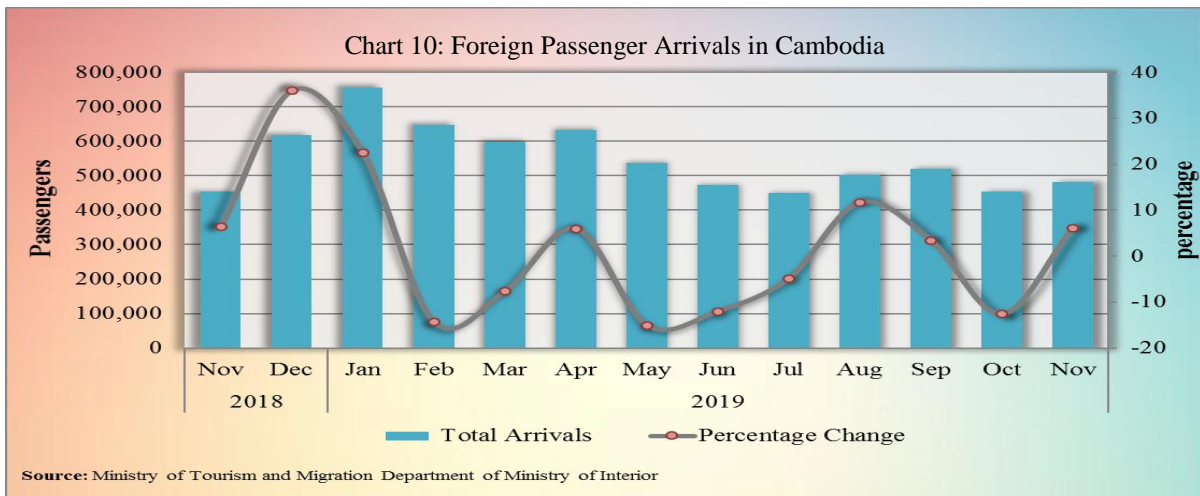
## Interest Rates on Deposits and Loans

Interest rate movement on deposits and loans of banking sector in November 2019 showed that the (new amount) weighted average interest rate on deposit in Khmer riel increased by 0.03% to 0.65% and in US dollar increased by 0.05% to 0.62%. At the same time, the weighted average interest rate on loan in Khmer Riel increased by 0.01% to 9.81% while in US dollar decreased by 0.1% to 7.99%.

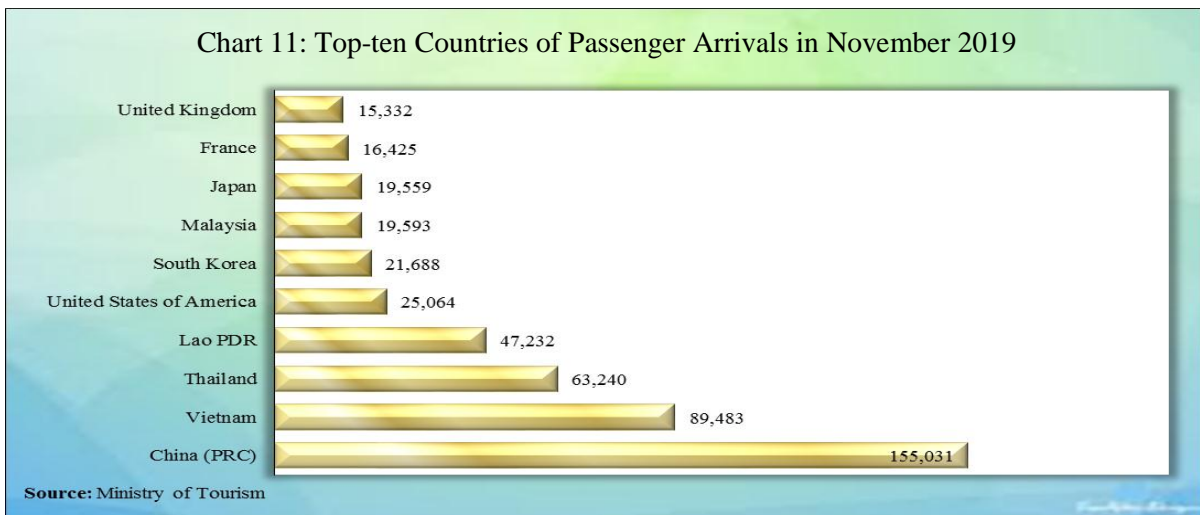


### Foreign Tourist Arrivals

In November 2019, total number of passenger arrivals was 602,042 increased by 25% after the increasing of 6.1% in the preceding month. The main purpose of the passenger arrivals in Cambodia was for vacation, accounted for more than 80% of the total.



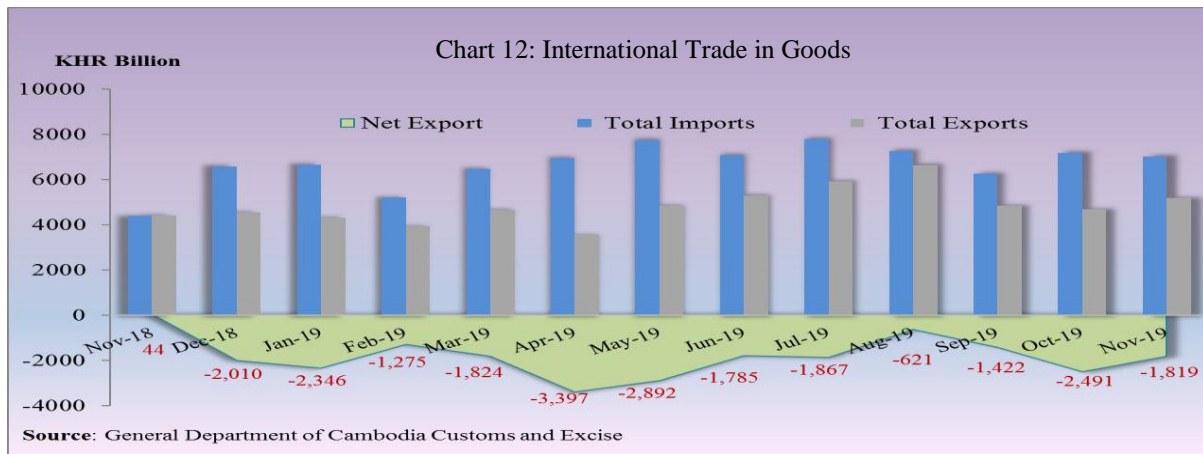
Most of the foreign passengers were from China P.R.C., Vietnam, Thailand, Lao PDR, United States of America, South Korea, Malaysia, Japan, France, and United Kingdom.



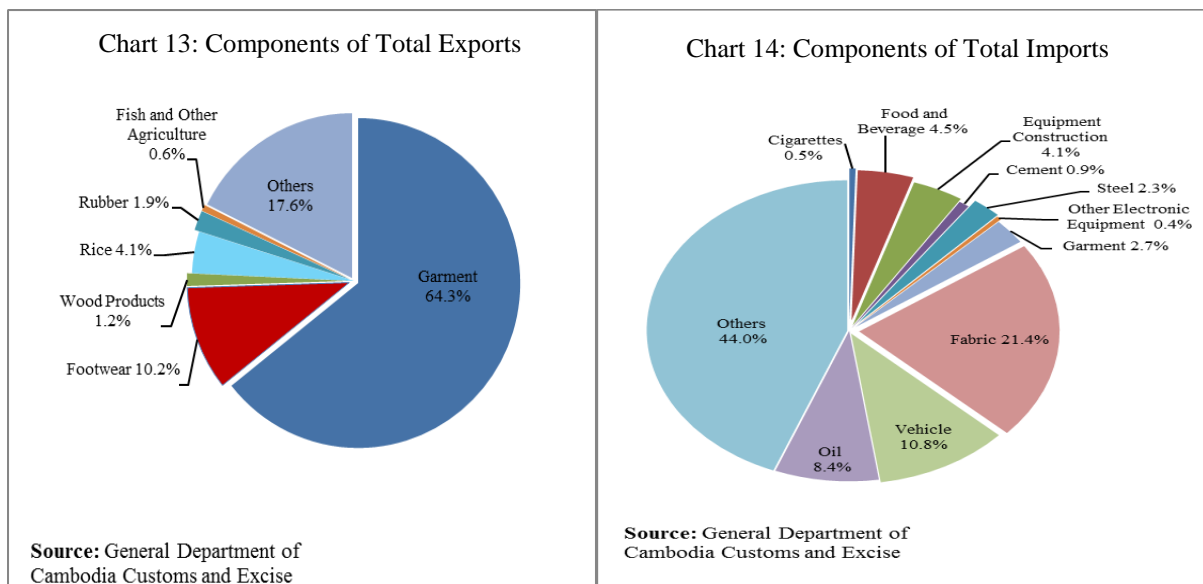


## International Trade in Goods

International trade in goods showed a deficit of KHR 1,818.9 billion (25.9%) in November 2019, followed the deficit of KHR 2,490.9 billion (34.6%) in October.



The major components of total exports were Garment, Footwear, Rice, Bicycle, Rubber, Electrical Part, 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, Garment, Steel, Medicine, Fertilizer, Cement, Gold, and Cigarettes.



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

<b>I. Consumer Price Index (CPI) and Component Indices</b>	<b>Jul-19</b>	<b>Aug-19</b>	<b>Sep-19</b>	<b>Oct-19</b>	<b>Nov-19</b>
(Oct-Dec. 2006 = 100)					
<b>CPI (all items)</b>	<b>177.47</b>	<b>178.50</b>	<b>178.45</b>	<b>178.25</b>	<b>178.50</b>
Food and Non-Alcoholic Beverages	216.00	218.19	217.96	217.43	217.84
Alcoholic Beverages, Tobacco and Narcotics	171.22	172.17	172.29	172.34	172.49
Clothing and Footwear	151.72	151.78	152.15	151.98	151.99
Housing, Water, Electricity, Gas and other Fuels	127.68	127.97	128.06	127.44	127.94
Furnishings and Household Maintenance	152.26	152.78	152.83	152.51	152.99
Health	136.90	136.76	136.84	137.09	136.91
Transport	114.59	113.31	113.89	114.33	114.35
Communication	66.76	66.98	67.15	67.00	66.89
Recreation and Culture	119.49	119.86	120.12	119.26	118.65
Education	159.50	159.50	160.72	161.89	162.38
Restaurants	287.18	289.22	287.77	289.73	289.04
<i>Miscellaneous Goods and Services</i>	147.93	148.34	148.50	148.22	148.89
<b>2. Percentage Change in the CPI and its Components</b>					
<b>2.1 Month on Month Change (%)</b>					
<b>CPI (all items)</b>	<b>0.45</b>	<b>0.58</b>	<b>-0.03</b>	<b>-0.11</b>	<b>0.14</b>
Food and Non-Alcoholic Beverages	0.63	1.01	-0.10	-0.24	0.19
Alcoholic Beverages, Tobacco and Narcotics	0.19	0.55	0.07	0.03	0.09
Clothing and Footwear	0.95	0.04	0.25	-0.12	0.01
Housing, Water, Electricity, Gas and other Fuels	0.26	0.22	0.07	-0.48	0.39
Furnishings and Household Maintenance	0.23	0.34	0.03	-0.21	0.32
Health	-0.09	-0.10	0.05	0.19	-0.13
Transport	0.06	-1.12	0.51	0.39	0.02
Communication	0.06	0.33	0.24	-0.21	-0.17
Recreation and Culture	0.21	0.30	0.22	-0.72	-0.51
Education	0.00	0.00	0.77	0.73	0.30
Restaurants	0.25	0.71	-0.50	0.68	-0.24
Miscellaneous Goods and Services	0.74	0.28	0.11	-0.19	0.45
<b>2.2 Year on Year Change (%)</b>					
<b>CPI (all items)</b>	<b>2.17</b>	<b>2.06</b>	<b>1.69</b>	<b>1.27</b>	<b>1.76</b>
Food and Non-Alcoholic Beverages	2.19	2.40	2.02	1.54	2.29
Alcoholic Beverages, Tobacco and Narcotics	6.26	6.13	5.55	4.57	3.24
Clothing and Footwear	3.53	1.16	1.42	1.28	1.53
Housing, Water, Electricity, Gas and other Fuels	1.75	1.71	1.14	0.20	0.70
Furnishings and Household Maintenance	1.29	0.52	1.70	1.26	1.36
Health	1.37	0.73	0.55	0.47	0.28
Transport	-1.35	-2.66	-3.37	-3.57	-2.23
Communication	-1.08	-0.94	-0.51	-1.05	-0.97
Recreation and Culture	1.05	0.48	1.06	-0.10	-0.40
Education	-0.38	-1.22	0.77	1.50	1.80
Restaurants	6.10	6.30	5.22	5.38	4.50
Miscellaneous Goods and Services	1.82	1.58	2.30	2.36	2.55
<b>3. Three-month moving average CPI (All Items)</b>	<b>177.16</b>	<b>177.55</b>	<b>178.14</b>	<b>178.40</b>	<b>178.40</b>
Year on Year Change (%)	1.86	1.89	1.98	1.68	1.57
<b>4. Twelve-month moving average CPI (All Items)</b>	<b>175.99</b>	<b>176.29</b>	<b>176.54</b>	<b>176.72</b>	<b>176.98</b>
Year on Year Change (%)	2.15	2.11	2.04	1.89	1.82

