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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)					
	Dec-09	Jul-10	Aug-10	Sep-10	Oct-10
CPI (all items)	134.03	135.84	137.02	137.99	139.93
Food and Non-Alcoholic Beverages	148.71	151.39	153.65	155.31	158.50
Alcoholic Beveraged, Tobacco and Narcotics	122.48	122.22	123.36	122.52	123.28
Clothing and Footwear	111.75	113.60	114.33	115.38	115.15
Housing, Water, Electricity, Gas and other Fuels	117.62	118.86	118.73	117.45	118.92
Furnishings, Household Equipment and Routine Household Maintenance	120.01	120.85	121.42	121.85	121.86
Health	116.31	115.99	115.55	116.24	116.53
Transportation	116.66	118.69	118.40	119.20	120.13
Communication	72.99	71.43	70.41	74.44	74.46
Recreation and Culture	103.09	104.10	103.57	104.37	103.92
Education	138.76	140.16	140.16	140.16	140.16
Restaurants and Hotels	171.97	170.60	174.09	177.40	178.19
Miscellaneous Goods and Services	126.75	132.86	133.29	134.50	138.36
2. Percentage Change in the CPI and its Components					
2.1 Month to Month Change (%)					
CPI (all items)	-0.09	0.51	0.87	0.71	1.40
Food and Non-Alcoholic Beverages	-1.00	0.96	1.49	1.08	2.06
Alcoholic Beveraged, Tobacco and Narcotics	-0.51	-0.34	0.94	-0.68	0.62
Clothing and Footwear	-0.25	-0.10	0.65	0.91	-0.20
Housing, Water, Electricity, Gas and other Fuels	2.25	-0.28	-0.11	-1.08	1.25
Furnishings, Household Equipment and Routine Household Maintenance	0.39	0.41	0.47	0.36	0.01
Health	-0.03	0.18	-0.38	0.60	0.25
Transportation	0.31	0.11	-0.24	0.67	0.78
Communication	-0.81	-0.04	-1.43	5.72	0.03
Recreation and Culture	-1.88	0.18	-0.51	0.77	-0.43
Education	0.00	0.00	0.00	0.00	0.00
Restaurants and Hotels	1.11	0.66	2.04	1.90	0.44
Miscellaneous Goods and Services	0.95	0.07	0.32	0.91	2.87
2.2 Year on Year Change (%)					
CPI (all items)	5.32	1.62	1.75	1.93	3.69
Food and Non-Alcoholic Beverages	5.42	1.40	2.03	2.26	4.59
Alcoholic Beveraged, Tobacco and Narcotics	10.34	1.16	1.70	-0.26	0.26
Clothing and Footwear	2.60	-0.40	-0.30	0.13	0.52
Housing, Water, Electricity, Gas and other Fuels	1.98	3.32	2.94	2.05	3.60
Furnishings, Household Equipment and Routine Household Maintenance	4.81	0.65	-0.07	-0.65	0.64
Health	5.80	-2.67	-2.27	-1.72	-0.17
Transportation	11.94	4.78	2.13	2.72	3.85
Communication	-6.95	-4.13	-4.67	0.35	0.74
Recreation and Culture	-1.54	1.68	-0.14	0.56	-0.43
Education	8.92	1.01	1.01	1.01	1.01
Restaurants and Hotels	3.84	-2.19	-0.09	1.05	2.49
Miscellaneous Goods and Services	11.32	8.93	9.58	9.92	11.25
3. Three-month moving average CPI					
	134.38	135.39	136.00	136.95	138.31
Year on Year Change (%)	1.59	2.87	1.98	1.77	2.46
4. Twelve-month moving average CPI					
	131.12	134.82	135.02	135.24	135.65
Year on Year Change (%)	-0.66	2.76	3.17	3.55	4.01

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-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							
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	4,266	0.42	4,276	4,271	4,222	4,230	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
Sep	4,245	-0.28	4,253	4,249	4,227	4,235	4,231
Oct	4,216	-0.68	4,224	4,220	4,222	4,230	4,226

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	Singaporian Dollar	Thai Bath
Unit	1	1	1	100	1	1000	1	100	1	1
Dec-08	6,317	4,077	5,762	4,512	5,890	368	1,175	8,590	2,829	117
2009										
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
Sep	6,568	4,227	5,761	5,047	6,682	473	1,370	9,597	3,210	139
Oct	6,625	4,222	5,820	5,171	6,661	472	1,357	9,775	3,241	141
Monthly % Change	0.9	-0.1	1.0	2.5	-0.3	-0.2	-0.9	1.9	1.0	1.4

