

ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
ជាតិ សាសនា ព្រះមហាក្សត្រ
NATION RELIGION KING



ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ
ECONOMIC AND MONETARY STATISTICS

លេខ ៣២០- ឆ្នាំទី២៨
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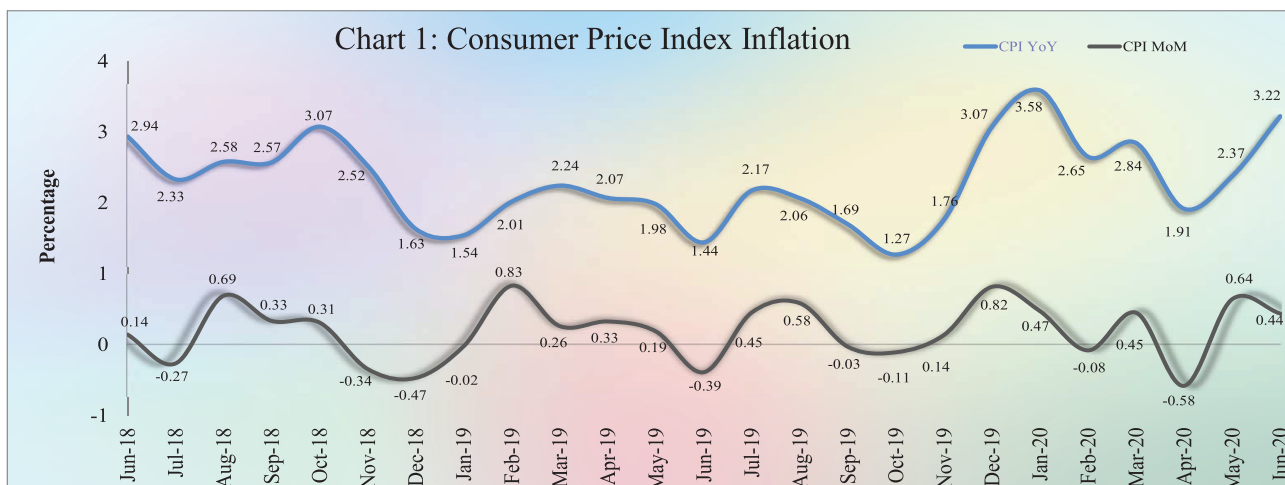
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Introduction

Headline consumer price inflation in June 2020 decelerated over the previous month; while the Khmer Riel (KHR) appreciate against US dollar. During this period, financial intermediation of the banking sector which reflected by credit to private sectors and resident’s deposit continued to improve. In the meantime, international trade in goods continued showing a surplus.

Consumer Price Index

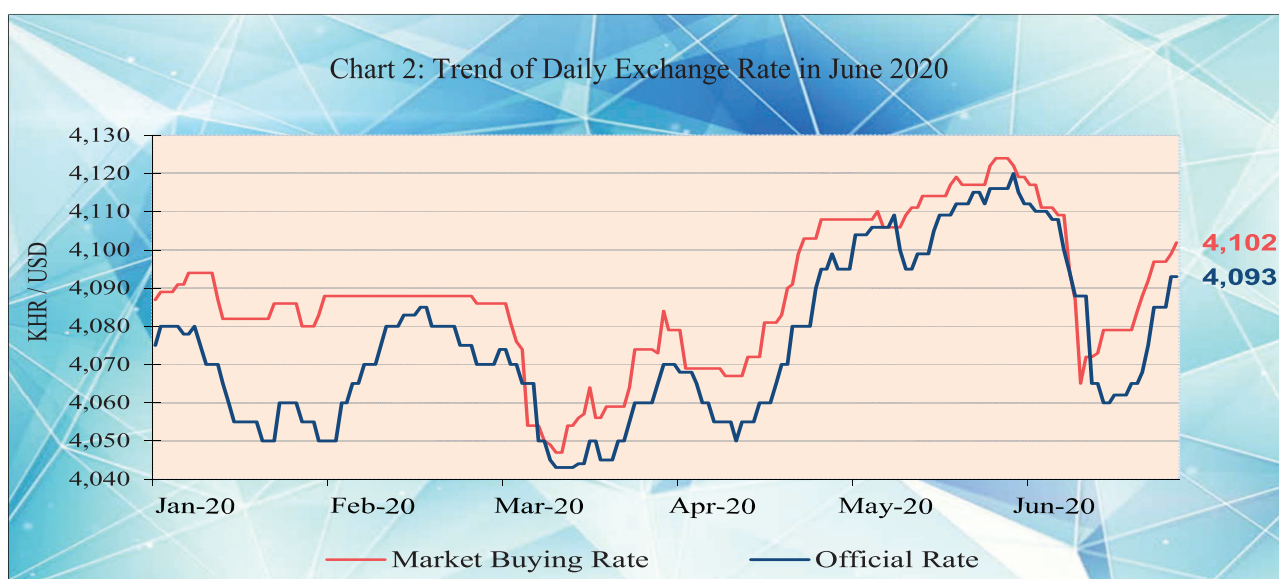
The consumer price inflation in Phnom Penh (month-on-month) eased to 0.44% in June 2020 from 0.64% in May, in which three out of twelve group indexes decreased while nine group indexes increased.



During the same period, the year-on-year percentage change of the CPI for all items increased to 3.22% in June 2020 from 2.37% in May mainly due to the increase in food price.

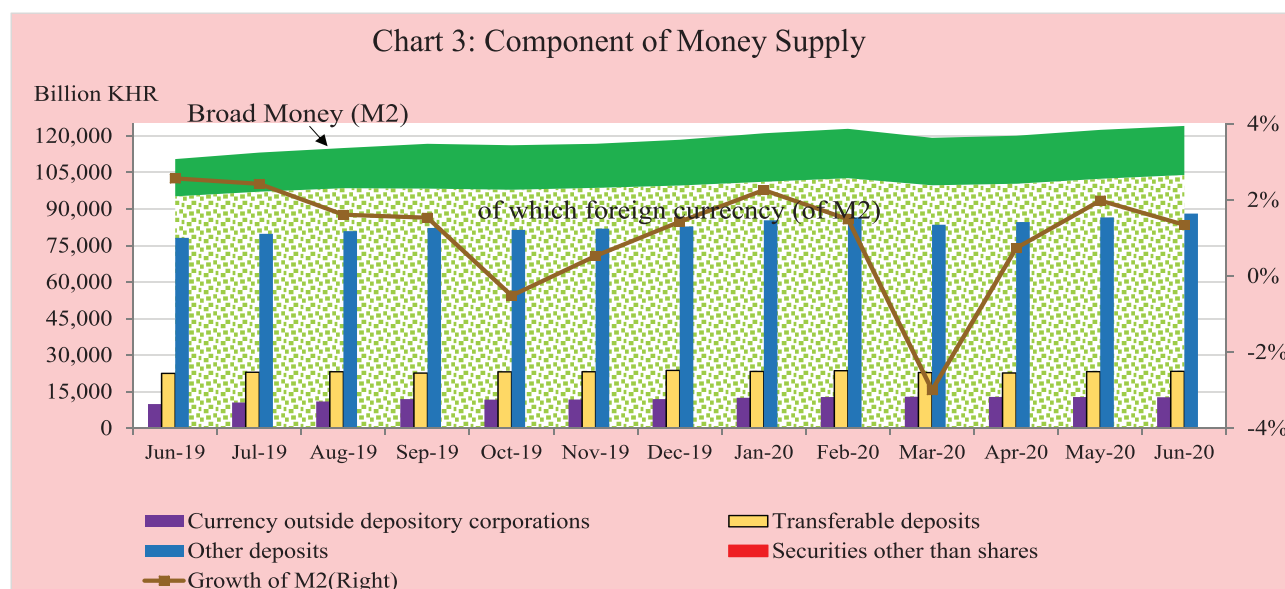
Exchange Rate

The exchange rate (market buying rate) was KHR 4,102 per USD in June 2020, appreciated 0.53% over May.



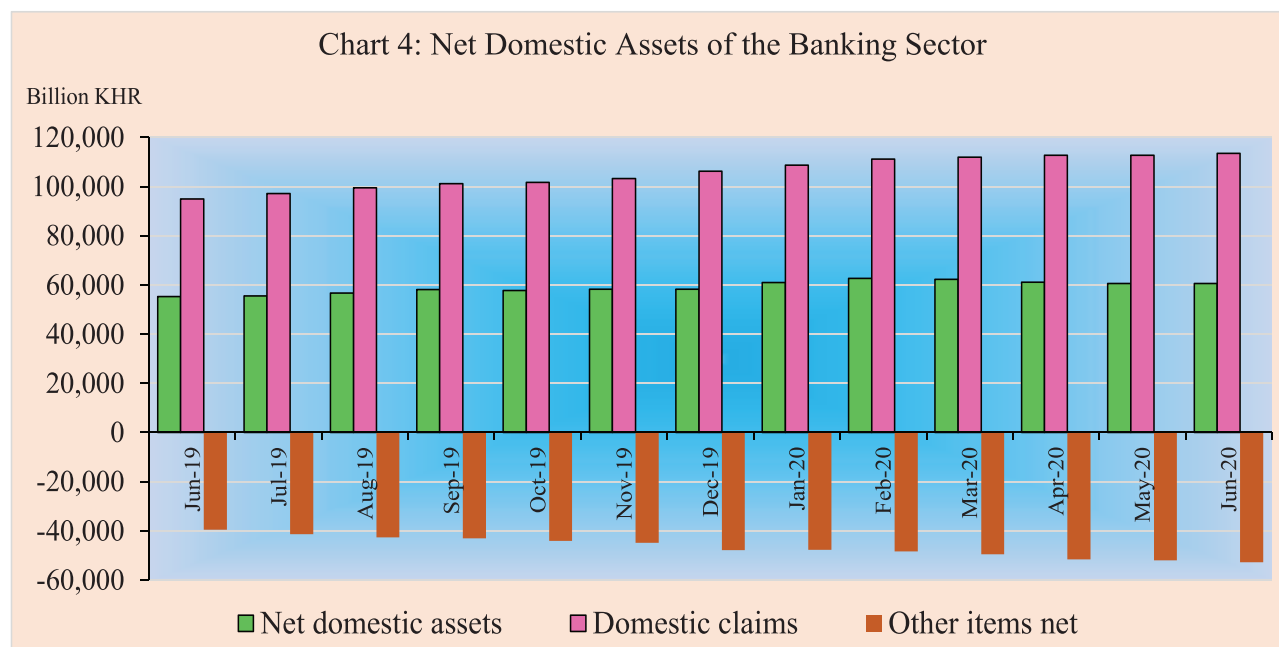
Money Supply

Broad money (M2) surged to KHR 124,114.4 billion in June 2020, up by 1.3% compared to May. Main components of M2 showed that other deposits and transferable deposits increased by 1.8% and 0.6%, respectively while currency outside depository corporations decreased by 0.7%.



Net Domestic Assets of the Depository Corporations

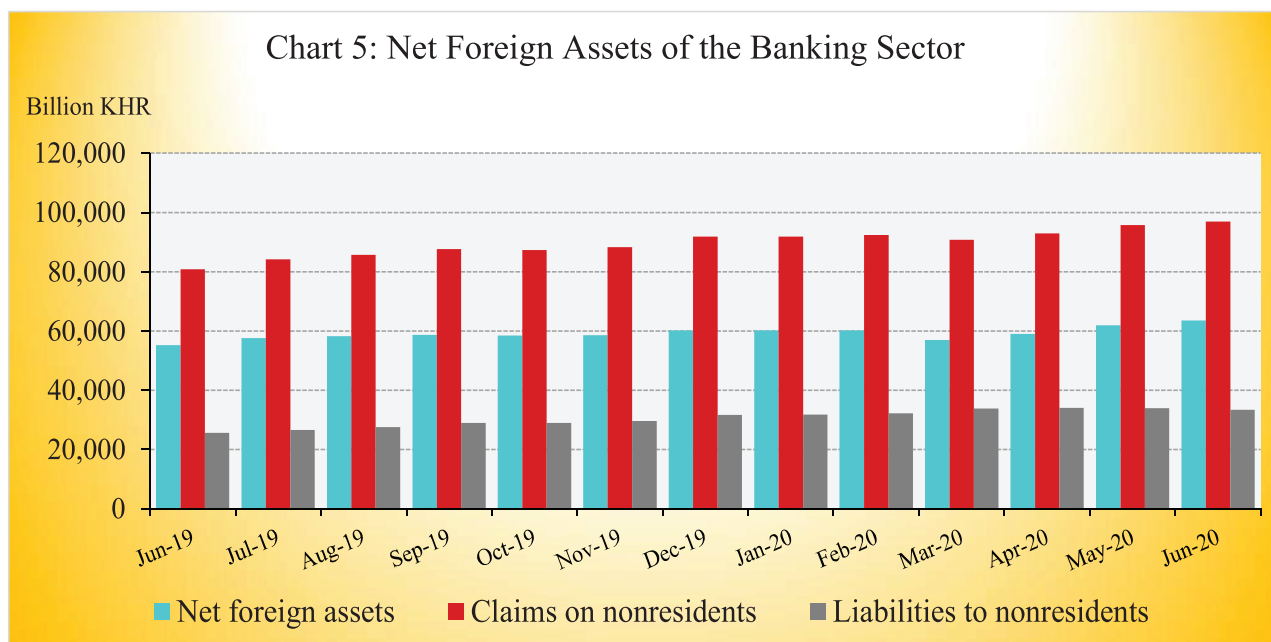
Net domestic assets of the depository corporations increased slightly to KHR 60,598.8 billion in June 2020, up by 0.03% compared to May. This was due to an increase of 0.7% in net domestic credit while other items net decreased by 1.4%.



The increase in domestic credit was mainly due to the increases of 1.3% and 0.4% in net credit to central government and credit to private sector respectively, whereas net credit to other financial corporations and net credit to nonfinancial public sector decreased by 2.2% and 1.8%, respectively. The decrease in other items net was mainly due to an increase of 1.5% in capital along with a decrease of 1.3% in others.

