

ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
ជាតិ សាសនា ព្រះមហាក្សត្រ
NATION RELIGION KING



ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ
ECONOMIC AND MONETARY STATISTICS

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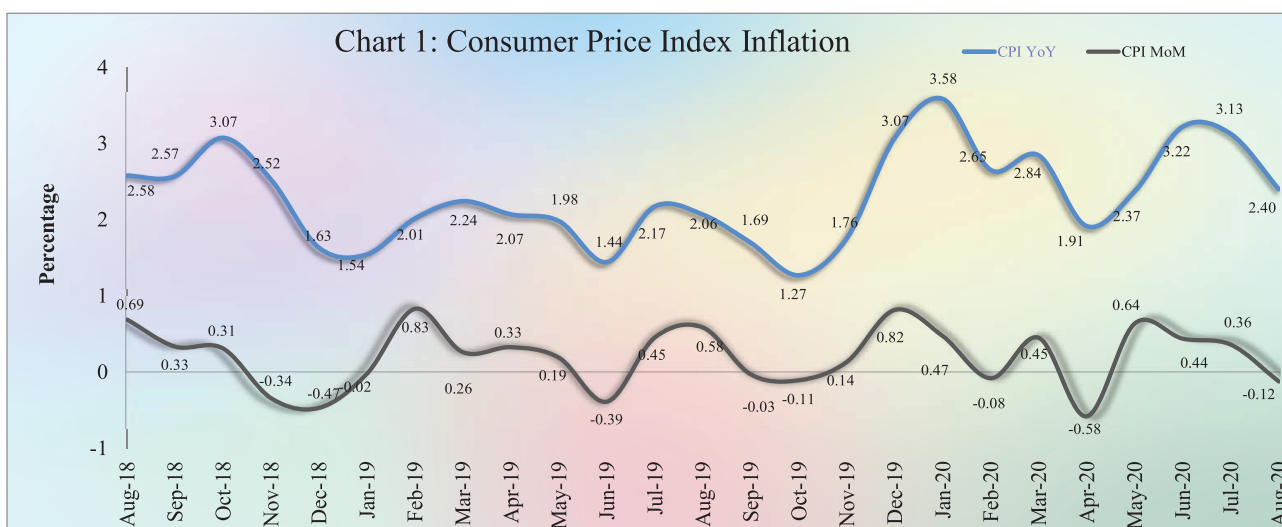
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Introduction

Headline consumer price inflation in August 2020 decelerated over the previous month, while the Khmer Riel (KHR) depreciated against US dollar. During this period, banking sector operation which reflected by credit to private sector and resident's deposit continued to improve. In the meantime, international trade in goods showed a decrease in surplus.

Consumer Price Index

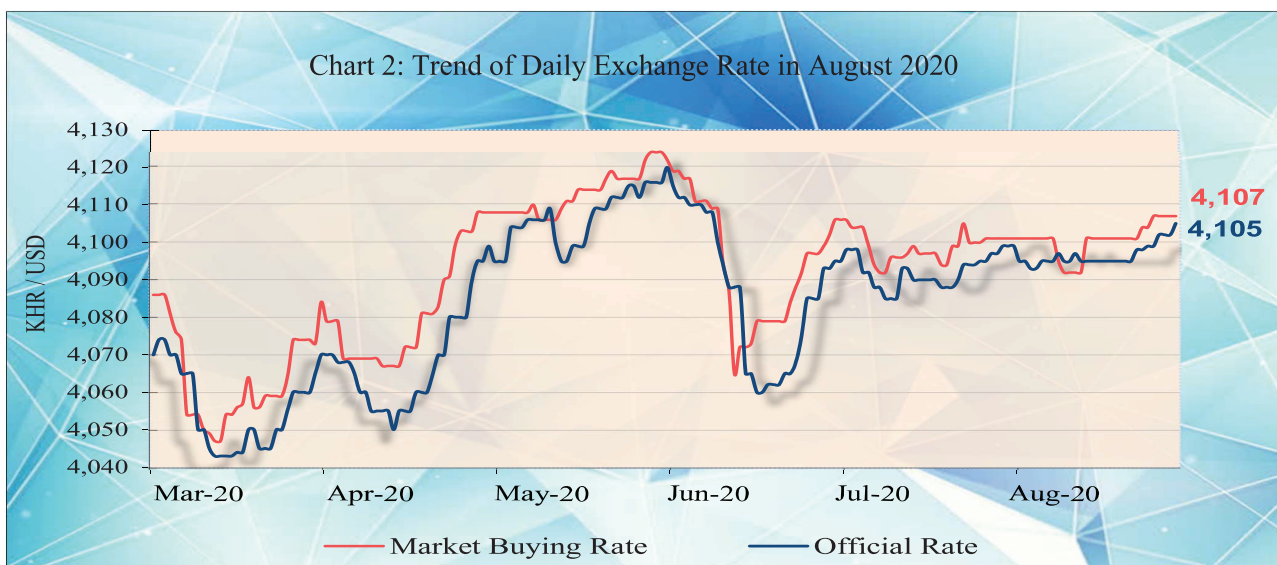
The consumer price inflation in Phnom Penh (month-on-month) decreased to a negative level of -0.12% in August 2020 from 0.36% in July, in which five out of twelve group indexes decreased while six group indexes increased and other one group index remained stable.



During the same period, the year-on-year percentage change of the CPI for all items eased to 2.40% in August 2020 from 3.13% in July mainly due to the decrease in oil price contributed with the lower hike in food price.

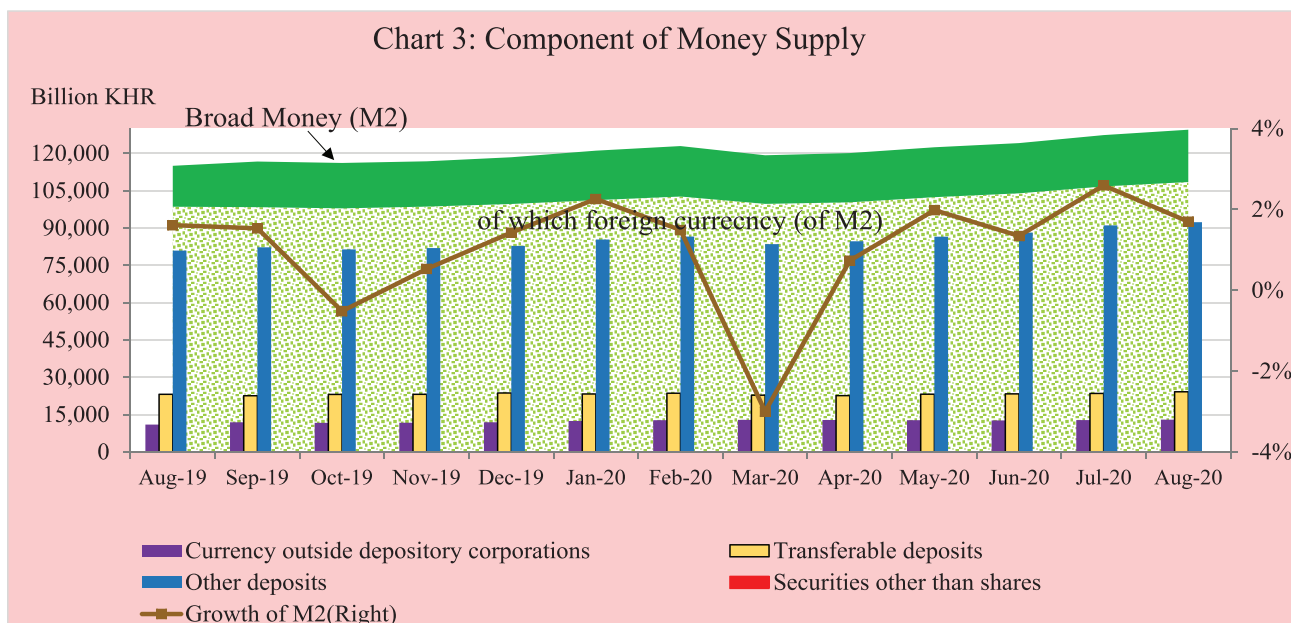
Exchange Rate

The exchange rate (market buying rate) was KHR 4,107 per USD in August 2020, depreciated by 0.15% over July.



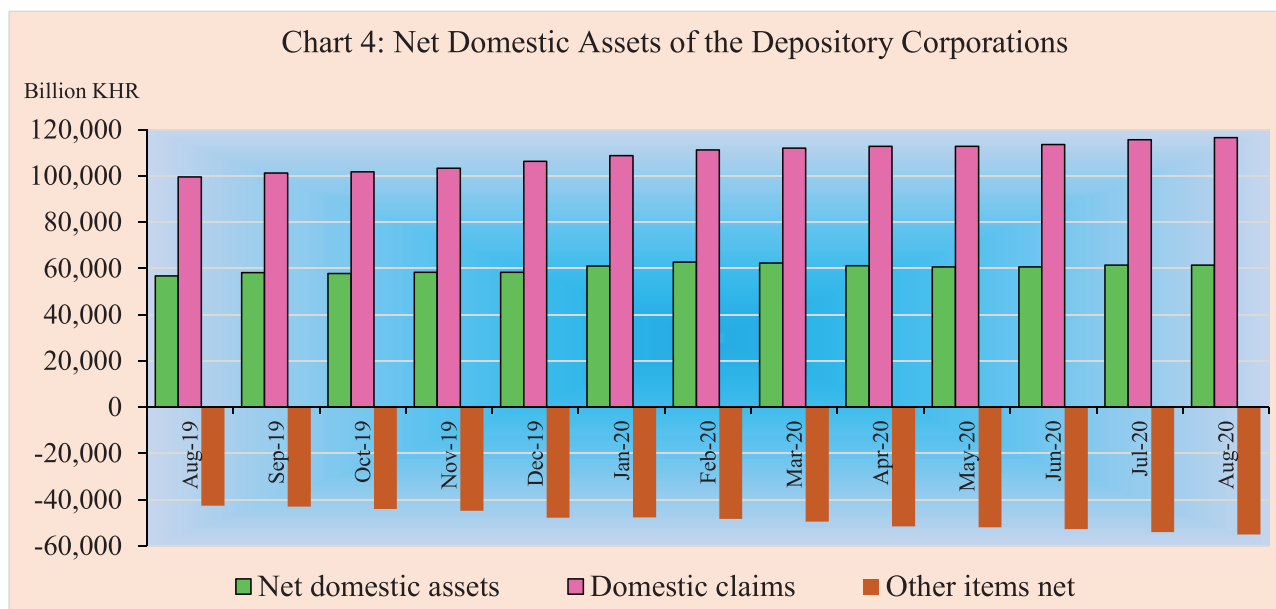
Money Supply

Broad money (M2) surged to KHR 129,492.8 billion in August 2020, up by 1.7% compared to July. Main components of M2 showed that transferable deposits, currency outside depository corporations, and other deposits increased by 3%, 1.6%, and 1.4%, respectively.



Net Domestic Assets of the Depository Corporations

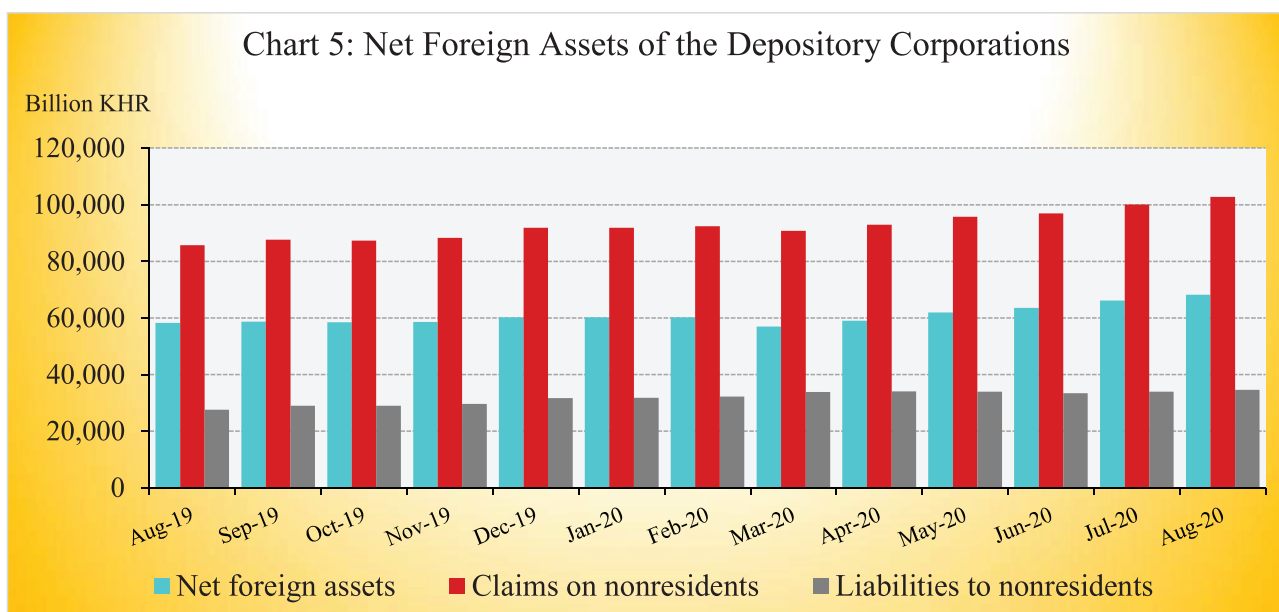
Net domestic assets of the depository corporations increased to KHR 61,289.4 billion in August 2020, up by 0.1% compared to July. This was due to an increase of 0.9% in net domestic credit, while other items net decreased by 1.9%.



