



ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្តីពី
សេដ្ឋកិច្ច និង រូបិយវត្ថុ

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NATIONAL BANK OF CAMBODIA

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Table 1: Consumer Price Index

1. Consumer Price Index (CPI) and Component Indices					
(Oct-Dec. 2006 = 100)					
	<u>Dec-09</u>	<u>Jan-10</u>	<u>Feb-10</u>	<u>Mar-10</u>	<u>Apr-10</u>
CPI (all items)	134.03	134.06	134.37	135.26	134.87
Food and Non-Alcoholic Beverages	148.71	148.38	148.89	149.67	149.21
Alcoholic Beveraged, Tobacco and Narcotics	122.48	122.21	123.24	122.96	123.15
Clothing and Footwear	111.75	112.80	113.83	114.02	113.65
Housing, Water, Electricity, Gas and other Fuels	117.62	118.78	119.13	119.83	119.41
Furnishings, Household Equipment and Routine Household Maintenance	120.01	120.83	121.48	121.52	120.61
Health	116.31	115.05	115.81	115.75	116.22
Transportation	116.66	116.11	116.07	118.25	118.09
Communication	72.99	72.88	72.10	71.39	71.39
Recreation and Culture	103.09	103.86	102.90	104.40	104.71
Education	138.76	139.39	140.16	139.39	140.16
Restaurants and Hotels	171.97	172.19	170.54	172.48	170.54
Miscellaneous Goods and Services	126.75	127.44	129.70	130.21	130.34
2. Percentage Change in the CPI and its Components					
2.1 Month to Month Change (%)					
CPI (all items)	-0.09	0.02	0.23	0.66	-0.29
Food and Non-Alcoholic Beverages	-1.00	-0.22	0.34	0.52	-0.30
Alcoholic Beveraged, Tobacco and Narcotics	-0.51	-0.22	0.85	-0.23	0.16
Clothing and Footwear	-0.25	0.94	0.91	0.16	-0.32
Housing, Water, Electricity, Gas and other Fuels	2.25	0.99	0.29	0.59	-0.35
Furnishings, Household Equipment and Routine Household Maintenance	0.39	0.68	0.54	0.03	-0.75
Health	-0.03	-1.08	0.66	-0.05	0.41
Transportation	0.31	-0.47	-0.04	1.88	-0.13
Communication	-0.81	-0.15	-1.07	-0.99	0.00
Recreation and Culture	-1.88	0.75	-0.93	1.46	0.29
Education	0.00	0.45	0.56	-0.55	0.56
Restaurants and Hotels	1.11	0.12	-0.96	1.14	-1.13
Miscellaneous Goods and Services	0.95	0.54	1.78	0.39	0.11
2.2 Year on Year Change (%)					
CPI (all items)	5.32	6.92	7.31	6.65	5.30
Food and Non-Alcoholic Beverages	5.42	7.84	8.59	7.04	5.13
Alcoholic Beveraged, Tobacco and Narcotics	10.34	7.45	5.93	3.78	3.64
Clothing and Footwear	2.60	3.04	4.40	3.43	1.87
Housing, Water, Electricity, Gas and other Fuels	1.98	4.76	4.37	4.62	5.32
Furnishings, Household Equipment and Routine Household Maintenance	4.81	4.86	5.55	4.94	3.09
Health	5.80	4.86	3.88	4.11	3.83
Transportation	11.94	14.07	12.11	12.48	10.70
Communication	-6.95	-4.47	-6.62	-6.05	-3.09
Recreation and Culture	-1.54	-0.17	-0.43	0.94	1.77
Education	8.92	5.91	10.09	5.38	2.67
Restaurants and Hotels	3.84	1.86	4.71	6.22	3.08
Miscellaneous Goods and Services	11.32	10.53	11.75	10.74	10.58
3. Three-month moving average CPI					
CPI (all items)	134.38	134.08	134.15	134.56	134.83
Year on Year Change (%)	1.59	4.45	6.51	6.96	6.41
4. Twelve-month moving average CPI					
CPI (all items)	131.12	131.85	132.61	133.31	133.88
Year on Year Change (%)	-0.66	-0.70	-0.58	0.00	0.76