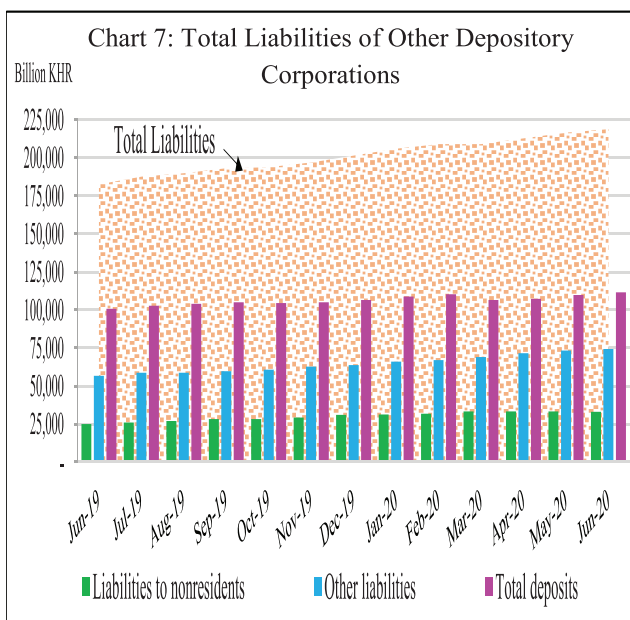
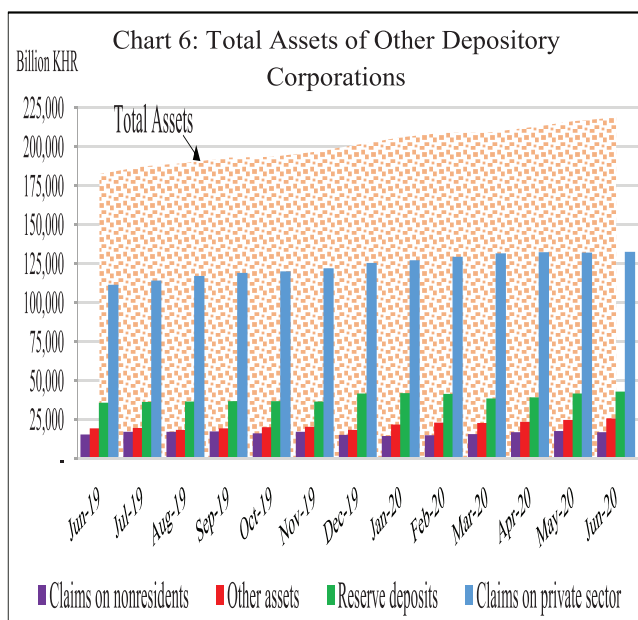
Net Foreign Assets of the Depository Corporations

Net foreign assets of the depository corporation increased to KHR 63,515.6 billion in June 2020, up by 2.6% from May. This was due to an increase of 2.2% in gross reserve contributed with the decline in of 1.6% in foreign liabilities while other foreign assets declined by 3.5%.



Other Depository Corporations Survey

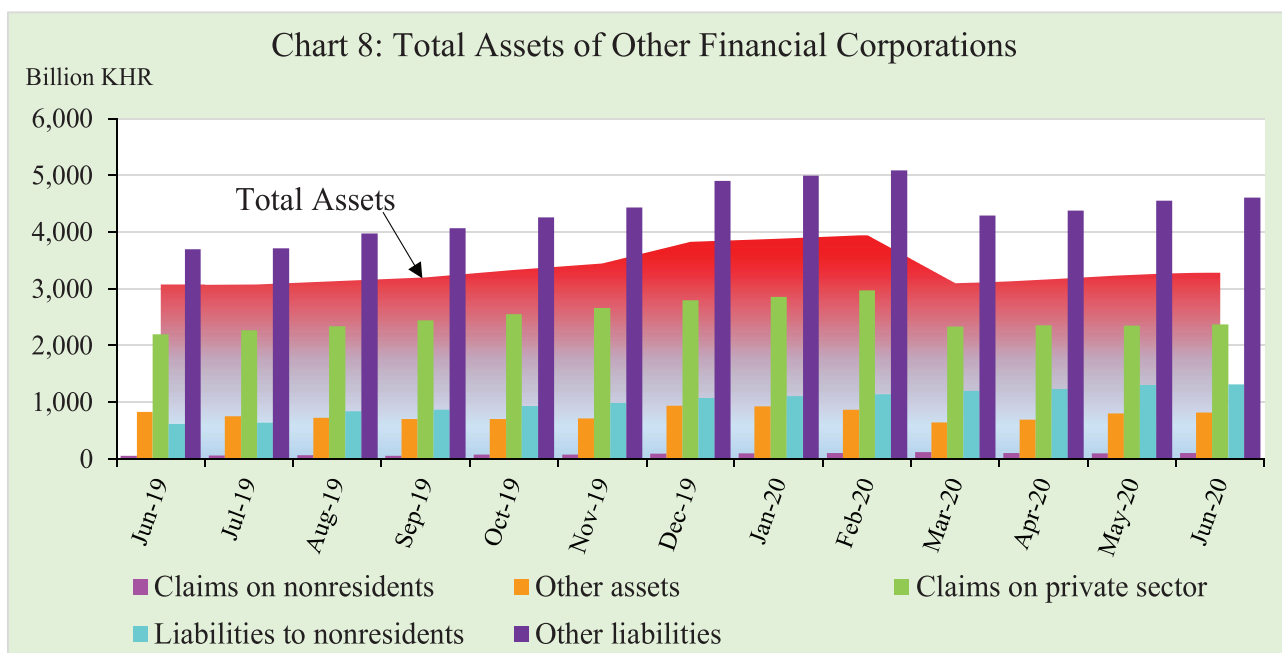
Total assets of other depository corporations (included commercial banks and microfinance deposit-taking institutions) were KHR 218,908.8 billion, increased by 1.1% in June 2020 compared to the previous month.



Other Financial Corporations Survey

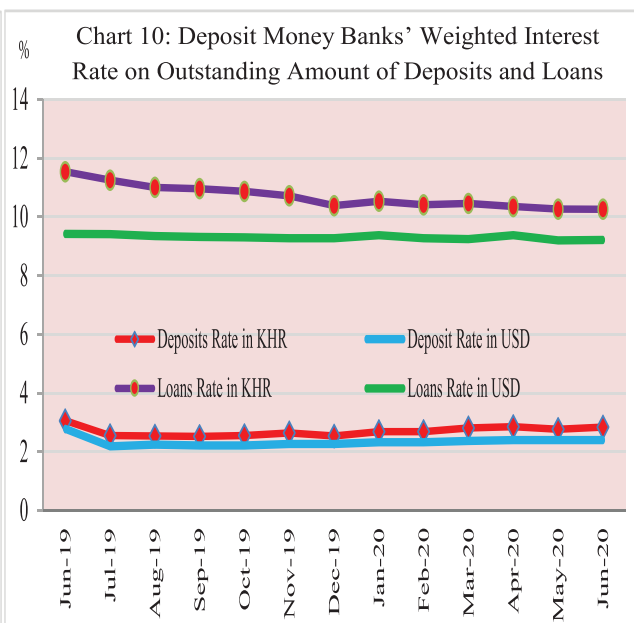
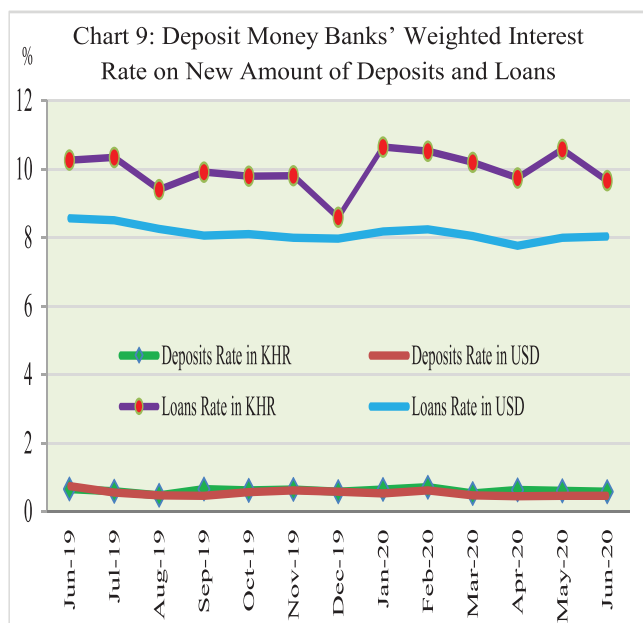
Total assets of other financial corporations were KHR 3,288.4 billion, up by 1.1% in June 2020 compared to May.

Chart 8: Total Assets of Other Financial Corporations



Interest Rates on Deposits and Loans

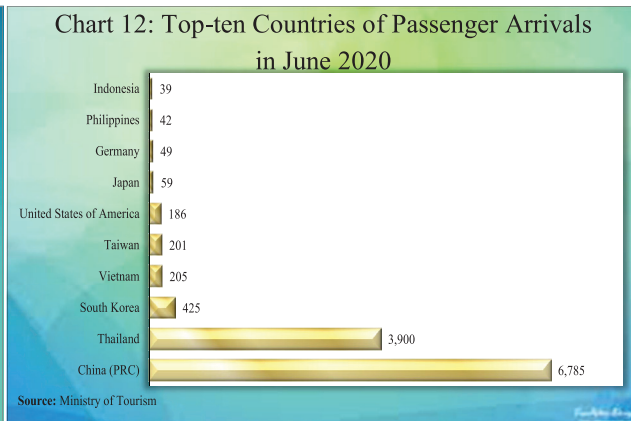
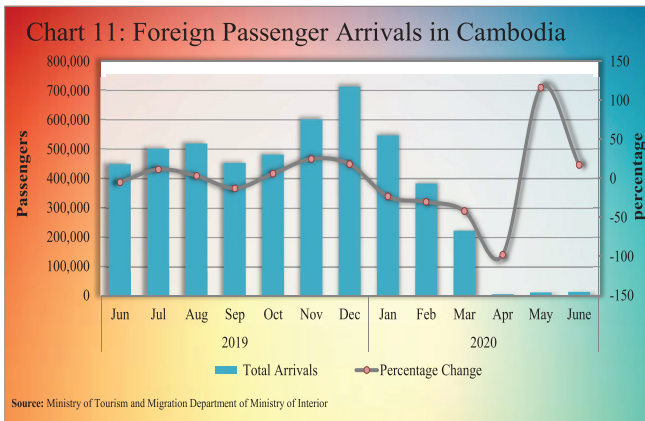
Interest rate on deposits and loans of banking sector in June 2020 showed that the (new amount) weighted average interest rate on deposit in KHR decreased by 0.03% to 0.57% while deposit in USD remained stable with the rate of 0.46%. At the same time, the weighted average interest rate on loan in KHR decreased by 0.92% to 9.66% while loan in USD increased by 0.04% to 8.04%.



Foreign Tourist Arrivals

In June 2020, total number of passenger arrivals was 12,284 increased by 17.3% followed the increasing of 116.4% in the preceding month. The main purpose of the passenger arrivals in Cambodia was for business and professional, and vacation accounted for 58.7% and 39.4%, respectively of the total.

Most of the foreign passengers were from China P.R.C., Thailand, Korea, Vietnam, Taiwan, United States of America, Japan, Germany, Philippines, and Indonesia.



International Trade in Goods

International trade in goods showed a surplus of KHR 1,966.3 billion (35.7%) in June 2020, followed the surplus of KHR 389 billion (6.8%) in May.



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

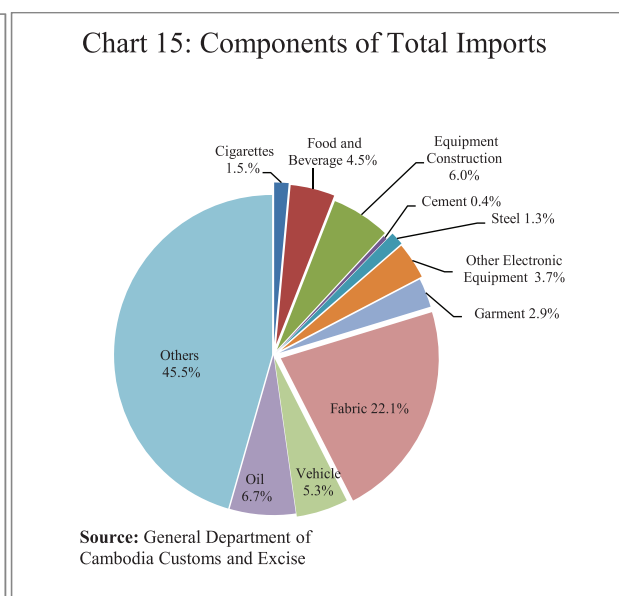
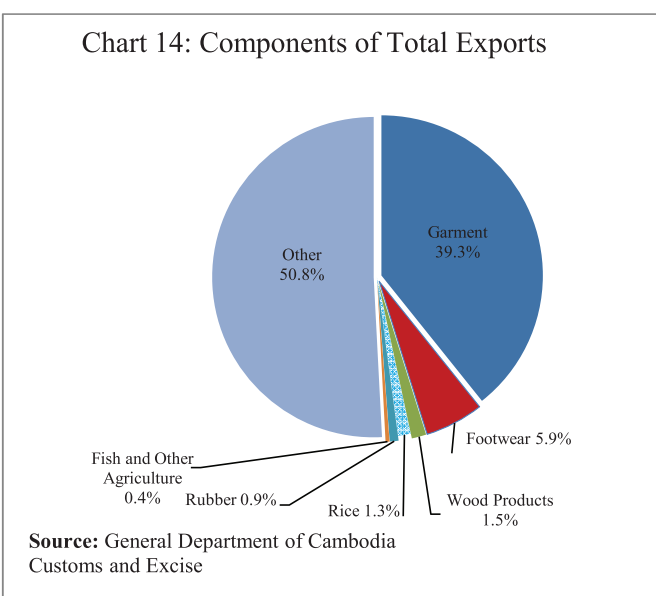


