



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

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

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

**ECONOMIC & MONETARY  
STATISTICS**

*No 195 – 18<sup>th</sup> Year*  
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**Table 1: Consumer Price Index****1. Consumer Price Index (CPI) and Component Indices**

(Oct-Dec. 2006 = 100)

	<u>Dec-08</u>	<u>Oct-09</u>	<u>Nov-09</u>	<u>Dec-09</u>	<u>Jan-10</u>
<b>CPI (all items)</b>	<b>127.26</b>	<b>134.95</b>	<b>134.15</b>	<b>134.03</b>	<b>134.06</b>
Food and Non-Alcoholic Beverages	141.06	151.55	150.20	148.71	148.38
Alcoholic Beveraged, Tobacco and Narcotics	111.00	122.97	123.10	122.48	122.21
Clothing and Footwear	108.92	114.56	112.03	111.75	112.80
Housing, Water, Electricity, Gas and other Fuels	115.34	114.78	115.03	117.62	118.78
Furnishings, Household Equipment and Routine Household Maintenance	114.50	121.08	119.55	120.01	120.83
Health	109.94	116.73	116.34	116.31	115.05
Transportation	104.21	115.68	116.30	116.66	116.11
Communication	78.45	73.91	73.59	72.99	72.88
Recreation and Culture	104.71	104.36	105.07	103.09	103.86
Education	127.40	138.76	138.76	138.76	139.39
Restaurants and Hotels	165.62	173.86	170.09	171.97	172.19
Miscellaneous Goods and Services	113.86	124.38	125.56	126.75	127.44

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

<b>CPI (all items)</b>	<b>-3.93</b>	<b>-0.31</b>	<b>-0.59</b>	<b>-0.09</b>	<b>0.02</b>
Food and Non-Alcoholic Beverages	-4.56	-0.21	-0.89	-1.00	-0.22
Alcoholic Beveraged, Tobacco and Narcotics	0.94	0.11	0.11	-0.51	-0.22
Clothing and Footwear	-0.71	-0.58	-2.21	-0.25	0.94
Housing, Water, Electricity, Gas and other Fuels	-4.76	-0.27	0.22	2.25	0.99
Furnishings, Household Equipment and Routine Household Maintenance	-0.76	-1.28	-1.27	0.39	0.68
Health	-0.48	-1.31	-0.33	-0.03	-1.08
Transportation	-8.46	-0.31	0.53	0.31	-0.47
Communication	-1.27	-0.35	-0.44	-0.81	-0.15
Recreation and Culture	-0.24	0.55	0.68	-1.88	0.75
Education	0.00	0.00	0.00	0.00	0.45
Restaurants and Hotels	0.53	-0.96	-2.17	1.11	0.12
Miscellaneous Goods and Services	0.09	1.64	0.95	0.95	0.54

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

<b>CPI (all items)</b>	<b>12.52</b>	<b>-1.57</b>	<b>1.27</b>	<b>5.32</b>	<b>6.92</b>
Food and Non-Alcoholic Beverages	19.08	-1.54	1.62	5.42	7.84
Alcoholic Beveraged, Tobacco and Narcotics	8.60	8.93	11.95	10.34	7.45
Clothing and Footwear	6.80	4.62	2.13	2.60	3.04
Housing, Water, Electricity, Gas and other Fuels	2.38	-8.30	-5.02	1.98	4.76
Furnishings, Household Equipment and Routine Household Maintenance	7.37	5.25	3.61	4.81	4.86
Health	4.19	6.19	5.31	5.80	4.86
Transportation	-7.38	-6.99	2.16	11.94	14.07
Communication	-7.97	-8.01	-7.39	-6.95	-4.47
Recreation and Culture	6.15	-0.33	0.11	-1.54	-0.17
Education	20.19	12.41	8.92	8.92	5.91
Restaurants and Hotels	53.09	6.80	3.24	3.84	1.86
Miscellaneous Goods and Services	3.45	6.25	10.38	11.32	10.53

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

Year on Year Change (%)	17.76	-2.27	-0.90	1.59	4.45
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**4. Twelve-month moving average CPI**

Year on Year Change (%)	25.00	1.02	-0.20	-0.66	-0.70
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**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
<b>2008</b>							
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
<b>2009</b>							
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
<b>2010</b>							
Jan	4,185	0.10	4,193	4,189	4,167	4,175	4,171