Source : National Institute of Statistics

Table 2: Monthly Exchange Rate

(Riel / US\$, End-Period)

Monthly	Market Exchange Rate				Official Exchange Rate		
	Purchase	Monthly %Change	Sale	Midpoint	Purchase	Sale	Midpoint
Dec-06	4,055	-1.17	4,072	4,064	4,057	4,065	4,061
Dec-07	4,000	-0.32	4,008	4,004	3,999	4,007	4,003
2008							
Aug	4,125	0.22	4,136	4,131	4,107	4,115	4,111
Sep	4,123	-0.05	4,140	4,132	4,112	4,120	4,116
Oct	4,119	-0.10	4,131	4,125	4,110	4,118	4,114
Nov	4,069	-1.21	4,079	4,074	4,091	4,099	4,095
Dec	4,108	0.96	4,133	4,121	4,077	4,085	4,081
2009							
Jan	4,125	0.41	4,139	4,132	4,112	4,120	4,116
Feb	4,123	-0.05	4,135	4,129	4,122	4,130	4,126
Mar	4,093	-0.73	4,104	4,099	4,089	4,097	4,093
Apr	4,131	0.93	4,135	4,133	4,117	4,125	4,121
May	4,143	0.29	4,154	4,149	4,137	4,145	4,141
Jun	4,182	0.94	4,197	4,190	4,160	4,168	4,164
Jul	4,244	1.48	4,263	4,254	4,187	4,195	4,191
Aug	4,175	-1.63	4,186	4,181	4,142	4,150	4,146
Sep	4,216	0.98	4,226	4,221	4,172	4,180	4,176
Oct	4,193	-0.55	4,203	4,198	4,170	4,178	4,174
Nov	4,164	-0.69	4,171	4,168	4,159	4,167	4,163
Dec	4,181	0.41	4,190	4,186	4,165	4,173	4,169
2010							
Jan	4,185	0.10	4,193	4,189	4,167	4,175	4,171
Feb	4,194	0.22	4,201	4,198	4,183	4,191	4,187
Mar	4,189	-0.12	4,195	4,192	4,182	4,190	4,186
Apr	4,217	0.67	4,228	4,223	4,200	4,208	4,204

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
2008										
Dec	6,317	4,077	5,762	4,512	5,890	368	1,175	8,590	2,829	117
2009										
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
2010										
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
Apr	6,341	4,200	5,569	4,470	6,450	466	1,313	9,406	3,069	130
Monthly % Change	-0.3	0.4	-0.8	-0.7	2.3	1.3	2.7	1.9	2.7	0.8

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	Apr-10
INTEREST RATE ON DEPOSITS IN RIEL													
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	1.25
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	3.11
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	4.42
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	5.47
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	6.58
INTEREST RATE ON DEPOSITS IN USD													
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	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	2.38
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	3.17
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	4.01
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	4.82
INTEREST RATE ON LOANS IN RIEL													
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	22.65
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	22.65
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	22.65
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	22.94
INTEREST RATE ON LOANS IN USD													
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	17.43
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	17.11
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	17.17
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	16.22

Table 5: Monetary Survey

(In Million Riels)