Table 1: Consumer Price Index and Inflation Rate

1. Consumer Price Index (CPI) and Component Indices (Oct-Dec. 2006 = 100)	Feb-20	Mar-20	Apr-20	May-20	Jun-20
CPI (all items)	180.65	181.46	180.41	181.56	182.36
Food and Non-Alcoholic Beverages	221.04	222.94	224.72	225.99	226.78
Alcoholic Beverages, Tobacco and Narcotics	174.15	174.53	174.74	174.18	174.35
Clothing and Footwear	153.10	153.97	154.11	154.91	155.36
Housing, Water, Electricity, Gas and other Fuels	128.36	128.89	128.10	128.42	128.41
Furnishings and Household Maintenance	153.11	153.41	153.94	154.08	154.27
Health	137.29	137.69	137.21	137.21	137.23
Transport	114.74	113.82	100.40	102.64	105.39
Communication	67.05	67.02	66.94	66.60	66.66
Recreation and Culture	119.76	120.21	119.74	119.81	119.80
Education	163.87	164.57	164.57	165.15	164.91
Restaurants	296.42	294.67	293.27	296.98	298.04
<i>Miscellaneous Goods and Services</i>	150.54	150.68	151.91	152.46	153.45
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	-0.08	0.45	-0.58	0.64	0.44
Food and Non-Alcoholic Beverages	-0.01	0.86	0.80	0.57	0.35
Alcoholic Beverages, Tobacco and Narcotics	-0.08	0.22	0.12	-0.32	0.10
Clothing and Footwear	-0.56	0.57	0.09	0.52	0.29
Housing, Water, Electricity, Gas and other Fuels	-0.02	0.41	-0.62	0.25	-0.01
Furnishings and Household Maintenance	-0.36	0.20	0.34	0.09	0.12
Health	0.00	0.29	-0.35	0.00	0.01
Transport	-0.09	-0.80	-11.80	2.23	2.68
Communication	-0.04	-0.04	-0.12	-0.50	0.08
Recreation and Culture	-0.31	0.38	-0.39	0.06	-0.01
Education	0.00	0.43	0.00	0.35	-0.14
Restaurants	-0.37	-0.59	-0.47	1.26	0.36
Miscellaneous Goods and Services	0.00	0.09	0.81	0.36	0.65
2.2 Year on Year Change (%)					
CPI (all items)	2.65	2.84	1.91	2.37	3.22
Food and Non-Alcoholic Beverages	3.18	4.18	4.36	4.63	5.65
Alcoholic Beverages, Tobacco and Narcotics	2.19	2.28	2.47	2.09	2.02
Clothing and Footwear	1.53	1.87	1.75	2.85	3.37
Housing, Water, Electricity, Gas and other Fuels	0.91	0.76	0.09	0.28	0.83
Furnishings and Household Maintenance	0.03	0.39	0.58	1.37	1.56
Health	-0.03	0.48	0.10	0.16	0.15
Transport	2.95	0.13	-12.95	-11.45	-7.98
Communication	-0.74	-0.55	-0.51	-1.37	-0.09
Recreation and Culture	0.64	1.37	0.91	0.95	0.47
Education	2.74	3.18	3.18	3.54	3.39
Restaurants	4.32	2.49	3.57	4.88	4.04
Miscellaneous Goods and Services	2.99	3.14	3.84	4.18	4.50
3. Three-month moving average CPI (All Items)					
CPI (All Items)	180.47	180.97	180.84	181.15	181.44
Year on Year Change (%)	3.10	3.02	2.47	2.38	2.50
4. Twelve-month moving average CPI (All Items)					
CPI (All Items)	178.34	178.76	179.04	179.39	179.86
Year on Year Change (%)	2.17	2.22	2.20	2.24	2.38

Source: National Institute of Statistics

Table 2: Consumer Items Showing Price Increased in June 2020

No.	Description	Weight	Index			Percentage Change	
			Jun-19	May-20	Jun-20	Monthly	Yearly
1	GASOLINE	4.969	89.84	61.46	68.00	10.6	-24.3
2	DIESEL	0.144	109.84	71.72	77.64	8.2	-29.3
3	PREPARED AND PRESERVED VEGETABLES	0.337	181.91	188.60	198.08	5.0	8.9
4	LIQUID FUELS	0.099	145.50	135.17	141.20	4.5	-3.0
5	PULSES/LEGUMES	0.413	230.17	232.68	237.14	1.9	3.0
6	TRADITIONAL CAKES	0.561	228.54	224.54	228.69	1.8	0.1
7	TUBERS AND MUSHROOMS	0.439	190.12	195.17	197.97	1.4	4.1
8	DRIED AND PRESERVED FRUITS	0.086	167.88	183.19	185.51	1.3	10.5
9	PERSONAL EFFECTS N.E.C	0.876	174.48	187.97	190.32	1.2	9.1
10	LOCALLY PROCESSED MEAT	0.276	250.33	258.13	261.23	1.2	4.4
11	FRUIT VEGETABLES	1.138	288.39	303.27	306.87	1.2	6.4
12	WINE	0.248	184.81	190.58	192.71	1.1	4.3
13	OTHER GRAINS	0.090	301.66	310.63	313.91	1.1	4.1
14	OTHER CLOTHING (BOTH SEXES)	0.222	124.97	128.30	129.56	1.0	3.7
15	LEAF AND STALK VEGETABLES (FRESH)	2.031	211.56	216.97	219.03	1.0	3.5
16	MAINTENANCE AND REPAIRS OF PERSONAL TRANSPORT EQUIPMENT	0.265	257.18	271.63	274.12	0.9	6.6
17	CLOTHING MATERIALS	0.334	162.91	169.39	170.86	0.9	4.9
18	PORK (FRESH)	5.618	214.68	224.31	226.20	0.8	5.4
19	NOODLES	1.008	222.32	234.46	236.14	0.7	6.2
20	MOTOR OIL	0.062	151.70	153.12	154.07	0.6	1.6
21	BREAD	0.173	230.23	238.14	239.54	0.6	4.0
22	HOUSEHOLD APPLIANCES	0.397	117.84	119.23	119.89	0.6	1.7
23	FISH (FRESH)	7.435	217.12	240.91	241.97	0.4	11.4
24	SPIRITS	0.014	168.98	171.63	172.37	0.4	2.0
25	ROOT VEGETABLES	0.456	224.97	243.82	244.82	0.4	8.8
26	INFANTS' CLOTHING (BELOW 1 YEAR)	0.054	143.76	142.47	143.05	0.4	-0.5
27	MOTOR CYCLES	2.736	130.10	130.69	131.20	0.4	0.8
28	FOOTWEAR	0.641	163.80	166.67	167.30	0.4	2.1
29	RESTAURANTS AND HOTELS	5.861	286.46	296.98	298.04	0.4	4.0
30	CHICKEN (FRESH)	1.303	215.93	223.15	223.90	0.3	3.7
31	RICE, QUALITY NO.1, WHITE, NEANG-MENH, BATTAMABANG	2.681	231.60	242.46	243.27	0.3	5.0
32	OTHER APPLIANCES, ARTICLES AND PRODUCTS FOR PERSONAL CARE	0.399	148.70	153.76	154.26	0.3	3.7
33	FURNITURE AND FURNISHINGS, CARPETS AND OTHER FLOOR COVERINGS	0.626	226.78	232.76	233.41	0.3	2.9
34	CLOTHING FOR MEN AND BOYS	0.621	146.19	150.65	151.00	0.2	3.3
35	RICE, QUALITY NO.1 WHITE, PHAKA KANHEY, BATTAMBANG	3.052	230.78	237.71	238.24	0.2	3.2
36	TELEPHONE AND TELEFAX EQUIPMENT	0.725	47.62	47.44	47.52	0.2	-0.2
37	SPARE PARTS AND ACCESSORIES FOR PERSONAL TRANSPORT EQUIPMENT	0.084	229.05	232.14	232.55	0.2	1.5
38	BEEF (FRESH)	2.165	248.63	259.23	259.49	0.1	4.4
39	TOOLS AND EQUIPMENT FOR HOUSE AND GARDEN	0.017	186.89	192.56	192.75	0.1	3.1
40	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	3.663	145.40	148.29	148.42	0.1	2.1

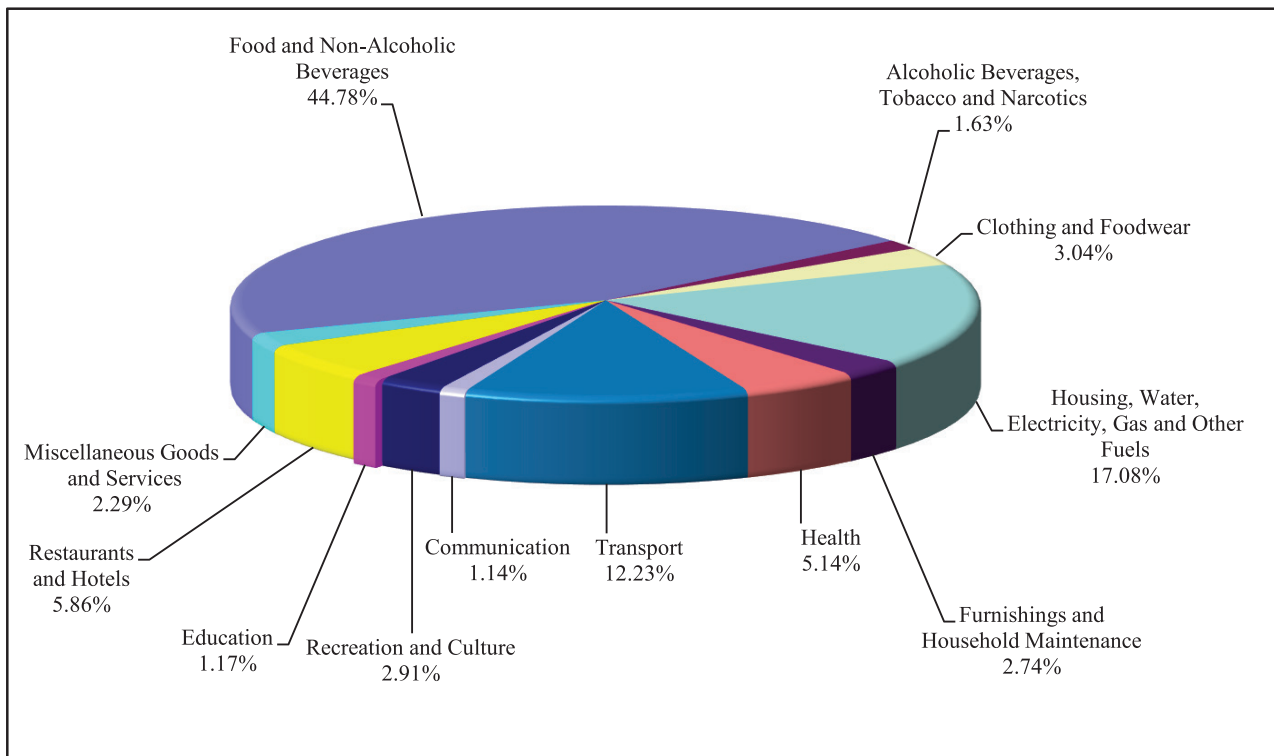
Source: National Institute of Statistics

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				
	2015r/	2016p/	2017p/	2018p/	2019p/	2015r/	2016p/	2017p/	2018p/	2019p/
GDP in Billion KHR	42,981	45,961	49,177	52,850	56,578	73,423	81,242	89,831	99,544	110,014
GDP in Million USD	10,679	11,405	12,148	13,001	13,901	18,242	20,159	22,191	24,488	27,030
GDP % Growth Rate	7.0	6.9	7.0	7.5	7.1	8.9	10.6	10.6	10.8	10.5
GDP % Growth Rate, by Economic Activity										
Agriculture, Fisheries & Forestry	0.2	1.3	1.7	1.1	-0.5	0.2	3.0	4.4	4.4	4.0
Industry	11.5	10.6	9.7	11.6	11.3	17.7	17.7	15.8	16.0	17.1
Services	7.1	6.8	7.0	6.8	6.2	9.2	10.8	10.1	10.2	8.7
GDP Per Capita in Million KHR	2.9	3.0	3.2	3.4	3.5	4.9	5.4	5.8	6.3	6.9
GDP Per Capita in USD	713	752	782	826	871	1,218	1,330	1,429	1,555	1,694

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

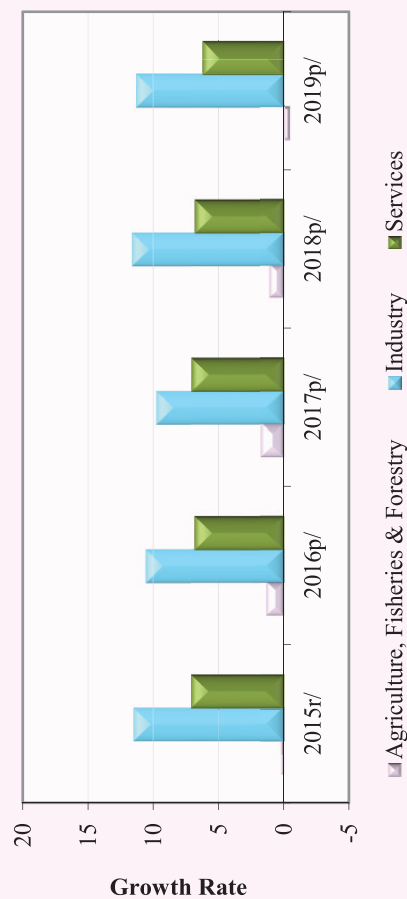
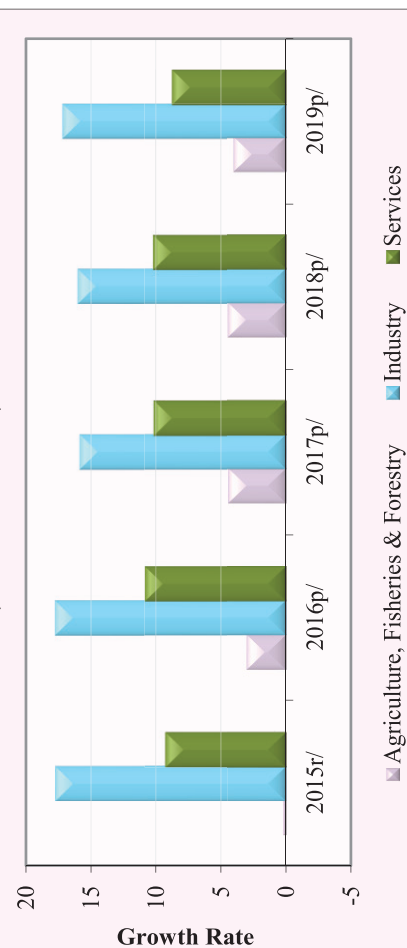