**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	Apr-09	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10
<b>INTEREST RATE ON DEPOSITS IN RIEL</b>												
Saving Deposits	1.90	2.05	1.91	1.93	1.93	1.89	1.55	1.55	1.28	1.21	1.22	1.23
Fixed deposit 1 Month	4.85	4.48	4.32	4.34	3.91	4.34	3.84	3.84	3.41	3.20	3.24	3.12
Fixed deposit 3 Months	5.07	5.20	4.64	4.68	4.64	4.68	4.42	4.45	4.19	4.06	4.09	4.07
Fixed deposit 6 Months	6.00	6.46	6.44	6.48	6.22	6.23	5.60	5.62	5.36	5.23	5.28	5.14
Fixed deposit 12 Months	7.05	7.65	7.65	7.69	7.69	7.70	6.88	6.88	6.62	6.47	6.52	6.25
<b>INTEREST RATE ON DEPOSITS IN USD</b>												
Saving Deposits	1.02	1.08	1.01	1.00	1.02	0.87	0.84	0.85	0.75	0.72	0.71	0.67
Fixed deposit 1 Month	2.91	3.73	3.95	4.34	3.78	3.71	3.53	3.49	3.16	2.92	2.83	2.65
Fixed deposit 3 Months	3.64	4.60	4.81	4.68	4.66	4.47	4.33	4.25	3.97	3.68	3.57	3.36
Fixed deposit 6 Months	4.23	5.48	5.57	6.48	5.42	5.27	5.14	5.11	4.82	4.45	4.33	4.14
Fixed deposit 12 Months	4.91	6.34	6.29	7.69	6.11	6.05	5.93	5.90	5.66	5.41	5.32	5.07
<b>INTEREST RATE ON LOANS IN RIEL</b>												
1 Month	19.01	18.77	22.68	22.68	22.68	22.68	22.67	22.62	22.61	21.94	22.62	22.70
3 Months	19.19	18.77	22.68	22.68	22.68	22.68	22.67	22.62	22.62	21.95	22.63	22.70
6 Months	19.01	18.77	22.68	22.68	22.68	22.68	22.67	22.63	22.63	21.96	22.64	22.70
12 Months	22.26	22.36	21.94	21.92	21.92	23.07	23.08	23.02	23.07	22.76	23.08	23.02
<b>INTEREST RATE ON LOANS IN USD</b>												
1 Month	16.40	16.14	17.14	17.17	14.72	14.72	17.30	17.20	17.14	17.19	17.19	17.29
3 Months	16.76	16.29	17.25	17.27	17.17	17.17	17.27	17.03	17.11	17.13	17.15	17.20
6 Months	16.77	16.31	17.21	17.24	17.27	17.23	17.28	17.11	17.12	17.15	17.17	17.21
12 Months	16.02	15.79	16.01	15.97	15.98	16.40	16.45	16.33	16.36	16.44	16.43	16.42

**Table 5: Monetary Survey**

( In Million Riels )

	Dec-08	Oct-09	Nov-09	Dec-09
<b>NET FOREIGN ASSETS</b>	<b>10,345,566</b>	<b>14,341,036</b>	<b>14,845,501</b>	<b>14,655,049</b>
FOREIGN ASSETS	12,885,905	16,112,155	16,633,120	16,513,545
FOREIGN LIABILITIES	-2,540,339	-1,771,119	-1,787,620	-1,858,496
<b>NET DOMESTIC ASSETS</b>	<b>1,513,340</b>	<b>1,066,145</b>	<b>669,781</b>	<b>1,573,263</b>
<b>DOMESTIC CREDIT</b>	<b>6,907,077</b>	<b>7,800,057</b>	<b>7,672,265</b>	<b>8,280,300</b>
NET CLAIMS ON GOVERNMENT	-2,987,007	-2,408,709	-2,504,167	-2,251,674
CLAIMS ON GOVERNMENT	270,453	270,453	270,453	270,444
DEPOSITS OF GOVERNMENT	-3,257,460	-2,679,162	-2,774,620	-2,522,118
NON GOVERNMENT	<b>9,894,084</b>	<b>10,208,767</b>	<b>10,176,433</b>	<b>10,531,974</b>
STATE ENTERPRISES	591	0	0	0
PRIVATE SECTOR	9,893,493	10,208,767	10,176,433	10,531,974
O/W: IN FOREIGN CURRENCY	9,602,513	9,906,153	9,863,839	10,214,398
<b>OTHER</b>	<b>-5,393,736</b>	<b>-6,733,912</b>	<b>-7,002,484</b>	<b>-6,707,037</b>
RESTRICTED DEPOSITS	-287,825	-341,897	-341,446	-340,986
CAPITAL & RESERVES	-5,776,132	-7,138,180	-7,358,728	-7,258,201
OTHERS	670,221	746,165	697,691	892,150
<b>LIQUIDITY (M2)</b>	<b>11,858,907</b>	<b>15,407,181</b>	<b>15,515,282</b>	<b>16,228,311</b>
<b>MONEY (M1)</b>	<b>2,399,567</b>	<b>2,855,288</b>	<b>2,848,629</b>	<b>3,120,191</b>
CURRENCY OUTSIDE BANKS	2,294,775	2,743,322	2,737,760	3,001,602
DEMAND DEPOSITS	104,793	111,965	110,869	118,589
<b>QUASI-MONEY</b>	<b>9,459,339</b>	<b>12,551,893</b>	<b>12,666,653</b>	<b>13,108,120</b>
TIME AND SAVING DEPOSITS	184,848	366,978	347,165	358,783
FOREIGN CURRENCY DEPOSITS	9,274,491	12,184,916	12,319,488	12,749,337