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	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10
INTEREST RATE ON DEPOSITS IN RIEL														
Saving Deposits	1.90	2.05	1.21	1.22	1.23	1.23	1.23	1.25	1.13	1.15	1.15	1.14	1.13	1.15
Fixed deposit 1 Month	4.85	4.48	3.20	3.24	3.12	3.12	3.12	3.11	3.12	3.11	3.13	3.12	3.10	3.10
Fixed deposit 3 Months	5.07	5.20	4.06	4.09	4.07	4.07	4.08	4.42	4.41	4.45	4.47	4.46	4.45	4.47
Fixed deposit 6 Months	6.00	6.46	5.23	5.28	5.14	5.12	5.13	5.47	5.48	5.50	5.51	5.49	5.48	5.50
Fixed deposit 12 Months	7.05	7.65	6.47	6.52	6.25	6.24	6.25	6.58	6.59	6.60	6.60	6.58	6.57	6.59
INTEREST RATE ON DEPOSITS IN USD														
Saving Deposits	1.02	1.08	0.72	0.71	0.67	0.66	0.63	0.63	0.64	0.64	0.64	0.63	0.65	0.63
Fixed deposit 1 Month	2.91	3.73	2.92	2.83	2.65	2.65	2.56	2.38	2.26	2.20	1.95	1.95	2.01	1.86
Fixed deposit 3 Months	3.64	4.60	3.68	3.57	3.36	3.36	3.29	3.17	3.01	3.03	2.80	2.73	2.81	2.61
Fixed deposit 6 Months	4.23	5.48	4.45	4.33	4.14	4.14	4.07	4.01	3.85	3.86	3.69	3.59	3.70	3.50
Fixed deposit 12 Months	4.91	6.34	5.41	5.32	5.07	5.06	4.97	4.82	4.70	4.67	4.51	4.46	4.56	4.39
INTEREST RATE ON LOANS IN RIEL														
1 Month	19.01	18.77	21.94	22.62	22.70	22.70	22.68	22.65	22.42	22.39	22.37	22.26	22.26	22.20
3 Months	19.19	18.77	21.95	22.63	22.70	22.70	22.68	22.65	22.42	22.39	22.37	22.26	22.26	22.20
6 Months	19.01	18.77	21.96	22.64	22.70	22.70	22.68	22.65	22.42	22.39	22.37	22.26	22.26	22.20
12 Months	22.26	22.36	22.76	23.08	23.02	23.01	22.95	22.94	22.84	22.84	22.83	22.79	22.26	22.81
INTEREST RATE ON LOANS IN USD														
1 Month	16.40	16.14	17.19	17.19	17.29	17.27	17.50	17.43	17.37	17.35	17.32	17.27	17.14	17.22
3 Months	16.76	16.29	17.13	17.15	17.20	17.20	17.24	17.11	17.08	17.02	16.98	16.96	17.11	16.93
6 Months	16.77	16.31	17.15	17.17	17.21	17.22	17.26	17.17	17.17	17.13	17.10	17.10	17.18	17.06
12 Months	16.02	15.79	16.44	16.43	16.42	16.24	16.22	16.22	16.13	16.13	16.13	16.12	16.21	16.11

* Deposit Money Banks include Commercial Banks and Specialized Banks

Table 5: Monetary Survey

(In Million Riels)