Chart 4: GDP by Economic Activity
(At Current Prices)



p/: preliminary estimates

r/: revised

Source: National Institute of Statistics

Table 4: Investment Projects Approved by Sectors

(In Million USD)

Sector	Agriculture		Industries		Services		Tourism		Energy		Total	
	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets	Projects	Fixed Assets
2017												
Total	7	274.5	97	726.3	4	1,049.5	3	3,166.6	-	-	111	5,216.9
2018												
Q3	1	32.0	25	408.2	2	550.4	2	137.3	-	-	30	1,127.9
Q4	3	79.5	43	293.2	3	240.4	6	1,239.4	-	-	55	1,852.5
Total	13	444.2	115	984.0	10	2,869.9	12	1,577.8	-	-	150	5,875.8
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	1	58.2	49	1,152.5
Q4	2	27.5	38	198.5	4	361.4	4	1,703.7	2	100.4	50	2,391.6
Total	5	68.7	164	859.4	10	1028.3	17	6,051.6	3	158.6	199	8,166.6
2020												
Q1	-	-	41	191.0	2	592.1	2	133.0	-	-	45	916.1
Q2	4	62.5	44	509.0	2	198.1	3	202.4	2	282.1	55	1,254.1
Total	4	62.5	85	700.0	4	790.2	5	335.4	2	282.1	100	2,170.1

Chart 5: Investment Fixed Assets by Sectors

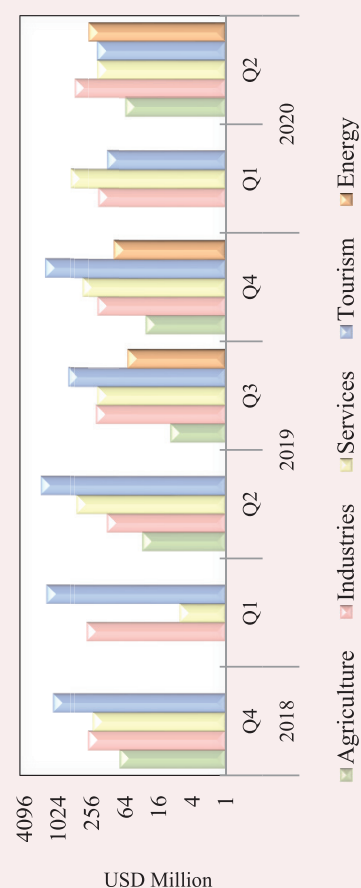
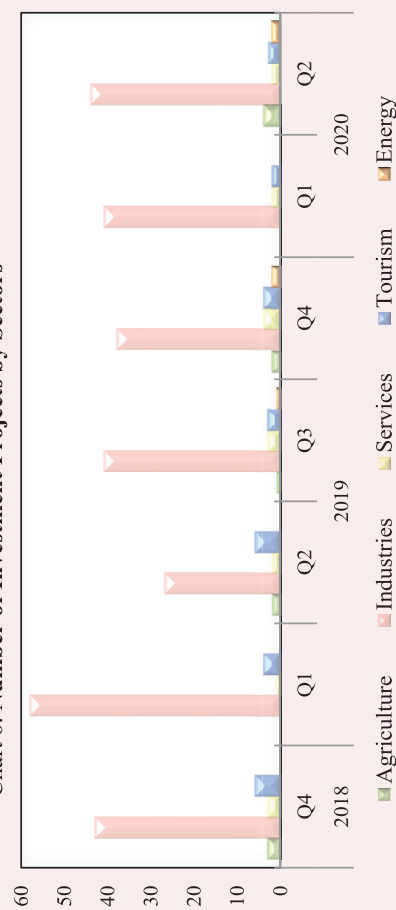


Chart 6: Number of Investment Projects by Sectors



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

Table 5: Investment Projects Approved by Major Countries*

(In Million USD)

Country	2018		2019				2020	
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Cambodia	838.1	729.5	1,050.4	2,491.7	331.8	788.4	332.3	430.2
China	205.8	227.8	279.9	99.3	275.4	666.8	471.9	343.2
Korea	3.6	2.1	19.1	-	6.0	-	-	231.1
United States	-	-	-	5.3	4.9	-	18.6	14.8
Thailand	13.1	6.8	6.8	2.2	7.8	-	-	5.0
Vietnam	-	21.4	-	-	2.9	-	2.3	5.9
Malaysia	-	-	4.5	-	-	-	30.0	21.7
Singapore	-	6.5	10.3	-	2.9	-	-	45.2
Taiwan	8.7	12.9	24.6	27.3	5.8	-	20.8	27.1
Australia	-	-	-	-	-	-	-	-
England	-	10.3	502.7	3.1	292.3	23.4	-	2.0
Japan	-	822.6	-	2.3	-	292.4	7.2	-
Hong Kong	33.1	5.9	24.6	55.7	222.9	613.3	32.2	23.7
Others	25.3	6.7	12.7	0.0	0.0	7.3	0.8	104.0
Total	1,127.9	1,852.5	1,935.6	2,686.9	1,152.5	2,391.6	916.1	1,254.1
(Share of Total)								
Cambodia	74.3	39.4	54.3	92.7	28.8	33.0	36.3	34.3
China	18.2	12.3	14.5	3.7	23.9	27.9	51.5	27.4
Korea	0.3	0.1	1.0	-	0.5	-	-	18.4
United States	-	-	-	0.2	0.4	-	2.0	1.2
Thailand	1.2	0.4	0.4	0.1	0.7	-	-	0.4
Vietnam	-	1.2	-	-	0.3	-	0.3	0.5
Malaysia	-	-	0.2	-	-	-	3.3	1.7
Singapore	-	0.3	0.5	-	0.2	-	-	3.6
Taiwan	0.8	0.7	1.3	1.0	0.5	-	2.3	2.2
Australia	-	-	-	-	-	-	-	-
England	-	0.6	26.0	0.1	25.4	1.0	-	0.2
Japan	-	44.4	-	0.1	-	12.2	0.8	-
Hong Kong	2.9	0.3	1.3	2.1	19.3	25.6	3.5	1.9
Others	2.2	0.4	0.7	0.0	0.0	0.3	0.1	8.3
Total	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 June 2020

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,122	4,131	4,127	4,120	-2.0	0.0
2	4,119	4,126	4,123	4,115	-3.0	-0.1
3	4,119	4,126	4,123	4,112	0.0	0.0
4	4,117	4,125	4,121	4,112	-2.0	0.0
5	4,117	4,125	4,121	4,110	0.0	0.0
6	4,111	4,120	4,116	4,110	-6.0	-0.1
7	4,111	4,120	4,116	4,110	0.0	0.0
8	4,111	4,120	4,116	4,108	0.0	0.0
9	4,109	4,119	4,114	4,108	-2.0	0.0
10	4,109	4,119	4,114	4,100	0.0	0.0
11	4,094	4,105	4,100	4,094	-15.0	-0.4
12	4,087	4,098	4,093	4,088	-7.0	-0.2
13	4,065	4,075	4,070	4,088	-22.0	-0.5
14	4,072	4,083	4,078	4,088	7.0	0.2
15	4,072	4,083	4,078	4,065	0.0	0.0
16	4,073	4,085	4,079	4,065	1.0	0.0
17	4,079	4,091	4,085	4,060	6.0	0.1
18	4,079	4,091	4,085	4,060	0.0	0.0
19	4,079	4,091	4,085	4,062	0.0	0.0
20	4,079	4,091	4,085	4,062	0.0	0.0
21	4,079	4,091	4,085	4,062	0.0	0.0
22	4,079	4,091	4,085	4,065	0.0	0.0
23	4,084	4,094	4,089	4,065	5.0	0.1
24	4,088	4,098	4,093	4,068	4.0	0.1
25	4,092	4,101	4,097	4,075	4.0	0.1
26	4,097	4,111	4,104	4,085	5.0	0.1
27	4,097	4,111	4,104	4,085	0.0	0.0
28	4,097	4,111	4,104	4,085	0.0	0.0
29	4,099	4,111	4,105	4,093	2.0	0.0
30	4,102	4,113	4,108	4,093	3.0	0.1
Average Rate	4,095	4,105	4,100	4,087	-0.7	0.0

* Spread of Daily Purchasing Market Rate

Table 7: Monthly Exchange Rate

(KHR/USD, End-Period)

Month	Market Rate				Official Rate
	Purchase	Monthly %Change	Sale	Midpoint	
Dec-15	4,048	0.10	4,055	4,052	4,050
Dec-16	4,039	0.17	4,050	4,045	4,037
Dec-17	4,037	0.07	4,046	4,042	4,037
2018					
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
Nov	4,074	0.25	4,084	4,079	4,065
Dec	4,079	0.12	4,089	4,084	4,075
2020					
Jan	4,088	0.22	4,100	4,094	4,050
Feb	4,086	-0.05	4,094	4,090	4,070
Mar	4,084	-0.05	4,095	4,090	4,070
Apr	4,108	0.59	4,117	4,113	4,099
May	4,124	0.39	4,135	4,130	4,116
Jun	4,102	-0.53	4,113	4,108	4,093

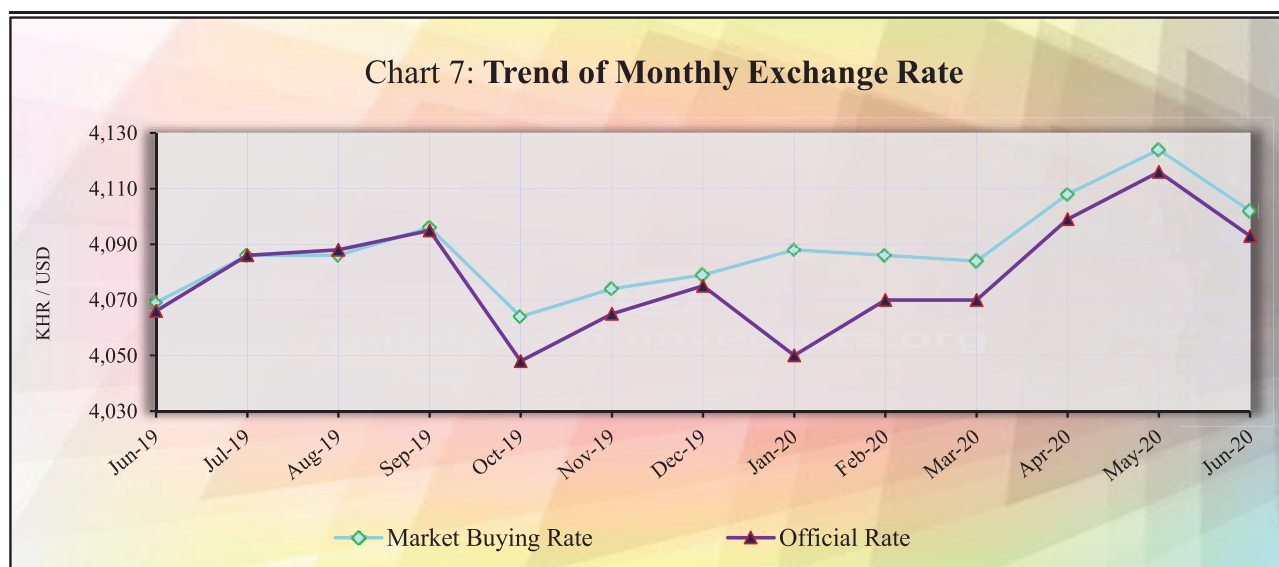
Chart 7: Trend of Monthly Exchange Rate

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
Dec-18	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
Nov	5,581	4,065	4,476	3,710	5,248	289	975	8,008	2,976	134	175
Dec	5,635	4,075	4,565	3,743	5,344	293	994	8,050	3,023	136	176
2020											
Jan	5,572	4,050	4,466	3,718	5,301	297	991	7,945	2,973	130	175
Feb	5,575	4,070	4,476	3,711	5,245	290	967	8,010	2,918	129	175
Mar	5,578	4,070	4,490	3,768	5,037	249	942	7,996	2,859	125	172
Apr	5,591	4,099	4,454	3,843	5,106	269	946	8,120	2,904	126	176
May	5,621	4,116	4,558	3,824	5,068	280	947	8,120	2,903	129	177
Jun	5,631	4,093	4,602	3,802	5,038	289	956	8,210	2,938	133	177
Monthly % Change	0.18	-0.56	0.97	-0.58	-0.59	3.21	0.95	1.11	1.21	3.10	0.00

