



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

**ព័ត៌មានស្តីពី**  
**សេដ្ឋកិច្ច និង រូបិយវត្ថុ**

*លេខ ១៩៧ ~ ឆ្នាំទី ១៨*  
*ខែ មីនា ឆ្នាំ ២០១០*

ប្រអប់សំបុត្រ P.O. Box 25  
២២-២៤ ម.វ ព្រះនរោត្តម  
ភ្នំពេញ



**ធនាគារជាតិនៃកម្ពុជា**  
**NATIONAL BANK OF CAMBODIA**

**ECONOMIC & MONETARY**  
**STATISTICS**

*No 197 – 18<sup>th</sup> Year*  
*March 2010*

P.O. BOX 25  
22-24 PREAH NORODOM Blvd  
PHNOM PENH

**CONTENTS**

	Page
Table 1 : Consumer Price Index	1
Table 2 : Monthly Exchange Rate (Riel/US\$, End-Period)	2
Table 3 : The Value of Riel Against Other Currencies (End-Period Officials Exchange Rates)	3
Table 4 : Deposit Money Banks' Interest Rate on Deposits and Loans	4
Table 5 : Monetary Survey (In Million Riels)	5
Table 6 : Credit Granted by Deposit Money Banks Classified by Ownership (In Million Riels)	6
Table 7 : Deposits with Deposit Money Banks (In Million Riels)	7
Table 8 : Credit Granted by Micro-Finance Institutions, and Non-Government Organizations	8

**NATIONAL BANK OF CAMBODIA**

Economic Research & Statistics Department  
P.O. BOX 25, 22-24 Preah Norodom Blvd, Phnom Penh  
Telephone: (855) 23 722 221-1115  
Facsimile: (855) 23 426 117  
E-mail: [info@nbc.org.kh](mailto:info@nbc.org.kh)  
Internet: [www.nbc.org.kh](http://www.nbc.org.kh)  
ISSN 2074-5680

**Table 1: Consumer Price Index****1. Consumer Price Index (CPI) and Component Indices**

(Oct-Dec. 2006 = 100)

	<u>Nov-09</u>	<u>Dec-09</u>	<u>Jan-10</u>	<u>Feb-10</u>	<u>Mar-10</u>
<b>CPI (all items)</b>	<b>134.15</b>	<b>134.03</b>	<b>134.06</b>	<b>134.37</b>	<b>135.26</b>
Food and Non-Alcoholic Beverages	150.20	148.71	148.38	148.89	149.67
Alcoholic Beveraged, Tobacco and Narcotics	123.10	122.48	122.21	123.24	122.96
Clothing and Footwear	112.03	111.75	112.80	113.83	114.02
Housing, Water, Electricity, Gas and other Fuels	115.03	117.62	118.78	119.13	119.83
Furnishings, Household Equipment and Routine Household Maintenance	119.55	120.01	120.83	121.48	121.52
Health	116.34	116.31	115.05	115.81	115.75
Transportation	116.30	116.66	116.11	116.07	118.25
Communication	73.59	72.99	72.88	72.10	71.39
Recreation and Culture	105.07	103.09	103.86	102.90	104.40
Education	138.76	138.76	139.39	140.16	139.39
Restaurants and Hotels	170.09	171.97	172.19	170.54	172.48
Miscellaneous Goods and Services	125.56	126.75	127.44	129.70	130.21