*Source: National Institute of Statistics*

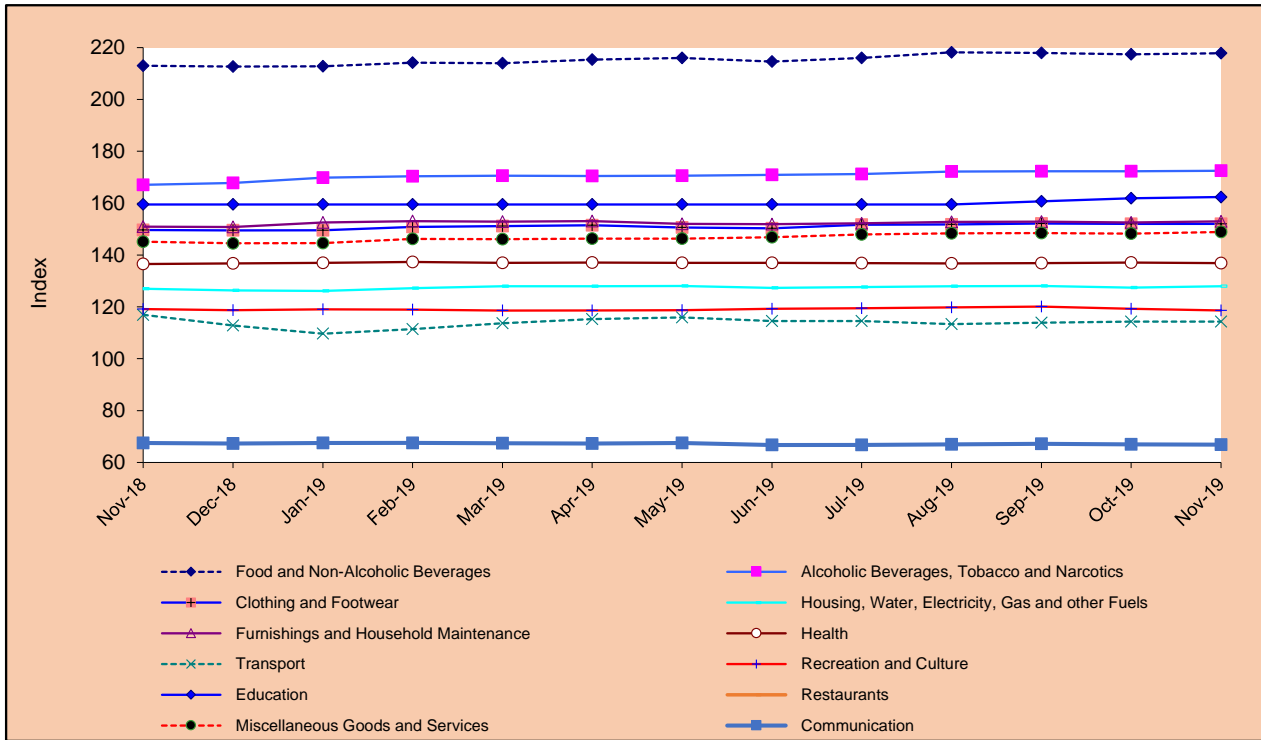


**Table 2: Consumer Items Showing Price Increased in November 2019**

No.	Description	Weight	Index			Percentage Change	
			Oct-18	Sep-19	Oct-19	Monthly	Yearly
1	DRIED NUTS AND EDIBLE SEEDS	0.556	249.97	241.86	245.71	1.6	-1.7
2	LEAF AND STALK VEGETABLES (FRESH)	2.031	215.73	214.35	217.70	1.6	0.9
3	CLOTHING FOR MEN AND BOYS	0.621	144.66	146.88	149.10	1.5	3.1
4	ROOT VEGETABLES	0.456	234.66	227.92	230.88	1.3	-1.6
5	GAS	2.699	121.27	122.10	123.59	1.2	1.9
6	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.017	186.98	187.85	190.14	1.2	1.7
7	FRESH FRUITS	4.094	215.56	222.34	225.01	1.2	4.4
8	SOLID FUELS	1.475	225.49	224.08	226.67	1.2	0.5
9	COFFEE, TEA AND COCOA	0.755	142.11	142.50	144.03	1.1	1.4
10	TUBERS AND MUSHROOMS	0.439	188.84	194.01	195.92	1.0	3.8
11	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	241.33	243.72	245.92	0.9	1.9
12	TRADITIONAL CAKES	0.561	225.53	224.66	226.50	0.8	0.4
13	BISCUITS/ COOKIES	0.280	179.24	181.58	183.03	0.8	2.1
14	OTHER SERVICES N.E.C.	0.892	118.74	117.88	118.74	0.7	0.0
15	PROCESSED EGGS	0.079	173.23	174.22	175.49	0.7	1.3
16	RICE QUALITY NO.2 WHITE, NEANG-MENH, BATTAMBANG	2.681	224.85	234.20	235.70	0.6	4.8
17	FURNITURE AND FURNISHINGS, CARPETS AND OTHER FLOOR COVERINGS	0.626	223.79	228.42	229.87	0.6	2.7
18	PORK (FRESH)	5.618	212.13	203.66	204.89	0.6	-3.4
19	HOUSEHOLD APPLIANCES	0.397	115.63	118.45	119.15	0.6	3.0
20	BEEF (FRESH)	2.165	246.43	252.50	253.62	0.4	2.9
21	FOOTWEAR	0.641	161.76	164.86	165.56	0.4	2.4
22	PERSONAL EFFECTS N.E.C	0.876	169.54	179.05	179.77	0.4	6.0
23	SPARE PARTS AND ACCESSORIES FOR PERSONAL TRANSPORT EQUIPMENT	0.084	228.52	229.53	230.26	0.3	0.8
24	PULSES/LEGUMES	0.413	227.61	230.76	231.46	0.3	1.7
25	EDUCATION	1.174	159.50	161.89	162.38	0.3	1.8
26	GASOLINE	4.969	97.09	89.72	89.98	0.3	-7.3
27	INFANTS' CLOTHING (BELOW 1 YEAR)	0.054	144.03	142.96	143.37	0.3	-0.5
28	FRUIT VEGETABLES	1.138	285.50	289.85	290.57	0.3	1.8
29	BREAD	0.173	230.23	233.10	233.67	0.2	1.5
30	LOCALLY PROCESSED MEAT	0.276	253.63	249.52	250.12	0.2	-1.4
31	HOUSEHOLD TEXTILES	0.015	174.69	175.12	175.54	0.2	0.5
32	BEER	0.532	125.63	128.50	128.77	0.2	2.5
33	CHICKEN (FRESH)	1.303	214.72	221.01	221.47	0.2	3.1
34	LIQUID FUELS	0.099	145.78	148.48	148.78	0.2	2.1
35	OTHER APPLIANCES, ARTICLES AND PRODUCTS FOR PERSONAL CARE	0.399	149.88	148.30	148.56	0.2	-0.9
36	BICYCLES	0.103	143.11	143.16	143.40	0.2	0.2
37	HAIRDRESSING SALONS AND PERSONAL GROOMING ESTABLISHMENTS	0.081	177.38	176.86	177.14	0.2	-0.1
38	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	3.663	145.24	146.43	146.63	0.1	1.0
39	MOTOR OIL	0.062	150.21	152.82	153.01	0.1	1.9
40	GOODS AND SERVICES FOR ROUTINE HOUSEHOLD MAINTENANCE	1.610	131.21	131.30	131.44	0.1	0.2

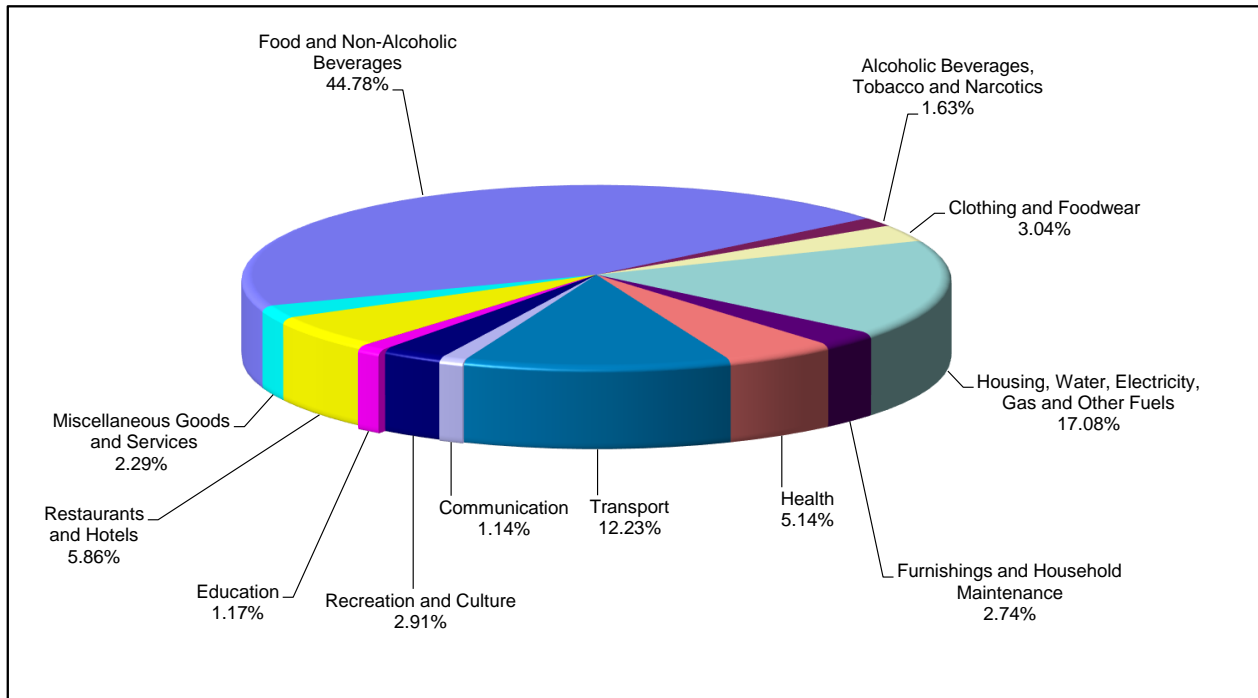
Source: National Institute of Statistics

**Chart 1: Consumer Price Index**



Source: National Institute of Statistics

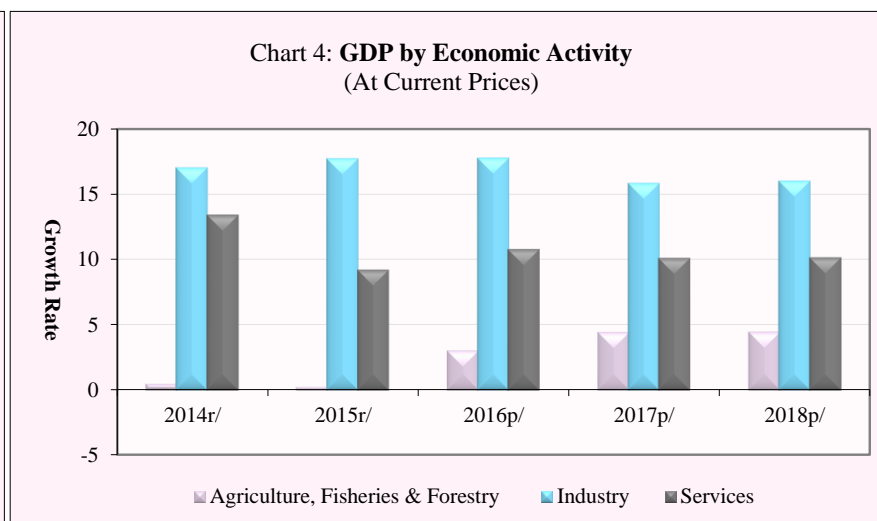
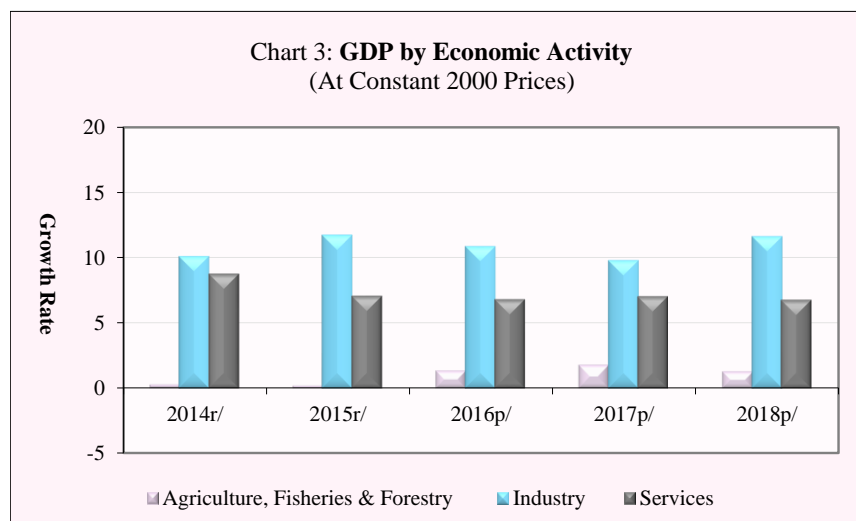
**Chart 2: Weight of All Group Indices in Consumer Basket**