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

	Dec-17	Oct-18	Nov-18	Dec-18	Jan-19	Feb-20	Mar-19	Apr-20	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20
Weighted Average Rate on New Amount																						
Interest Rate on Deposits and Loans in KHR																						
Deposit (1)	0.90	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	0.57	0.64	0.71	0.53	0.62	0.60	0.57
Demand Deposits	0.04	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	0.12	0.03	0.15	0.06	0.06	0.09	0.04
Saving Deposits	1.19	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	0.60	0.67	0.65	0.66	0.66	0.69	0.69
Term Deposits	4.70	5.00	4.43	5.09	4.54	5.14	5.27	5.59	5.12	3.99	5.13	4.76	4.46	5.25	4.10	4.59	4.71	5.47	4.91	4.42	5.05	
Other Deposits	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	2.47	3.35	0.00	0.00	1.62	2.30	2.21
Loans (2)	14.51	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	8.59	10.64	10.52	10.19	9.74	10.58	9.66
Overdraft	7.55	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	7.72	7.82	7.61	7.94	7.93	7.96	7.98
Credit Card	17.91	15.39	17.34	16.98	16.75	18.00	16.60	17.57	17.68	17.55	17.40	15.28	17.32	16.70	16.41	16.73	16.69	16.38	15.58	17.31	17.40	17.28
Term Loans	14.91	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	9.13	11.11	11.02	10.86	10.39	11.72	10.31
Other Loans	10.71	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	5.59	7.65	7.25	7.39	6.63	7.72	6.96
Interest Rate on Deposits and Loans in USD																						
Deposit (1)	0.75	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	0.58	0.52	0.61	0.48	0.45	0.46	0.46
Demand Deposits	0.22	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	0.20	0.11	0.20	0.12	0.14	0.17	0.20
Saving Deposits	0.54	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	0.24	0.25	0.25	0.25	0.25	0.25	0.24
Term Deposits	3.30	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	3.44	3.70	3.53	3.35	3.28	3.33	3.34
Other Deposits	1.65	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	2.47	2.03	2.16	2.48	2.03	0.88	0.79
Loans (2)	8.31	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	7.97	8.18	8.24	8.04	7.76	8.00	8.04
Overdraft	7.51	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	7.57	7.59	7.57	7.49	7.49	7.39	7.45
Credit Card	19.26	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	11.97	11.18	8.84	14.79	16.59	16.89	16.89
Term Loans	9.92	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	8.72	9.55	9.60	9.41	8.78	9.43	9.22
Other Loans	6.08	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	6.50	6.41	6.44	6.16	5.64	5.50	5.60
Weighted Average Rate on Outstanding Amount																						
Deposit (1)	2.70	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	2.54	2.69	2.68	2.80	2.85	2.77	2.83
Demand Deposits	0.17	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	0.22	0.16	0.28	0.18	0.19	0.23	0.29
Saving Deposits	1.31	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	0.91	0.92	0.81	0.89	0.90	0.90	0.93
Term Deposits	5.87	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	5.42	5.64	5.67	5.78	5.93	5.79	5.71
Other Deposits	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	2.81	1.84	2.23	3.53	3.29	3.35	2.93
Loans (2)	16.13	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	10.38	10.54	10.42	10.46	10.36	10.27	10.27
Overdraft	8.72	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	8.08	8.14	8.12	8.08	8.03	8.10	8.12
Credit Card	20.88	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	17.29	17.25	17.06	16.87	16.84	16.74	16.73
Term Loans	16.55	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	10.62	10.70	10.61	10.66	10.54	10.44	10.44
Other Loans	11.09	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	6.28	6.78	6.86	6.88	6.86	6.90	6.89
Interest Rate on Deposits and Loans in USD																						
Deposit (1)	2.48	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	2.25	2.32	2.32	2.37	2.39	2.40	2.40
Demand Deposits	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	0.35	0.30	0.47	0.36	0.45	0.46	0.44
Saving Deposits	0.83	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	0.43	0.44	0.41	0.46	0.43	0.42	0.43
Term Deposits	4.41	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	4.34	4.41	4.37	4.38	4.32	4.35	4.39
Other Deposits	3.01	2.54	2.55	2.57	2.66	2.60	2.47	2.26	2.48	2.65	2.58	2.61	2.44	2.44	2.40	2.47	2.16	2.03	2.03	1.99	1.63	1.37
Loans (2)	9.22	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	9.27	9.39	9.28	9.24	9.38	9.20	9.22
Overdraft	8.10	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	7.82	7.88	7.85	7.78	7.84	7.86	7.84
Credit Card	15.64	16.30	16.40	28.67	28.87	28.28	18.28	15.73	16.20	16.06	10.63	16.09	15.97	15.74	15.58	15.53	15.70	15.34	18.18	17.95	17.90	17.95
Term Loans	9.43	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	9.51	9.62	9.51	9.46	9.63	9.42	9.44
Other Loans	6.96	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	7.19	7.18	7.16	7.10	6.99	6.94	6.98

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: Central Bank Survey*

(In Billion KHR)

	Feb-20	Mar-20	Apr-20	May-20	Jun-20
Net Foreign Assets	77,050.6	74,495.1	75,508.6	77,658.8	79,364.4
Claims on Nonresidents	77,521.7	74,966.4	75,981.0	78,133.6	79,840.1
Liabilities to Nonresidents	-471.0	-471.3	-472.4	-474.9	-475.7
Claims on Other Depository Corporations	3,986.1	4,400.6	5,044.9	4,993.0	4,521.2
Net Claims on Central Government	-18,720.3	-20,009.9	-19,998.9	-19,874.4	-19,371.4
Claims on Central Government	0.0	0.0	0.0	0.0	0.0
Liabilities to Central Government	-18,720.3	-20,009.9	-19,998.9	-19,874.4	-19,371.4
Claims on Other Sectors	215.2	294.2	297.1	309.3	175.1
Claims on Other Financial Corporations	169.9	239.9	248.0	248.1	124.2
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.0	0.0	0.0	0.0	0.0
Claims on Private Sector	45.4	54.3	49.1	61.2	50.9
Monetary Base	43,049.2	42,549.9	39,978.9	40,228.5	41,269.6
Currency in Circulation	13,993.7	14,355.1	14,389.4	14,121.8	14,031.1
Liabilities to Other Depository Corporations	28,965.4	28,141.4	25,510.1	26,011.4	27,152.5
Liabilities to Other Sectors	90.1	53.4	79.4	95.3	86.0
Other Liabilities to Other Depository Corporations	16,012.2	13,149.4	16,471.1	18,095.8	18,380.6
Deposits And Securities Other Than Shares Excl. Form Monetary Base	71.4	111.6	110.1	110.6	111.2
Deposits Included in Broad Money	0.0	0.0	0.0	0.0	0.0
Securities Other Than Shares Incl. in Broad Money	0.2	0.2	0.0	0.0	0.0
Deposits Excl. From Broad Money	33.2	62.9	63.3	63.5	64.4
Securities Other Than Shares Excl. From Broad Money	38.0	48.5	46.8	47.0	46.8
Loans	0.0	0.0	0.0	0.0	0.0
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	5,049.3	5,038.5	5,974.9	6,336.0	6,614.5
Other Items (Net)	-1,650.5	-1,669.3	-1,683.2	-1,684.2	-1,686.7
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included only central bank

** Revised Data

Table 11: Other Depository Corporations Survey*

(In Billion KHR)

	Feb-20	Mar-20	Apr-20	May-20	Jun-20
Net Foreign Assets	-16,841.3	-17,493.3	-16,480.6	-15,768.1	-15,848.7
Claims on Nonresidents	14,846.2	15,830.2	17,015.5	17,674.5	17,059.0
Liabilities to Nonresidents	-31,687.4	-33,323.5	-33,496.1	-33,442.7	-32,907.7
Claims On Central Bank	42,814.0	40,032.3	40,952.7	43,060.9	44,579.4
Currency	1,242.6	1,474.7	1,569.7	1,382.0	1,380.8
Reserve Deposits and Securities Other Than Shares	41,537.5	38,526.4	39,352.6	41,650.6	43,172.4
Other Claims on Central Bank	33.9	31.3	30.4	28.3	26.3
Net Claims on Central Government	-4,256.7	-4,640.7	-4,693.2	-4,605.0	-4,780.7
Claims on Central Government	71.7	61.5	66.3	76.7	83.3
Liabilities to Central Government	-4,328.5	-4,702.2	-4,759.5	-4,681.7	-4,864.0
Claims on Other Sectors	133,938.2	136,288.4	137,117.8	136,862.1	137,436.6
Claims on Other Financial Corporations	4,305.4	4,526.8	4,687.9	4,618.4	4,637.0
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.6	0.6	0.7	0.7	0.6
Claims on Private Sector	129,632.2	131,761.0	132,429.2	132,243.0	132,799.1
Liabilities to Central Bank	3,005.8	3,192.9	3,542.4	3,608.5	3,449.9
Transferable Deposits Incl. in Broad Money	23,508.9	22,784.4	22,580.0	23,110.7	23,254.7
Other Deposits Incl. in Broad Money	86,562.1	83,504.3	84,615.1	86,526.6	88,123.3
Securities Other Than Shares Incl. in Broad Money	0.0	0.0	0.0	0.0	0.0
Deposits Excl. From Broad Money	280.9	279.8	213.6	132.7	152.7
Securities Other Than Shares Excl. From Broad Money	0.0	0.0	0.0	0.0	0.0
Loans	1,324.3	1,376.4	1,509.4	1,512.8	1,548.8
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	36,994.6	37,850.8	38,553.1	39,163.9	39,551.4
Other Items (Net)	3,977.5	5,198.2	5,883.1	5,494.7	5,305.9
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included commercial banks and MDIs

** Revised Data

Table 12: Depository Corporations Survey*

(In Billion KHR)

	Feb-20	Mar-20	Apr-20	May-20	Jun-20
Net Foreign Assets	60,209.3	57,001.8	59,028.0	61,890.6	63,515.6
Claims on Nonresidents	92,367.8	90,796.6	92,996.5	95,808.1	96,899.1
Liabilities to Nonresidents	-32,158.5	-33,794.8	-33,968.5	-33,917.5	-33,383.5
Domestic Claims	111,176.3	111,932.1	112,722.8	112,692.0	113,459.6
Net Claims on Central Government	-22,977.1	-24,650.6	-24,692.1	-24,479.4	-24,152.1
Claims on Central Government	71.7	61.5	66.3	76.7	83.3
Liabilities to Central Government	-23,048.8	-24,712.1	-24,758.4	-24,556.1	-24,235.4
Claims on Other Sectors	134,153.4	136,582.7	137,414.9	137,171.4	137,611.7
Claims on Other Financial Corporations	4,475.2	4,766.7	4,935.9	4,866.6	4,761.2
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.6	0.6	0.7	0.7	0.6
Claims on Private Sector	129,677.5	131,815.3	132,478.3	132,304.2	132,849.9
Broad Money Liabilities (M2)	122,912.4	119,222.8	120,094.2	122,472.4	124,114.4
Currency Outside Depository Corporations	12,751.1	12,880.5	12,819.7	12,739.7	12,650.4
Transferable Deposits	23,582.5	22,821.3	22,642.9	23,189.5	23,324.2
Other Deposits	86,578.6	83,520.8	84,631.7	86,543.2	88,139.9
Securities Other Than Shares	0.2	0.2	0.0	0.0	0.0
<i>of which Foreign Currency (of M2)</i>	<i>102,642.6</i>	<i>99,700.8</i>	<i>100,335.2</i>	<i>102,390.4</i>	<i>103,956.6</i>
Deposits Excl. From Broad Money	314.1	342.7	276.9	196.2	217.1
Securities Other Than Shares Excl. From Broad Money	38.0	48.5	46.8	47.0	46.8
Loans	1,324.3	1,376.4	1,509.4	1,512.8	1,548.8
Financial Derivative	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	42,044.0	42,889.3	44,528.0	45,499.9	46,165.9
Other Items (Net)	4,752.9	5,054.2	5,295.5	4,854.2	4,882.2
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included data of central bank and other depository corporations(ODCs)

** Revised Data

Table 13: Other Financial Corporations Survey*

(In Billion KHR)

	Feb-20	Mar-20	Apr-20	May-20	Jun-20
Net Foreign Assets	-1,034.1	-1,079.4	-1,125.3	-1,198.0	-1,214.7
Claims on Nonresidents	105.4	117.0	102.4	100.0	101.5
Liabilities to Nonresidents	-1,139.5	-1,196.4	-1,227.8	-1,298.0	-1,316.2
Claims on Depository Corporations	511.8	358.0	359.8	401.9	443.6
Net Claims on Central Government	-492.9	-18.7	-20.6	-21.8	-22.6
Claims on Central Government	2.1	1.1	1.3	1.4	1.6
Liabilities to Central Government	-495.0	-19.8	-21.9	-23.2	-24.2
Claims on Other Sectors	2,971.2	2,333.4	2,357.8	2,353.2	2,373.3
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.0	0.0	0.0	0.0	0.0
Claims on Private Sector	2,971.2	2,333.4	2,357.8	2,353.2	2,373.3
Deposit	35.2	33.3	33.2	33.3	33.3
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
Loans	134.7	132.6	133.1	133.5	145.7
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	1,818.2	1,443.1	1,450.5	1,466.3	1,465.0
Other Items (Net)	-32.0	-15.7	-45.1	-97.8	-64.4
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included only specialized banks

** Revised Data

Table 14: Financial Corporations Survey*

(In Billion KHR)

	Feb-20	Mar-20	Apr-20	May-20	Jun-20
Net Foreign Assets	59,175.2	55,922.4	57,902.7	60,692.6	62,301.0
Claims on Nonresidents	92,473.2	90,913.6	93,099.0	95,908.1	97,000.6
Liabilities to Nonresidents	-33,298.0	-34,991.2	-35,196.3	-35,215.5	-34,699.6
Domestic Claims	109,179.4	109,480.0	110,124.1	110,156.9	111,049.1
Net Claims on Central Government	-23,470.0	-24,669.3	-24,712.7	-24,501.2	-24,174.7
Claims on Central Government	73.8	62.6	67.6	78.0	84.9
Liabilities to Central Government	-23,543.8	-24,731.9	-24,780.4	-24,579.2	-24,259.6
Claims on Other Sectors	132,649.4	134,149.3	134,836.8	134,658.1	135,223.8
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.6	0.6	0.7	0.7	0.6
Claims on Private Sector	132,648.8	134,148.7	134,836.1	134,657.4	135,223.2
Currency Outside Financial Corporations	12,739.3	12,871.1	12,815.0	12,734.6	12,646.3
Deposits	108,747.5	104,967.1	105,782.1	108,150.5	109,940.6
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
Loans	1,312.1	1,347.3	1,479.3	1,481.5	1,517.6
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	43,862.2	44,332.4	45,978.5	46,966.2	47,630.9
Other Items (Net)	1,693.6	1,884.7	1,971.8	1,516.7	1,614.6
<i>IFS Vertical Check</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>