**2. Percentage Change in the CPI and its Components****2.1 Month to Month Change (%)**

<b>CPI (all items)</b>	<b>-0.59</b>	<b>-0.09</b>	<b>0.02</b>	<b>0.23</b>	<b>0.66</b>
Food and Non-Alcoholic Beverages	-0.89	-1.00	-0.22	0.34	0.52
Alcoholic Beveraged, Tobacco and Narcotics	0.11	-0.51	-0.22	0.85	-0.23
Clothing and Footwear	-2.21	-0.25	0.94	0.91	0.16
Housing, Water, Electricity, Gas and other Fuels	0.22	2.25	0.99	0.29	0.59
Furnishings, Household Equipment and Routine Household Maintenance	-1.27	0.39	0.68	0.54	0.03
Health	-0.33	-0.03	-1.08	0.66	-0.05
Transportation	0.53	0.31	-0.47	-0.04	1.88
Communication	-0.44	-0.81	-0.15	-1.07	-0.99
Recreation and Culture	0.68	-1.88	0.75	-0.93	1.46
Education	0.00	0.00	0.45	0.56	-0.55
Restaurants and Hotels	-2.17	1.11	0.12	-0.96	1.14
Miscellaneous Goods and Services	0.95	0.95	0.54	1.78	0.39

**2.2 Year on Year Change (%)**

<b>CPI (all items)</b>	<b>1.27</b>	<b>5.32</b>	<b>6.92</b>	<b>7.31</b>	<b>6.65</b>
Food and Non-Alcoholic Beverages	1.62	5.42	7.84	8.59	7.04
Alcoholic Beveraged, Tobacco and Narcotics	11.95	10.34	7.45	5.93	3.78
Clothing and Footwear	2.13	2.60	3.04	4.40	3.43
Housing, Water, Electricity, Gas and other Fuels	-5.02	1.98	4.76	4.37	4.62
Furnishings, Household Equipment and Routine Household Maintenance	3.61	4.81	4.86	5.55	4.94
Health	5.31	5.80	4.86	3.88	4.11
Transportation	2.16	11.94	14.07	12.11	12.48
Communication	-7.39	-6.95	-4.47	-6.62	-6.05
Recreation and Culture	0.11	-1.54	-0.17	-0.43	0.94
Education	8.92	8.92	5.91	10.09	5.38
Restaurants and Hotels	3.24	3.84	1.86	4.71	6.22
Miscellaneous Goods and Services	10.38	11.32	10.53	11.75	10.74

**3. Three-month moving average CPI**

Year on Year Change (%)	-0.90	1.59	4.45	6.51	6.96
-------------------------	-------	------	------	------	------

**4. Twelve-month moving average CPI**

Year on Year Change (%)	-0.20	-0.66	-0.70	-0.58	0.00
-------------------------	-------	-------	-------	-------	------

**Table 2: Monthly Exchange Rate**

(Riel / US\$, End-Period)

Monthly	Market Exchange Rate				Official Exchange Rate		
	Purchase	Monthly %Change	Sale	Midpoint	Purchase	Sale	Midpoint
<b>Dec-06</b>	4,055	-1.17	4,072	4,064	4,057	4,065	4,061
<b>Dec-07</b>	4,000	-0.32	4,008	4,004	3,999	4,007	4,003
<b>2008</b>							
<b>Aug</b>	4,125	0.22	4,136	4,131	4,107	4,115	4,111
<b>Sep</b>	4,123	-0.05	4,140	4,132	4,112	4,120	4,116
<b>Oct</b>	4,119	-0.10	4,131	4,125	4,110	4,118	4,114
<b>Nov</b>	4,069	-1.21	4,079	4,074	4,091	4,099	4,095
<b>Dec</b>	4,108	0.96	4,133	4,121	4,077	4,085	4,081
<b>2009</b>							
<b>Jan</b>	4,125	0.41	4,139	4,132	4,112	4,120	4,116
<b>Feb</b>	4,123	-0.05	4,135	4,129	4,122	4,130	4,126
<b>Mar</b>	4,093	-0.73	4,104	4,099	4,089	4,097	4,093
<b>Apr</b>	4,131	0.93	4,135	4,133	4,117	4,125	4,121
<b>May</b>	4,143	0.29	4,154	4,149	4,137	4,145	4,141
<b>Jun</b>	4,182	0.94	4,197	4,190	4,160	4,168	4,164
<b>Jul</b>	4,244	1.48	4,263	4,254	4,187	4,195	4,191
<b>Aug</b>	4,175	-1.63	4,186	4,181	4,142	4,150	4,146
<b>Sep</b>	4,216	0.98	4,226	4,221	4,172	4,180	4,176
<b>Oct</b>	4,193	-0.55	4,203	4,198	4,170	4,178	4,174
<b>Nov</b>	4,164	-0.69	4,171	4,168	4,159	4,167	4,163
<b>Dec</b>	4,181	0.41	4,190	4,186	4,165	4,173	4,169
<b>2010</b>							
<b>Jan</b>	4,185	0.10	4,193	4,189	4,167	4,175	4,171
<b>Feb</b>	4,194	0.22	4,201	4,198	4,183	4,191	4,187
<b>Mar</b>	4,189	-0.12	4,195	4,192	4,182	4,190	4,186