Jan-10

**14,684,112**

16,710,078

-2,025,965

**1,717,771**

**8,494,931**

-2,369,084

270,444

-2,639,527

**10,864,015**

0

10,864,015

10,539,822

**-6,777,160**

-333,982

-7,264,787

821,609

**16,401,884**

**3,094,683**

2,977,618

117,065

**13,307,201**

328,448

12,978,753



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

(In Million Riels)

	Dec-08	Oct-09	Nov-09	Dec-09	Jan-10
<b>1. Financial Institutions</b>	<b>135,382</b>	<b>140,140</b>	<b>147,346</b>	<b>144,700</b>	<b>143,264</b>
1.1. National Bank of Cambodia (NBC)	0	0	0	0	0
1.2. Depository Institutions	9,254	12,436	13,840	9,613	10,855
1.3. Other Financial Institutions	126,128	127,704	133,506	135,087	132,409
<b>2. Non-Financial Institutions</b>	<b>8,299,846</b>	<b>8,921,510</b>	<b>8,868,505</b>	<b>9,208,128</b>	<b>9,455,802</b>
2.1. Agriculture, Forestry and Fishing	516,297	657,156	672,970	708,874	698,155
2.2. Mining and Quarrying	7,481	10,556	13,408	10,856	53,003
2.3. Manufacturing	983,664	919,133	874,263	920,411	947,794
2.4. Utilities	76,598	59,751	60,097	55,757	65,352
2.5. Construction	773,808	848,210	877,898	904,485	1,012,080
2.6. Wholesale Trade	1,617,970	1,243,088	1,275,473	1,352,807	1,383,975
2.7. Retail Trade	1,245,153	1,866,841	1,897,792	1,922,069	1,960,211
2.8. Hotels and Restaurants	1,276,564	1,227,667	1,212,871	1,261,609	1,223,534
2.9. Transport and Storage	137,410	165,036	176,091	175,843	217,066
2.10. Information Media and Telecommunications	244,449	392,152	273,812	308,074	308,590
2.11. Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	24,301	39,452	37,178	45,941	47,167
2.12. Real Estate Activities	737,442	642,185	636,968	662,826	643,672
2.13. Other Non-Financial Services	658,710	850,283	859,685	878,576	895,204
<b>3. Personal Essentials</b>	<b>1,316,144</b>	<b>1,124,226</b>	<b>1,157,441</b>	<b>1,142,201</b>	<b>1,187,191</b>
3.1. Personal Lending	583,937	737,145	766,738	747,667	748,830
3.2. Credit Cards	15,991	14,350	15,675	16,925	17,139
3.3. Mortgages, Owner-Occupied Housing only	716,216	372,731	375,028	377,608	421,221
<b>4. Other Lending</b>	<b>81,313</b>	<b>40,797</b>	<b>39,526</b>	<b>45,622</b>	<b>86,925</b>
<b>Total Gross Loan</b>	<b>9,832,685</b>	<b>10,226,673</b>	<b>10,212,819</b>	<b>10,540,651</b>	<b>10,873,182</b>

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

	Dec-08	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10
	<b>Deposits in Riel</b>						
Demand deposits	92,321	100,465	110,014	102,800	96,867	101,762	162,385
Saving deposits	193,082	231,156	228,839	245,068	230,014	233,255	217,126
Fixed deposits	93,711	144,437	143,106	144,474	140,756	139,309	136,169
Others	1,162	1,008	1,232	1,305	2,211	1,272	1,416
<b>Total</b>	<b>380,275</b>	<b>477,065</b>	<b>483,191</b>	<b>493,647</b>	<b>469,848</b>	<b>475,599</b>	<b>517,095</b>
	<b>Deposits in Foreign Currency*</b>						
Demand deposits	2,462,733	2,489,395	2,513,221	2,599,806	2,611,680	2,713,949	2,634,697
Saving deposits	3,469,127	3,516,348	3,700,746	3,872,744	4,042,135	4,256,032	4,382,644
Fixed deposits	3,908,236	5,993,248	6,151,920	6,326,473	6,271,685	6,307,691	6,546,927
Others	66,646	79,832	87,245	85,750	88,928	88,728	85,968
<b>Total</b>	<b>9,906,742</b>	<b>12,078,822</b>	<b>12,453,132</b>	<b>12,884,774</b>	<b>13,014,427</b>	<b>13,366,400</b>	<b>13,650,236</b>
<b>GRAND TOTAL</b>	<b>10,287,018</b>	<b>12,555,887</b>	<b>12,936,323</b>	<b>13,378,421</b>	<b>13,484,275</b>	<b>13,841,999</b>	<b>14,167,331</b>

\* Deposits in foreign currency includes deposits in Cambodia by 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
<b>2004</b>							
Q1-04	474	2,639	10,274	259,506	141,025	2% - 3%	24% - 36%
Q2-04	493	2,796	11,103	284,322	158,682	2% - 3%	24% - 36%
Q3-04	548	2,936	11,931	309,960	179,292	2% - 3%	24% - 36%
Q4-04	532	2,924	12,373	322,056	164,488	2% - 3%	24% - 36%
<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%
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