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										
<b>Agriculture, Fisheries &amp; Forestry</b>	<b>0.3</b>	<b>0.2</b>	<b>1.3</b>	<b>1.7</b>	<b>1.2</b>	<b>0.5</b>	<b>0.2</b>	<b>3.0</b>	<b>4.4</b>	<b>4.4</b>
<b>Industry</b>	<b>10.1</b>	<b>11.7</b>	<b>10.9</b>	<b>9.8</b>	<b>11.6</b>	<b>17.0</b>	<b>17.7</b>	<b>17.7</b>	<b>15.8</b>	<b>16.0</b>
<b>Services</b>	<b>8.7</b>	<b>7.1</b>	<b>6.8</b>	<b>7.0</b>	<b>6.7</b>	<b>13.4</b>	<b>9.2</b>	<b>10.8</b>	<b>10.1</b>	<b>10.2</b>
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

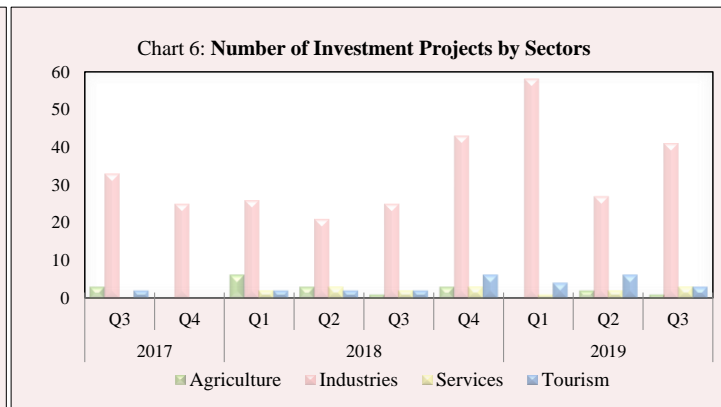
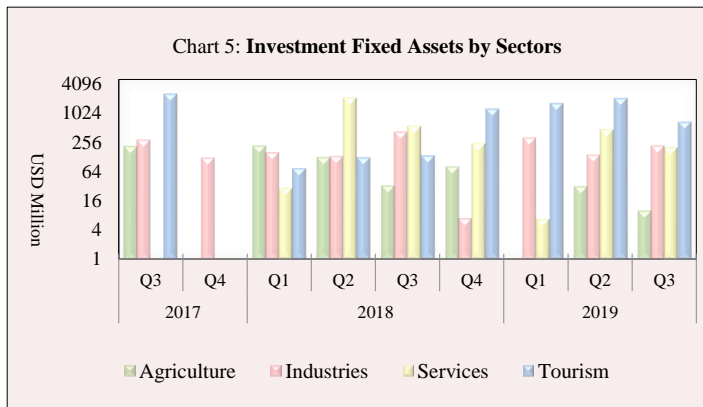
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**Source:** National Institute of Statistics

**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
<b>2016</b>										
<b>Total</b>	<b>9</b>	<b>331.3</b>	<b>74</b>	<b>900.8</b>	<b>4</b>	<b>442.0</b>	<b>11</b>	<b>718.4</b>	<b>98</b>	<b>2,392.5</b>
<b>2017</b>										
<b>Q1</b>	1	8.0	18	115.6	1	4.2	1	3.6	21	131.4
<b>Q2</b>	3	61.0	21	209.9	3	1,045.3	-	644.2	27	1,960.3
<b>Q3</b>	3	205.6	33	281.1	-	-	2	2,518.8	38	3,005.4
<b>Q4</b>	-	-	25	119.8	-	-	-	-	25	119.8
<b>Total</b>	<b>7</b>	<b>274.5</b>	<b>97</b>	<b>726.3</b>	<b>4</b>	<b>1,049.5</b>	<b>3</b>	<b>3,166.6</b>	<b>111</b>	<b>5,216.9</b>
<b>2018</b>										
<b>Q1</b>	6	210.2	26	154.3	2	29.5	2	75.2	36	469.2
<b>Q2</b>	3	122.5	21	128.2	3	2,049.6	2	125.9	29	2,426.2
<b>Q3</b>	1	32.0	25	408.2	2	550.4	2	137.3	30	1,127.9
<b>Q4</b>	3	79.5	43	7.0	3	240.4	6	1,239.4	55	1,566.3
<b>Total</b>	<b>13</b>	<b>444.2</b>	<b>115</b>	<b>697.7</b>	<b>10</b>	<b>2,869.9</b>	<b>12</b>	<b>1,577.8</b>	<b>150</b>	<b>5,589.6</b>
<b>2019</b>										
<b>Q1</b>	-	-	58	310.1	1	6.8	4	1,618.8	63	1,935.6
<b>Q2</b>	2	31.2	27	137.5	2	460.9	6	2,057.3	37	2,686.9
<b>Q3</b>	1	10.0	41	213.4	3	199.2	3	671.8	48	1,094.3
<b>Total</b>	<b>3</b>	<b>41.2</b>	<b>126</b>	<b>660.9</b>	<b>6</b>	<b>666.9</b>	<b>13</b>	<b>4,347.9</b>	<b>148</b>	<b>5,716.8</b>



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
<b>Total</b>	<b>3,005.4</b>	<b>119.8</b>	<b>469.2</b>	<b>2,426.2</b>	<b>1,127.9</b>	<b>1,852.5</b>	<b>1,935.6</b>	<b>2,686.9</b>	<b>1,152.5</b>
<b>(Share of Total)</b>									
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
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* Fixed Assets

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

**Table 6: Daily Exchange Rate in November 2019**

(KHR/USD)

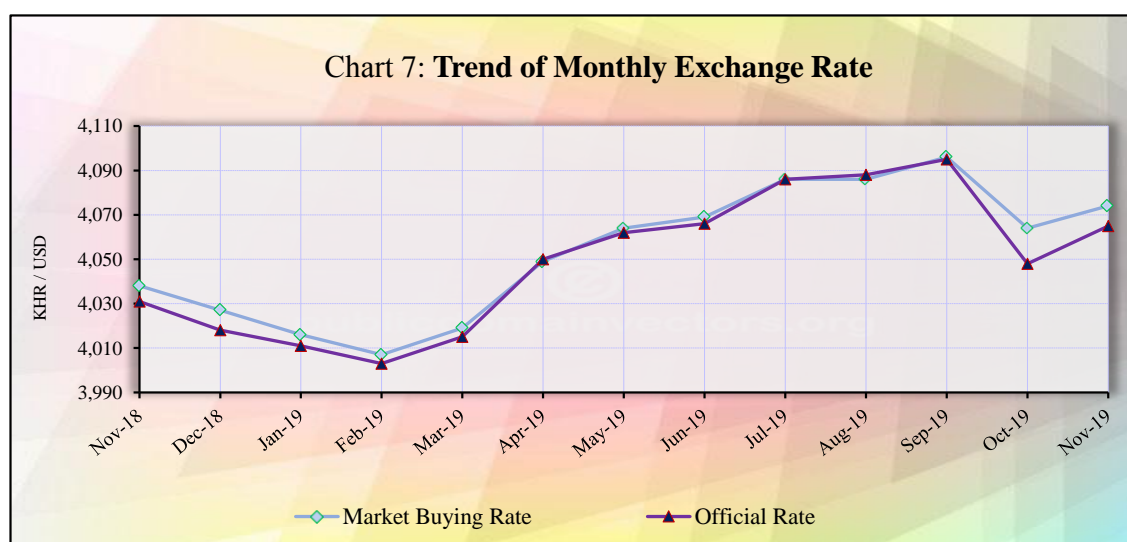
Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,067	4,079	4,073	4,050	3.0	0.1
2	4,072	4,082	4,077	4,050	5.0	0.1
3	4,072	4,082	4,077	4,050	0.0	0.0
4	4,076	4,086	4,081	4,055	4.0	0.1
5	4,076	4,086	4,081	4,060	0.0	0.0
6	4,076	4,086	4,081	4,065	0.0	0.0
7	4,076	4,086	4,081	4,065	0.0	0.0
8	4,072	4,083	4,078	4,065	-4.0	-0.1
9	4,062	4,071	4,067	4,065	-10.0	-0.2
10	4,062	4,071	4,067	4,065	0.0	0.0
11	4,062	4,071	4,067	4,065	0.0	0.0
12	4,062	4,071	4,067	4,065	0.0	0.0
13	4,062	4,071	4,067	4,055	0.0	0.0
14	4,062	4,071	4,067	4,055	0.0	0.0
15	4,064	4,073	4,069	4,055	2.0	0.0
16	4,067	4,078	4,073	4,055	3.0	0.1
17	4,067	4,078	4,073	4,055	0.0	0.0
18	4,067	4,078	4,073	4,050	0.0	0.0
19	4,067	4,078	4,073	4,050	0.0	0.0
20	4,064	4,074	4,069	4,048	-3.0	-0.1
21	4,066	4,078	4,072	4,055	2.0	0.0
22	4,066	4,078	4,072	4,055	0.0	0.0
23	4,066	4,078	4,072	4,055	0.0	0.0
24	4,066	4,078	4,072	4,055	0.0	0.0
25	4,069	4,079	4,074	4,058	3.0	0.1
26	4,069	4,079	4,074	4,058	0.0	0.0
27	4,074	4,084	4,079	4,060	5.0	0.1
28	4,074	4,084	4,079	4,060	0.0	0.0
29	4,074	4,084	4,079	4,065	0.0	0.0
30	4,074	4,084	4,079	4,065	0.0	0.0
<b>Average Rate</b>	<b>4,068</b>	<b>4,079</b>	<b>4,074</b>	<b>4,058</b>	<b>0.3</b>	<b>0.0</b>

\* 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	
<b>Dec-15</b>	4,048	0.10	4,055	4,052	4,050
<b>Dec-16</b>	4,039	0.17	4,050	4,045	4,037
<b>Dec-17</b>	4,037	0.07	4,046	4,042	4,037
<b>2018</b>					
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
<b>2019</b>					
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
Nov	4,074	0.25	4,084	4,079	4,065



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

(Official Buying Rate, End-Period)

	SDR	US Dollar	Euro	Japanese Yen	Pound Sterling	Indonesian Rupiah	Malaysian Ringgit	Philippines Peso	Singaporean Dollar	Thai Baht	Vietnamese Dong
Unit	1	1	1	100	1	1000	1	100	1	1	1000
Dec-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
<b>2018</b>											
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
<b>2019</b>											
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
Nov	5,581	4,065	4,476	3,710	5,248	289	975	8,008	2,976	134	175
<b>Monthly % Change</b>	<b>0.14</b>	<b>0.42</b>	<b>-0.89</b>	<b>-0.27</b>	<b>0.46</b>	<b>0.00</b>	<b>0.62</b>	<b>0.73</b>	<b>0.10</b>	<b>0.00</b>	<b>0.57</b>

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

	Dec-17	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	Nov-19
<b>Weighted Average Rate on New Amount</b>																			
<b>Interest Rate on Deposits and Loans in KHR</b>																			
<b>Deposit (1)</b>	0.90	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	0.65
Demand Deposits	0.04	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	0.08	0.09
Saving Deposits	1.19	1.00	1.07	1.10	1.10	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	0.61
Term Deposits:	4.70	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	5.25
Other Deposits	0.00	0.00	4.30	0.00	0.00	0.00	7.00	0.00	0.02	0.00	0.00	7.00	0.00	3.58	3.05	4.00	3.58	3.11	0.00
<b>Loans (2)</b>	14.51	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	9.81
Overdraft	7.55	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	8.01
Credit Card	17.91	17.57	17.72	17.76	17.78	15.39	17.34	16.98	16.75	18.00	16.60	17.57	17.68	17.55	17.45	15.28	17.32	16.70	16.41
Term Loans	14.91	14.02	12.91	12.30	12.60	12.95	12.14	12.36	12.87	12.78	11.31	10.22	10.49	10.42	10.60	10.02	10.25	10.06	10.13
Other Loans	10.71	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	6.07
<b>Interest Rate on Deposits and Loans in USD</b>																			
<b>Deposit (1)</b>	0.75	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	0.57	0.62
Demand Deposits	0.22	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	0.30
Saving Deposits	0.54	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	0.24
Term Deposits:	3.30	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	3.64
Other Deposits	1.65	4.48	2.45	2.24	2.61	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	2.27
<b>Loans (2)</b>	8.31	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	7.99
Overdraft	7.51	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	7.47
Credit Card	19.26	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	13.50
Term Loans	9.92	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	9.28
Other Loans	6.08	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	6.65
<b>Weighted Average Rate on Outstanding Amount</b>																			
<b>Interest Rate on Deposits and Loans in KHR</b>																			
<b>Deposit (1)</b>	2.70	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	2.64
Demand Deposits	0.17	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	0.23
Saving Deposits	1.31	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	6.11	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	5.50
Other Deposits	0.00	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	3.02
<b>Loans (2)</b>	16.13	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	10.72
Overdraft	8.72	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	8.20
Credit Card	20.88	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	17.50
Term Loans	16.55	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	10.88
Other Loans	11.09	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	6.95
<b>Interest Rate on Deposits and Loans in USD</b>																			
<b>Deposit (1)</b>	2.48	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	2.25
Demand Deposits	0.51	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	0.43
Saving Deposits	0.83	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	4.41	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	4.33
Other Deposits	3.01	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	2.40
<b>Loans (2)</b>	9.22	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	9.27
Overdraft	8.10	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	7.95	7.94	7.92	7.85	7.85
Credit Card	15.64	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	15.58
Term Loans	9.43	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	9.51
Other Loans	6.96	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	7.15