The increase in domestic credit was due to the increases of 1.6% in credit to private sector, whereas credit to other financial corporations, net credit to central government, and net credit to nonfinancial public sector declined by 5.7%, 3.3%, and 0.1%, respectively. The decrease in other items net was mainly due to an increase of 1.3% in capital along with the decrease of 6% in others.

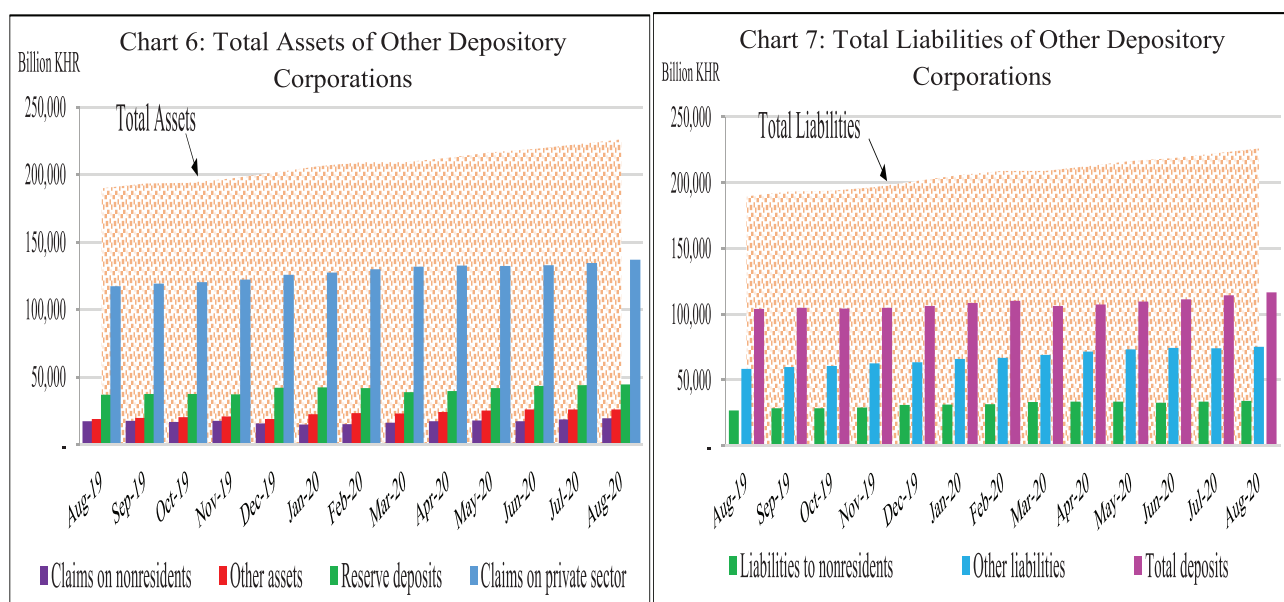
Net Foreign Assets of the Depository Corporations

Net foreign assets of the depository corporation increased to KHR 68,203.3 billion in August 2020, up by 3.2% from July. This was due to the increases of 4.6% and 2.3% in other foreign assets and gross reserve, while foreign liabilities increased only by 1.7%.



Other Depository Corporations Survey

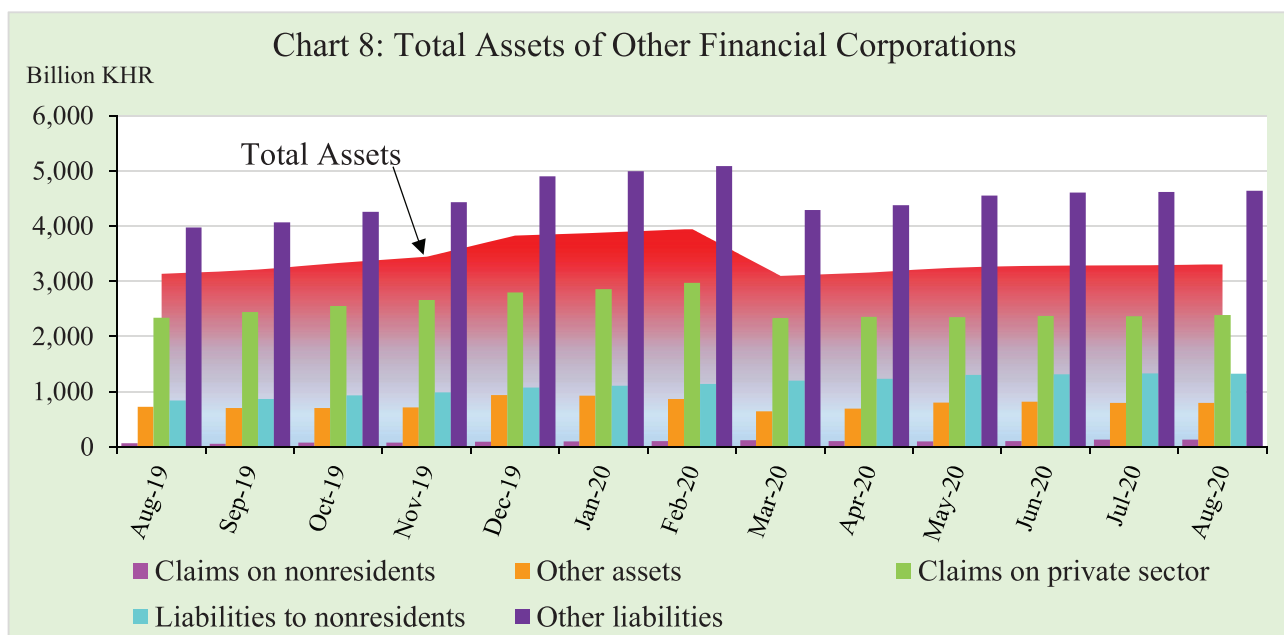
Total assets of other depository corporations (included commercial banks and microfinance deposit-taking institutions) were KHR 226,019 billion, increased by 1.6% in August 2020 compared to the previous month.



Other Financial Corporations Survey

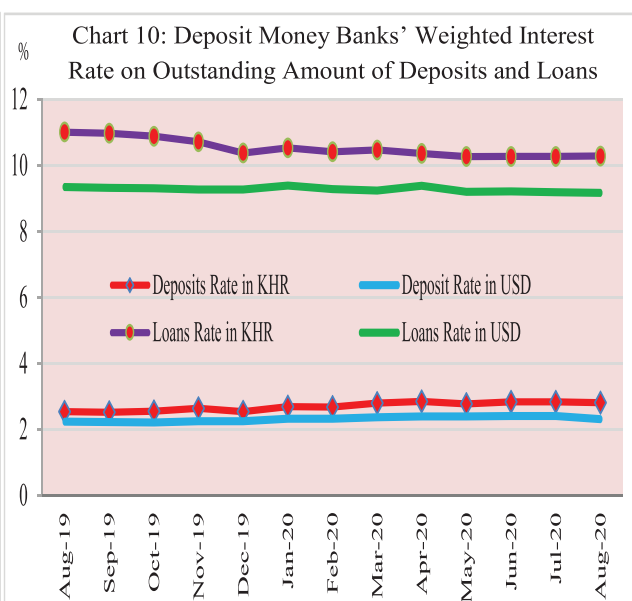
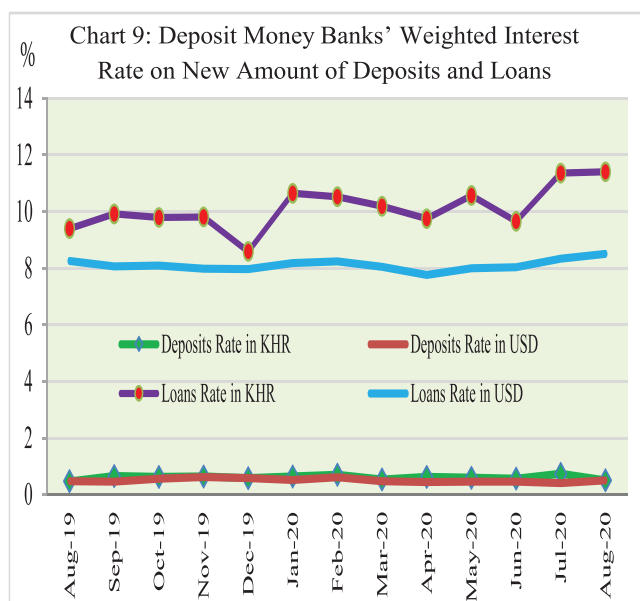
Total assets of other financial corporations were KHR 3,309 billion, up by 0.7% in August 2020 compared to July.

Chart 8: Total Assets of Other Financial Corporations



Interest Rates on Deposits and Loans

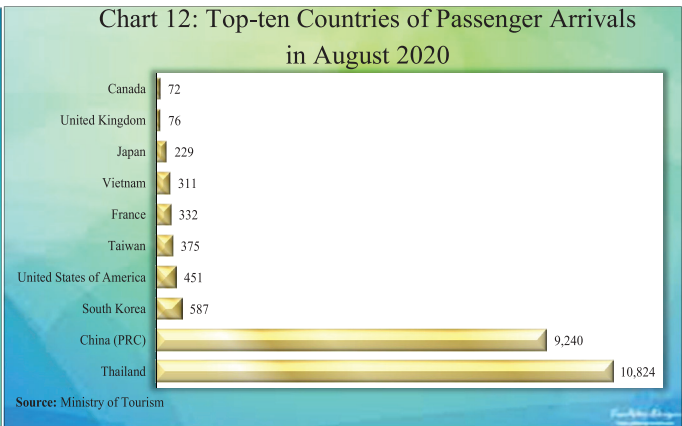
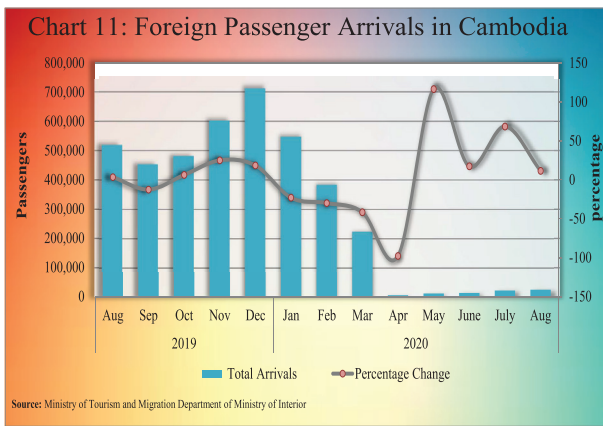
Interest rate on deposits and loans of banking sector in August 2020 showed that the (new amount) weighted average interest rate on deposit in KHR decreased by 0.24% to 0.50%, while deposit in USD increased by 0.09% to 0.50%. At the same time, the weighted average interest rate on loan in KHR increased by 0.05% to 11.41% and loan in USD increased by 0.18% to 8.51%.



Foreign Tourist Arrivals

In August 2020, total number of passenger arrivals was 23,028, increased by 11.3% and followed by the increase of 68.4% in the preceding month. The main purpose of the passenger arrivals in Cambodia was for business and professional and vacation accounted for 49.4% and 48.2% of the total, respectively.

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



International Trade in Goods

International trade in goods showed a surplus of KHR 1,860.3 billion (33.4%) in August 2020, followed by the surplus of KHR 3,287.6 billion (58.2%) in July.