**Table 3: The Value of Riel Against Other Currencies**

(End-Period Official Exchange Rates)

	SDR	US Dollar	Euro	Japanese Yen	Pound Sterling	Indonesian Rupiah	Malaysian Ringgit	Philippines Peso	Singaporean Dollar	Thai Bath
Unit	1	1	1	100	1	1000	1	100	1	1
Dec-06	6,115	4,057	5,330	3,410	7,956	449	1,147	8,264	2,633	112
Dec-07	6,319	3,999	5,893	3,563	7,986	425	1,207	9,683	2,768	131
<b>2008</b>										
Jul	6,662	4,107	6,398	3,798	8,131	450	1,259	9,300	2,998	123
Aug	6,462	4,107	6,040	3,883	7,511	449	1,210	9,002	2,896	120
Sep	6,481	4,112	6,033	3,883	7,580	438	1,198	8,851	2,891	121
Oct	6,130	4,110	5,365	4,190	6,754	377	1,157	8,352	2,777	118
Nov	6,081	4,066	5,237	4,259	6,249	327	1,125	8,323	2,695	115
Dec	6,317	4,077	5,762	4,512	5,890	368	1,175	8,590	2,829	117
<b>2009</b>										
Jan	6,193	4,112	5,307	4,580	5,855	363	1,138	8,712	2,725	118
Feb	6,076	4,122	5,232	4,212	5,878	344	1,117	8,517	2,671	114
Mar	6,099	4,089	5,391	4,186	5,832	347	1,118	8,492	2,686	115
Apr	6,175	4,117	5,462	4,219	6,079	379	1,154	8,441	2,771	116
May	6,357	4,137	5,774	4,288	6,599	399	1,179	8,701	2,849	120
Jun	6,455	4,160	5,871	4,329	6,906	405	1,178	8,625	2,868	122
Jul	6,500	4,187	5,899	4,383	6,913	421	1,188	8,710	2,903	123
Aug	6,484	4,142	5,922	4,453	6,742	411	1,176	8,488	2,873	122
Sep	6,588	4,172	6,091	4,617	6,669	430	1,208	8,765	2,944	124
Oct	6,625	4,170	6,186	4,562	6,904	436	1,223	8,783	2,985	125
Nov	6,704	4,159	6,237	4,805	6,861	440	1,222	8,808	3,004	125
Dec	6,512	4,165	5,978	4,504	6,694	441	1,216	9,013	2,966	125
<b>2010</b>										
Jan	6,492	4,167	5,815	4,641	6,720	446	1,217	8,942	2,964	126

Feb	6,404	4,183	5,661	4,685	6,373	447	1,228	9,038	2,968	126
Mar	6,361	4,182	5,613	4,501	6,306	460	1,279	9,233	2,988	129
Monthly % Change	<b>-0.7</b>	<b>0.0</b>	<b>-0.8</b>	<b>-3.9</b>	<b>-1.1</b>	<b>2.9</b>	<b>4.2</b>	<b>2.2</b>	<b>0.7</b>	<b>2.4</b>