*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)

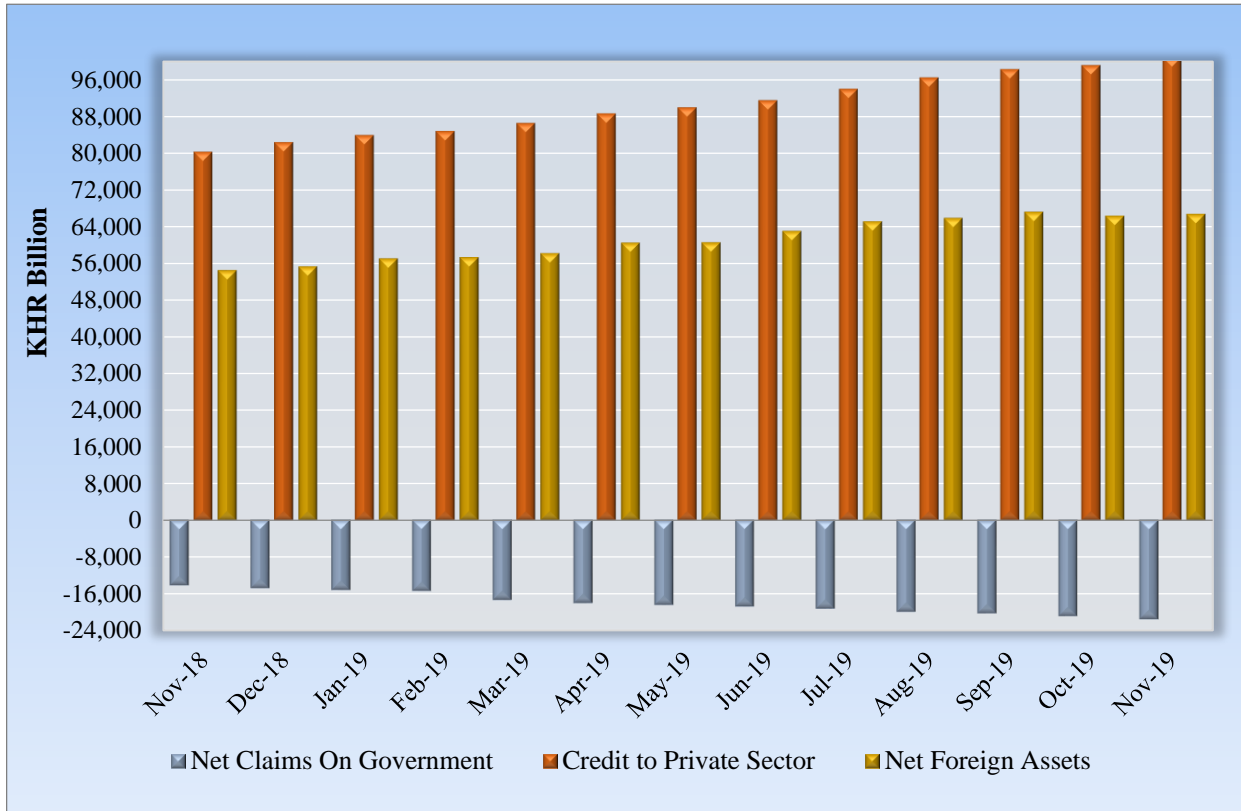
	<b>Jul-19*</b>	<b>Aug-19*</b>	<b>Sep-19*</b>	<b>Oct-19</b>	<b>Nov-19</b>
<b>Net Foreign Assets</b>	<b>65,014.2</b>	<b>65,725.0</b>	<b>67,081.5</b>	<b>66,247.2</b>	<b>66,661.0</b>
Foreign Assets	84,040.5	85,514.4	88,128.7	87,670.7	88,628.8
Foreign Liabilities	-19,026.3	-19,789.4	-21,047.2	-21,423.4	-21,967.8
<b>Net Domestic Assets</b>	<b>33,747.6</b>	<b>34,858.4</b>	<b>34,814.3</b>	<b>35,255.1</b>	<b>35,650.7</b>
<b>Domestic Credit</b>	<b>74,825.9</b>	<b>76,625.0</b>	<b>78,057.9</b>	<b>78,325.1</b>	<b>79,366.1</b>
<b>Net Claims on Government</b>	<b>-19,229.6</b>	<b>-19,889.7</b>	<b>-20,263.2</b>	<b>-20,854.3</b>	<b>-21,487.5</b>
Claims on Government	0.0	0.0	0.0	0.0	0.0
Deposits of Government	-19,229.6	-19,889.7	-20,263.2	-20,854.3	-21,487.5
<b>Non-Government</b>	<b>94,055.5</b>	<b>96,514.7</b>	<b>98,321.1</b>	<b>99,179.3</b>	<b>100,853.6</b>
State Enterprises	0.6	0.6	0.8	0.7	0.7
Private Sector	94,054.9	96,514.2	98,320.3	99,178.6	100,852.9
Of Which in Foreign Currency	93,045.5	95,413.8	97,195.1	98,046.1	99,511.6
<b>Other Items Net</b>	<b>-41,078.3</b>	<b>-41,766.6</b>	<b>-43,243.6</b>	<b>-43,070.0</b>	<b>-43,715.5</b>
Restricted Deposits	-2,280.5	-2,330.9	-2,297.7	-2,348.0	-2,382.5
Capital & Reserves	-32,884.5	-33,828.5	-34,142.7	-33,955.1	-34,411.3
Others	-5,913.3	-5,607.3	-6,803.2	-6,766.8	-6,921.7
<b>Liquidity (M2)</b>	<b>98,761.8</b>	<b>100,583.4</b>	<b>101,895.8</b>	<b>101,502.3</b>	<b>102,311.7</b>
<b>Money (M1)</b>	<b>11,964.7</b>	<b>12,538.6</b>	<b>13,465.9</b>	<b>13,367.5</b>	<b>13,570.5</b>
Currency Outside Banks	10,654.4	11,135.6	12,048.9	11,834.7	11,928.9
Demand Deposits	1,310.3	1,403.0	1,417.0	1,532.8	1,641.6
<b>Quasi-Money</b>	<b>86,797.1</b>	<b>88,044.9</b>	<b>88,429.9</b>	<b>88,134.8</b>	<b>88,741.2</b>
Time and Savings Deposits	3,475.3	3,616.7	4,033.3	3,983.5	4,166.8
Foreign Currency Deposits	83,321.7	84,428.1	84,396.6	84,151.3	84,574.4

**Table 11: Monetary Survey**

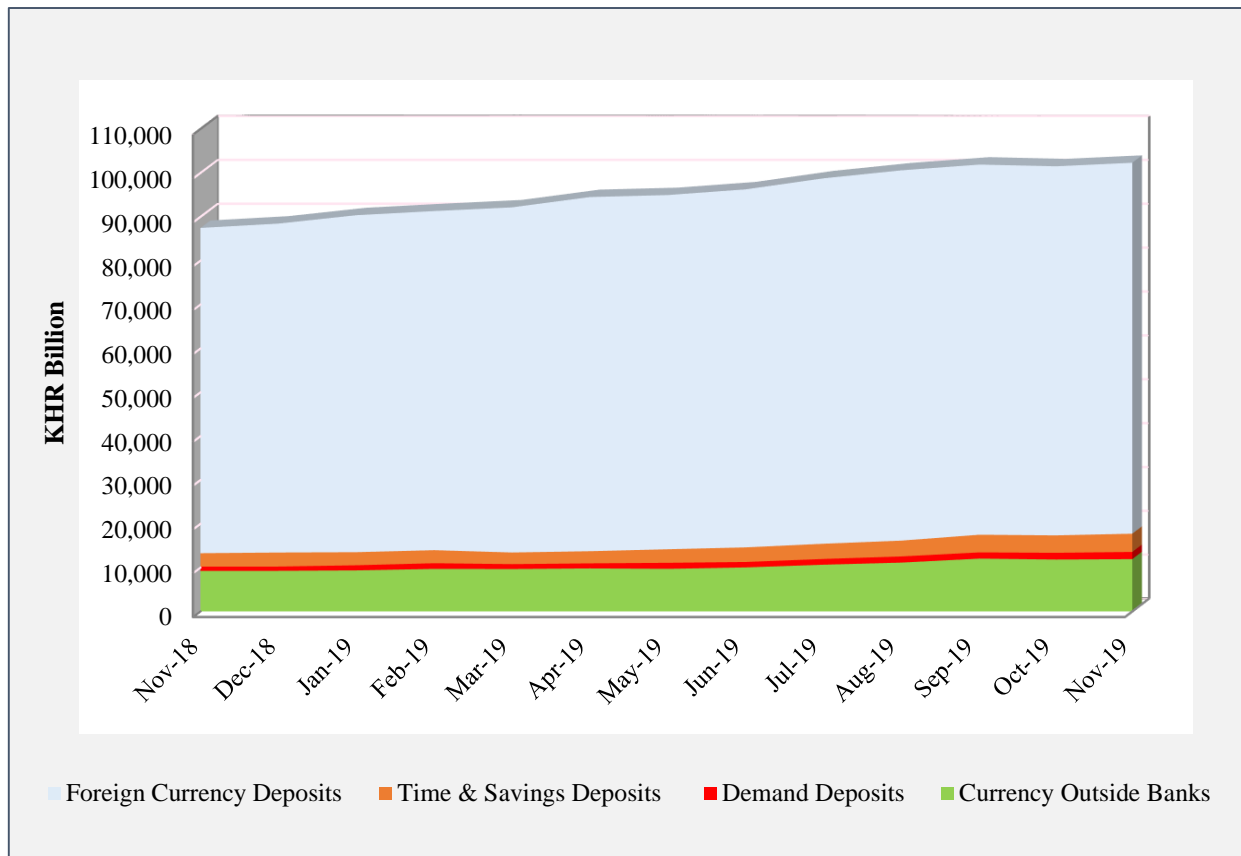
(Monthly Change)

	Change in KHR Billion			Percentage Change		
	Sep-19*	Oct-19	Nov-19	Sep-19*	Oct-19	Nov-19
<b>Net Foreign Assets</b>	<b>1,356.5</b>	<b>-834.3</b>	<b>413.8</b>	<b>2.1</b>	<b>-1.2</b>	<b>0.6</b>
Foreign Assets	2,614.3	-458.0	958.2	3.1	-0.5	1.1
Foreign Liabilities	1,257.8	376.2	544.4	6.4	1.8	2.5
<b>Net Domestic Assets</b>	<b>-44.1</b>	<b>440.8</b>	<b>395.6</b>	<b>-0.1</b>	<b>1.3</b>	<b>1.1</b>
<b>Domestic Credit</b>	<b>1,432.8</b>	<b>267.2</b>	<b>1,041.1</b>	<b>1.9</b>	<b>0.3</b>	<b>1.3</b>
<b>Net Claims on Government</b>	<b>-373.5</b>	<b>-591.1</b>	<b>-633.2</b>	<b>-1.9</b>	<b>-2.9</b>	<b>-3.0</b>
Claims on Government	0.0	0.0	0.0	0.0	0.0	0.0
Deposits of Government	373.5	591.1	633.2	1.9	2.9	3.0
<b>Non-Government</b>	<b>1,806.3</b>	<b>858.3</b>	<b>1,674.3</b>	<b>1.9</b>	<b>0.9</b>	<b>1.7</b>
State Enterprises	0.2	0.0	0.0	33.1	-2.6	0.5
Private Sector	1,806.1	858.3	1,674.3	1.9	0.9	1.7
Of Which in Foreign Currency	1,781.2	851.1	1,465.4	1.9	0.9	1.5
<b>Other</b>	<b>-1,477.0</b>	<b>173.6</b>	<b>-645.5</b>	<b>-3.5</b>	<b>0.4</b>	<b>-1.5</b>
Restricted Deposits	-33.1	50.3	34.5	-1.4	2.2	1.5
Capital & Reserves	314.2	-187.5	456.1	0.9	-0.5	1.3
Others	-1,195.9	36.4	-154.8	-21.3	0.5	-2.3
<b>Liquidity (M2)</b>	<b>1,312.4</b>	<b>-393.4</b>	<b>809.4</b>	<b>1.3</b>	<b>-0.4</b>	<b>0.8</b>
<b>Money (M1)</b>	<b>927.3</b>	<b>-98.4</b>	<b>203.0</b>	<b>7.4</b>	<b>-0.7</b>	<b>1.5</b>
Currency Outside Banks	913.3	-214.2	94.3	8.2	-1.8	0.8
Demand Deposits	14.0	115.8	108.8	1.0	8.2	7.1
<b>Quasi-Money</b>	<b>385.0</b>	<b>-295.1</b>	<b>606.3</b>	<b>0.4</b>	<b>-0.3</b>	<b>0.7</b>
Time and Savings Deposits	416.5	-49.7	183.2	11.5	-1.2	4.6
Foreign Currency Deposits	-31.5	-245.3	423.1	0.0	-0.3	0.5

