



ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្តីពី
សេដ្ឋកិច្ច និង រូបិយវត្ថុ

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ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

ECONOMIC & MONETARY
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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>May-10</u>	<u>Jun-10</u>	<u>Jul-10</u>	<u>Aug-10</u>
CPI (all items)	134.03	135.19	135.15	135.84	137.02
Food and Non-Alcoholic Beverages	148.71	149.66	149.94	151.39	153.65
Alcoholic Beveraged, Tobacco and Narcotics	122.48	122.90	122.64	122.22	123.36
Clothing and Footwear	111.75	113.86	113.71	113.60	114.33
Housing, Water, Electricity, Gas and other Fuels	117.62	119.65	119.20	118.86	118.73
Furnishings, Household Equipment and Routine Household Maintenance	120.01	120.64	120.35	120.85	121.42
Health	116.31	115.61	115.78	115.99	115.55
Transportation	116.66	118.41	118.55	118.69	118.40
Communication	72.99	71.92	71.46	71.43	70.41
Recreation and Culture	103.09	104.78	103.91	104.10	103.57
Education	138.76	140.16	140.16	140.16	140.16
Restaurants and Hotels	171.97	171.11	169.48	170.60	174.09
Miscellaneous Goods and Services	126.75	131.69	132.77	132.86	133.29
2. Percentage Change in the CPI and its Components					
2.1 Month to Month Change (%)					
CPI (all items)	-0.09	0.24	-0.03	0.51	0.87
Food and Non-Alcoholic Beverages	-1.00	0.30	0.19	0.96	1.49
Alcoholic Beveraged, Tobacco and Narcotics	-0.51	-0.21	-0.21	-0.34	0.94
Clothing and Footwear	-0.25	0.18	-0.14	-0.10	0.65
Housing, Water, Electricity, Gas and other Fuels	2.25	0.20	-0.38	-0.28	-0.11
Furnishings, Household Equipment and Routine Household Maintenance	0.39	0.03	-0.24	0.41	0.47
Health	-0.03	-0.53	0.15	0.18	-0.38
Transportation	0.31	0.27	0.11	0.11	-0.24
Communication	-0.81	0.75	-0.65	-0.04	-1.43
Recreation and Culture	-1.88	0.07	-0.83	0.18	-0.51
Education	0.00	0.00	0.00	0.00	0.00
Restaurants and Hotels	1.11	0.34	-0.95	0.66	2.04
Miscellaneous Goods and Services	0.95	1.03	0.82	0.07	0.32
2.2 Year on Year Change (%)					
CPI (all items)	5.32	4.46	2.58	1.62	1.75
Food and Non-Alcoholic Beverages	5.42	3.86	1.75	1.40	2.03
Alcoholic Beveraged, Tobacco and Narcotics	10.34	3.08	2.57	1.16	1.70
Clothing and Footwear	2.60	2.45	2.60	-0.40	-0.30
Housing, Water, Electricity, Gas and other Fuels	1.98	5.31	4.10	3.32	2.94
Furnishings, Household Equipment and Routine Household Maintenance	4.81	1.63	0.51	0.65	-0.07
Health	5.80	2.61	0.40	-2.67	-2.27
Transportation	11.94	9.31	6.20	4.78	2.13
Communication	-6.95	-2.11	-5.38	-4.13	-4.67
Recreation and Culture	-1.54	2.22	0.43	1.68	-0.14
Education	8.92	2.67	2.64	1.01	1.01
Restaurants and Hotels	3.84	2.99	1.11	-2.19	-0.09
Miscellaneous Goods and Services	11.32	10.71	10.69	8.93	9.58
3. Three-month moving average CPI					
CPI (all items)	134.38	135.10	135.07	135.39	136.00
Year on Year Change (%)	1.59	5.46	4.10	2.87	1.98
4. Twelve-month moving average CPI					
CPI (all items)	131.12	134.36	134.64	134.82	135.02
Year on Year Change (%)	-0.66	1.62	2.27	2.76	3.17

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
Dec-08	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
May	4,248	0.74	4,259	4,254	4,215	4,223	4,219
Jun	4,248	0.42	4,259	4,271	4,215	4,223	4,226
Jul	4,260	-0.14	4,273	4,267	4,237	4,245	4,241
Aug	4,257	-0.07	4,267	4,262	4,235	4,243	4,239