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

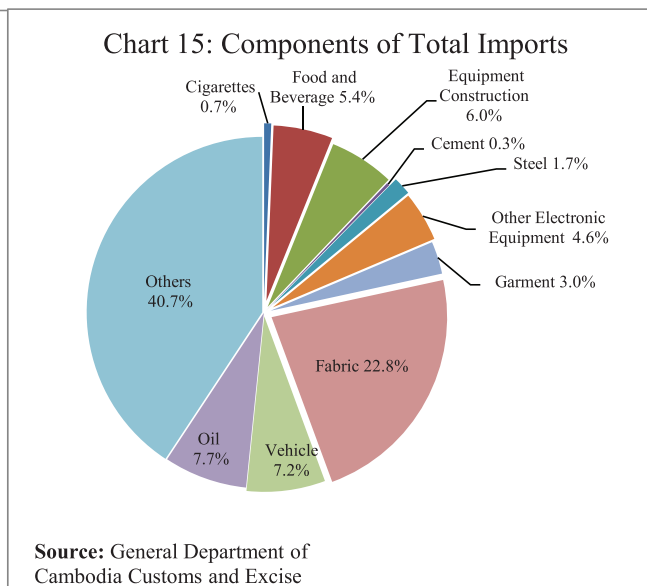
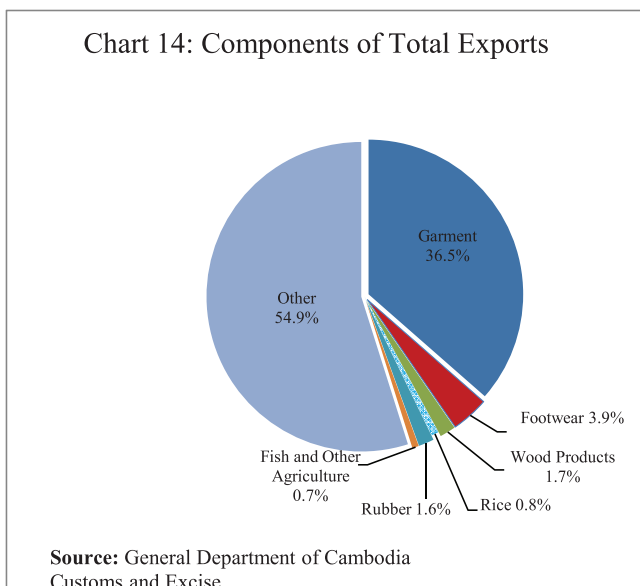


Table 1: Consumer Price Index and Inflation Rate

1. Consumer Price Index (CPI) and Component Indices (Oct-Dec. 2006 = 100)	Apr-20	May-20	Jun-20	Jul-20	Aug-20
CPI (all items)	180.41	181.56	182.36	183.01	182.79
Food and Non-Alcoholic Beverages	224.72	225.99	226.78	226.75	226.35
Alcoholic Beverages, Tobacco and Narcotics	174.74	174.18	174.35	174.43	174.60
Clothing and Footwear	154.11	154.91	155.36	155.75	156.18
Housing, Water, Electricity, Gas and other Fuels	128.10	128.42	128.41	129.20	129.39
Furnishings and Household Maintenance	153.94	154.08	154.27	153.17	152.97
Health	137.21	137.21	137.23	137.05	136.94
Transport	100.40	102.64	105.39	108.45	108.69
Communication	66.94	66.60	66.66	66.84	66.62
Recreation and Culture	119.74	119.81	119.80	119.64	120.53
Education	164.57	165.15	164.91	165.48	165.48
Restaurants	293.27	296.98	298.04	300.87	298.32
Miscellaneous Goods and Services	151.91	152.46	153.45	154.12	154.80
2. Percentage Change in the CPI and its Components					
2.1 Month on Month Change (%)					
CPI (all items)	-0.58	0.64	0.44	0.36	-0.12
Food and Non-Alcoholic Beverages	0.80	0.57	0.35	-0.01	-0.18
Alcoholic Beverages, Tobacco and Narcotics	0.12	-0.32	0.10	0.04	0.10
Clothing and Footwear	0.09	0.52	0.29	0.25	0.28
Housing, Water, Electricity, Gas and other Fuels	-0.62	0.25	-0.01	0.62	0.15
Furnishings and Household Maintenance	0.34	0.09	0.12	-0.71	-0.13
Health	-0.35	0.00	0.01	-0.13	-0.08
Transport	-11.80	2.23	2.68	2.90	0.22
Communication	-0.12	-0.50	0.08	0.27	-0.33
Recreation and Culture	-0.39	0.06	-0.01	-0.13	0.74
Education	0.00	0.35	-0.14	0.35	0.00
Restaurants	-0.47	1.26	0.36	0.95	-0.85
Miscellaneous Goods and Services	0.81	0.36	0.65	0.44	0.44
2.2 Year on Year Change (%)					
CPI (all items)	1.91	2.37	3.22	3.13	2.40
Food and Non-Alcoholic Beverages	4.36	4.63	5.65	4.98	3.74
Alcoholic Beverages, Tobacco and Narcotics	2.47	2.09	2.02	1.87	1.41
Clothing and Footwear	1.75	2.85	3.37	2.65	2.90
Housing, Water, Electricity, Gas and other Fuels	0.09	0.28	0.83	1.19	1.11
Furnishings and Household Maintenance	0.58	1.37	1.56	0.60	0.13
Health	0.10	0.16	0.15	0.11	0.13
Transport	-12.95	-11.45	-7.98	-5.36	-4.07
Communication	-0.51	-1.37	-0.09	0.11	-0.55
Recreation and Culture	0.91	0.95	0.47	0.13	0.56
Education	3.18	3.54	3.39	3.75	3.75
Restaurants	3.57	4.88	4.04	4.77	3.15
Miscellaneous Goods and Services	3.84	4.18	4.50	4.18	4.35
3. Three-month moving average CPI (All Items)					
CPI (All Items)	180.84	181.15	181.44	182.31	182.72
Year on Year Change (%)	2.47	2.38	2.50	2.91	2.91
4. Twelve-month moving average CPI (All Items)					
CPI (All Items)	179.04	179.39	179.86	180.33	180.68
Year on Year Change (%)	2.20	2.24	2.38	2.46	2.49

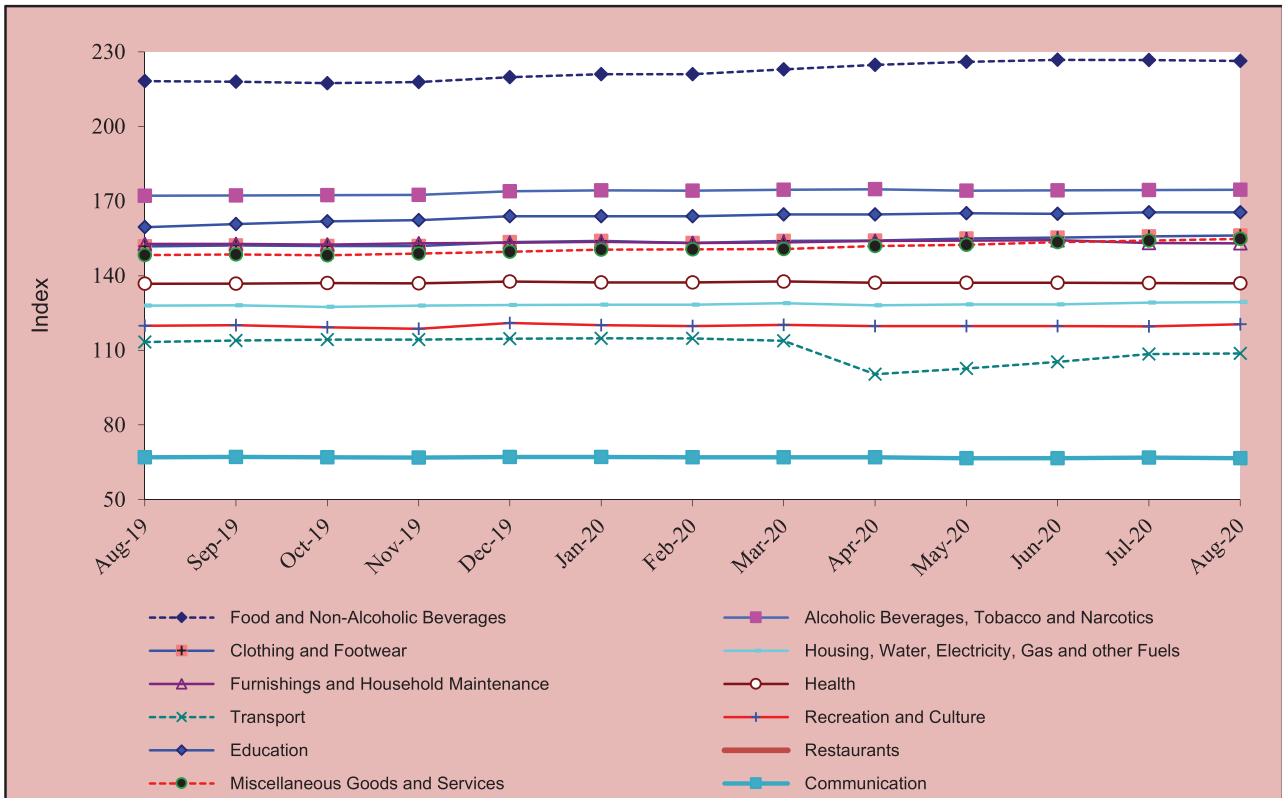
Source: National Institute of Statistics

Table 2: Consumer Items Showing Price Decreased in August 2020

No.	Description	Weight	Index			Percentage Change	
			Aug-19	Jul-20	Aug-20	Monthly	Yearly
1	PULSES/LEGUMES	0.413	233.77	237.01	232.04	-2.1	-0.7
2	PREPARED AND PRESERVED VEGETABLES	0.337	181.80	193.43	189.93	-1.8	4.5
3	FRUIT VEGETABLES	1.138	296.77	305.01	301.85	-1.0	1.7
4	HAIRDRESSING SALONS AND PERSONAL GROOMING ESTABLISHMENTS	0.081	176.63	177.94	176.35	-0.9	-0.2
5	LEAF AND STALK VEGETABLES (FRESH)	2.031	215.73	214.66	212.80	-0.9	-1.4
6	RESTAURANTS AND HOTELS	5.861	289.22	300.87	298.32	-0.8	3.1
7	ROOT VEGETABLES	0.456	232.08	244.63	242.68	-0.8	4.6
8	FRESH FRUITS	4.094	224.72	229.41	227.69	-0.8	1.3
9	TELEPHONE AND TELEFAX EQUIPMENT	0.725	48.03	47.80	47.45	-0.7	-1.2
10	PROCESSED FISH AND SEAFOOD	1.646	252.66	267.41	265.65	-0.7	5.1
11	SUGAR, JAM, HONEY, CHOCOLATE AND CONFECTIONERY	1.489	148.98	147.91	146.94	-0.7	-1.4
12	INFANTS' CLOTHING (BELOW 1 YEAR)	0.054	144.73	143.15	142.25	-0.6	-1.7
13	NOODLES	1.008	225.72	236.05	234.57	-0.6	3.9
14	SEAFOOD (FRESH, CHILLED OR FROZEN)	0.229	246.24	247.35	245.94	-0.6	-0.1
15	FURNITURE AND FURNISHINGS, CARPETS AND OTHER FLOOR COVERINGS	0.626	229.02	228.02	226.78	-0.5	-1.0
16	BISCUITS/ COOKIES	0.280	182.10	180.28	179.55	-0.4	-1.4
17	DUCK (FRESH)	0.319	198.34	206.41	205.57	-0.4	3.6
18	DRIED NUTS AND EDIBLE SEEDS	0.556	245.78	247.14	246.29	-0.3	0.2
19	GLUTINOUS RICE, QUALITY NO.1, WHITE, KHMER	0.429	141.22	143.69	143.30	-0.3	1.5
20	RICE, QUALITY NO.2 WHITE, NEANG-MENH, BATTAMBANG	2.681	236.30	244.06	243.42	-0.3	3.0
21	RICE, QUALITY NO.1 WHITE, PHAKA KANHEY, BATTAMBANG	3.052	234.86	238.59	238.05	-0.2	1.4
22	BEER	0.532	128.06	129.59	129.32	-0.2	1.0
23	CHICKEN (FRESH)	1.303	220.26	223.68	223.25	-0.2	1.4
24	HOUSEHOLD APPLIANCES	0.397	118.70	120.11	119.91	-0.2	1.0
25	MEDICAL PRODUCTS, APPLIANCES AND EQUIPMENT	3.588	135.52	135.79	135.57	-0.2	0.0
26	OILS AND FATS	0.920	221.32	223.47	223.15	-0.1	0.8
27	DAIRY PRODUCTS	1.552	165.22	167.51	167.29	-0.1	1.3
28	MATERIALS FOR THE MAINTENANCE AND REPAIR OF THE DWELLING	3.663	146.89	148.55	148.44	-0.1	1.1
29	COFFEE, TEA AND COCOA	0.755	142.71	142.38	142.32	0.0	-0.3
30	TOBACCO	0.831	195.95	197.72	197.69	0.0	0.9
31	OTHER GRAINS	0.090	307.00	315.04	315.03	0.0	2.6
32	PROCESSED EGGS	0.079	176.56	178.89	178.89	0.0	1.3
33	MINERAL WATERS, SOFT DRINKS, FRUIT AND VEGETABLE JUICES	0.748	143.97	144.60	144.60	0.0	0.4
34	ACTUAL RENTALS FOR HOUSING	1.054	100.00	100.00	100.00	0.0	0.0
35	WATER SUPPLY AND MISCELLANEOUS SERVICES RELATED TO THE DWELLING	2.307	100.00	100.00	100.00	0.0	0.0
36	ELECTRICITY	5.352	102.16	102.16	102.16	0.0	0.0
37	HOSPITAL SERVICES	0.412	185.86	185.86	185.86	0.0	0.0
38	GASOLINE	4.969	88.16	75.22	75.22	0.0	-14.7
39	DIESEL	0.144	107.45	83.16	83.16	0.0	-22.6
40	TELEPHONE AND TELEFAX SERVICES	0.411	100.42	100.42	100.42	0.0	0.0