* Included data of depository corporations and other financial corporations

** Revised Data

Chart 8: Financial Corporations Survey

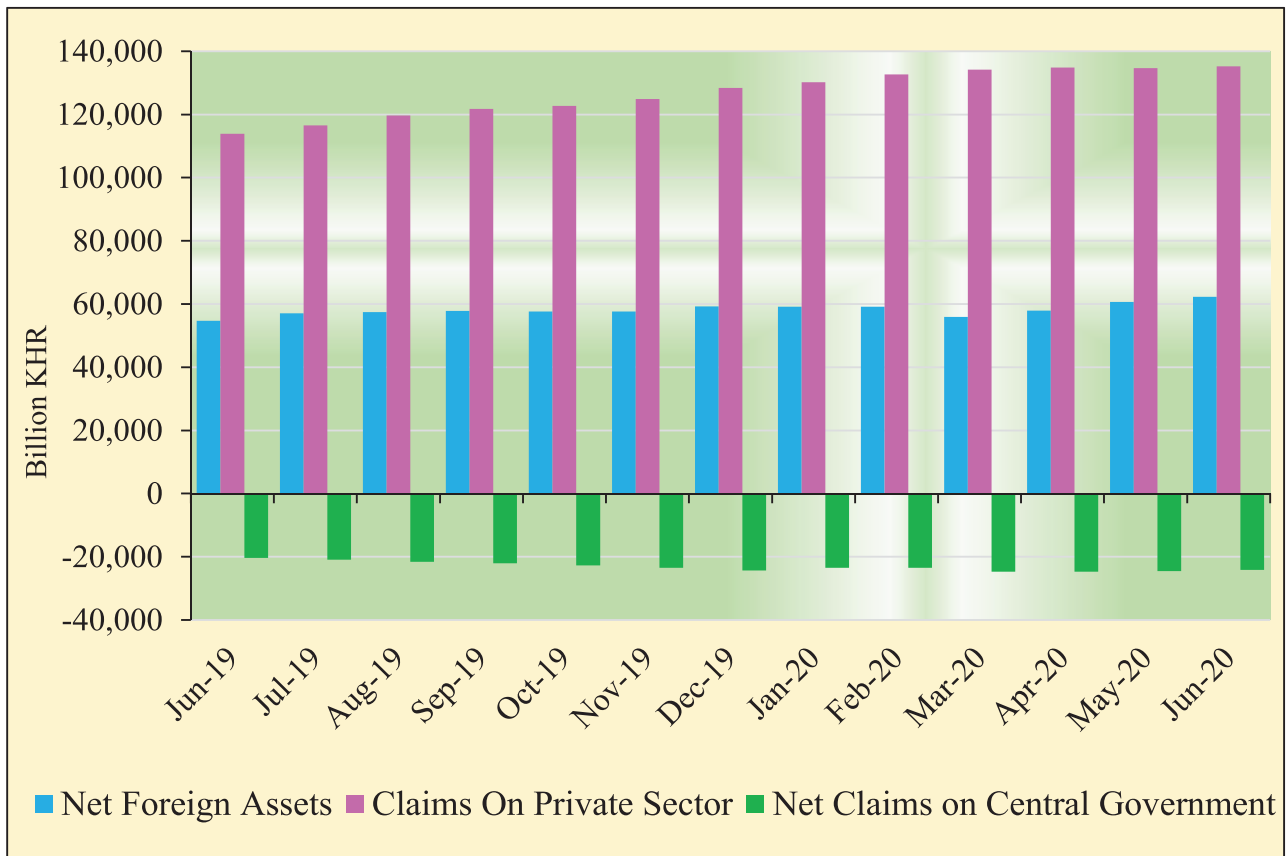


Chart 9: Monetary Aggregates Components

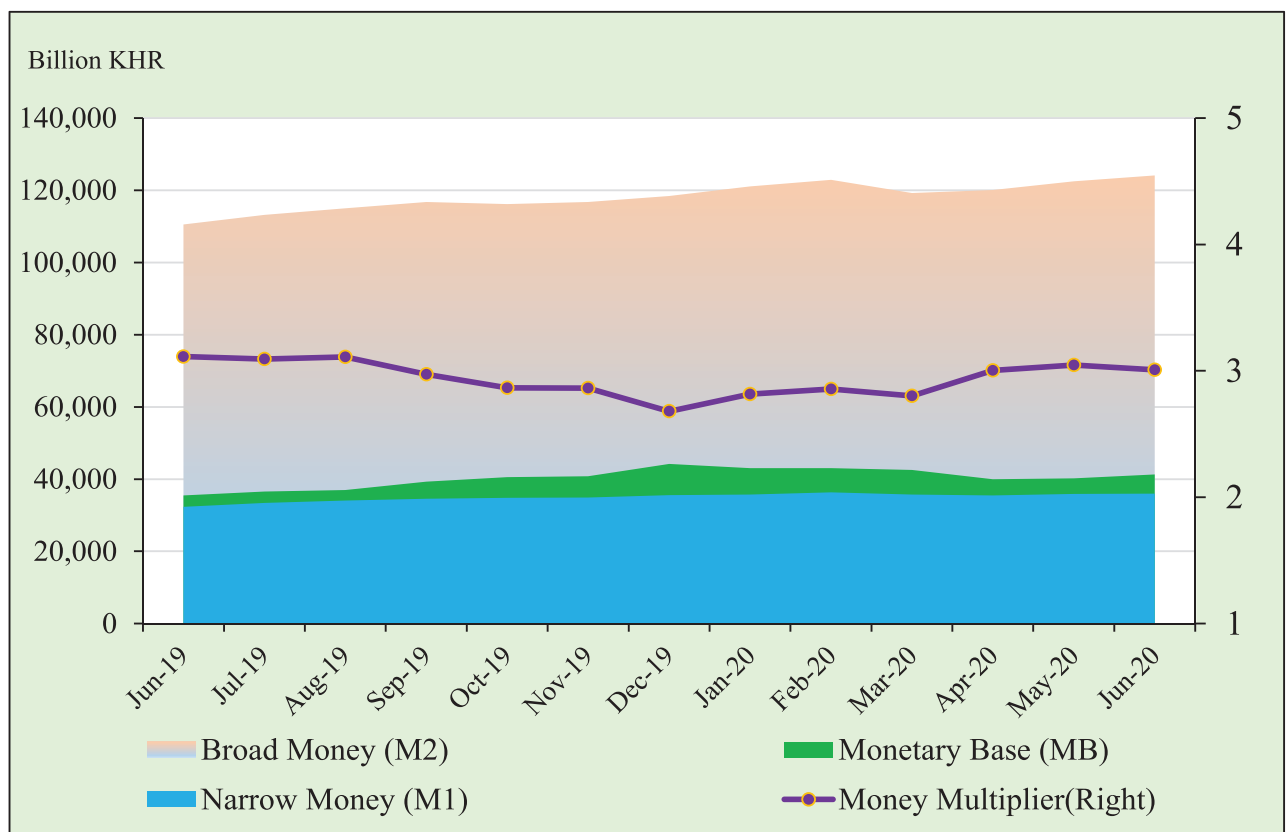


Table 15: Credit Granted by Deposit Money Banks Classified by Industry

(In Billion KHR)

	Feb-20	Mar-20	Apr-20	May-20	Jun-20
1. Financial Institutions	5,133.8	5,465.1	5,660.1	5,457.6	5,447.9
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	3,136.1	3,352.2	3,413.7	3,261.6	3,285.3
1.3. Other Financial Institutions	1,997.7	2,112.9	2,246.4	2,196.0	2,162.7
2. Non-Financial Institutions	81,420.3	82,520.8	82,840.8	82,748.8	82,472.6
2.1. Agriculture, Forestry and Fishing	8,303.5	8,369.7	8,521.9	8,524.8	8,391.0
2.2. Mining and Quarrying	447.0	525.5	508.1	505.4	569.4
2.3. Manufacturing	4,867.5	4,849.9	4,811.5	4,581.4	4,521.0
2.4. Utilities	995.8	996.7	959.4	967.2	970.9
2.5. Construction	10,368.8	10,378.8	10,538.8	10,398.6	10,390.5
2.6. Wholesale Trade	11,679.5	11,876.4	11,672.3	11,631.6	11,627.3
2.7. Retail Trade	17,106.7	17,394.4	17,429.1	17,451.9	17,459.3
2.8. Hotels and Restaurants	4,654.7	4,804.5	4,841.0	5,106.5	5,069.9
2.9. Transport and Storage	2,185.7	2,155.1	2,178.7	2,186.6	2,189.9
2.10. Information Media and Telecommunications	851.9	844.9	853.8	859.9	869.1
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	4,014.9	4,061.6	4,129.0	4,084.7	4,086.4
2.12. Real Estate Activities	8,864.5	9,137.3	9,171.4	9,207.6	9,394.2
2.13. Other Non-Financial Services	7,079.8	7,125.9	7,225.8	7,242.7	6,933.7
3. Personal Essentials	23,073.4	23,284.9	23,732.9	24,242.8	24,651.8
3.1. Personal Lending	9,935.1	9,869.6	9,934.5	10,454.6	10,737.1
3.2. Credit Cards	209.8	206.1	195.1	198.3	207.4
3.3. Mortgages, Owner-Occupied Housing only	12,928.5	13,209.1	13,603.2	13,589.8	13,707.3
4. Other Lending	1,337.1	1,435.5	1,494.0	1,496.7	1,507.2
Total Gross Loan	110,964.6	112,706.3	113,727.8	113,945.8	114,079.5

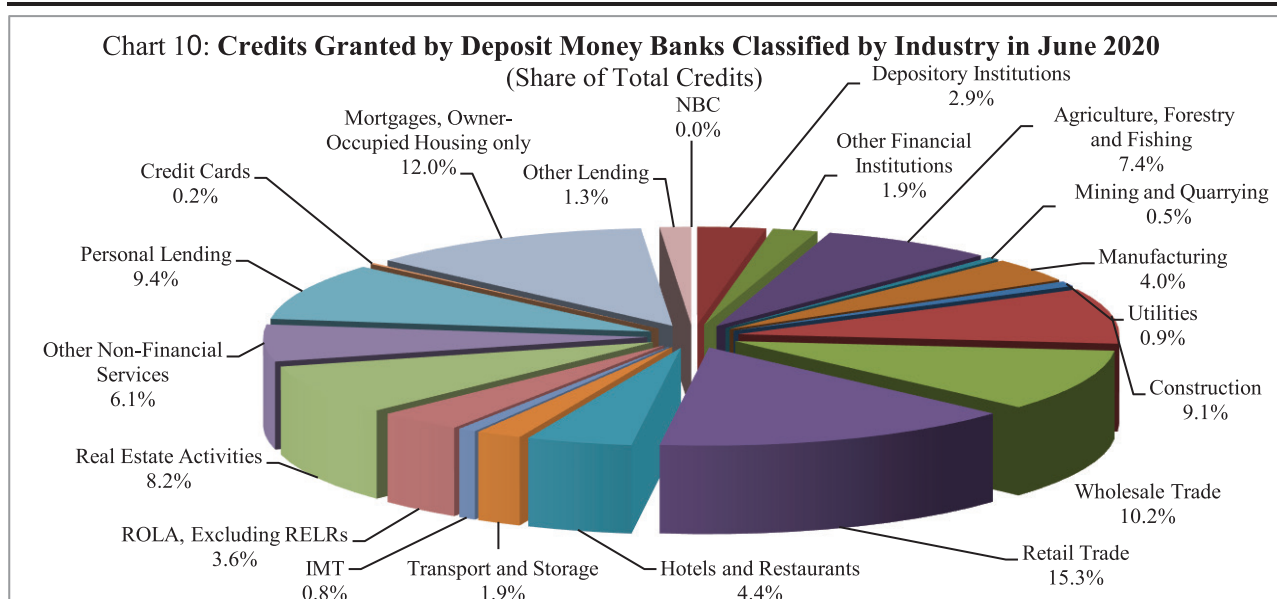


Table 16: Monthly Change of Credit Granted by Deposit Money Banks Classified by Industry

	Feb-20	Mar-20	Apr-20	May-20	Jun-20
	(Monthly Change in Billion KHR)				
1. Financial Institutions	107.6	331.3	194.9	-202.5	-9.6
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	108.6	216.1	61.5	-152.2	23.7
1.3. Other Financial Institutions	-1.0	115.2	133.4	-50.4	-33.3
2. Non-Financial Institutions	1,508.8	1,100.5	320.0	-92.0	-276.3
2.1. Agriculture, Forestry and Fishing	160.3	66.2	152.2	2.8	-133.8
2.2. Mining and Quarrying	-5.6	78.5	-17.4	-2.7	63.9
2.3. Manufacturing	56.7	-17.6	-38.4	-230.1	-60.4
2.4. Utilities	6.7	0.9	-37.4	7.9	3.7
2.5. Construction	383.7	10.0	160.0	-140.2	-8.1
2.6. Wholesale Trade	178.9	196.9	-204.1	-40.7	-4.4
2.7. Retail Trade	154.2	287.8	34.7	22.7	7.5
2.8. Hotels and Restaurants	27.7	149.8	36.5	265.5	-36.6
2.9. Transport and Storage	41.7	-30.5	23.5	7.9	3.3
2.10. Information Media and Telecommunications	9.6	-7.0	8.9	6.0	9.2
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	86.0	46.8	67.3	-44.3	1.7
2.12. Real Estate Activities	249.1	272.8	34.1	36.2	186.6
2.13. Other Non-Financial Services	159.7	46.1	100.0	16.8	-309.0
3. Personal Essentials	381.5	211.5	448.0	509.9	409.0
3.1. Personal Lending	-140.5	-65.4	64.9	520.1	282.5
3.2. Credit Cards	-12.4	-3.6	-11.0	3.2	9.1
3.3. Mortgages, Owner-Occupied Housing only	534.5	280.6	394.2	-13.4	117.5
4. Other Lending	47.8	98.4	58.5	2.6	10.5
Total Gross Loan	2,045.7	1,741.8	1,021.5	218.0	133.7
	(Monthly Change in Percent)				
1. Financial Institutions	2.1	6.5	3.6	-3.6	-0.2
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	3.6	6.9	1.8	-4.5	0.7
1.3. Other Financial Institutions	0.0	5.8	6.3	-2.2	-1.5
2. Non-Financial Institutions	1.9	1.4	0.4	-0.1	-0.3
2.1. Agriculture, Forestry and Fishing	2.0	0.8	1.8	0.0	-1.6
2.2. Mining and Quarrying	-1.2	17.6	-3.3	-0.5	12.7
2.3. Manufacturing	1.2	-0.4	-0.8	-4.8	-1.3
2.4. Utilities	0.7	0.1	-3.8	0.8	0.4
2.5. Construction	3.8	0.1	1.5	-1.3	-0.1
2.6. Wholesale Trade	1.6	1.7	-1.7	-0.3	0.0
2.7. Retail Trade	0.9	1.7	0.2	0.1	0.0
2.8. Hotels and Restaurants	0.6	3.2	0.8	5.5	-0.7
2.9. Transport and Storage	1.9	-1.4	1.1	0.4	0.2
2.10. Information Media and Telecommunications	1.1	-0.8	1.1	0.7	1.1
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	2.2	1.2	1.7	-1.1	0.0
2.12. Real Estate Activities	2.9	3.1	0.4	0.4	2.0
2.13. Other Non-Financial Services	2.3	0.7	1.4	0.2	-4.3
3. Personal Essentials	1.7	0.9	1.9	2.1	1.7
3.1. Personal Lending	-1.4	-0.7	0.7	5.2	2.7
3.2. Credit Cards	-5.6	-1.7	-5.4	1.7	4.6
3.3. Mortgages, Owner-Occupied Housing only	4.3	2.2	3.0	-0.1	0.9
4. Other Lending	3.7	7.4	4.1	0.2	0.7
Total Gross Loan	1.9	1.6	0.9	0.2	0.1