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
Dec-08	6,317	4,077	5,762	4,512	5,890	368	1,175	8,590	2,829	117
2009										
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
May	6,220	4,215	5,178	4,622	6,095	457	1,280	9,132	2,996	129
Jun	6,253	4,222	5,142	4,763	6,353	463	1,292	9,105	3,007	130
Jul	6,454	4,237	5,533	4,882	6,611	471	1,326	9,270	3,106	131
Aug	6,405	4,235	5,350	5,008	6,546	470	1,345	9,367	3,122	135
Monthly % Change	-0.8	0.0	-3.3	2.6	-1.0	-0.2	1.4	1.0	0.5	3.1

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

(Percentage Per Annum, Rate Average Based on the Number of Reporting Banks)

	Dec-07	Dec-08	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10
INTEREST RATE ON DEPOSITS IN RIEL													
Saving Deposits	1.90	2.05	1.28	1.21	1.22	1.23	1.23	1.23	1.25	1.13	1.15	1.15	1.14
Fixed deposit 1 Month	4.85	4.48	3.41	3.20	3.24	3.12	3.12	3.12	3.11	3.12	3.11	3.13	3.12
Fixed deposit 3 Months	5.07	5.20	4.19	4.06	4.09	4.07	4.07	4.08	4.42	4.41	4.45	4.47	4.46
Fixed deposit 6 Months	6.00	6.46	5.36	5.23	5.28	5.14	5.12	5.13	5.47	5.48	5.50	5.51	5.49
Fixed deposit 12 Months	7.05	7.65	6.62	6.47	6.52	6.25	6.24	6.25	6.58	6.59	6.60	6.60	6.58
INTEREST RATE ON DEPOSITS IN USD													
Saving Deposits	1.02	1.08	0.75	0.72	0.71	0.67	0.66	0.63	0.63	0.64	0.64	0.64	0.63
Fixed deposit 1 Month	2.91	3.73	3.16	2.92	2.83	2.65	2.65	2.56	2.38	2.26	2.20	1.95	1.95
Fixed deposit 3 Months	3.64	4.60	3.97	3.68	3.57	3.36	3.36	3.29	3.17	3.01	3.03	2.80	2.73
Fixed deposit 6 Months	4.23	5.48	4.82	4.45	4.33	4.14	4.14	4.07	4.01	3.85	3.86	3.69	3.59
Fixed deposit 12 Months	4.91	6.34	5.66	5.41	5.32	5.07	5.06	4.97	4.82	4.70	4.67	4.51	4.46
INTEREST RATE ON LOANS IN RIEL													
1 Month	19.01	18.77	22.61	21.94	22.62	22.70	22.70	22.68	22.65	22.42	22.39	22.37	22.26
3 Months	19.19	18.77	22.62	21.95	22.63	22.70	22.70	22.68	22.65	22.42	22.39	22.37	22.26
6 Months	19.01	18.77	22.63	21.96	22.64	22.70	22.70	22.68	22.65	22.42	22.39	22.37	22.26
12 Months	22.26	22.36	23.07	22.76	23.08	23.02	23.01	22.95	22.94	22.84	22.84	22.83	22.79
INTEREST RATE ON LOANS IN USD													
1 Month	16.40	16.14	17.14	17.19	17.19	17.29	17.27	17.50	17.43	17.37	17.35	17.32	17.27
3 Months	16.76	16.29	17.11	17.13	17.15	17.20	17.20	17.24	17.11	17.08	17.02	16.98	16.96
6 Months	16.77	16.31	17.12	17.15	17.17	17.21	17.22	17.26	17.17	17.17	17.13	17.10	17.10
12 Months	16.02	15.79	16.36	16.44	16.43	16.42	16.24	16.22	16.22	16.13	16.13	16.13	16.12

Table 5: Monetary Survey

(In Million Riels)

	Dec-09	May-10	Jun-10	Jul-10
NET FOREIGN ASSETS	14,655,049	16,527,338	16,481,842	16,673,582
FOREIGN ASSETS	16,513,545	18,411,860	18,487,638	18,642,163
FOREIGN LIABILITIES	-1,858,496	-1,884,522	-2,005,796	-1,968,581
NET DOMESTIC ASSETS	1,573,263	1,500,502	1,785,258	1,836,950
DOMESTIC CREDIT	8,280,300	8,972,212	9,498,499	9,885,959
NET CLAIMS ON GOVERNMENT	-2,251,674	-2,565,046	-2,362,685	-2,302,716
CLAIMS ON GOVERNMENT	270,444	270,444	270,444	270,444
DEPOSITS OF GOVERNMENT	-2,522,118	-2,835,490	-2,633,129	-2,573,160
NON GOVERNMENT	10,531,974	11,537,258	11,861,185	12,188,675
STATE ENTERPRISES	0	2,089	2,056	2,028
PRIVATE SECTOR	10,531,974	11,535,170	11,859,128	12,186,647
O/W: IN FOREIGN CURRENCY	10,214,398	11,118,504	11,422,737	11,747,524
OTHER	-6,707,037	-7,471,710	-7,713,241	-8,049,009
RESTRICTED DEPOSITS	-340,986	-391,266	-424,808	-423,567
CAPITAL & RESERVES	-7,258,201	-7,710,228	-7,835,541	-7,888,143
OTHERS	892,150	629,784	547,108	262,701
LIQUIDITY (M2)	16,228,311	18,027,840	18,267,100	18,510,532
MONEY (M1)	3,120,191	3,095,890	3,115,147	3,034,683
CURRENCY OUTSIDE BANKS	3,001,602	2,957,383	2,941,807	2,896,808
DEMAND DEPOSITS	118,589	138,507	173,340	137,875
QUASI-MONEY	13,108,120	14,931,951	15,151,953	15,475,849
TIME AND SAVING DEPOSITS	358,783	364,319	365,131	388,539
FOREIGN CURRENCY DEPOSITS	12,749,337	14,567,632	14,786,822	15,087,310