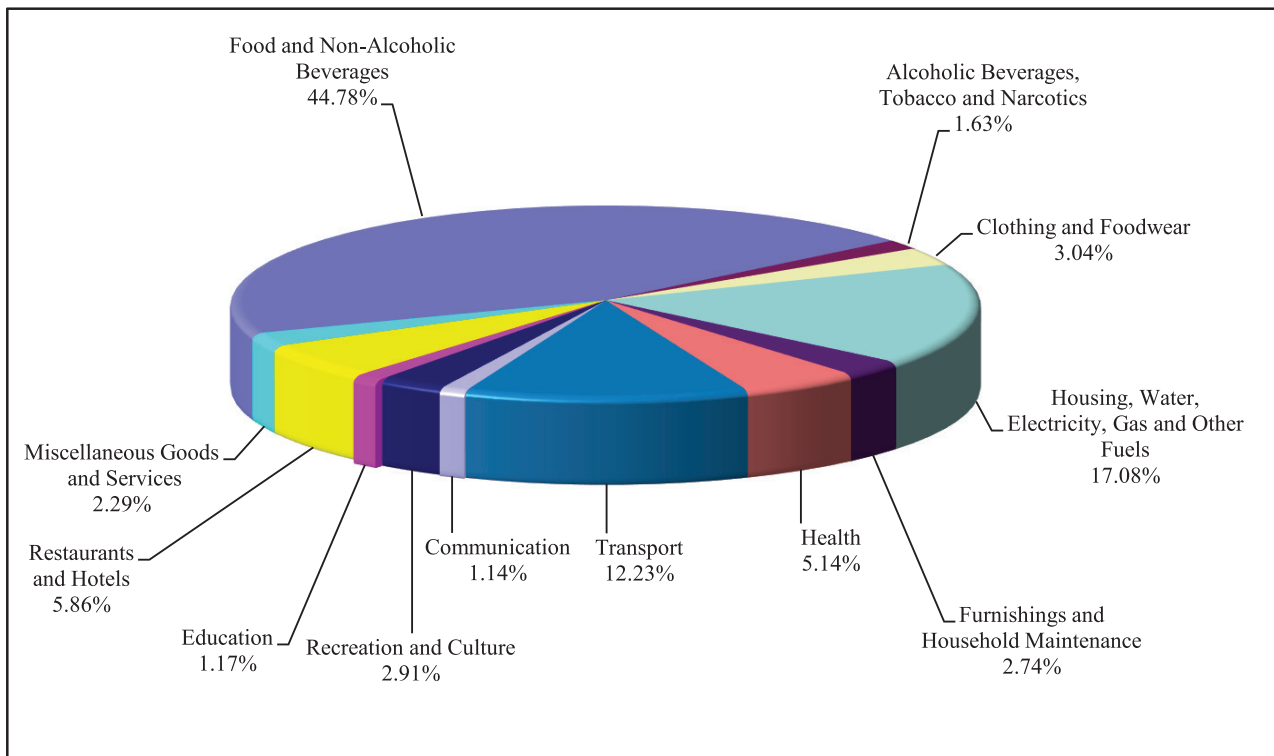
Source: National Institute of Statistics

Chart 1: Consumer Price Index



Source: National Institute of Statistics

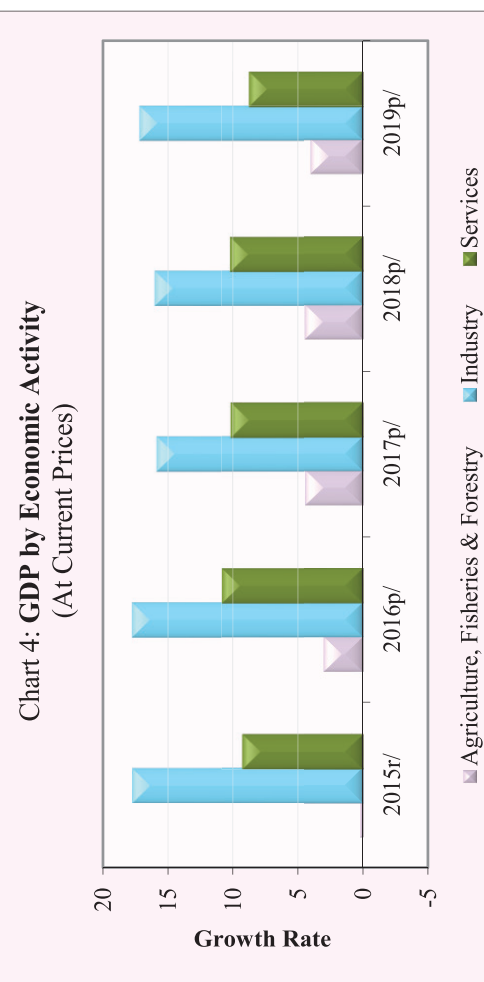
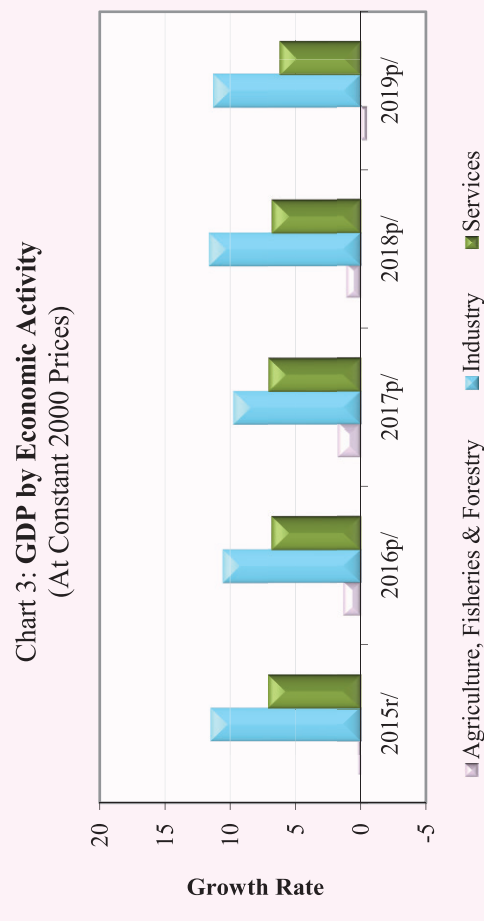
Chart 2: Weight of All Group Indices in Consumer Basket



Source: National Institute of Statistics

Table 3: Gross Domestic Product (GDP)

	At Constant 2000 Prices					At Current Prices				
	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



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

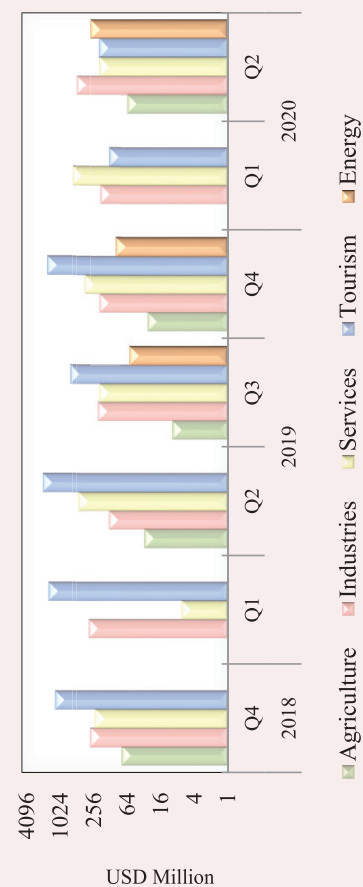
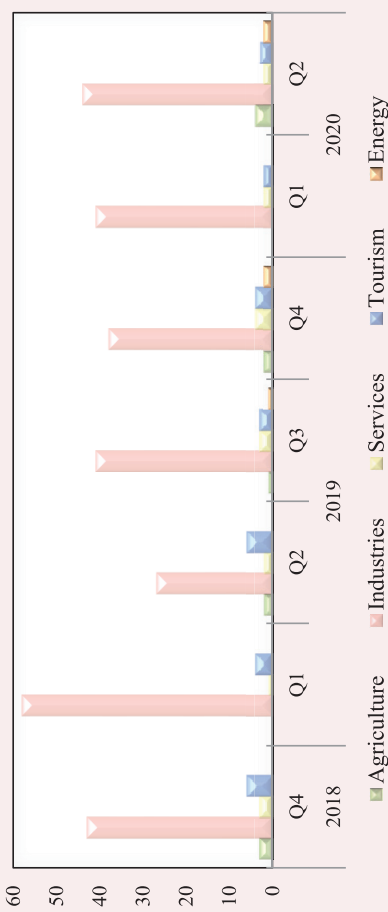


Chart 6: Number of Investment Projects by Sectors



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 August 2020

(KHR/USD)

Day	Parallel Market Rate			Official Rate	Daily Change*	
	Purchase	Sale	Midpoint		Spread	% Change
1	4,101	4,110	4,106	4,099	0.0	0.0
2	4,101	4,110	4,106	4,099	0.0	0.0
3	4,101	4,110	4,106	4,095	0.0	0.0
4	4,101	4,110	4,106	4,095	0.0	0.0
5	4,101	4,110	4,106	4,093	0.0	0.0
6	4,101	4,110	4,106	4,093	0.0	0.0
7	4,101	4,110	4,106	4,095	0.0	0.0
8	4,101	4,110	4,106	4,095	0.0	0.0
9	4,101	4,110	4,106	4,095	0.0	0.0
10	4,095	4,102	4,099	4,097	-6.0	-0.1
11	4,092	4,101	4,097	4,095	-3.0	-0.1
12	4,092	4,101	4,097	4,095	0.0	0.0
13	4,092	4,101	4,097	4,097	0.0	0.0
14	4,092	4,101	4,097	4,095	0.0	0.0
15	4,101	4,110	4,106	4,095	9.0	0.2
16	4,101	4,110	4,106	4,095	0.0	0.0
17	4,101	4,110	4,106	4,095	0.0	0.0
18	4,101	4,110	4,106	4,095	0.0	0.0
19	4,101	4,110	4,106	4,095	0.0	0.0
20	4,101	4,110	4,106	4,095	0.0	0.0
21	4,101	4,110	4,106	4,095	0.0	0.0
22	4,101	4,110	4,106	4,095	0.0	0.0
23	4,101	4,110	4,106	4,095	0.0	0.0
24	4,101	4,110	4,106	4,098	0.0	0.0
25	4,104	4,112	4,108	4,098	3.0	0.1
26	4,104	4,112	4,108	4,099	0.0	0.0
27	4,107	4,115	4,111	4,099	3.0	0.1
28	4,107	4,115	4,111	4,102	0.0	0.0
29	4,107	4,115	4,111	4,102	0.0	0.0
30	4,107	4,115	4,111	4,102	0.0	0.0
31	4,107	4,115	4,111	4,105	0.0	0.0
Average Rate	4,101	4,110	4,105	4,097	0.2	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
Dec-18	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
Jul	4,101	-0.02	4,110	4,106	4,099
Aug	4,107	0.15	4,115	4,111	4,105

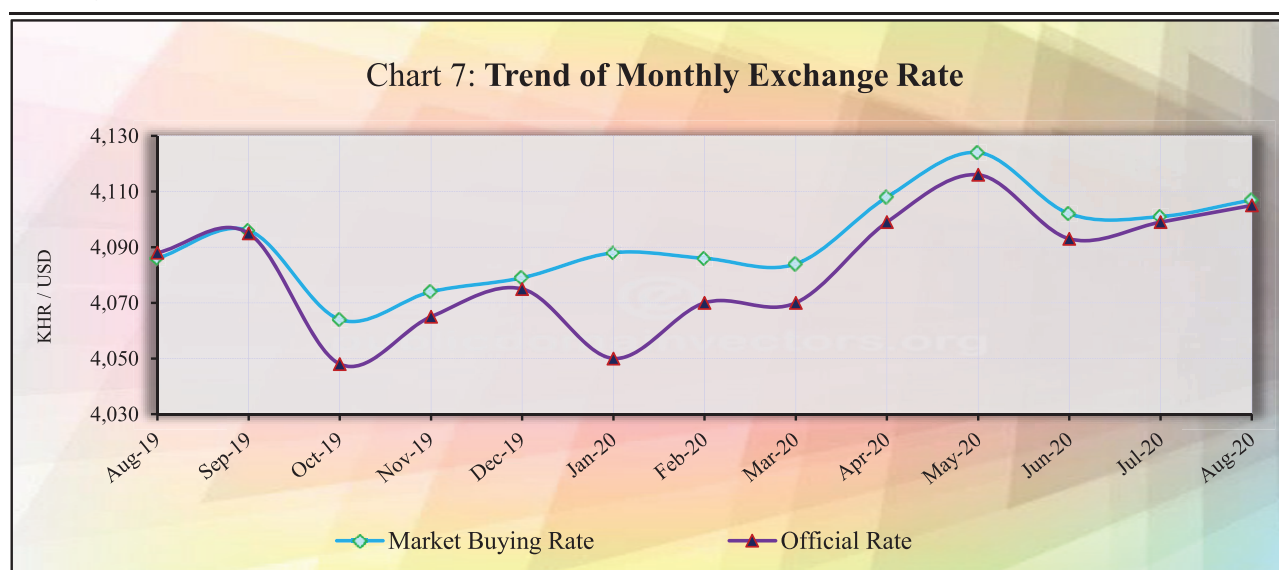


Table 8: The Value of KHR Against Other Currencies

(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											
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
Jul	5,768	4,099	4,867	3,919	5,377	282	967	8,341	2,990	131	177
Aug	5,822	4,105	4,889	3,896	5,480	281	986	8,463	3,022	132	177
Monthly % Change	0.94	0.15	0.45	-0.59	1.92	-0.35	1.96	1.46	1.07	0.76	0.00