Table 17: Deposits with Deposit Money Banks

(In Billion KHR)

	Feb-20	Mar-20	Apr-20	May-20	Jun-20
Deposits in KHR					
Demand deposits	2,601.8	2,799.5	2,634.5	2,736.5	2,642.3
Savings deposits	1,972.9	1,712.0	1,853.3	2,007.2	1,957.0
Fixed deposits	3,374.4	3,367.8	3,411.1	3,498.1	3,716.0
Others	97.7	97.7	102.7	104.6	114.8
Total	8,046.7	7,976.9	8,001.6	8,346.4	8,430.2
Deposits in Foreign Currency*					
Demand deposits	22,898.8	22,499.6	22,200.1	22,595.4	22,871.2
Savings deposits	31,796.1	29,252.0	28,987.0	29,560.4	30,032.8
Fixed deposits	42,293.2	42,924.4	43,760.0	44,353.9	44,777.6
Others	1,337.2	1,371.6	1,304.5	1,288.8	1,282.7
Total	98,325.2	96,047.6	96,251.7	97,798.5	98,964.4
Grand Total	106,372.0	104,024.5	104,253.3	106,144.9	107,394.6

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

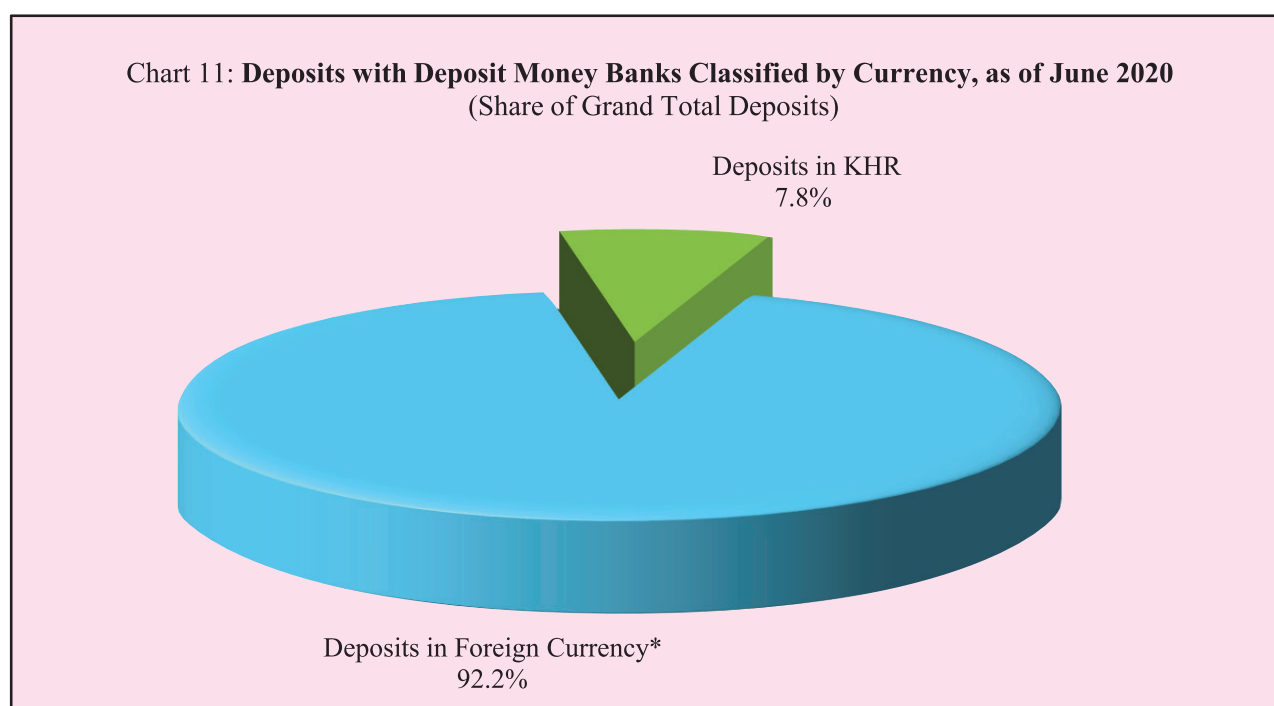


Table 18: Monthly Change of Deposits with Deposit Money Banks

	Feb-20	Mar-20	Apr-20	May-20	Jun-20
(Change in Billion KHR)					
Deposits in KHR					
Demand deposits	-19.3	197.7	-165.0	102.0	-94.2
Savings deposits	0.6	-260.9	141.3	153.9	-50.2
Fixed deposits	132.4	-6.6	43.4	86.9	217.9
Others	0.1	0.0	5.0	1.9	10.3
Total	113.8	-69.8	24.6	344.8	83.8
Deposits in Foreign Currency					
Demand deposits	285.9	-399.2	-299.5	395.3	275.9
Savings deposits	29.8	-2,544.1	-265.0	573.4	472.4
Fixed deposits	927.0	631.3	835.6	593.9	423.7
Others	83.2	34.4	-67.0	-15.7	-6.1
Total	1,325.9	-2,277.7	204.1	1,546.8	1,165.9
Grand Total	1,439.7	-2,347.4	228.7	1,891.6	1,249.7
(Percentage Change)					
Deposits in KHR					
Demand deposits	-0.7	7.6	-5.9	3.9	-3.4
Savings deposits	0.0	-13.2	8.3	8.3	-2.5
Fixed deposits	4.1	-0.2	1.3	2.5	6.2
Others	0.1	0.0	5.1	1.8	9.8
Total	1.4	-0.9	0.3	4.3	1.0
Deposits in Foreign Currency					
Demand deposits	1.3	-1.7	-1.3	1.8	1.2
Savings deposits	0.1	-8.0	-0.9	2.0	1.6
Fixed deposits	2.2	1.5	1.9	1.4	1.0
Others	6.6	2.6	-4.9	-1.2	-0.5
Total	1.4	-2.3	0.2	1.6	1.2
Grand Total	1.4	-2.2	0.2	1.8	1.2

Chart 12: Deposits in KHR Classified by Type, as June 2020

(Share of Total KHR Deposits)

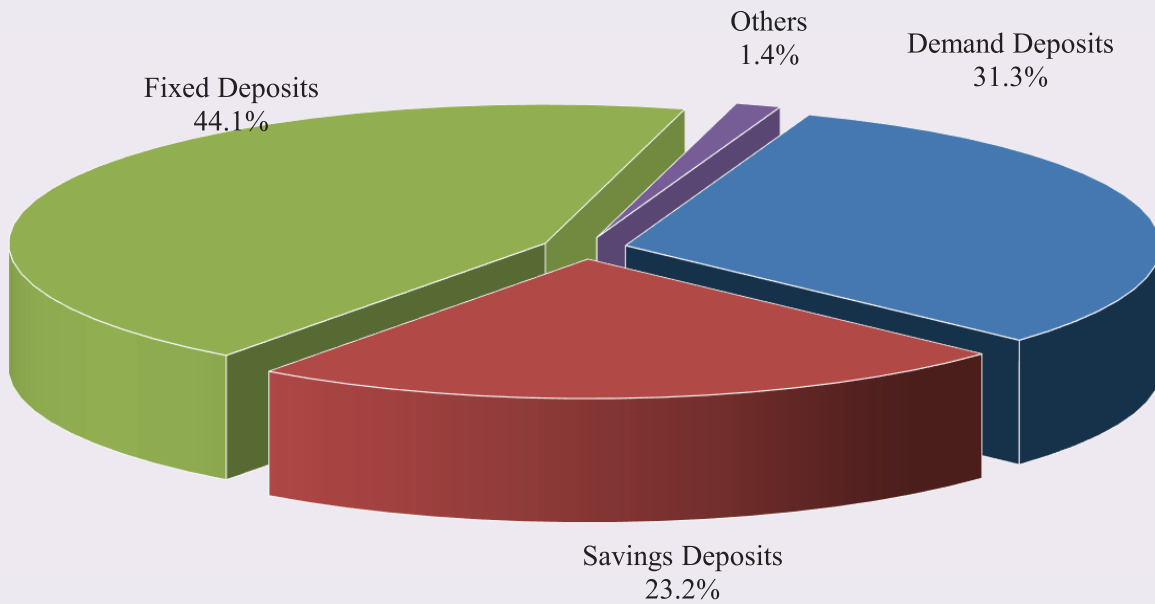


Chart 13: Deposits in Foreign Currency Classified by Type, as of June 2020

(Share of Total Foreign Currency Deposits)

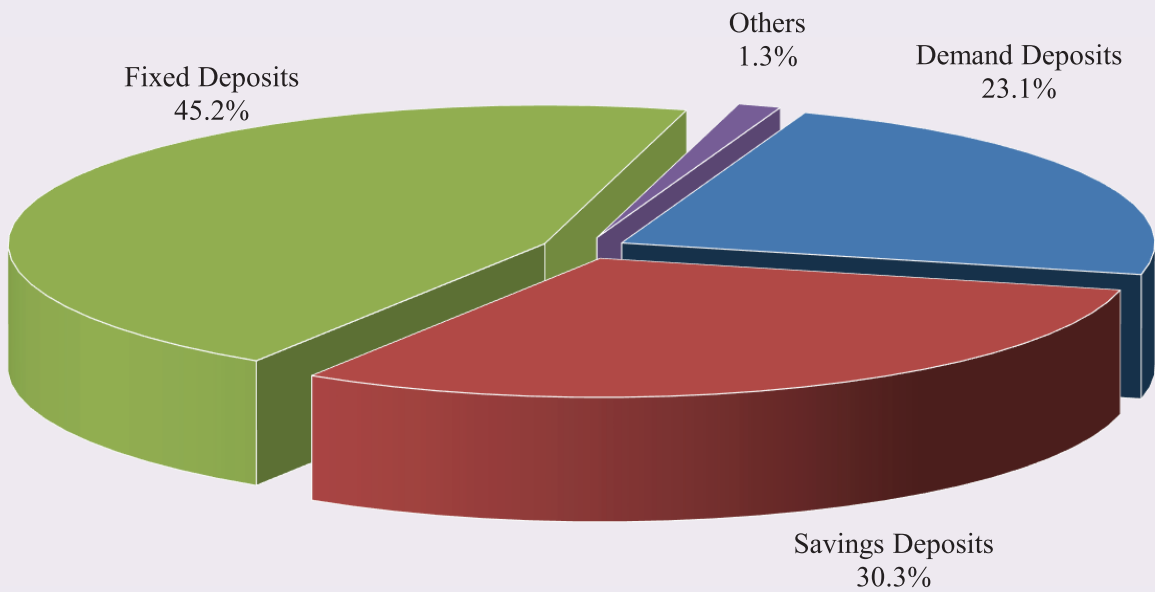


Table 19: Credit Granted by Micro-Finance Institutions*

Period	Numbers of				Loan Outstanding (In Billion KHR)	Interest Rate	
	District	Commune	Village	Household		Monthly	Annually
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*							
	Numbers of Branches			Number of Borrowers**	Loan Outstanding (In Billion KHR)	Interest Rate	
	Head Office	Province/ Krong	District/Khan			Monthly	Annually
Dec	76	366	975	1,776,467	17,236	1.4%-2.5%	16.9%-28.8%
2018							
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	81	395	953	2,013,430	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%
Nov	82	403	965	2,091,365	28,886	1.1%-1.7%	14.2%-19.8%
Dec	82	406	965	2,109,170	29,357	1.1%-1.6%	13.4%-18.7%
2020							
Jan	81	381	909	2,053,957	29,314	1.1%-1.6%	13.6%-18.5%
Feb	81	377	910	2,070,481	29,930	1.1%-1.6%	13.9%-19.2%
Mar	81	376	910	2,081,328	30,267	1.1%-1.7%	13.8%-19.4%
Apr	81	379	913	2,055,408	29,843	1.1%-1.7%	13.6%-19.4%
May	80	370	887	2,031,904	29,259	1.1%-1.6%	13.7%-19.1%
Jun	80	367	889	2,040,143	29,226	1.1%-1.6%	13.4%-18.8%

* Including MFI and MDI

** Including Individuals and Legal Entities

*** Revised Data

Table 20: KHR-Denominated Checks Clearing through Clearing House

Date	Number of Cleared Check	Number of Working Day	Number of Cleared Check Per Day	Total Amount (In Billion KHR)	Daily Average Amount (In Billion KHR)	Returned Check	
						Number	Amount (In Billion KHR)
	1	2	3 = 1/2	4	5 = 4/2	6	7
Dec-15	10,709	22	487	519.9	23.6	29	0.79
Total	106,919	233	459	4,854.2	20.8	252	47.39
Dec-16	3,938	22	179	490.0	22.3	13	3.15
Total	82,291	242	340	5,421.8	22.4	186	117.50
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							
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
Nov	3,584	18	199	997.0	55.4	15	1.15
Dec	3,734	21	178	1,584.1	75.4	18	11.33
Total	41,696	236	177	13,602.7	57.6	206	630.84
2020							
Jan	3,221	21	153	1,425.0	67.9	21	2.00
Feb	3,113	20	156	1,283.0	64.2	3	0.10
Mar	3,341	21	159	1,985.6	94.6	11	0.65
Apr	2,965	22	135	5,781.6	262.8	10	4,005.27
May	2,465	17	145	1,517.5	89.3	6	0.24
Jun	2,861	21	136	2,035.1	96.9	8	545.03
Total	17,966	122	147	14,027.8	115.0	59	4,553.29