Aug-10

16,719,756

18,688,295

-1,968,539

1,955,138

10,204,577

-2,135,696

270,444

-2,406,139

12,340,273

1,992

12,338,281

11,884,114

-8,249,439

-439,952

-8,235,934

426,446

18,674,894

3,084,455

2,909,147

175,309

15,590,439

4,054,480

15,184,959

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

(In Million Riels)

	Dec-09	Jun-10	Jul-10	Aug-10
1. Financial Institutions	144,700	128,900	152,642	142,989
1.1. National Bank of Cambodia (NBC)	0	0	0	0
1.2. Depository Institutions	9,613	13,752	15,866	15,472
1.3. Other Financial Institutions	135,087	115,148	136,776	127,517
2. Non-Financial Institutions	9,208,128	10,322,152	10,648,502	10,818,782
2.1. Agriculture, Forestry and Fishing	708,874	756,493	771,895	775,634
2.2. Mining and Quarrying	10,856	54,461	54,999	55,679
2.3. Manufacturing	920,411	1,098,784	1,117,749	1,164,017
2.4. Utilities	55,757	68,592	77,682	79,532
2.5. Construction	904,485	827,625	903,218	884,643
2.6. Wholesale Trade	1,352,807	1,706,172	1,777,013	1,887,371
2.7. Retail Trade	1,922,069	2,168,786	2,175,933	2,211,480
2.8. Hotels and Restaurants	1,261,609	1,280,015	1,397,151	1,292,334
2.9. Transport and Storage	175,843	224,946	221,302	257,556
2.10. Information Media and Telecommunications	308,074	325,024	325,333	326,865
2.11. Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	45,941	49,403	51,336	52,319
2.12. Real Estate Activities	662,826	711,819	705,562	719,055
2.13. Other Non-Financial Services	878,576	1,050,032	1,069,331	1,112,298
3. Personal Essentials	1,142,201	1,242,266	1,227,226	1,234,294
3.1. Personal Lending	747,667	811,963	785,873	780,157
3.2. Credit Cards	16,925	21,179	21,681	26,169
3.3. Mortgages, Owner-Occupied Housing only	377,608	409,124	419,672	427,969
4. Other Lending	45,622	107,369	116,113	104,902
Total Gross Loan	10,540,651	11,800,687	12,144,483	12,300,968

Table 7: Deposits with Deposit Money Banks
(In Million Riels)

	Dec-09	May-10	Jun-10	Jul-10	Aug-10
Deposits in Riel					
Demand deposits	101,762	130,458	129,400	120,992	144,916
Saving deposits	233,255	225,391	209,314	210,190	212,906
Fixed deposits	139,309	149,172	160,470	172,901	181,990
Others	1,272	1,603	1,722	1,679	1,136
Total	475,599	506,624	500,906	505,762	540,948
Deposits in Foreign Currency*					
Demand deposits	2,713,949	3,075,497	3,067,700	3,058,955	3,045,629
Saving deposits	4,256,032	4,780,869	5,042,620	5,222,864	5,387,265
Fixed deposits	6,307,691	7,361,986	7,418,363	7,553,353	7,580,629
Others	88,728	108,622	102,792	122,015	85,892
Total	13,366,400	15,326,973	15,631,474	15,957,187	16,099,414
GRAND TOTAL	13,841,999	15,833,597	16,132,380	16,462,949	16,640,362

* Deposits in foreign currency includes deposits in Cambodia both residents and non-residents

**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%
Q2-10	1,403	8,858	46,528	926,856	1,435,344	2% - 3%	24% - 36%