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

		Dec-17	Dec-18	Jan-19	Feb-20	Mar-20	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	Jul-20	Aug-20
<i>Weighted Average Rate on New Amount</i>																							
Interest Rate on Deposits and Loans in KHR																							
Deposit (1)		0.90	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	0.74	0.50
Demand Deposits		0.04	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	0.04	0.04
Saving Deposits		1.19	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	0.67	0.69
Term Deposits		4.70	5.09	4.54	5.14	5.27	5.59	5.12	3.99	5.13	4.76	4.67	4.46	5.25	4.10	4.59	4.71	5.47	4.91	4.42	5.05	4.22	4.17
Other Deposits		0.00	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	1.61	1.80
Loans (2)		14.51	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	11.36	11.41
Overdraft		7.55	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	8.45	8.17
Credit Card		17.91	16.98	16.75	18.00	16.60	17.57	17.68	17.55	17.45	15.28	17.32	16.70	16.41	16.73	16.69	16.38	15.58	17.31	17.40	17.28	16.17	14.70
Term Loans		14.91	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	11.53	11.58
Other Loans		10.71	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	6.03	6.75
Interest Rate on Deposits and Loans in USD																							
Deposit (1)		0.75	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	0.41	0.50
Demand Deposits		0.22	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	0.08	0.10
Saving Deposits		0.54	0.36	0.35	0.35	0.33	0.29	0.28	0.27	0.24	0.24	0.22	0.26	0.24	0.24	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.24
Term Deposits		3.30	3.35	3.09	3.36	3.41	3.36	3.39	3.61	3.62	3.55	3.28	3.44	3.64	3.44	3.70	3.53	3.35	3.28	3.33	3.34	3.25	3.47
Other Deposits		1.65	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	0.79	0.79
Loans (2)		8.31	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	8.33	8.51
Overdraft		7.51	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	5.58	6.30
Credit Card		19.26	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	15.23	16.14
Term Loans		9.92	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	9.27	9.27
Other Loans		6.08	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	5.76	6.26
<i>Weighted Average Rate on Outstanding Amount</i>																							
Interest Rate on Deposits and Loans in KHR																							
Deposit (1)		2.70	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	2.83	2.81
Demand Deposits		0.17	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	0.29	0.28
Saving Deposits		1.31	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	0.98	0.92
Term Deposits		5.87	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	5.53	5.59
Other Deposits		0.00	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	2.56	2.57
Loans (2)		16.13	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	10.27	10.28
Overdraft		8.72	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	8.09	8.04
Credit Card		20.88	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	16.78	16.62
Term Loans		16.55	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	10.44	10.45
Other Loans		11.09	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	6.87	6.87
Interest Rate on Deposits and Loans in USD																							
Deposit (1)		2.48	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	2.41	2.31
Demand Deposits		0.51	0.46	0.45	0.45	0.50	0.46	0.39	0.45	0.48	0.51	0.44	0.36	0.43	0.43	0.30	0.47	0.36	0.45	0.46	0.44	0.47	0.40
Saving Deposits		0.83	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	0.44	0.42
Term Deposits		4.41	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	4.34	4.27
Other Deposits		3.01	2.57	2.66	2.60	2.47	2.26	2.48	2.65	2.58	2.61	2.58	2.40	2.40	2.43	2.16	2.03	2.03	1.99	1.63	1.37	1.00	0.96
Loans (2)		9.22	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	9.19	9.17
Overdraft		8.10	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	7.87	7.80
Credit Card		15.64	28.67	28.87	28.28	15.73	16.20	16.06	10.63	16.09	15.29	15.97	15.74	15.58	15.53	15.70	15.34	18.18	17.95	17.90	17.95	18.02	17.98
Term Loans		9.43	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	9.40	9.38
Other Loans		6.96	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	6.97	7.02

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)

	Apr-20	May-20	Jun-20	Jul-20	Aug-20
Net Foreign Assets	75,508.6	77,658.8	79,364.4	81,169.3	83,024.1
Claims on Nonresidents	75,981.0	78,133.6	79,840.1	81,656.8	83,516.1
Liabilities to Nonresidents	-472.4	-474.9	-475.7	-487.5	-492.0
Claims on Other Depository Corporations	5,044.9	4,993.0	4,521.2	4,426.5	4,340.1
Net Claims on Central Government	-19,998.9	-19,874.4	-19,371.4	-18,850.8	-19,619.0
Claims on Central Government	0.0	0.0	0.0	0.0	0.0
Liabilities to Central Government	-19,998.9	-19,874.4	-19,371.4	-18,850.8	-19,619.0
Claims on Other Sectors	297.1	309.3	175.1	203.5	169.3
Claims on Other Financial Corporations	248.0	248.1	124.2	125.9	126.7
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	49.1	61.2	50.9	77.6	42.6
Monetary Base	39,978.9	40,228.5	41,269.6	40,850.3	41,742.5
Currency in Circulation	14,389.4	14,121.8	14,031.1	14,139.2	14,341.2
Liabilities to Other Depository Corporations	25,510.1	26,011.4	27,152.5	26,646.7	27,276.9
Liabilities to Other Sectors	79.4	95.3	86.0	64.4	124.4
Other Liabilities to Other Depository Corporations	16,471.1	18,095.8	18,380.6	19,505.3	19,334.3
Deposits And Securities Other Than Shares Excl. Form Monetary Base	110.1	110.6	111.2	113.8	114.2
Deposits Included in Broad Money	0.0	0.0	0.0	0.0	0.0
Securities Other Than Shares Incl. in Broad Money	0.0	0.0	0.0	0.0	0.0
Deposits Excl. From Broad Money	63.3	63.5	64.4	66.9	67.3
Securities Other Than Shares Excl. From Broad Money	46.8	47.0	46.8	46.9	47.0
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	5,974.9	6,336.0	6,614.5	8,144.5	8,380.4
Other Items (Net)	-1,683.2	-1,684.2	-1,686.7	-1,665.3	-1,657.0
<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)

	Apr-20	May-20	Jun-20	Jul-20	Aug-20
Net Foreign Assets	-16,480.6	-15,768.1	-15,848.7	-15,084.5	-14,820.7
Claims on Nonresidents	17,015.5	17,674.5	17,059.0	18,383.4	19,236.0
Liabilities to Nonresidents	-33,496.1	-33,442.7	-32,907.7	-33,467.9	-34,056.8
Claims On Central Bank	40,952.7	43,060.9	44,579.4	45,274.1	45,761.3
Currency	1,569.7	1,382.0	1,380.8	1,339.7	1,341.0
Reserve Deposits and Securities Other Than Shares	39,352.6	41,650.6	43,172.4	43,910.9	44,399.9
Other Claims on Central Bank	30.4	28.3	26.3	23.5	20.4
Net Claims on Central Government	-4,693.2	-4,605.0	-4,780.7	-4,969.5	-4,989.4
Claims on Central Government	66.3	76.7	83.3	89.9	100.5
Liabilities to Central Government	-4,759.5	-4,681.7	-4,864.0	-5,059.4	-5,089.9
Claims on Other Sectors	137,117.8	136,862.1	137,436.6	139,072.7	140,933.8
Claims on Other Financial Corporations	4,687.9	4,618.4	4,637.0	4,605.6	4,341.2
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.7	0.7	0.6	0.6	0.6
Claims on Private Sector	132,429.2	132,243.0	132,799.1	134,466.5	136,592.1
Liabilities to Central Bank	3,542.4	3,608.5	3,449.9	3,380.2	3,455.3
Transferable Deposits Incl. in Broad Money	22,580.0	23,110.7	23,254.7	23,415.2	24,066.0
Other Deposits Incl. in Broad Money	84,615.1	86,526.6	88,123.3	91,052.4	92,302.2
Securities Other Than Shares Incl. in Broad Money	0.0	0.0	0.0	0.0	0.0
Deposits Excl. From Broad Money	213.6	132.7	152.7	161.4	237.8
Securities Other Than Shares Excl. From Broad Money	0.0	0.0	0.0	0.0	0.0
Loans	1,509.4	1,512.8	1,548.8	1,572.1	1,575.2
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	38,553.1	39,163.9	39,551.4	39,856.8	40,265.7
Other Items (Net)	5,883.1	5,494.7	5,305.9	4,854.6	4,982.7
<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 commercial banks and MDIs

** Revised Data

Table 12: Depository Corporations Survey*

(In Billion KHR)

	Apr-20	May-20	Jun-20	Jul-20	Aug-20
Net Foreign Assets	59,028.0	61,890.6	63,515.6	66,084.8	68,203.3
Claims on Nonresidents	92,996.5	95,808.1	96,899.1	100,040.1	102,752.2
Liabilities to Nonresidents	-33,968.5	-33,917.5	-33,383.5	-33,955.3	-34,548.8
Domestic Claims	112,722.8	112,692.0	113,459.6	115,456.0	116,494.7
Net Claims on Central Government	-24,692.1	-24,479.4	-24,152.1	-23,820.2	-24,608.4
Claims on Central Government	66.3	76.7	83.3	89.9	100.5
Liabilities to Central Government	-24,758.4	-24,556.1	-24,235.4	-23,910.2	-24,709.0
Claims on Other Sectors	137,414.9	137,171.4	137,611.7	139,276.2	141,103.1
Claims on Other Financial Corporations	4,935.9	4,866.6	4,761.2	4,731.5	4,467.9
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.7	0.7	0.6	0.6	0.6
Claims on Private Sector	132,478.3	132,304.2	132,849.9	134,544.2	136,634.6
Broad Money Liabilities (M2)	120,094.2	122,472.4	124,114.4	127,331.5	129,492.8
Currency Outside Depository Corporations	12,819.7	12,739.7	12,650.4	12,799.4	13,000.2
Transferable Deposits	22,642.9	23,189.5	23,324.2	23,463.1	24,173.9
Other Deposits	84,631.7	86,543.2	88,139.9	91,069.0	92,318.7
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
<i>of which Foreign Currency (of M2)</i>	<i>100,335.2</i>	<i>102,390.4</i>	<i>103,956.6</i>	<i>106,703.4</i>	<i>108,502.6</i>
Deposits Excl. From Broad Money	276.9	196.2	217.1	228.3	305.1
Securities Other Than Shares Excl. From Broad Money	46.8	47.0	46.8	46.9	47.0
Loans	1,509.4	1,512.8	1,548.8	1,572.1	1,575.2
Financial Derivative	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	44,528.0	45,499.9	46,165.9	48,001.3	48,646.1
Other Items (Net)	5,295.5	4,854.2	4,882.2	4,360.6	4,631.9
<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 data of central bank and other depository corporations(ODCs)

** Revised Data

Table 13: Other Financial Corporations Survey*

(In Billion KHR)

	Apr-20	May-20	Jun-20	Jul-20	Aug-20
Net Foreign Assets	-1,125.3	-1,198.0	-1,214.7	-1,204.4	-1,198.1
Claims on Nonresidents	102.4	100.0	101.5	128.6	128.7
Liabilities to Nonresidents	-1,227.8	-1,298.0	-1,316.2	-1,333.0	-1,326.7
Claims on Depository Corporations	359.8	401.9	443.6	482.7	465.6
Net Claims on Central Government	-20.6	-21.8	-22.6	-23.8	-24.8
Claims on Central Government	1.3	1.4	1.6	1.9	2.2
Liabilities to Central Government	-21.9	-23.2	-24.2	-25.7	-27.0
Claims on Other Sectors	2,357.8	2,353.2	2,373.3	2,365.9	2,387.7
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	2,357.8	2,353.2	2,373.3	2,365.9	2,387.7
Deposit	33.2	33.3	33.3	33.5	33.6
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
Loans	133.1	133.5	145.7	184.9	197.3
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	1,450.5	1,466.3	1,465.0	1,468.1	1,483.1
Other Items (Net)	-45.1	-97.8	-64.4	-66.1	-83.5
<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)

	Apr-20	May-20	Jun-20	Jul-20	Aug-20
Net Foreign Assets	57,902.7	60,692.6	62,301.0	64,880.4	67,005.3
Claims on Nonresidents	93,099.0	95,908.1	97,000.6	100,168.7	102,880.8
Liabilities to Nonresidents	-35,196.3	-35,215.5	-34,699.6	-35,288.3	-35,875.5
Domestic Claims	110,124.1	110,156.9	111,049.1	113,066.6	114,389.6
Net Claims on Central Government	-24,712.7	-24,501.2	-24,174.7	-23,844.0	-24,633.3
Claims on Central Government	67.6	78.0	84.9	91.8	102.7
Liabilities to Central Government	-24,780.4	-24,579.2	-24,259.6	-23,935.9	-24,735.9
Claims on Other Sectors	134,836.8	134,658.1	135,223.8	136,910.6	139,022.9
Claims on State and Local Government	0.0	0.0	0.0	0.0	0.0
Claims on Public Nonfinancial Corporations	0.7	0.7	0.6	0.6	0.6
Claims on Private Sector	134,836.1	134,657.4	135,223.2	136,910.0	139,022.3
Currency Outside Financial Corporations	12,815.0	12,734.6	12,646.3	12,784.5	12,982.3
Deposits	105,782.1	108,150.5	109,940.6	113,033.0	114,992.4
Securities Other Than Shares	0.0	0.0	0.0	0.0	0.0
Loans	1,479.3	1,481.5	1,517.6	1,488.7	1,498.8
Financial Derivatives	0.0	0.0	0.0	0.0	0.0
Shares and Other Equity	45,978.5	46,966.2	47,630.9	49,469.4	50,129.2
Other Items (Net)	1,971.8	1,516.7	1,614.6	1,171.3	1,792.3
<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