**Table 4: Deposit Money Banks' Interest Rate on Deposits and Loans\***

(Percent Per Annum, Rate Averaged Based on the Number of Reporting Banks)

	Dec-07	Dec-08	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10
<b>INTEREST RATE ON DEPOSITS IN RIEL</b>												
Saving Deposits	1.90	2.05	1.93	1.89	1.55	1.55	1.28	1.21	1.22	1.23	1.23	1.23
Fixed deposit 1 Month	4.85	4.48	3.91	4.34	3.84	3.84	3.41	3.20	3.24	3.12	3.12	3.12
Fixed deposit 3 Months	5.07	5.20	4.64	4.68	4.42	4.45	4.19	4.06	4.09	4.07	4.07	4.08
Fixed deposit 6 Months	6.00	6.46	6.22	6.23	5.60	5.62	5.36	5.23	5.28	5.14	5.12	5.13
Fixed deposit 12 Months	7.05	7.65	7.69	7.70	6.88	6.88	6.62	6.47	6.52	6.25	6.24	6.25
<b>INTEREST RATE ON DEPOSITS IN USD</b>												
Saving Deposits	1.02	1.08	1.02	0.87	0.84	0.85	0.75	0.72	0.71	0.67	0.66	0.63
Fixed deposit 1 Month	2.91	3.73	3.78	3.71	3.53	3.49	3.16	2.92	2.83	2.65	2.65	2.56
Fixed deposit 3 Months	3.64	4.60	4.66	4.47	4.33	4.25	3.97	3.68	3.57	3.36	3.36	3.29
Fixed deposit 6 Months	4.23	5.48	5.42	5.27	5.14	5.11	4.82	4.45	4.33	4.14	4.14	4.07
Fixed deposit 12 Months	4.91	6.34	6.11	6.05	5.93	5.90	5.66	5.41	5.32	5.07	5.06	4.97
<b>INTEREST RATE ON LOANS IN RIEL</b>												
1 Month	19.01	18.77	22.68	22.68	22.67	22.62	22.61	21.94	22.62	22.70	22.70	22.68
3 Months	19.19	18.77	22.68	22.68	22.67	22.62	22.62	21.95	22.63	22.70	22.70	22.68
6 Months	19.01	18.77	22.68	22.68	22.67	22.63	22.63	21.96	22.64	22.70	22.70	22.68
12 Months	22.26	22.36	21.92	23.07	23.08	23.02	23.07	22.76	23.08	23.02	23.01	22.95
<b>INTEREST RATE ON LOANS IN USD</b>												
1 Month	16.40	16.14	14.72	14.72	17.30	17.20	17.14	17.19	17.19	17.29	17.27	17.50
3 Months	16.76	16.29	17.17	17.17	17.27	17.03	17.11	17.13	17.15	17.20	17.20	17.24
6 Months	16.77	16.31	17.27	17.23	17.28	17.11	17.12	17.15	17.17	17.21	17.22	17.26
12 Months	16.02	15.79	15.98	16.40	16.45	16.33	16.36	16.44	16.43	16.42	16.24	16.22



**Table 5: Monetary Survey**

( In Million Riels )