	Dec-09	Jan-10	Feb-10	Mar-10
NET FOREIGN ASSETS	14,655,049	14,684,112	15,265,702	15,514,629
FOREIGN ASSETS	16,513,545	16,710,078	17,220,997	17,369,890
FOREIGN LIABILITIES	-1,858,496	-2,025,965	-1,955,295	-1,855,262
NET DOMESTIC ASSETS	1,573,263	1,717,771	1,787,632	1,719,910
DOMESTIC CREDIT	8,280,300	8,494,931	8,654,640	8,661,888
NET CLAIMS ON GOVERNMENT	-2,251,674	-2,369,084	-2,406,679	-2,484,808
CLAIMS ON GOVERNMENT	270,444	270,444	270,444	270,444
DEPOSITS OF GOVERNMENT	-2,522,118	-2,639,527	-2,677,122	-2,755,251
NON GOVERNMENT	10,531,974	10,864,015	11,061,319	11,146,695
STATE ENTERPRISES	0	0	0	0
PRIVATE SECTOR	10,531,974	10,864,015	11,061,319	11,146,695
O/W: IN FOREIGN CURRENCY	10,214,398	10,539,822	10,681,902	10,753,848
OTHER	-6,707,037	-6,777,160	-6,867,008	-6,941,978
RESTRICTED DEPOSITS	-340,986	-333,982	-358,198	-368,730
CAPITAL & RESERVES	-7,258,201	-7,264,787	-7,357,935	-7,323,986
OTHERS	892,150	821,609	849,125	750,738
LIQUIDITY (M2)	16,228,311	16,401,884	17,053,334	17,234,538
MONEY (M1)	3,120,191	3,094,683	3,118,545	3,148,496
CURRENCY OUTSIDE BANKS	3,001,602	2,977,618	2,989,116	3,027,567
DEMAND DEPOSITS	118,589	117,065	129,428	120,929
QUASI-MONEY	13,108,120	13,307,201	13,934,789	14,086,043
TIME AND SAVING DEPOSITS	358,783	328,448	340,047	330,412
FOREIGN CURRENCY DEPOSITS	12,749,337	12,978,753	13,594,742	13,755,631

Apr-10
16,406,954
18,300,860
-1,893,905
1,413,604
8,867,091
-2,515,609
270,444
-2,786,053
11,382,700
2,116
11,380,584
10,977,963
-7,453,487
-382,003
-7,546,095
474,611
17,820,559
3,210,582
3,056,928
153,655
14,609,977
342,230
14,267,746

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

(In Million Riels)

	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10
1. Financial Institutions	144,700	143,264	141,661	159,156	124,372
1.1. National Bank of Cambodia (NBC)	0	0	0	0	0
1.2. Depository Institutions	9,613	10,855	9,311	12,012	13,956
1.3. Other Financial Institutions	135,087	132,409	132,349	147,144	110,416
2. Non-Financial Institutions	9,208,128	9,455,802	9,614,357	9,671,810	9,896,424
2.1. Agriculture, Forestry and Fishing	708,874	698,155	718,071	754,184	772,445
2.2. Mining and Quarrying	10,856	53,003	53,809	54,604	54,613
2.3. Manufacturing	920,411	947,794	961,595	977,236	1,010,176
2.4. Utilities	55,757	65,352	59,646	62,221	59,054
2.5. Construction	904,485	1,012,080	1,019,714	849,680	890,470
2.6. Wholesale Trade	1,352,807	1,383,975	1,686,648	1,549,724	1,586,515
2.7. Retail Trade	1,922,069	1,960,211	1,803,494	2,015,720	2,067,319
2.8. Hotels and Restaurants	1,261,609	1,223,534	1,190,577	1,261,346	1,296,956
2.9. Transport and Storage	175,843	217,066	218,757	220,038	213,231
2.10. Information Media and Telecommunications	308,074	308,590	323,412	300,600	313,996
2.11. Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	45,941	47,167	46,511	42,945	45,880
2.12. Real Estate Activities	662,826	643,672	635,986	643,839	627,283
2.13. Other Non-Financial Services	878,576	895,204	896,136	939,673	958,488
3. Personal Essentials	1,142,201	1,187,191	1,179,530	1,184,776	1,208,111
3.1. Personal Lending	747,667	748,830	750,307	753,919	773,537
3.2. Credit Cards	16,925	17,139	19,087	17,491	19,511
3.3. Mortgages, Owner-Occupied Housing only	377,608	421,221	410,137	413,365	415,063
4. Other Lending	45,622	86,925	85,198	85,916	103,911
Total Gross Loan	10,540,651	10,873,182	11,020,745	11,101,658	11,332,818

**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
2006							
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%
2007							
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%
2008							
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%
2009							
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%
2010							
Q1-10	1,330	8,480	44,191	889,421	1,351,353	2% - 3%	24% - 36%