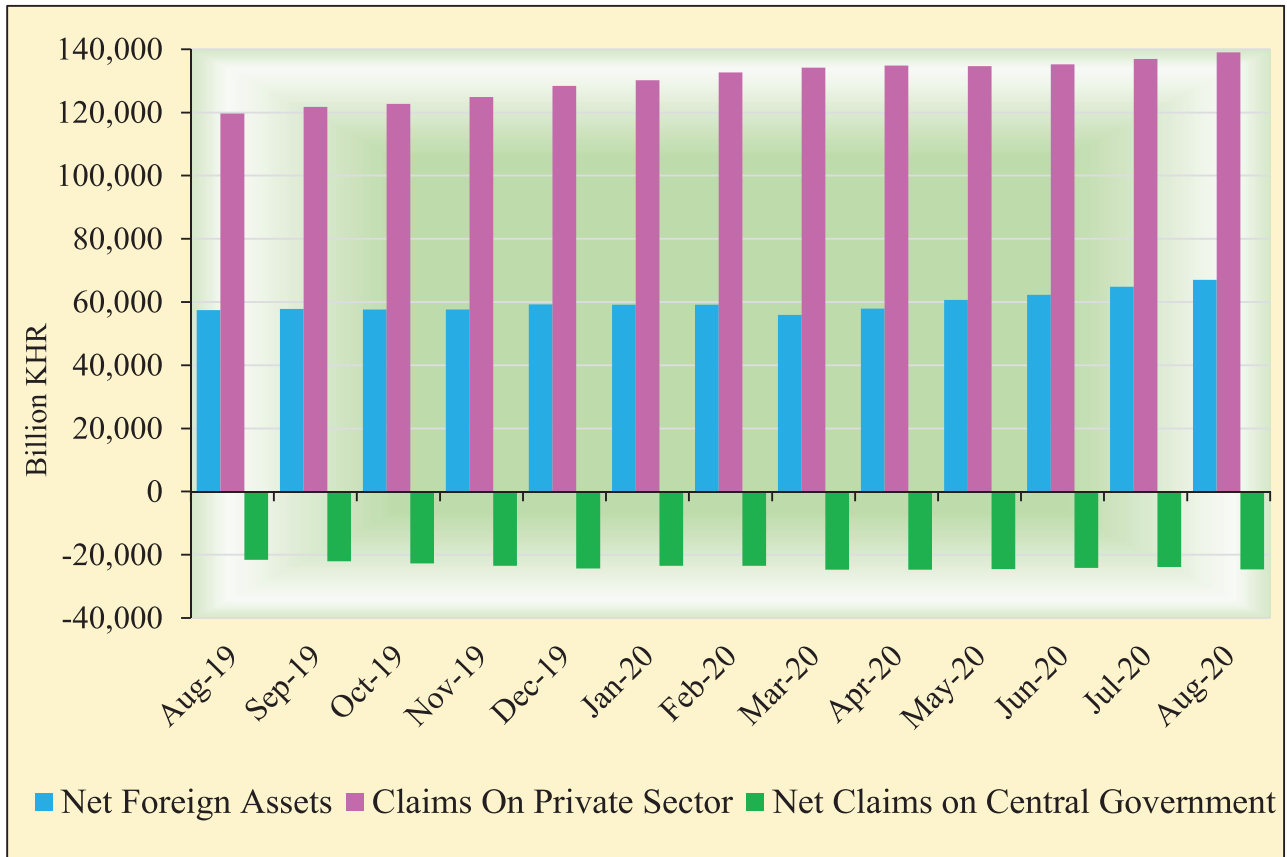


Chart 9: Monetary Aggregates Components

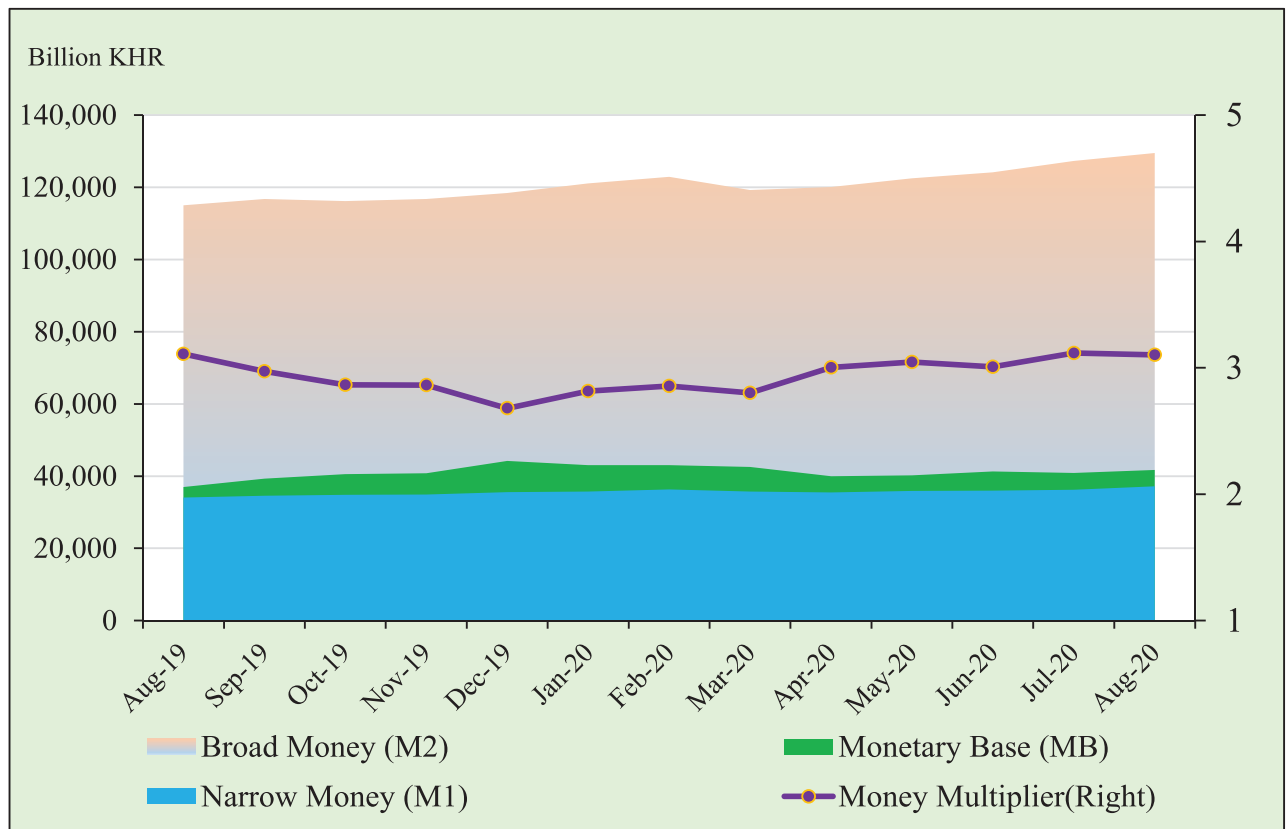


Table 15: Credit Granted by Deposit Money Banks Classified by Industry

(In Billion KHR)

	Apr-20	May-20	Jun-20	Jul-20	Aug-20
1. Financial Institutions	5,660.1	5,457.6	5,447.9	5,497.0	5,343.8
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	3,413.7	3,261.6	3,285.3	3,389.2	3,271.0
1.3. Other Financial Institutions	2,246.4	2,196.0	2,162.7	2,107.8	2,072.8
2. Non-Financial Institutions	82,840.8	82,748.8	82,472.6	83,636.8	84,801.7
2.1. Agriculture, Forestry and Fishing	8,521.9	8,524.8	8,391.0	8,591.7	8,616.7
2.2. Mining and Quarrying	508.1	505.4	569.4	507.3	515.6
2.3. Manufacturing	4,811.5	4,581.4	4,521.0	4,623.7	4,744.3
2.4. Utilities	959.4	967.2	970.9	1,075.0	1,142.1
2.5. Construction	10,538.8	10,398.6	10,390.5	10,498.0	10,541.0
2.6. Wholesale Trade	11,672.3	11,631.6	11,627.3	11,863.1	12,043.4
2.7. Retail Trade	17,429.1	17,451.9	17,459.3	17,848.7	18,161.1
2.8. Hotels and Restaurants	4,841.0	5,106.5	5,069.9	5,024.4	5,078.8
2.9. Transport and Storage	2,178.7	2,186.6	2,189.9	2,491.7	2,662.2
2.10. Information Media and Telecommunications	853.8	859.9	869.1	796.7	874.2
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	4,129.0	4,084.7	4,086.4	3,926.8	3,799.6
2.12. Real Estate Activities	9,171.4	9,207.6	9,394.2	9,454.9	9,870.2
2.13. Other Non-Financial Services	7,225.8	7,242.7	6,933.7	6,934.7	6,752.3
3. Personal Essentials	23,732.9	24,242.8	24,651.8	24,923.3	25,239.3
3.1. Personal Lending	9,934.5	10,454.6	10,737.1	10,788.1	10,798.4
3.2. Credit Cards	195.1	198.3	207.4	214.3	219.8
3.3. Mortgages, Owner-Occupied Housing only	13,603.2	13,589.8	13,707.3	13,920.9	14,221.0
4. Other Lending	1,494.0	1,496.7	1,507.2	1,468.3	1,531.7
Total Gross Loan	113,727.8	113,945.8	114,079.5	115,525.5	116,916.5

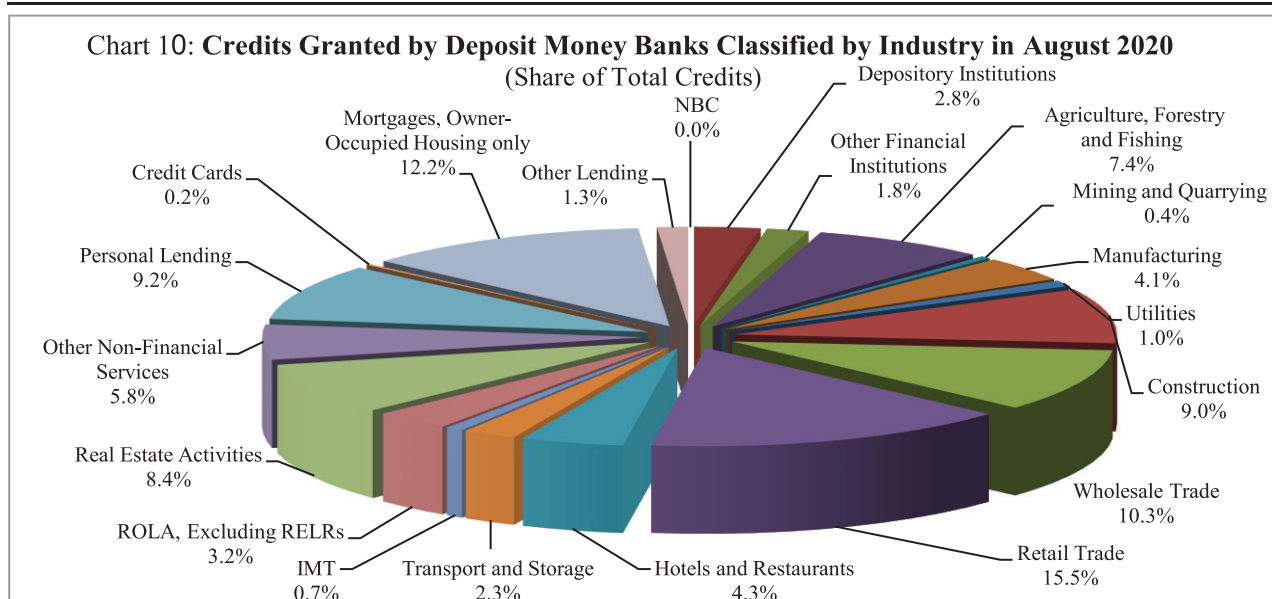


Table 16: Monthly Change of Credit Granted by Deposit Money Banks Classified by Industry