	Dec-08	Dec-09	Jan-10	Feb-10
<b>NET FOREIGN ASSETS</b>	<b>10,345,566</b>	<b>14,655,049</b>	<b>14,684,112</b>	<b>15,265,702</b>
FOREIGN ASSETS	12,885,905	16,513,545	16,710,078	17,220,997
FOREIGN LIABILITIES	-2,540,339	-1,858,496	-2,025,965	-1,955,295
<b>NET DOMESTIC ASSETS</b>	<b>1,513,340</b>	<b>1,573,263</b>	<b>1,717,771</b>	<b>1,787,632</b>
<b>DOMESTIC CREDIT</b>	<b>6,907,077</b>	<b>8,280,300</b>	<b>8,494,931</b>	<b>8,654,640</b>
NET CLAIMS ON GOVERNMENT	-2,987,007	-2,251,674	-2,369,084	-2,406,679
CLAIMS ON GOVERNMENT	270,453	270,444	270,444	270,444
DEPOSITS OF GOVERNMENT	-3,257,460	-2,522,118	-2,639,527	-2,677,122
NON GOVERNMENT	<b>9,894,084</b>	<b>10,531,974</b>	<b>10,864,015</b>	<b>11,061,319</b>
STATE ENTERPRISES	591	0	0	0
PRIVATE SECTOR	9,893,493	10,531,974	10,864,015	11,061,319
O/W: IN FOREIGN CURRENCY	9,602,513	10,214,398	10,539,822	10,681,902
<b>OTHER</b>	<b>-5,393,736</b>	<b>-6,707,037</b>	<b>-6,777,160</b>	<b>-6,867,008</b>
RESTRICTED DEPOSITS	-287,825	-340,986	-333,982	-358,198
CAPITAL & RESERVES	-5,776,132	-7,258,201	-7,264,787	-7,357,935
OTHERS	670,221	892,150	821,609	849,125
<b>LIQUIDITY (M2)</b>	<b>11,858,907</b>	<b>16,228,311</b>	<b>16,401,884</b>	<b>17,053,334</b>
<b>MONEY (M1)</b>	<b>2,399,567</b>	<b>3,120,191</b>	<b>3,094,683</b>	<b>3,118,545</b>
CURRENCY OUTSIDE BANKS	2,294,775	3,001,602	2,977,618	2,989,116
DEMAND DEPOSITS	104,793	118,589	117,065	129,428
<b>QUASI-MONEY</b>	<b>9,459,339</b>	<b>13,108,120</b>	<b>13,307,201</b>	<b>13,934,789</b>
TIME AND SAVING DEPOSITS	184,848	358,783	328,448	340,047
FOREIGN CURRENCY DEPOSITS	9,274,491	12,749,337	12,978,753	13,594,742

<b>Mar-10</b>
<b>15,514,629</b>
17,369,890
-1,855,262
<b>1,719,910</b>
<b>8,661,888</b>
<b>-2,484,808</b>
<b>270,444</b>
-2,755,251
11,146,695
0
11,146,695
10,753,848
<b>-6,941,978</b>
-368,730
-7,323,986
750,738
<b>17,234,538</b>
<b>3,148,496</b>
3,027,567
120,929
<b>14,086,043</b>
330,412
13,755,631

**Table 6: Credit Granted by Deposit Money Banks Classified by Ownership in the Economic Sector**

(In Million Riels)