### Chart 8: Monetary Survey



### Chart 9: Components of Money Supply





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

(In KHR Billion)

	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19
<b>Net Foreign Assets</b>	<b>-1,572.8</b>	<b>-2,417.1</b>	<b>-2,662.9</b>	<b>-4,374.4</b>	<b>-3,933.1</b>
Foreign Assets	17,068.5	16,988.7	18,001.6	16,667.3	17,652.4
Foreign Liabilities	18,641.3	19,405.8	20,664.5	21,041.7	21,585.5
<b>Net Domestic Assets</b>	<b>54,178.1</b>	<b>56,147.5</b>	<b>56,085.8</b>	<b>57,201.8</b>	<b>57,519.1</b>
<b>Net Domestic Credit</b>	<b>90,907.2</b>	<b>93,149.8</b>	<b>94,770.9</b>	<b>95,595.8</b>	<b>96,918.1</b>
Net Claims on Government	-2,311.9	-2,379.0	-2,370.9	-2,422.2	-2,403.0
Claims on Public Enterprises	0.6	0.6	0.8	0.7	0.7
Claims on Private Sector	94,054.9	96,514.2	98,320.3	99,154.3	100,852.9
Net claims on National Bank of Cambodia	-836.3	-985.9	-1,179.3	-1,137.1	-1,532.6
<b>Other Assets (net)</b>	<b>-36,729.0</b>	<b>-37,002.3</b>	<b>-38,685.1</b>	<b>-38,394.1</b>	<b>-39,399.0</b>
<b>Reserves</b>	<b>35,412.6</b>	<b>35,577.2</b>	<b>36,333.5</b>	<b>36,667.1</b>	<b>36,609.5</b>
Cash	864.4	843.5	994.5	1,088.0	1,083.8
Deposits at National Bank of Cambodia	31,574.9	31,997.7	32,635.0	32,982.4	32,641.4
Other Credits at National Bank of Cambodia	2,973.2	2,736.1	2,704.1	2,596.8	2,884.3
<b>Total Deposits</b>	<b>88,017.9</b>	<b>89,307.6</b>	<b>89,756.4</b>	<b>89,494.5</b>	<b>90,195.5</b>
Demand Deposits	1,220.9	1,262.8	1,326.5	1,359.7	1,454.3
Time and Savings Deposits	3,475.3	3,616.7	4,033.3	3,983.5	4,166.8
Foreign Currency Deposits	83,321.7	84,428.1	84,396.6	84,151.3	84,574.4
<b>Total Assets</b>	<b>162,136.0</b>	<b>164,486.8</b>	<b>167,245.9</b>	<b>167,631.4</b>	<b>170,689.4</b>
	<b>(Monthly Percentage Change)</b>				
<b>Net Foreign Assets</b>	<b>-14.3</b>	<b>53.7</b>	<b>10.2</b>	<b>64.3</b>	<b>-10.1</b>
Foreign Assets	2.5	-0.5	6.0	-7.4	5.9
Foreign Liabilities	0.8	4.1	6.5	1.8	2.6
<b>Net Domestic Assets</b>	<b>2.0</b>	<b>3.6</b>	<b>-0.1</b>	<b>2.0</b>	<b>0.6</b>
<b>Net Domestic Credit</b>	<b>2.8</b>	<b>2.5</b>	<b>1.7</b>	<b>0.9</b>	<b>1.4</b>
Net Claims on Government	0.5	2.9	-0.3	2.2	-0.8
Claims on Public Enterprises	-8.2	3.7	33.1	-2.6	0.5
Claims on Private Sector	2.7	2.6	1.9	0.8	1.7
Net claims on National Bank of Cambodia	-2.1	17.9	19.6	-3.6	34.8
<b>Other Assets (net)</b>	<b>4.1</b>	<b>0.7</b>	<b>4.5</b>	<b>-0.8</b>	<b>2.6</b>
<b>Reserves</b>	<b>1.8</b>	<b>0.5</b>	<b>2.1</b>	<b>0.9</b>	<b>-0.2</b>
Cash	-3.3	-2.4	17.9	9.4	-0.4
Deposits at National Bank of Cambodia	2.3	1.3	2.0	1.1	-1.0
Other Credits at National Bank of Cambodia	-2.1	-8.0	-1.2	-4.0	11.1
<b>Total Deposits</b>	<b>2.2</b>	<b>1.5</b>	<b>0.5</b>	<b>-0.3</b>	<b>0.8</b>
Demand Deposits	8.6	3.4	5.0	2.5	7.0
Time and Savings Deposits	4.2	4.1	11.5	-1.2	4.6
Foreign Currency Deposits	2.1	1.3	0.0	-0.3	0.5
<b>Total Assets</b>	<b>3.2</b>	<b>1.4</b>	<b>1.7</b>	<b>0.2</b>	<b>1.8</b>

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

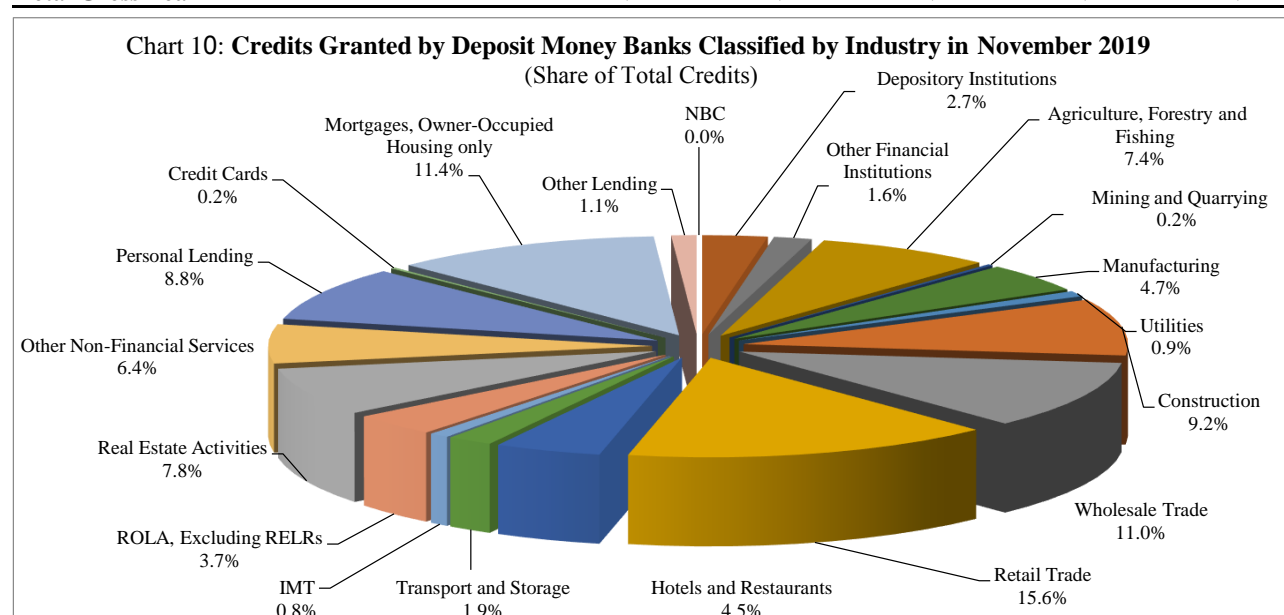
(In KHR Billions)

	<b>Jul-19*</b>	<b>Aug-19*</b>	<b>Sep-19*</b>	<b>Oct-19</b>	<b>Nov-19</b>
<b>Reserve money</b>	<b>48,266.6</b>	<b>49,034.9</b>	<b>50,509.6</b>	<b>51,013.0</b>	<b>50,654.3</b>
Currency Outside Banks	10,654.4	11,135.6	12,048.9	11,834.7	11,928.9
Vault Cash	864.4	843.5	994.5	1,088.0	1,083.8
Bank Deposits	36,658.3	36,915.7	37,375.8	37,917.2	37,454.2
Required Reserves	14,818.3	14,910.0	15,270.2	15,415.4	15,569.0
Others	21,839.9	22,005.7	22,105.6	22,501.8	21,885.3
Other Deposits	89.4	140.2	90.5	173.1	187.3
<b>Net Foreign Assets</b>	<b>66,587.0</b>	<b>68,142.1</b>	<b>69,744.4</b>	<b>70,621.6</b>	<b>70,594.1</b>
Foreign Assets	66,972.0	68,525.7	70,127.1	71,003.4	70,976.4
Foreign Liabilities	385.0	383.6	382.7	381.8	382.3
<b>Net Domestic Assets</b>	<b>-18,320.4</b>	<b>-19,107.2</b>	<b>-19,234.8</b>	<b>-19,608.6</b>	<b>-19,939.8</b>
Net Credit to Government	-16,917.6	-17,510.7	-17,892.3	-18,432.1	-19,084.6
Claims	0.0	0.0	0.0	0.0	0.0
Deposits	16,917.6	17,510.7	17,892.3	18,432.1	19,084.6
Net Claims on Banks	71.1	166.9	433.8	457.4	761.3
Other Items (net)	-1,473.9	-1,763.4	-1,776.3	-1,633.9	-1,616.6
	<b>Percentage Change</b>				
<b>Reserve money</b>	<b>2.9</b>	<b>1.6</b>	<b>3.0</b>	<b>1.0</b>	<b>-0.7</b>
Currency Outside Banks	6.2	4.5	8.2	-1.8	0.8
Vault Cash	-3.3	-2.4	17.9	9.4	-0.4
Bank Deposits	2.2	0.7	1.2	1.4	-1.2
Required Reserves	1.6	0.6	2.4	1.0	1.0
Others	2.6	0.8	0.5	1.8	-2.7
Other Deposits	-21.3	56.7	-35.5	91.4	8.2
<b>Net Foreign Assets</b>	<b>2.8</b>	<b>2.3</b>	<b>2.4</b>	<b>1.3</b>	<b>0.0</b>
Foreign Assets	2.8	2.3	2.3	1.2	0.0
Foreign Liabilities	-0.6	-0.4	-0.2	-0.3	0.1
<b>Net Domestic Assets</b>	<b>2.8</b>	<b>4.3</b>	<b>0.7</b>	<b>1.9</b>	<b>1.7</b>
Net Credit to Government	2.9	3.5	2.2	3.0	3.5
Claims	0.0	0.0	0.0	0.0	0.0
Deposits	2.9	3.5	2.2	3.0	3.5
Net Claims on Banks	-215.2	134.7	159.9	5.4	66.4
Other Items (net)	12.5	19.6	0.7	-8.0	-1.1

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

(In KHR Billion)

	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19
<b>1. Financial Institutions</b>	<b>3,916.5</b>	<b>3,988.6</b>	<b>4,072.6</b>	<b>4,322.8</b>	<b>4,530.1</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	2,583.6	2,638.5	2,664.6	2,773.0	2,857.6
1.3. Other Financial Institutions	1,332.9	1,350.2	1,408.0	1,549.8	1,672.6
<b>2. Non-Financial Institutions</b>	<b>73,015.4</b>	<b>74,721.1</b>	<b>75,901.5</b>	<b>76,313.2</b>	<b>77,294.2</b>
2.1. Agriculture, Forestry and Fishing	7,573.5	7,681.2	7,713.0	7,693.2	7,756.0
2.2. Mining and Quarrying	235.6	238.1	247.8	254.9	242.7
2.3. Manufacturing	4,817.6	4,868.9	4,929.1	4,784.3	4,874.3
2.4. Utilities	821.8	834.9	857.5	910.3	946.5
2.5. Construction	9,004.6	9,311.4	9,514.9	9,711.3	9,602.0
2.6. Wholesale Trade	10,752.7	11,061.8	11,176.3	11,267.3	11,508.4
2.7. Retail Trade	15,212.8	15,629.5	15,973.8	16,035.0	16,230.7
2.8. Hotels and Restaurants	4,561.2	4,644.5	4,647.9	4,627.3	4,681.3
2.9. Transport and Storage	1,889.9	1,948.1	1,976.3	1,995.1	2,010.8
2.10. Information Media and Telecommunications	785.4	790.4	805.5	769.5	863.1
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	3,453.6	3,599.8	3,673.2	3,739.0	3,812.9
2.12. Real Estate Activities	7,534.5	7,771.0	7,879.0	7,993.3	8,141.9
2.13. Other Non-Financial Services	6,372.2	6,341.4	6,507.2	6,532.7	6,623.5
<b>3. Personal Essentials</b>	<b>19,257.8</b>	<b>19,814.4</b>	<b>20,368.1</b>	<b>20,638.7</b>	<b>21,271.7</b>
3.1. Personal Lending	8,514.8	8,558.3	8,718.5	8,909.3	9,164.0
3.2. Credit Cards	215.3	207.8	210.1	216.9	219.1
3.3. Mortgages, Owner-Occupied Housing only	10,527.7	11,048.2	11,439.4	11,512.5	11,888.7
<b>4. Other Lending</b>	<b>964.5</b>	<b>1,091.2</b>	<b>1,103.6</b>	<b>1,111.1</b>	<b>1,108.4</b>
<b>Total Gross Loan</b>	<b>97,154.2</b>	<b>99,615.3</b>	<b>101,445.8</b>	<b>102,385.9</b>	<b>104,204.4</b>