	Apr-20	May-20	Jun-20	Jul-20	Aug-20
(Monthly Change in Billion KHR)					
1. Financial Institutions	194.9	-202.5	-9.6	49.1	-153.3
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	61.5	-152.2	23.7	103.9	-118.2
1.3. Other Financial Institutions	133.4	-50.4	-33.3	-54.8	-35.0
2. Non-Financial Institutions	320.0	-92.0	-276.3	1,164.3	1,164.9
2.1. Agriculture, Forestry and Fishing	152.2	2.8	-133.8	200.7	25.0
2.2. Mining and Quarrying	-17.4	-2.7	63.9	-62.0	8.3
2.3. Manufacturing	-38.4	-230.1	-60.4	102.8	120.6
2.4. Utilities	-37.4	7.9	3.7	104.1	67.1
2.5. Construction	160.0	-140.2	-8.1	107.5	43.0
2.6. Wholesale Trade	-204.1	-40.7	-4.4	235.9	180.3
2.7. Retail Trade	34.7	22.7	7.5	389.4	312.4
2.8. Hotels and Restaurants	36.5	265.5	-36.6	-45.5	54.5
2.9. Transport and Storage	23.5	7.9	3.3	301.8	170.5
2.10. Information Media and Telecommunications	8.9	6.0	9.2	-72.4	77.5
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	67.3	-44.3	1.7	-159.6	-127.3
2.12. Real Estate Activities	34.1	36.2	186.6	60.7	415.4
2.13. Other Non-Financial Services	100.0	16.8	-309.0	1.0	-182.4
3. Personal Essentials	448.0	509.9	409.0	271.5	316.0
3.1. Personal Lending	64.9	520.1	282.5	51.0	10.3
3.2. Credit Cards	-11.0	3.2	9.1	7.0	5.5
3.3. Mortgages, Owner-Occupied Housing only	394.2	-13.4	117.5	213.6	300.1
4. Other Lending	58.5	2.6	10.5	-38.9	63.4
Total Gross Loan	1,021.5	218.0	133.7	1,446.0	1,391.0
(Monthly Change in Percent)					
1. Financial Institutions	3.6	-3.6	-0.2	0.9	-2.8
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	1.8	-4.5	0.7	3.2	-3.5
1.3. Other Financial Institutions	6.3	-2.2	-1.5	-2.5	-1.7
2. Non-Financial Institutions	0.4	-0.1	-0.3	1.4	1.4
2.1. Agriculture, Forestry and Fishing	1.8	0.0	-1.6	2.4	0.3
2.2. Mining and Quarrying	-3.3	-0.5	12.7	-10.9	1.6
2.3. Manufacturing	-0.8	-4.8	-1.3	2.3	2.6
2.4. Utilities	-3.8	0.8	0.4	10.7	6.2
2.5. Construction	1.5	-1.3	-0.1	1.0	0.4
2.6. Wholesale Trade	-1.7	-0.3	0.0	2.0	1.5
2.7. Retail Trade	0.2	0.1	0.0	2.2	1.8
2.8. Hotels and Restaurants	0.8	5.5	-0.7	-0.9	1.1
2.9. Transport and Storage	1.1	0.4	0.2	13.8	6.8
2.10. Information Media and Telecommunications	1.1	0.7	1.1	-8.3	9.7
2.11. Rental and Operational Leasing Activities, Excluded Real Estate Leasing and Rentals	1.7	-1.1	0.0	-3.9	-3.2
2.12. Real Estate Activities	0.4	0.4	2.0	0.6	4.4
2.13. Other Non-Financial Services	1.4	0.2	-4.3	0.0	-2.6
3. Personal Essentials	1.9	2.1	1.7	1.1	1.3
3.1. Personal Lending	0.7	5.2	2.7	0.5	0.1
3.2. Credit Cards	-5.4	1.7	4.6	3.4	2.6
3.3. Mortgages, Owner-Occupied Housing only	3.0	-0.1	0.9	1.6	2.2
4. Other Lending	4.1	0.2	0.7	-2.6	4.3
Total Gross Loan	0.9	0.2	0.1	1.3	1.2

Table 17: Deposits with Deposit Money Banks

(In Billion KHR)

	Apr-20	May-20	Jun-20	Jul-20	Aug-20
Deposits in KHR					
Demand deposits	2,634.5	2,736.5	2,642.3	2,816.9	2,747.2
Savings deposits	1,853.3	2,007.2	1,957.0	2,023.2	2,124.2
Fixed deposits	3,411.1	3,498.1	3,716.0	3,859.0	3,901.5
Others	102.7	104.6	114.8	110.3	128.6
Total	8,001.6	8,346.4	8,430.2	8,809.5	8,901.5
Deposits in Foreign Currency*					
Demand deposits	22,200.1	22,595.4	22,871.2	23,057.4	23,740.4
Savings deposits	28,987.0	29,560.4	30,032.8	30,972.5	31,924.9
Fixed deposits	43,760.0	44,353.9	44,777.6	45,904.5	46,167.6
Others	1,304.5	1,288.8	1,282.7	1,280.3	1,390.1
Total	96,251.7	97,798.5	98,964.4	101,214.8	103,222.9
Grand Total	104,253.3	106,144.9	107,394.6	110,024.3	112,124.4

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

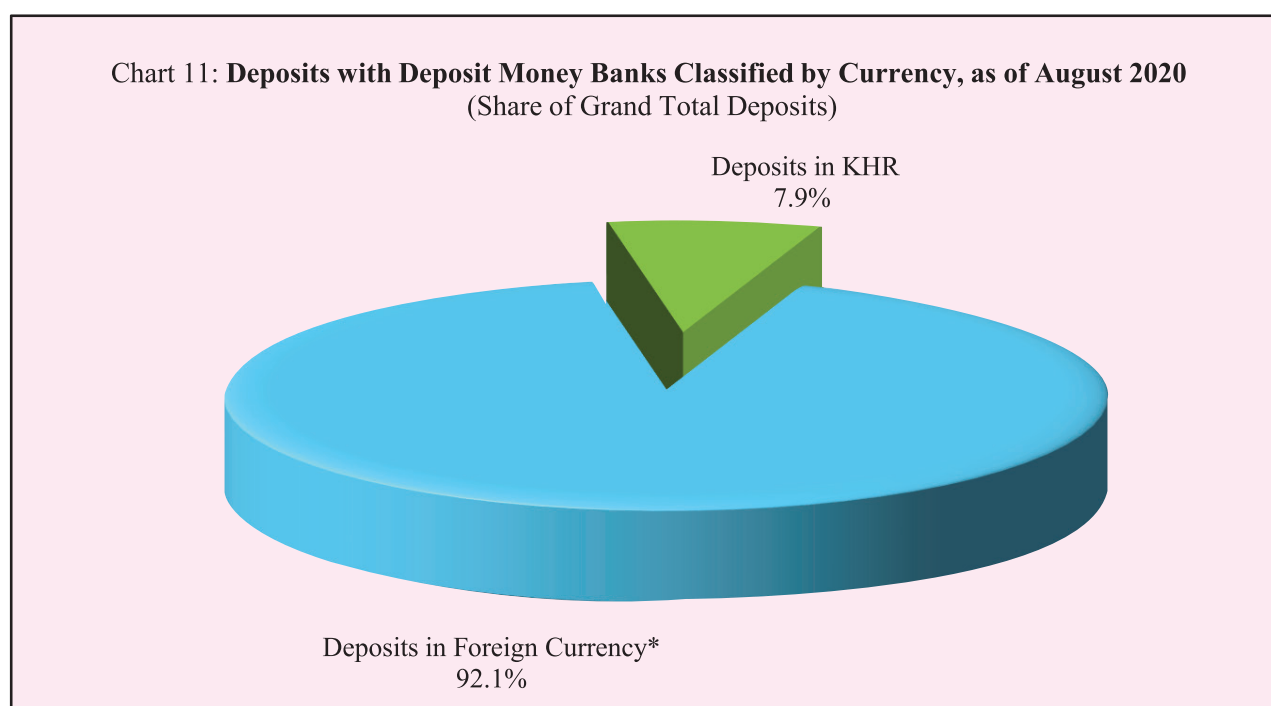


Table 18: Monthly Change of Deposits with Deposit Money Banks

	Apr-20	May-20	Jun-20	Jul-20	Aug-20
(Change in Billion KHR)					
Deposits in KHR					
Demand deposits	-165.0	102.0	-94.2	174.6	-69.7
Savings deposits	141.3	153.9	-50.2	66.3	101.0
Fixed deposits	43.4	86.9	217.9	143.0	42.5
Others	5.0	1.9	10.3	-4.5	18.3
Total	24.6	344.8	83.8	379.3	92.0
Deposits in Foreign Currency					
Demand deposits	-299.5	395.3	275.9	186.2	682.9
Savings deposits	-265.0	573.4	472.4	939.7	952.3
Fixed deposits	835.6	593.9	423.7	1,126.9	263.0
Others	-67.0	-15.7	-6.1	-2.4	109.8
Total	204.1	1,546.8	1,165.9	2,250.4	2,008.1
Grand Total	228.7	1,891.6	1,249.7	2,629.8	2,100.1
(Percentage Change)					
Deposits in KHR					
Demand deposits	-5.9	3.9	-3.4	6.6	-2.5
Savings deposits	8.3	8.3	-2.5	3.4	5.0
Fixed deposits	1.3	2.5	6.2	3.8	1.1
Others	5.1	1.8	9.8	-4.0	16.6
Total	0.3	4.3	1.0	4.5	1.0
Deposits in Foreign Currency					
Demand deposits	-1.3	1.8	1.2	0.8	3.0
Savings deposits	-0.9	2.0	1.6	3.1	3.1
Fixed deposits	1.9	1.4	1.0	2.5	0.6
Others	-4.9	-1.2	-0.5	-0.2	8.6
Total	0.2	1.6	1.2	2.3	2.0
Grand Total	0.2	1.8	1.2	2.4	1.9

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

(Share of Total KHR Deposits)

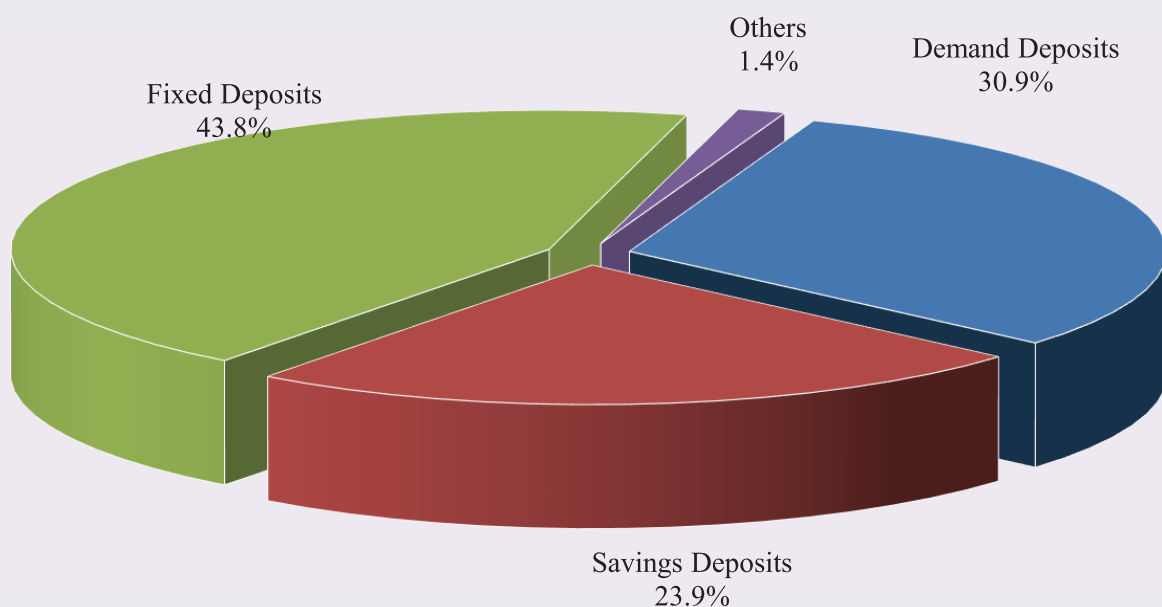


Chart 13: Deposits in Foreign Currency Classified by Type, as of August 2020

(Share of Total Foreign Currency Deposits)

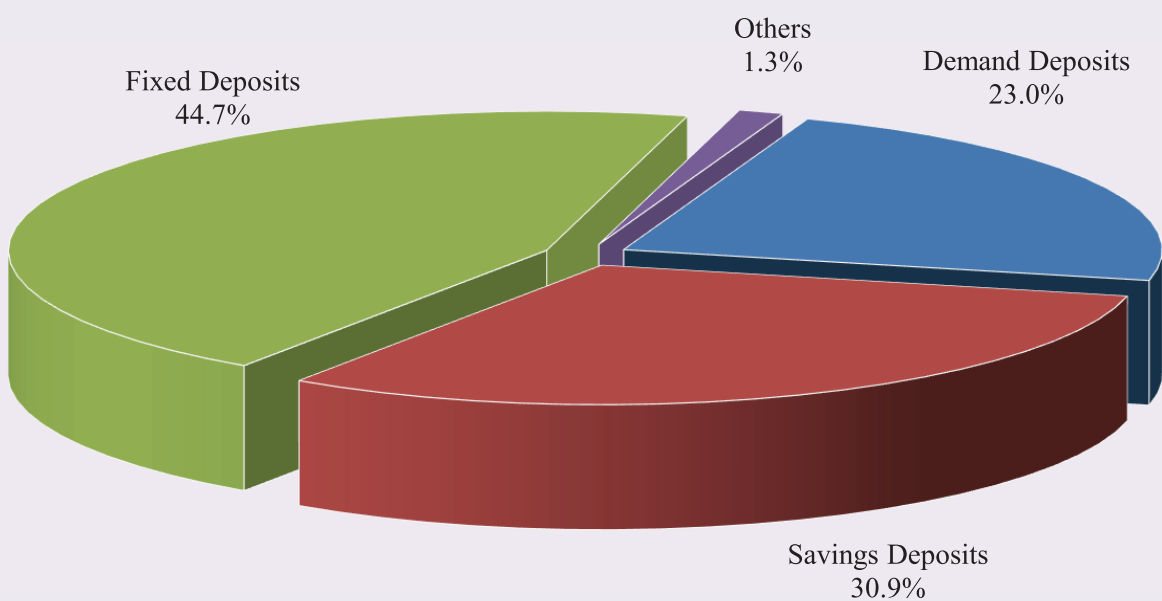


Table 19: Credit Granted by Micro-Finance Institutions*

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							
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%
Jul	80	367	885	2,059,759	29,760	1.1%-1.6%	13.4%-18.7%
Aug	80	372	892	2,065,589	30,220	1.1%-1.6%	13.4%-18.7%