	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10
<b>1. Financial Institutions</b>	<b>147,346</b>	<b>144,700</b>	<b>143,264</b>	<b>141,661</b>	<b>159,156</b>
1.1. National Bank of Cambodia (NBC)	0	0	0	0	0
1.2. Depository Institutions	13,840	9,613	10,855	9,311	12,012
1.3. Other Financial Institutions	133,506	135,087	132,409	132,349	147,144
<b>2. Non-Financial Institutions</b>	<b>8,868,505</b>	<b>9,208,128</b>	<b>9,455,802</b>	<b>9,614,357</b>	<b>9,671,810</b>
2.1. Agriculture, Forestry and Fishing	672,970	708,874	698,155	718,071	754,184
2.2. Mining and Quarrying	13,408	10,856	53,003	53,809	54,604
2.3. Manufacturing	874,263	920,411	947,794	961,595	977,236
2.4. Utilities	60,097	55,757	65,352	59,646	62,221
2.5. Construction	877,898	904,485	1,012,080	1,019,714	849,680
2.6. Wholesale Trade	1,275,473	1,352,807	1,383,975	1,686,648	1,549,724
2.7. Retail Trade	1,897,792	1,922,069	1,960,211	1,803,494	2,015,720
2.8. Hotels and Restaurants	1,212,871	1,261,609	1,223,534	1,190,577	1,261,346
2.9. Transport and Storage	176,091	175,843	217,066	218,757	220,038
2.10. Information Media and Telecommunications	273,812	308,074	308,590	323,412	300,600
2.11. Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	37,178	45,941	47,167	46,511	42,945
2.12. Real Estate Activities	636,968	662,826	643,672	635,986	643,839
2.13. Other Non-Financial Services	859,685	878,576	895,204	896,136	939,673
<b>3. Personal Essentials</b>	<b>1,157,441</b>	<b>1,142,201</b>	<b>1,187,191</b>	<b>1,179,530</b>	<b>1,184,776</b>
3.1. Personal Lending	766,738	747,667	748,830	750,307	753,919
3.2. Credit Cards	15,675	16,925	17,139	19,087	17,491
3.3. Mortgages, Owner-Occupied Housing only	375,028	377,608	421,221	410,137	413,365
<b>4. Other Lending</b>	<b>39,526</b>	<b>45,622</b>	<b>86,925</b>	<b>85,198</b>	<b>85,916</b>
<b>Total Gross Loan</b>	<b>10,212,819</b>	<b>10,540,651</b>	<b>10,873,182</b>	<b>11,020,745</b>	<b>11,101,658</b>

**Table 8: Credit Granted by  
Micro-Finance Institutions, and Non-Government Organizations**

Period	Number of				Loan Outstanding (In Million riels)	Interest Rate	
	District	Commune	Village	Household		Monthly	Annually
<b>2005</b>							
Q1-05	538	3,125	12,573	307,759	178,586	2% - 3%	24% - 36%
Q2-05	587	3,324	13,640	361,566	206,030	2% - 3%	24% - 36%
Q3-05	556	3,235	14,290	371,054	203,034	2% - 3%	24% - 36%
Q4-05	550	3,350	14,439	377,505	214,117	2% - 3%	24% - 36%
<b>2006</b>							
Q1-06	562	3,413	14,833	371,617	8,996	2% - 3%	24% - 36%
Q2-06	590	3,610	15,687	398,058	10,580	2% - 3%	24% - 36%
Q3-06	617	3,884	16,324	439,618	11,163	2% - 3%	24% - 36%
Q4-06	655	4,152	19,450	471,009	374,022	2% - 3%	24% - 36%
<b>2007</b>							
Q1-07	687	4,469	21,012	484,861	435,776	2% - 3%	24% - 36%
Q2-07	753	4,665	22,751	536,916	489,676	2% - 3%	24% - 36%
Q3-07	822	5,091	24,908	595,421	575,535	2% - 3%	24% - 36%
Q4-07	839	5,314	26,471	624,104	641,564	2% - 3%	24% - 36%
<b>2008</b>							
Q1-08	943	5,794	28,245	637,438	749,638	2% - 3%	24% - 36%
Q2-08	986	6,216	30,872	689,197	906,387	2% - 3%	24% - 36%
Q3-08	1,021	6,547	33,238	793,097	1,104,864	2% - 3%	24% - 36%
Q4-08	1,046	6,820	33,963	852,090	1,161,722	2% - 3%	24% - 36%
<b>2009</b>							
Q1-09	982	6,629	34,004	830,068	1,121,276	2% - 3%	24% - 36%
Q2-09	1,172	7,471	37,691	857,000	1,128,632	2% - 3%	24% - 36%
Q3-09	1,220	7,886	40,888	854,495	1,151,129	2% - 3%	24% - 36%
Q4-09	1,277	8,189	42,729	904,298	1,285,624	2% - 3%	24% - 36%
<b>2010</b>							
Q1-10	1,330	8,480	44,191	889,421	1,351,353	2% - 3%	24% - 36%