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

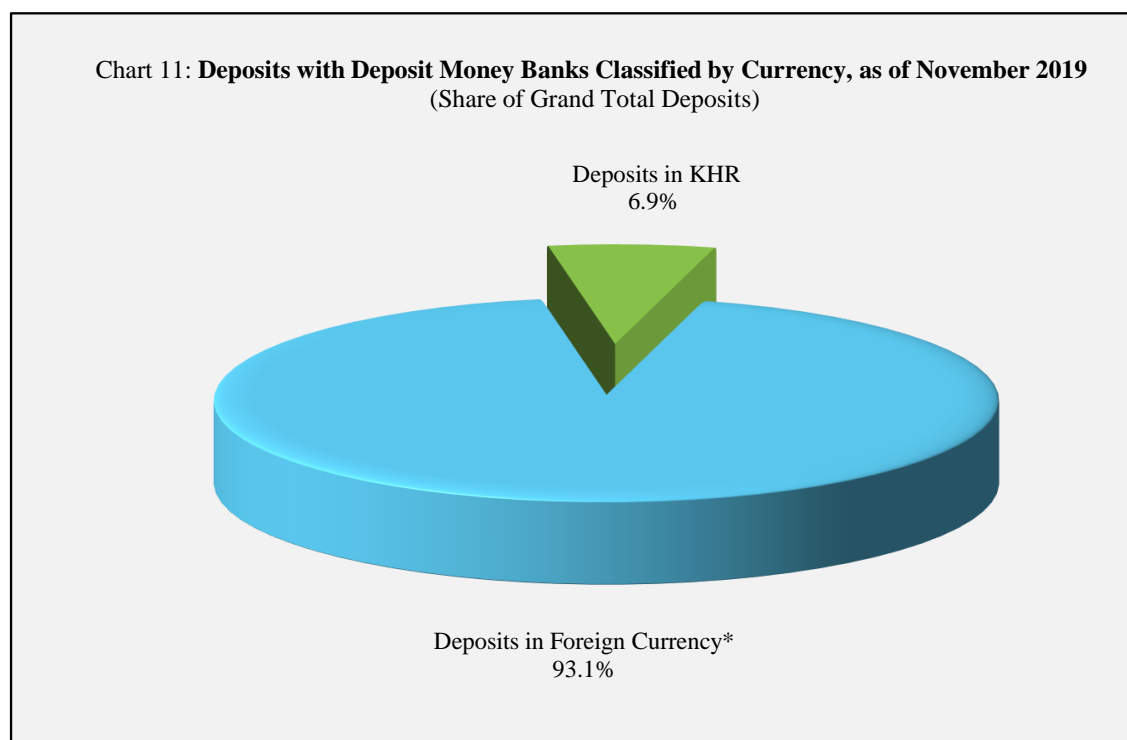
	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19
<b>(Monthly Change in KHR Billion)</b>					
<b>1. Financial Institutions</b>	<b>100.2</b>	<b>72.1</b>	<b>84.0</b>	<b>250.2</b>	<b>207.3</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	43.0	54.9	26.1	108.4	84.5
1.3. Other Financial Institutions	57.2	17.2	57.8	141.8	122.8
<b>2. Non-Financial Institutions</b>	<b>1,353.4</b>	<b>1,705.7</b>	<b>1,180.4</b>	<b>411.7</b>	<b>980.9</b>
2.1. Agriculture, Forestry and Fishing	41.3	107.8	31.7	-19.7	62.8
2.2. Mining and Quarrying	8.5	2.5	9.7	7.1	-12.2
2.3. Manufacturing	22.1	51.4	60.2	-144.8	89.9
2.4. Utilities	19.3	13.1	22.6	52.8	36.2
2.5. Construction	121.7	306.8	203.5	196.4	-109.3
2.6. Wholesale Trade	-0.1	309.1	114.5	91.1	241.0
2.7. Retail Trade	357.1	416.8	344.2	61.2	195.7
2.8. Hotels and Restaurants	47.8	83.4	3.3	-20.6	54.0
2.9. Transport and Storage	66.8	58.2	28.2	18.7	15.8
2.10. Information Media and Telecommunications	7.6	5.0	15.1	-36.1	93.6
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	203.7	146.3	73.4	65.7	74.0
2.12. Real Estate Activities	287.7	236.4	108.1	114.2	148.7
2.13. Other Non-Financial Services	170.1	-30.8	165.8	25.6	90.7
<b>3. Personal Essentials</b>	<b>675.6</b>	<b>556.6</b>	<b>553.7</b>	<b>270.6</b>	<b>633.1</b>
3.1. Personal Lending	288.3	43.5	160.2	190.8	254.7
3.2. Credit Cards	12.7	-7.5	2.3	6.8	2.1
3.3. Mortgages, Owner-Occupied Housing only	374.6	520.5	391.2	73.0	376.2
<b>4. Other Lending</b>	<b>-8.1</b>	<b>126.8</b>	<b>12.4</b>	<b>7.5</b>	<b>-2.7</b>
<b>Total Gross Loan</b>	<b>2,121.2</b>	<b>2,461.1</b>	<b>1,830.5</b>	<b>940.0</b>	<b>1,818.6</b>
<b>(Monthly Change in Percent)</b>					
<b>1. Financial Institutions</b>	<b>2.6</b>	<b>1.8</b>	<b>2.1</b>	<b>6.1</b>	<b>4.8</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	1.7	2.1	1.0	4.1	3.0
1.3. Other Financial Institutions	4.5	1.3	4.3	10.1	7.9
<b>2. Non-Financial Institutions</b>	<b>1.9</b>	<b>2.3</b>	<b>1.6</b>	<b>0.5</b>	<b>1.3</b>
2.1. Agriculture, Forestry and Fishing	0.5	1.4	0.4	-0.3	0.8
2.2. Mining and Quarrying	3.7	1.0	4.1	2.9	-4.8
2.3. Manufacturing	0.5	1.1	1.2	-2.9	1.9
2.4. Utilities	2.4	1.6	2.7	6.2	4.0
2.5. Construction	1.4	3.4	2.2	2.1	-1.1
2.6. Wholesale Trade	0.0	2.9	1.0	0.8	2.1
2.7. Retail Trade	2.4	2.7	2.2	0.4	1.2
2.8. Hotels and Restaurants	1.1	1.8	0.1	-0.4	1.2
2.9. Transport and Storage	3.7	3.1	1.4	0.9	0.8
2.10. Information Media and Telecommunications	1.0	0.6	1.9	-4.5	12.2
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	6.3	4.2	2.0	1.8	2.0
2.12. Real Estate Activities	4.0	3.1	1.4	1.4	1.9
2.13. Other Non-Financial Services	2.7	-0.5	2.6	0.4	1.4
<b>3. Personal Essentials</b>	<b>3.6</b>	<b>2.9</b>	<b>2.8</b>	<b>1.3</b>	<b>3.1</b>
3.1. Personal Lending	3.5	0.5	1.9	2.2	2.9
3.2. Credit Cards	6.3	-3.5	1.1	3.3	1.0
3.3. Mortgages, Owner-Occupied Housing only	3.7	4.9	3.5	0.6	3.3
<b>4. Other Lending</b>	<b>-0.8</b>	<b>13.1</b>	<b>1.1</b>	<b>0.7</b>	<b>-0.2</b>
<b>Total Gross Loan</b>	<b>2.2</b>	<b>2.5</b>	<b>1.8</b>	<b>0.9</b>	<b>1.8</b>

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

(In KHR Billion)

	<b>Jul-19</b>	<b>Aug-19</b>	<b>Sep-19</b>	<b>Oct-19</b>	<b>Nov-19</b>
<b>Deposits in KHR</b>					
Demand deposits	2,232.7	2,266.3	2,281.6	2,382.5	2,308.0
Savings deposits	1,588.6	1,775.9	1,919.4	1,849.8	1,907.1
Fixed deposits	2,209.0	2,102.3	2,397.2	2,683.1	2,717.9
Others	58.7	65.0	76.6	85.9	88.5
<b>Total</b>	<b>6,089.1</b>	<b>6,209.5</b>	<b>6,674.8</b>	<b>7,001.3</b>	<b>7,021.5</b>
<b>Deposits in Foreign Currency*</b>					
Demand deposits	22,693.7	22,771.7	22,339.8	22,729.7	22,708.8
Savings deposits	31,433.1	31,969.5	31,955.4	31,593.9	30,704.8
Fixed deposits	37,025.5	37,775.3	38,321.9	41,372.9	39,649.1
Others	1,137.3	1,114.3	1,101.9	1,227.4	1,158.4
<b>Total</b>	<b>92,289.6</b>	<b>93,630.8</b>	<b>93,719.1</b>	<b>96,923.9</b>	<b>94,221.1</b>
<b>Grand Total</b>	<b>98,378.7</b>	<b>99,840.3</b>	<b>100,393.9</b>	<b>103,925.2</b>	<b>101,242.6</b>