* 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							
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
Jul	3,042	23	132	1,290.6	56.1	8	13.15
Aug	2,563	16	160	1,574.4	98.4	5	500.25
Total	23,571	161	146	16,892.7	104.9	72	5,066.69

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							
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
Jul	103,633	23	4,506	3,565.0	155.0	654	27.6
Aug	85,220	16	5,326	2,819.2	176.2	575	28.0
Total	796,363	161	4,946	35,525.6	220.7	5,803	8,396.1

Table 22: Visitor Arrivals in Cambodia

	2020			% of Total		% Change	
	Jun	Jul	Aug	Jul	Aug	Jul/Jul	Aug/Jul
(Mode of Arrival)							
Phnom Penh International Airport	7,050	8,311	10,012	40.2	43.5	17.9	20.5
Kong Keng International Airport	1,200	1,898	2,104	9.2	9.1	58.2	10.9
Siem Reap International Airport	28	3	2	0.0	0.0	-89.3	-33.3
Land	4,006	10,473	10,909	50.6	47.4	161.4	4.2
Boat	0	4	1	0.0	0.0	0.0	100.0
Preah Vihea	0	0	0	0.0	0.0	0.0	0.0
Total	12,284	20,689	23,028	100.0	100.0	68.4	11.3
(Arrival by Purpose of Visit)							
Tourist	4,838	10,909	11,096	52.7	48.2	125.5	1.7
Business and Professional	7,206	9,325	11,367	45.1	49.4	29.4	21.9
Others and not specified	240	455	565	2.2	2.5	89.6	24.2
Total	12,284	20,689	23,028	100.0	100.0	68.4	11.3
(Top-Ten Countries of Passenger Arrivals)							
Thailand	3,900	10,593	10,824	51.2	47.0	171.6	2.2
China (PRC)	6,785	7,390	9,240	35.7	40.1	8.9	25.0
South Korea	425	556	587	2.7	2.5	30.8	5.6
United States of America	186	485	451	2.3	2.0	160.8	-7.0
Taiwan	201	366	375	1.8	1.6	82.1	2.5
France	35	166	332	0.8	1.4	3.7*	100.0
Vietnam	205	86	311	0.4	1.4	-58.0	2.6*
Japan	59	134	229	0.6	1.0	127.1	70.9
United Kingdom	31	88	76	0.4	0.3	183.9	-13.6
Canada	31	46	72	0.2	0.3	48.4	56.5
Others	426	779	531	3.8	2.3	82.9	-31.8
Total	12,284	20,689	23,028	100.0	100.0	68.4	11.3

Source: Ministry of Tourism

* Increased in times, not in percentage (%). eg, Passenger Arrivals from France increased 3.7 times in July.

Table 23: Cambodia's Imports and Exports

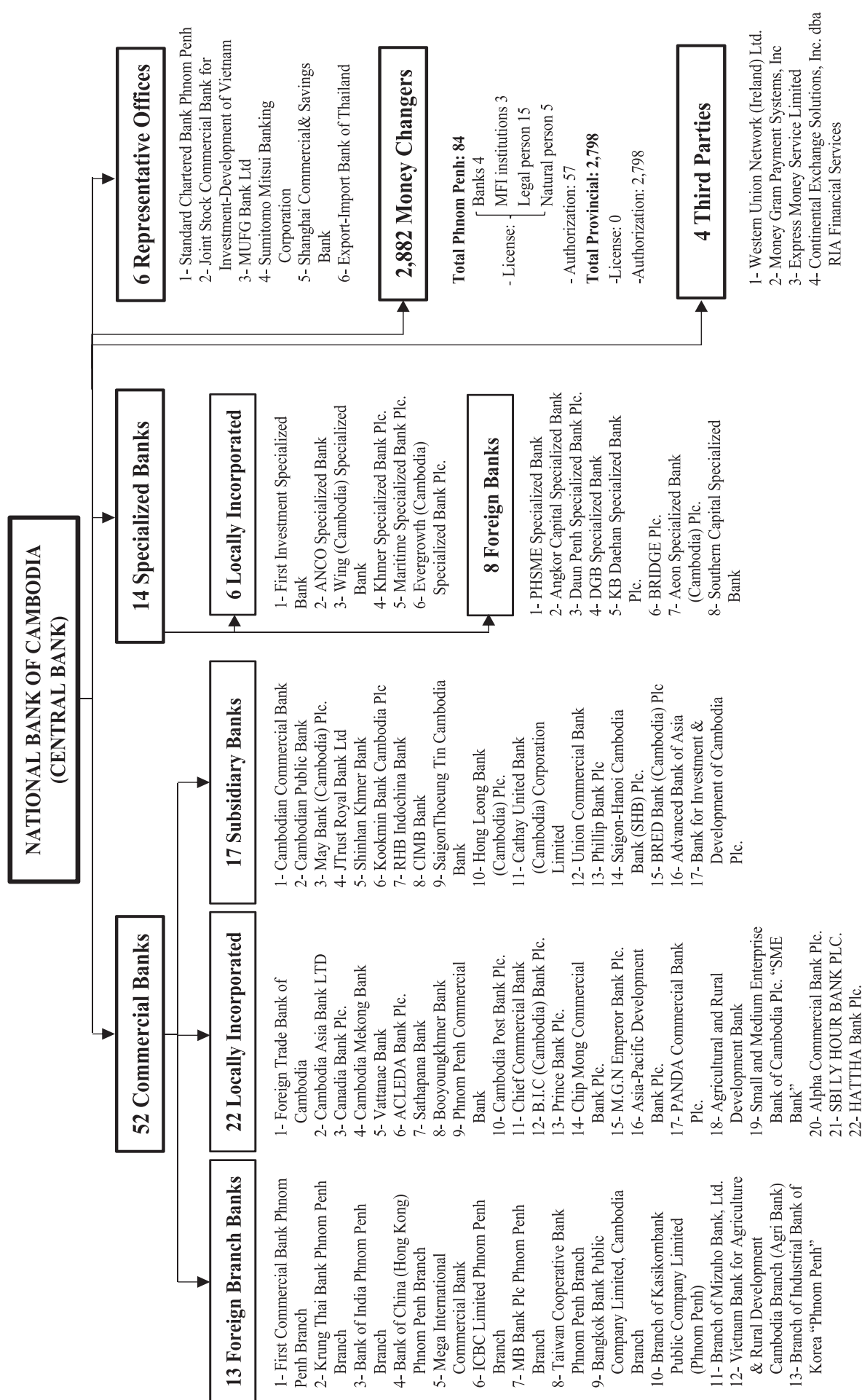
(In Billion KHR)

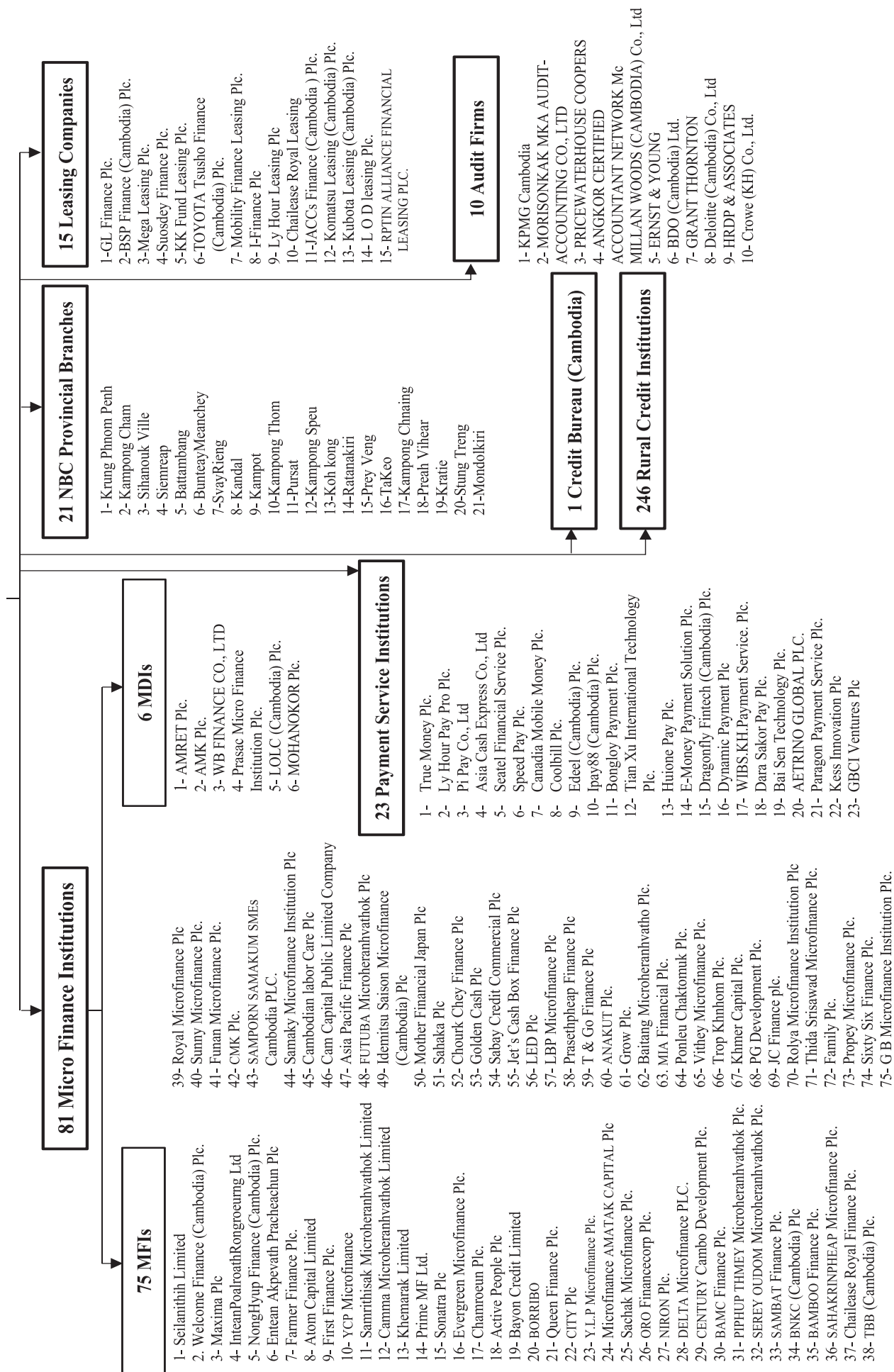
	2020			Change in Billion KHR		Change in %	
	Jun*	Jul	Aug	Jul/Jun	Aug/Jul	Jul/Jun	Aug/Jul
Imports by Commodity							
Medicine	101.3	86.0	75.2	-15.2	-10.8	-15.0	-12.5
Cigarette	80.8	87.7	36.3	6.9	-51.5	8.6	-58.7
Food and Beverage	249.2	263.1	303.5	13.9	40.4	5.6	15.4
Equipment Construction	329.8	337.6	334.5	7.8	-3.1	2.4	-0.9
Cement	22.0	20.1	14.2	-2.0	-5.9	-8.9	-29.2
Steel	73.6	108.7	92.3	35.1	-16.4	47.7	-15.1
Phones	8.9	7.2	5.9	-1.7	-1.2	-19.5	-17.3
T.V	1.0	1.5	2.9	0.6	1.4	58.5	90.5
Other Electronic Equipment	203.7	216.1	256.0	12.3	39.9	6.0	18.5
Garment	160.6	174.4	167.0	13.8	-7.5	8.6	-4.3
Fabric	1,217.2	1,270.2	1,269.4	53.0	-0.8	4.4	-0.1
Vehicle	292.3	339.8	402.8	47.5	63.0	16.3	18.6
Equipment of Cold	16.4	18.2	18.9	1.8	0.7	11.1	4.0
Gold	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Oil	370.9	436.2	427.7	65.3	-8.5	17.6	-1.9
Fertilizer	97.9	76.5	96.2	-21.4	19.7	-21.8	25.7
Others	2,281.0	2,202.9	2,069.2	-78.2	-133.6	-3.4	-6.1
Total Imports	5,506.6	5,646.2	5,572.0	139.5	-74.1	2.5	-1.3
Exports by Commodity							
Garment	2,587.6	3,387.6	2,709.7	800.0	-677.9	30.9	-20.0
Footwear	439.0	443.6	292.8	4.6	-150.8	1.0	-34.0
Other Textile Product	350.3	573.8	428.0	223.4	-145.8	63.8	-25.4
Electrical Part	367.3	576.8	541.3	209.5	-35.5	57.0	-6.2
Vehicle and Bicycle Part	43.0	53.1	41.4	10.1	-11.7	23.5	-22.0
Bicycle	199.8	220.8	159.8	21.0	-61.0	10.5	-27.6
Wood Products	108.9	139.6	123.2	30.6	-16.4	28.1	-11.7
Rice	93.8	81.1	57.7	-12.7	-23.4	-13.6	-28.8
Rubber	65.9	95.4	119.9	29.5	24.5	44.8	25.7
Fish and Other Agricultural Products	40.2	36.2	50.0	-4.1	13.8	-10.1	38.1
Others	3,177.0	3,325.8	2,908.5	148.8	-417.3	4.7	-12.5
Total Exports	7,472.9	8,933.7	7,432.3	1,460.8	-1,501.4	19.5	-16.8

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

Table 24: THE BANKING SYSTEM IN CAMBODIA

As of 31 August, 2020





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

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

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

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