	Dec-09	Aug-10	Sep-10	Oct-10
NET FOREIGN ASSETS	14,655,049	16,719,756	16,902,969	17,528,620
FOREIGN ASSETS	16,513,545	18,688,295	18,994,704	19,543,807
FOREIGN LIABILITIES	-1,858,496	-1,968,539	-2,091,734	-2,015,187
NET DOMESTIC ASSETS	1,573,263	1,955,138	1,984,817	1,830,866
DOMESTIC CREDIT	8,280,300	10,204,577	10,361,368	10,536,710
NET CLAIMS ON GOVERNMENT	-2,251,674	-2,135,696	-2,120,371	-2,209,703
CLAIMS ON GOVERNMENT	270,444	270,444	270,444	270,444
DEPOSITS OF GOVERNMENT	-2,522,118	-2,406,139	-2,390,815	-2,480,147
NON GOVERNMENT	10,531,974	12,340,273	12,481,739	12,746,413
STATE ENTERPRISES	0	1,992	1,952	1,915
PRIVATE SECTOR	10,531,974	12,338,281	12,479,787	12,744,498
O/W: IN FOREIGN CURRENCY	10,214,398	11,884,114	12,095,151	12,349,701
OTHER	-6,707,037	-8,249,439	-8,376,551	-8,705,844
RESTRICTED DEPOSITS	-340,986	-439,952	-446,638	-465,685
CAPITAL & RESERVES	-7,258,201	-8,235,934	-8,555,350	-8,775,274
OTHERS	892,150	426,446	625,437	535,114
LIQUIDITY (M2)	16,228,311	18,674,894	18,887,786	19,359,486
MONEY (M1)	3,120,191	3,084,455	3,061,716	3,041,199
CURRENCY OUTSIDE BANKS	3,001,602	2,909,147	2,916,602	2,895,191
DEMAND DEPOSITS	118,589	175,309	145,115	146,009
QUASI-MONEY	13,108,120	15,590,439	15,826,070	16,318,286
TIME AND SAVING DEPOSITS	358,783	405,480	430,675	407,644
FOREIGN CURRENCY DEPOSITS	12,749,337	15,184,959	15,395,395	15,910,642

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

(In Million Riels)

	Dec-09	Aug-10	Sep-10	Oct-10
1. Financial Institutions	144,700	142,989	137,196	158,947
1.1. National Bank of Cambodia (NBC)	0	0	0	0
1.2. Depository Institutions	9,613	15,472	18,200	17,410
1.3. Other Financial Institutions	135,087	127,517	118,996	141,537
2. Non-Financial Institutions	9,208,128	10,818,782	10,957,757	11,177,229
2.1. Agriculture, Forestry and Fishing	708,874	775,634	784,936	826,492
2.2. Mining and Quarrying	10,856	55,679	54,997	55,932
2.3. Manufacturing	920,411	1,164,017	1,148,354	1,123,159
2.4. Utilities	55,757	79,532	80,531	75,535
2.5. Construction	904,485	884,643	932,113	944,224
2.6. Wholesale Trade	1,352,807	1,887,371	1,968,437	2,045,472
2.7. Retail Trade	1,922,069	2,211,480	2,180,963	2,232,474
2.8. Hotels and Restaurants	1,261,609	1,292,334	1,341,442	1,363,737
2.9. Transport and Storage	175,843	257,556	231,000	226,400
2.10. Information Media and Telecommunications	308,074	326,865	326,388	323,792
2.11. Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	45,941	52,319	50,734	51,673
2.12. Real Estate Activities	662,826	719,055	697,335	701,370
2.13. Other Non-Financial Services	878,576	1,112,298	1,160,527	1,206,969
3. Personal Essentials	1,142,201	1,234,294	1,244,200	1,249,066
3.1. Personal Lending	747,667	780,157	781,452	769,587
3.2. Credit Cards	16,925	26,169	25,457	24,224
3.3. Mortgages, Owner-Occupied Housing only	377,608	427,969	437,291	455,255
4. Other Lending	45,622	104,902	103,443	118,266
Total Gross Loan	10,540,651	12,300,968	12,442,595	12,703,508

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

	Dec-09	Jul-10	Aug-10	Sep-10	Oct-10
Deposits in Riel					
Demand deposits	101,762	120,992	144,916	132,248	135,506
Saving deposits	233,255	210,190	212,906	194,668	180,848
Fixed deposits	139,309	172,901	181,990	215,199	218,848
Others	1,272	1,679	1,136	940	974
Total	475,599	505,762	540,948	543,055	536,176
Deposits in Foreign Currency*					
Demand deposits	2,713,949	3,058,955	3,045,629	3,096,843	3,476,470
Saving deposits	4,256,032	5,222,864	5,387,265	5,676,124	5,662,052
Fixed deposits	6,307,691	7,553,353	7,580,629	7,574,968	7,728,223
Others	88,728	122,015	85,892	67,098	78,684
Total	13,366,400	15,957,187	16,099,414	16,415,034	16,945,429
GRAND TOTAL	13,841,999	16,462,949	16,640,362	16,958,089	17,481,604

* 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%
Q3-10	1,452	9,349	50,068	1,005,180	1,650,423	2% - 3%	24% - 36%