Table 21: USD-Denominated Checks Clearing through Clearing House

Date	Number of Checks Cleared	Number of days Cleared	Number of Cleared Check per Day	Total Amount (In Million USD)	Daily Average Amount (In Million USD)	Returned Checks	
						Number	Amount (In Million USD)
	1	2	3 = 1/2	4	5 = 4/2	6	7
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							
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	85.8
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
Dec	121,353	21	5,779	4,448.5	211.8	964	87.1
Total	1,337,800	236	5,669	51,609.1	218.7	10,654	3779.9
2020							
Jan	112,945	21	5,378	4,155.6	197.9	854	142.0
Feb	104,899	20	5,245	3,513.1	175.7	793	57.7
Mar	115,984	21	5,523	11,338.6	539.9	845	7539.5
Apr	92,572	22	4,208	3,580.9	162.8	720	447.8
May	86,011	17	5,059	2,951.1	173.6	706	64.7
Jun	95,099	21	4,529	3,602.3	171.5	656	88.9
Total	607,510	122	4,980	29,141.5	238.9	4,574	8,340.4

Table 22: Visitor Arrivals in Cambodia

	2020			% of Total		% Change	
	Apr	May	Jun	May	Jun	May/Apr	Jun/May
(Mode of Arrival)							
Phnom Penh International Airport	3,088	5,857	7,050	55.9	57.4	89.7	20.4
Kong Keng International Airport	632	1,292	1,200	12.3	9.8	104.4	-7.1
Siem Reap International Airport	26	38	28	0.4	0.2	46.2	-26.3
Land	1,095	3,288	4,006	31.4	32.6	2.0*	21.8
Boat	0	0	0	0.0	0.0	0.0	0.0
Preah Vihea	0	0	0	0.0	0.0	0.0	0.0
Total	4,841	10,475	12,284	100.0	100.0	116.4	17.3
(Arrival by Purpose of Visit)							
Tourist	1,989	4,243	4,838	40.5	39.4	113.3	14.0
Business and Professional	2,776	6,107	7,206	58.3	58.7	120.0	18.0
Others and not specified	76	125	240	1.2	2.0	64.5	92.0
Total	4,841	10,475	12,284	100.0	100.0	116.4	17.3
(Top-Ten Countries of Passenger Arrivals)							
China (PRC)	3,031	6,125	6,785	58.5	55.2	102.1	10.8
Thailand	1,157	3,373	3,900	32.2	31.7	191.5	15.6
South Korea	174	363	425	3.5	3.5	108.6	17.1
Vietnam	19	24	205	0.2	1.7	26.3	7.5*
Taiwan	38	73	201	0.7	1.6	92.1	175.3
United States of America	18	55	186	0.5	1.5	2.1*	2.4*
Japan	84	35	59	0.3	0.5	-58.3	68.6
Germany	23	23	49	0.2	0.4	0.0	113.0
Philippines	24	41	42	0.4	0.3	70.8	2.4
Indonesia	3	7	39	0.1	0.3	133.3	4.6*
Others	270	356	393	3.4	3.2	31.9	10.4
Total	4,841	10,475	12,284	100.0	100.0	116.4	17.3

Source: Ministry of Tourism

* Increased in times, not in percentage (%). eg, Passenger Arrivals from Vietnam increased 7.5 times in June.

Table 23: Cambodia's Imports and Exports

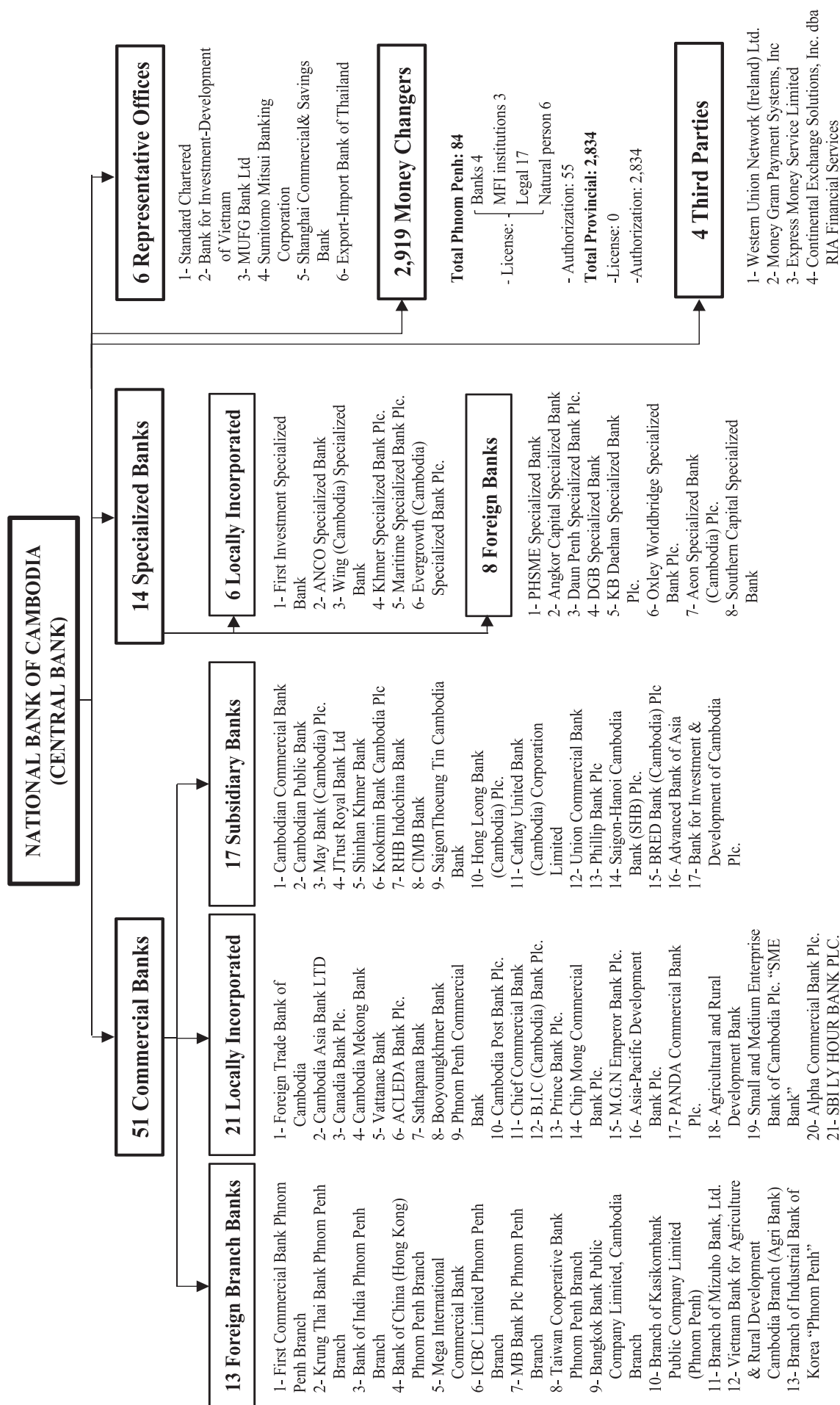
(In Billion KHR)

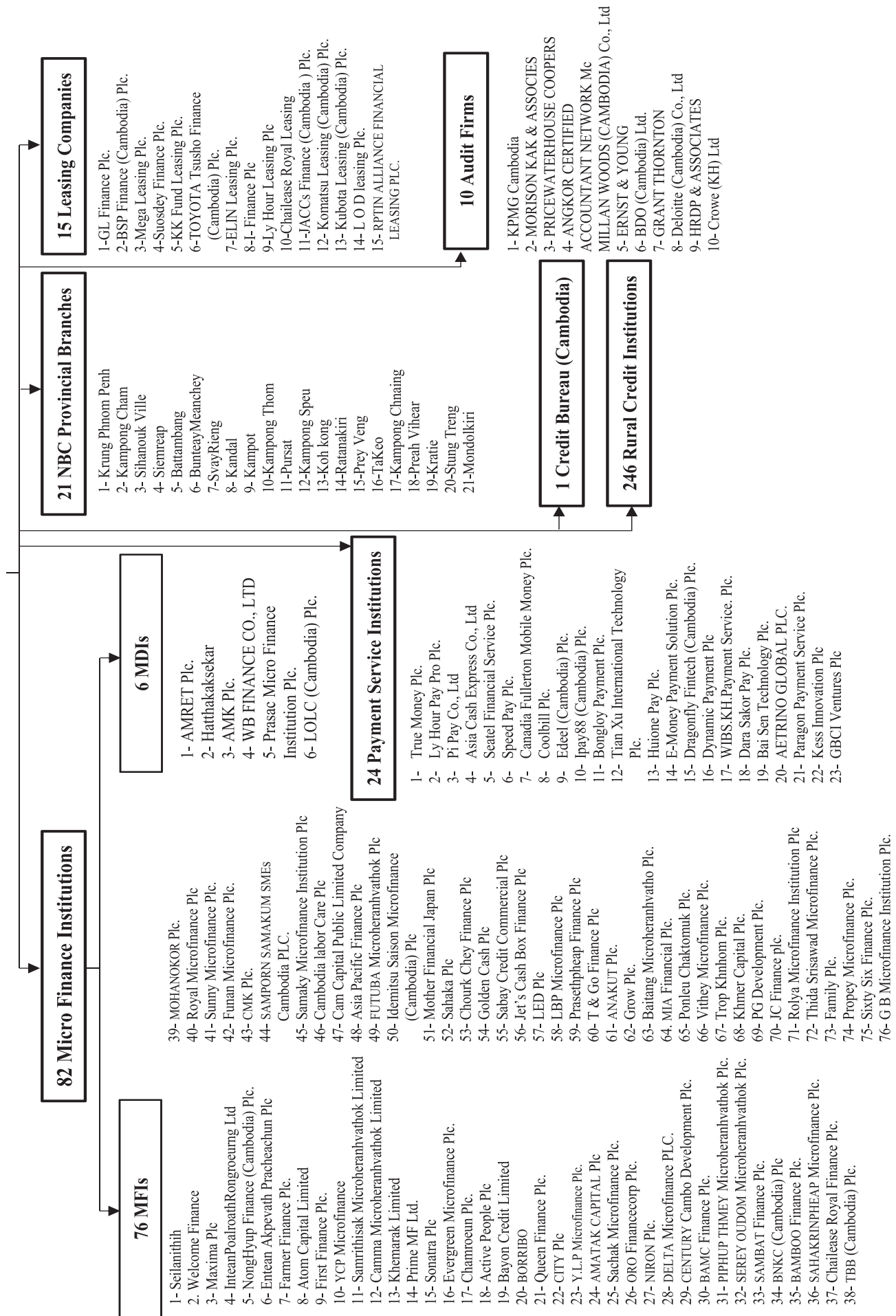
	2020			Change in Billion KHR		Change in %	
	Apr	May	June	May/Apr	Jun/May	May/Apr	Jun/May
Imports by Commodity							
Medicine	88.9	79.2	101.3	-9.7	22.1	-10.9	27.9
Cigarette	64.8	88.2	80.8	23.4	-7.4	36.2	-8.4
Food and Beverage	300.0	292.5	249.2	-7.5	-43.4	-2.5	-14.8
Equipment Construction	285.6	257.3	329.8	-28.4	72.6	-9.9	28.2
Cement	23.6	30.9	22.0	7.4	-8.9	31.2	-28.7
Steel	120.6	99.4	73.6	-21.2	-25.8	-17.6	-25.9
Phones	9.7	7.5	8.9	-2.2	1.4	-23.1	19.1
T.V	4.3	1.2	1.0	-3.1	-0.3	-71.2	-23.0
Other Electronic Equipment	24.9	28.7	203.7	3.8	175.0	15.3	6.1**
Garment	250.5	181.1	160.6	-69.4	-20.5	-27.7	-11.3
Fabric	1,220.8	1,171.1	1,217.2	-49.7	46.1	-4.1	3.9
Vehicle	371.8	345.0	292.3	-26.8	-52.8	-7.2	-15.3
Equipment of Cold	21.2	19.2	16.4	-2.0	-2.8	-9.3	-14.8
Gold	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oil	573.4	598.6	370.9	25.3	-227.7	4.4	-38.0
Fertilizer	58.4	80.7	97.9	22.3	17.2	38.2	21.3
Others	2,626.1	2,481.3	2,281.0	-144.8	-200.3	-5.5	-8.1
Total Imports (fob)	6,044.4	5,762.0	5,506.6	-282.4	-255.3	-4.7	-4.4
Exports by Commodity							
Garment	1,793.5	2,214.3	2,937.9	420.7	723.6	23.5	32.7
Footwear	290.2	352.9	439.0	62.7	86.1	21.6	24.4
Electrical Part	95.1	100.0	367.3	5.0	267.3	5.2	2.7**
Vehicle Part	37.1	28.5	43.0	-8.7	14.5	-23.3	51.0
Bicycle	146.9	175.2	199.8	28.3	24.7	19.3	14.1
Wood Products	53.2	61.3	108.9	8.1	47.6	15.3	77.7
Rice	198.6	194.0	93.8	-4.6	-100.2	-2.3	-51.6
Rubber	30.0	66.9	65.9	36.9	-1.0	122.9	-1.6
Fish and Other Agricultural Products	121.4	82.0	29.3	-39.4	-52.7	-32.5	-64.3
Others	812.4	2,876.0	3,187.9	2,063.5	312.0	2.5**	10.8
Total Exports (fob)	3,578.5	6,151.0	7,472.9	2,572.5	1,321.9	71.9	21.5

*Source: General Department of Cambodia Customs and Excise*** Revised Data**** Other Electronic Equipment and Electrical part were increased 6.1times and 2.7times in June respectively.*

Table 24: THE BANKING SYSTEM IN CAMBODIA

As of 30 June, 2020





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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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