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

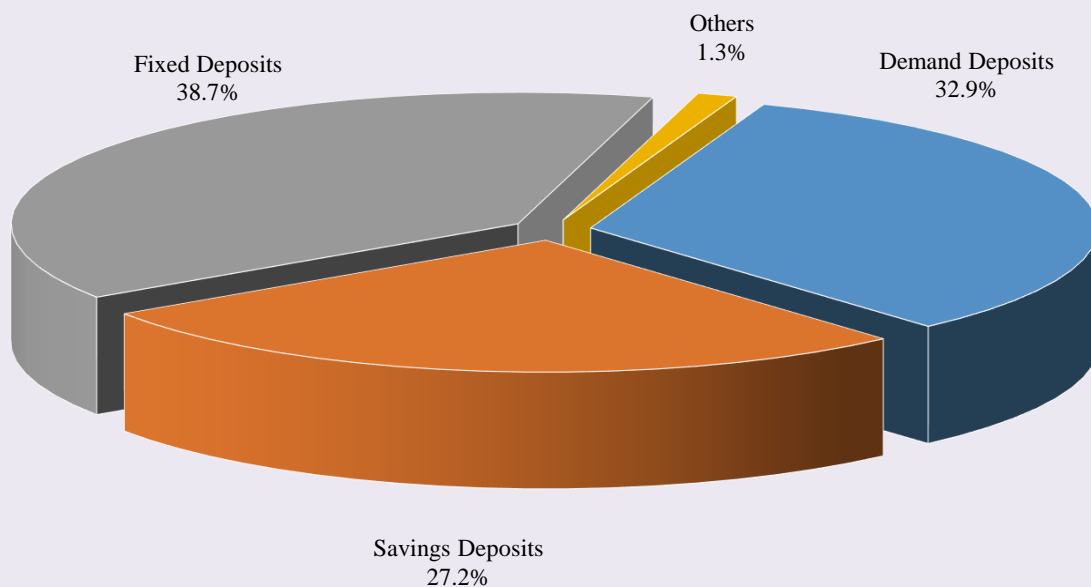


**Table 17: Monthly Change of Deposits with Deposit Money Banks**

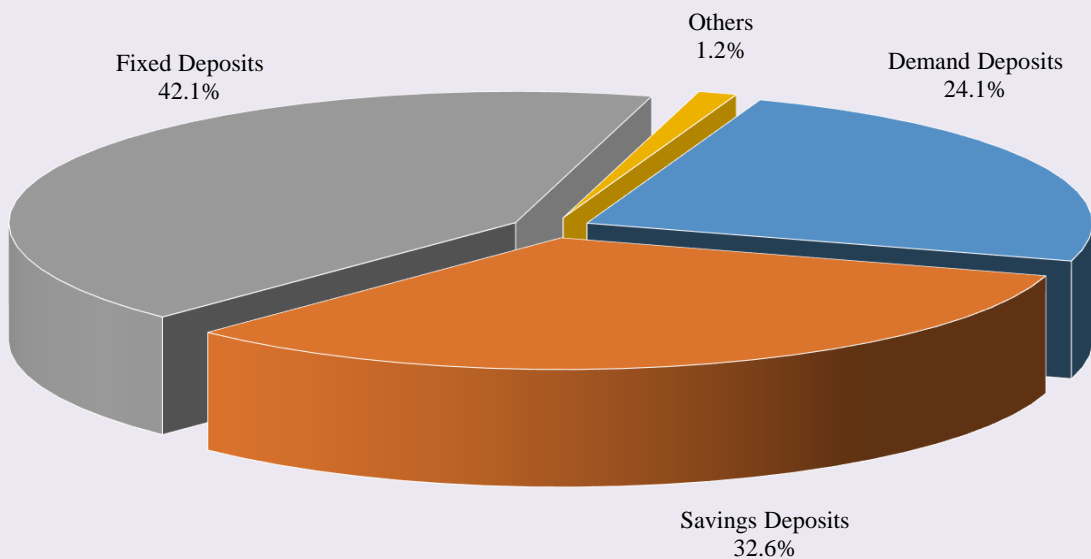
	<b>Jul-19</b>	<b>Aug-19</b>	<b>Sep-19</b>	<b>Oct-19</b>	<b>Nov-19</b>
	<b>(Change in KHR Billion)</b>				
<b>Deposits in KHR</b>					
Demand deposits	75.6	33.6	15.3	100.9	-74.5
Savings deposits	45.2	187.3	143.5	-69.6	57.3
Fixed deposits	114.5	-106.7	294.9	285.9	34.8
Others	4.5	6.3	11.7	9.3	2.6
<b>Total</b>	<b>239.9</b>	<b>120.4</b>	<b>465.3</b>	<b>326.5</b>	<b>20.2</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	566.8	78.1	-431.9	389.8	-20.8
Savings deposits	640.4	536.4	-14.1	-361.5	-889.2
Fixed deposits	323.4	749.8	546.6	3,051.0	-1,723.8
Others	1.7	-23.1	-12.3	125.4	-69.0
<b>Total</b>	<b>1,532.2</b>	<b>1,341.1</b>	<b>88.3</b>	<b>3,204.8</b>	<b>-2,702.8</b>
<b>Grand Total</b>	<b>1,772.1</b>	<b>1,461.6</b>	<b>553.6</b>	<b>3,531.3</b>	<b>-2,682.7</b>
	<b>(Percentage Change)</b>				
<b>Deposits in KHR</b>					
Demand deposits	3.5	1.5	0.7	4.4	-3.1
Savings deposits	2.9	11.8	8.1	-3.6	3.1
Fixed deposits	5.5	-4.8	14.0	11.9	1.3
Others	8.3	10.7	18.0	12.1	3.0
<b>Total</b>	<b>4.1</b>	<b>2.0</b>	<b>7.5</b>	<b>4.9</b>	<b>0.3</b>
<b>Deposits in Foreign Currency</b>					
Demand deposits	2.6	0.3	-1.9	1.7	-0.1
Savings deposits	2.1	1.7	0.0	-1.1	-2.8
Fixed deposits	0.9	2.0	1.4	8.0	-4.2
Others	0.1	-2.0	-1.1	11.4	-5.6
<b>Total</b>	<b>1.7</b>	<b>1.5</b>	<b>0.1</b>	<b>3.4</b>	<b>-2.8</b>
<b>Grand Total</b>	<b>1.8</b>	<b>1.5</b>	<b>0.6</b>	<b>3.5</b>	<b>-2.6</b>



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



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



**Table 18: Credit Granted by Micro-Finance Institutions\***

Period	Numbers of				Loan Outstanding (In KHR Billion)	Interest Rate	
	District	Commune	Village	Household		Monthly	Annually
<b>Dec-11</b>	1,648	10,920	60,551	1,141,913	2,591	2% - 3%	24% - 36%
<b>Dec-12</b>	2,121	13,885	76,187	1,344,255	3,617	2% - 3%	29% - 37%
<b>Dec-13</b>	2,282	16,384	89,829	1,610,844	5,364	2% - 3%	27%-39%
<b>Dec-14</b>	2,754	18,254	107,964	1,844,893	8,340	2% - 3%	27%-39%
<b>Dec-15</b>	4,576	27,510	141,514	2,149,180	12,365	2% - 4%	25%-41%
<b>Dec-16</b>	5,971	32,599	155,499	2,129,907	12,954	2% - 4%	25%-41%
<b>2017*</b>							
<b>Feb</b>	3,585	21,436	115,727	1,837,273	13,252	2% - 3.7%	25%-41%
<b>Mar</b>	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
<b>Nov</b>	76	365	986	1,789,687	17,015	1.4%-2.5%	17.5%-29.2%
<b>Dec</b>	76	366	975	1,776,467	17,236	1.4%-2.5%	16.9%-28.8%
<b>2018</b>							
<b>Jan</b>	76	374	945	1,764,321	17,621	1.4%-2.3%	17.5%-26.9%
<b>Feb</b>	76	377	953	1,764,916	18,002	1.4%-2.3%	17.3%-26.6%
<b>Mar</b>	77	388	955	1,774,935	18,475	1.4%-2.9%	16.9%-26.3%
<b>Apr</b>	77	368	930	1,794,347	18,682	1.3%-2.2%	16.4%-26.1%
<b>May</b>	77	365	936	1,791,093	19,041	1.3%-2.2%	16.4%-26.1%
<b>Jun</b>	77	372	937	1,798,122	19,250	1.3%-2.2%	16.1%-25.4%
<b>Jul</b>	77	377	944	1,805,677	19,501	1.3%-2.2%	16.1%-25.4%
<b>Aug</b>	79	376	947	1,825,842	20,278	1.2%-2.1%	15.4%-24.8%
<b>Sep</b>	77	372	943	1,828,019	20,621	1.2%-2.1%	15.3%-25.0%
<b>Oct</b>	78	394	947	1,851,259	21,045	1.2%-2.0%	13.4%-24.0%
<b>Nov</b>	79	407	946	1,867,806	21,567	1.2%-2.1%	15.1%-24.0%
<b>Dec</b>	80	399	944	1,872,916	21,813	1.2%-2.0%	15.1%-24.0%
<b>2019</b>							
<b>Jan</b>	80	399	944	1,881,822	22,630	1.2%-2.0%	15.0%-24.0%
<b>Feb</b>	81	399	944	1,893,175	23,206	1.2%-1.9%	14.7%-22.7%
<b>Mar</b>	81	399	947	1,917,689	24,020	1.2%-1.9%	15.0%-22.7%
<b>Apr</b>	81	400	949	1,944,818	24,675	1.2%-1.9%	14.9%-22.7%
<b>May</b>	81	401	949	1,968,804	25,293	1.2%-1.9%	14.9%-22.7%
<b>Jun</b>	81	405	956	1,990,822	25,922	1.2%-1.8%	15.0%-21.4%
<b>Jul***</b>	81	395	953	2,013,430	26,705	1.2%-1.7%	14.4%-20.1%
<b>Aug</b>	82	396	956	2,036,114	27,454	1.2%-1.7%	14.5%-20.1%
<b>Sep</b>	82	397	960	2,050,622	27,987	1.2%-1.7%	14.3%-20.0%
<b>Oct</b>	82	402	962	2,073,408	28,291	1.1%-1.7%	14.2%-20.0%
<b>Nov</b>	82	403	965	2,091,365	28,886	1.1%-1.7%	14.2%-19.8%

\* Including MFI and MDI

\*\* Including Individuals and Legal Entities

\*\*\* Revised Data

**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
<b>Total</b>	<b>42,993</b>	<b>231</b>	<b>186</b>	<b>3,505.7</b>	<b>15.2</b>	<b>212</b>	<b>43.7</b>
Dec-14	4,074	20	204	391.5	19.6	8	2.14
<b>Total</b>	<b>44,778</b>	<b>232</b>	<b>193</b>	<b>3,789.3</b>	<b>16.3</b>	<b>145</b>	<b>33.3</b>
Dec-15	10,709	22	487	519.9	23.6	29	0.79
<b>Total</b>	<b>106,919</b>	<b>233</b>	<b>459</b>	<b>4,854.2</b>	<b>20.8</b>	<b>252</b>	<b>47.4</b>
Dec-16	3,938	22	179	490.0	22.3	13	3.15
<b>Total</b>	<b>82,291</b>	<b>242</b>	<b>340</b>	<b>5,421.8</b>	<b>22.4</b>	<b>186</b>	<b>117.5</b>
Dec-17	3,074	20	154	599.0	30.0	22	12.48
<b>Total</b>	<b>37,485</b>	<b>239</b>	<b>1,885</b>	<b>6,607.8</b>	<b>333.1</b>	<b>138</b>	<b>28.51</b>
<b>2018</b>							
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
<b>Total</b>	<b>38,249</b>	<b>232</b>	<b>165</b>	<b>9,424.1</b>	<b>40.6</b>	<b>197</b>	<b>152.90</b>
<b>2019</b>							
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
Nov	3,584	18	199	997.0	55.4	15	1.15
<b>Total</b>	<b>37,962</b>	<b>215</b>	<b>177</b>	<b>12,018.6</b>	<b>55.9</b>	<b>188</b>	<b>619.51</b>

**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
<b>Total</b>	<b>803,352</b>	<b>231</b>	<b>3,478</b>	<b>14,989.2</b>	<b>64.9</b>	<b>6,240</b>	<b>249.7</b>
Dec-14	83,578	20	4,179	1,727.0	86.3	545	36.1
<b>Total</b>	<b>888,970</b>	<b>231</b>	<b>3,848</b>	<b>17,989.5</b>	<b>77.9</b>	<b>5,894</b>	<b>421.8</b>
Dec-15	98,062	22	4,457	1,859.8	84.5	728	21.2
<b>Total</b>	<b>992,434</b>	<b>233</b>	<b>4,259</b>	<b>20,758.4</b>	<b>89.1</b>	<b>7,170</b>	<b>268.0</b>
Dec-16	92,820	22	4,219	2,220.4	100.9	778	44.8
<b>Total</b>	<b>1,025,209</b>	<b>242</b>	<b>4,236</b>	<b>21,790.4</b>	<b>90.0</b>	<b>8,738</b>	<b>439.6</b>
Dec-17	101,093	20	5,055	2,824.6	141.2	789	37.6
<b>Total</b>	<b>1,107,752</b>	<b>239</b>	<b>4,635</b>	<b>26,812.7</b>	<b>112.2</b>	<b>8,863</b>	<b>440.4</b>
<b>2018</b>							
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
<b>Total</b>	<b>1,238,232</b>	<b>232</b>	<b>5,337</b>	<b>41,462.7</b>	<b>178.7</b>	<b>10,474</b>	<b>2686.1</b>
<b>2019</b>							
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
Nov	105,249	18	5,847	6,651.0	369.5	800	3077.8
<b>Total</b>	<b>1,216,447</b>	<b>215</b>	<b>5,658</b>	<b>47,160.6</b>	<b>219.4</b>	<b>9,690</b>	<b>3,692.3</b>

**Table 21: Visitor Arrivals in Cambodia**

	2019			% of Total		% Change	
	Sep	Oct	Nov	Oct	Nov	Oct/Sep	Nov/Oct
<b>(Mode of Arrival)</b>							
Phnom Penh International Airport	140,440	157,988	170,858	32.8	28.4	12.5	8.1
Kong Keng International Airport	60,733	53,274	34,467	11.1	5.7	-12.3	-35.3
Siem Reap International Airport	88,147	106,264	134,561	22.1	22.4	20.6	26.6
Land	157,100	155,885	243,330	32.4	40.4	-0.8	56.1
Boat	7,489	8,371	18,826	1.7	3.1	11.8	124.9
Preah Vihea	0	0	0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>453,909</b>	<b>481,782</b>	<b>602,042</b>	<b>100.0</b>	<b>100.0</b>	<b>6.1</b>	<b>25.0</b>
<b>(Arrival by Purpose of Visit)</b>							
Tourist	324,218	362,046	486,846	75.1	80.9	11.7	34.5
Business and Professional	118,652	107,643	91,038	22.3	15.1	-9.3	-15.4
Others and not specified	11,039	12,093	24,158	2.5	4.0	9.5	99.8
<b>Total</b>	<b>453,909</b>	<b>481,782</b>	<b>602,042</b>	<b>100.0</b>	<b>100.0</b>	<b>6.1</b>	<b>25.0</b>
<b>(Top-Ten Countries of Passenger Arrivals)</b>							
China (PRC)	163,060	161,546	155,031	33.5	25.8	-0.9	-4.0
Vietnam	78,120	82,382	89,483	17.1	14.9	5.5	8.6
Thailand	53,650	44,777	63,240	9.3	10.5	-16.5	41.2
Lao PDR	13,919	14,842	47,232	3.1	7.8	6.6	218.2
United States of America	12,330	16,482	25,064	3.4	4.2	33.7	52.1
South Korea	13,772	16,917	21,688	3.5	3.6	22.8	28.2
Malaysia	14,302	14,885	19,593	3.1	3.3	4.1	31.6
Japan	14,804	14,162	19,559	2.9	3.2	-4.3	38.1
France	6,134	10,424	16,425	2.2	2.7	69.9	57.6
United Kingdom	7,352	11,205	15,332	2.3	2.5	52.4	36.8
Others	76,466	94,160	129,395	19.5	21.5	23.1	37.4
<b>Total</b>	<b>453,909</b>	<b>481,782</b>	<b>602,042</b>	<b>100.0</b>	<b>100.0</b>	<b>6.1</b>	<b>25.0</b>

*Source: Ministry of Tourism*

**Table 22: Cambodia's Imports and Exports**

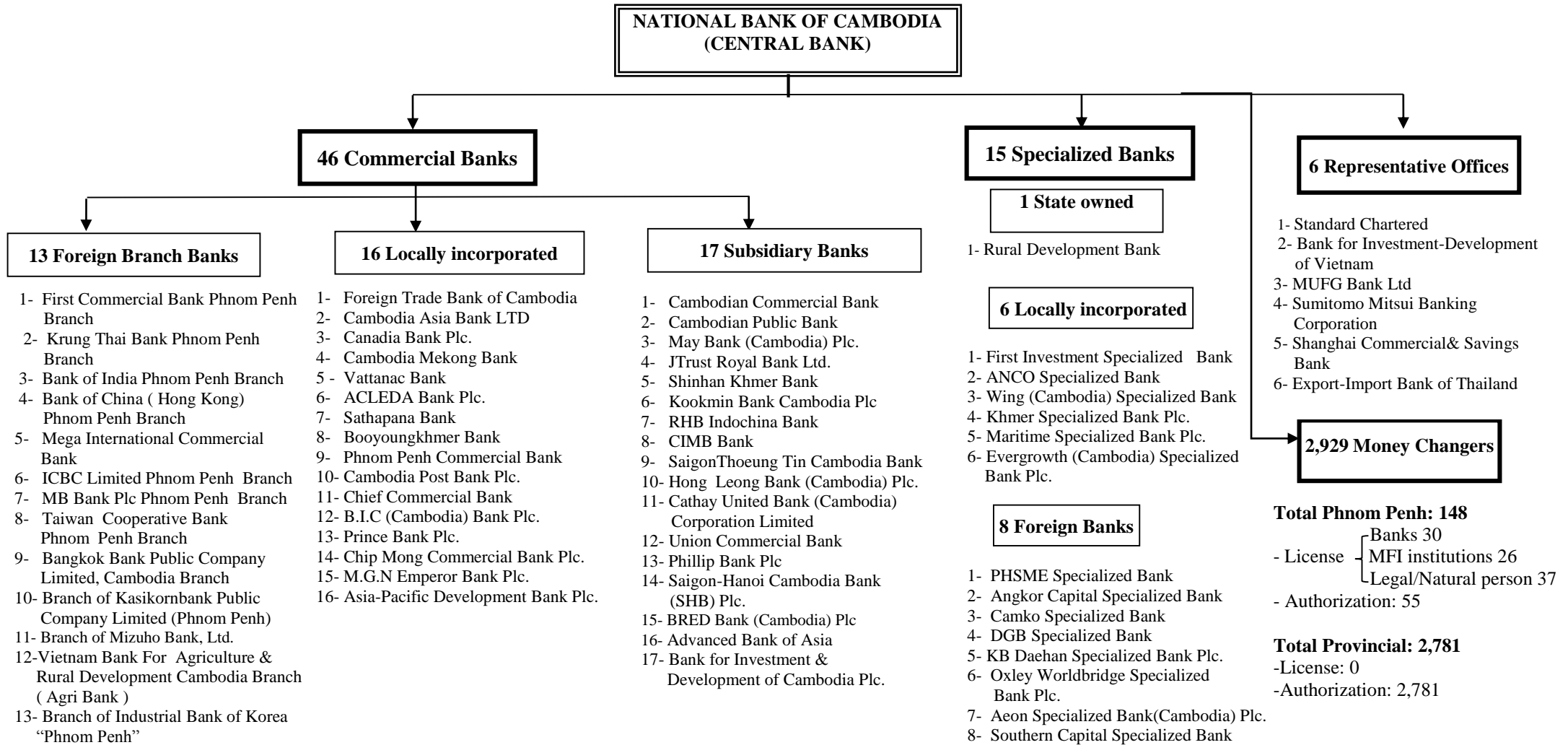
(In KHR Billion)

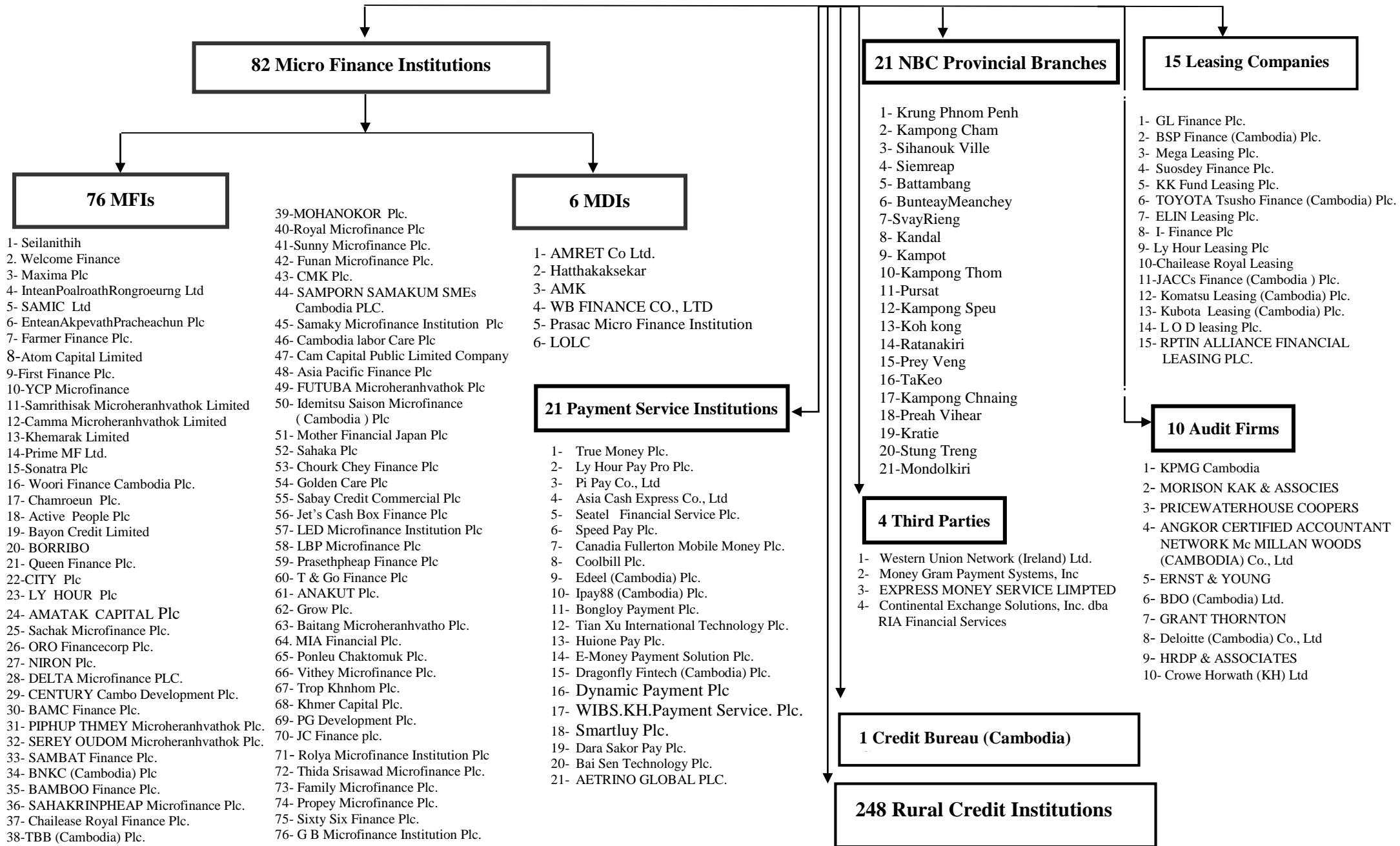
	2019			Change in KHR Billion		Change in %	
	Sep	Oct	Nov	Oct/Sep	Nov/Oct	Oct/Sep	Nov/Oct
<b>Imports by Commodity</b>							
Medicine	57.9	79.3	83.3	21.3	4.0	36.8	5.1
Cigarette	148.2	26.6	34.6	-121.6	8.0	-82.0	30.2
Food and Beverage	305.8	348.1	314.5	42.3	-33.6	13.8	-9.7
Equipment Construction	261.0	318.4	287.9	57.5	-30.6	22.0	-9.6
Cement	50.4	72.3	59.9	21.9	-12.4	43.4	-17.1
Steel	131.9	189.4	163.3	57.5	-26.1	43.6	-13.8
Phones	18.8	14.8	14.0	-4.0	-0.7	-21.5	-5.0
T.V	5.0	7.5	7.3	2.5	-0.1	50.0	-1.8
Other Electronic Equipment	17.2	24.1	29.3	6.9	5.2	40.3	21.5
Garment	143.1	186.1	191.4	43.0	5.3	30.1	2.8
Fabric	1,234.7	1,541.9	1,502.7	307.2	-39.2	24.9	-2.5
Vehicle	705.9	745.5	760.1	39.6	14.6	5.6	2.0
Equipment of Cold	24.0	22.5	24.7	-1.5	2.2	-6.2	9.8
Gold	0.0	0.0	55.2	0.0	55.2	0.0	100.0
Oil	612.8	557.7	588.0	-55.0	30.3	-9.0	5.4
Fertilizer	90.5	111.6	80.4	21.1	-31.3	23.3	-28.0
Others	2,453.2	2,945.5	2,823.7	492.3	-121.9	20.1	-4.1
<b>Total Imports (fob)</b>	<b>6,260.4</b>	<b>7,191.4</b>	<b>7,020.4</b>	<b>931.0</b>	<b>-171.0</b>	<b>14.9</b>	<b>-2.4</b>
<b>Exports by Commodity</b>							
Garment	3,206.3	2,987.0	3,344.5	-219.3	357.6	-6.8	12.0
Footwear	344.0	356.5	530.5	12.4	174.0	3.6	48.8
Electrical Part	105.3	97.5	84.9	-7.8	-12.6	-7.4	-13.0
Vehicle Part	28.7	33.5	31.5	4.9	-2.1	17.1	-6.1
Bicycle	127.4	152.7	143.0	25.3	-9.6	19.9	-6.3
Wood Products	53.6	71.3	64.5	17.7	-6.8	33.1	-9.5
Rice	153.3	164.9	212.8	11.6	47.9	7.6	29.0
Rubber	72.8	84.5	101.1	11.7	16.5	16.1	19.6
Fish and Other Agricultural Products	29.9	38.9	31.7	9.0	-7.1	29.9	-18.3
Others	716.8	713.7	656.9	-3.1	-56.8	-0.4	-8.0
<b>Total Exports (fob)</b>	<b>4,838.0</b>	<b>4,700.5</b>	<b>5,201.5</b>	<b>-137.5</b>	<b>501.0</b>	<b>-2.8</b>	<b>10.7</b>

Source: General Department of Cambodia Customs and Excise

\* Revised Data

**Table 23: THE BANKING SYSTEM IN CAMBODIA**  
At 30 November, 2019







**អ៊ីនធឺណែត**

**INTERNET**

: [www.nbc.org.kh](http://www.nbc.org.kh) គឺជាគេហទំព័ររបស់ធនាគារជាតិនៃកម្ពុជា ។ ទិន្នន័យថ្មីៗក្នុងគេហទំព័រ និងទិន្នន័យបន្តបន្ទាប់ទៀត ត្រូវបាននិងកំពុងដាក់បញ្ចូលទៅក្នុងប្រព័ន្ធទិន្នន័យ តាមធនធាន ដែលមាន ។ លើសពីនេះទៀត គេហទំព័រនេះ គឺជាទីតាំងដ៏ល្អបំផុតដើម្បីទទួលបានទិន្នន័យសង្ខេប នៃការចេញផ្សាយចុងក្រោយបង្អស់ ។

[www.nbc.org.kh](http://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.

**សេវាព័ត៌មាន**

**INFORMATION SERVICE**

: បុគ្គលិករបស់នាយកដ្ឋានស្ថិតិ នៃធនាគារជាតិនៃកម្ពុជា អាចជួយចង្អុលបង្ហាញ ឬណែនាំ អ្នកប្រើប្រាស់ក្នុងការស្វែងរកទិន្នន័យតាមតម្រូវការ ។ ការបោះពុម្ពផ្សាយរបស់ធនាគារជាតិនៃកម្ពុជា អាចរកជាប់បាន ហើយសេវាលើការជាប់ប្រចាំក៏អាចរៀបចំបានដែរ ។ ចំពោះសេវាលើទិន្នន័យ ពិសេសផ្សេងទៀតក៏អាចរកបានផងដែរ តាមរយៈការមកជាវព្រឹត្តិបត្រដោយផ្ទាល់ ។

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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NATIONAL BANK OF CAMBODIA

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