

ព្រះរាជាណាចក្រកម្ពុជា

KINGDOM OF CAMBODIA

ជាតិ សាសនា ព្រះមហាក្សត្រ

NATION RELIGION KING



**ធនាគារជាតិ នៃ កម្ពុជា**

**NATIONAL BANK OF CAMBODIA**

**ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ**

**ECONOMIC AND MONETARY STATISTICS**

លេខ ២២២ – ឆ្នាំទី២០

ខែ មេសា ឆ្នាំ២០១២

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**Table 1: Consumer Price Index and Inflation Rate**

<b>1. Consumer Price Index (CPI) and Component Indices</b>	<b>Dec-11</b>	<b>Jan-12</b>	<b>Feb-12</b>	<b>Mar-12</b>	<b>Apr-12</b>
(Oct-Dec. 2006 = 100)					
<b>CPI (all items)</b>	<b>145.03</b>	<b>146.50</b>	<b>147.02</b>	<b>147.92</b>	<b>148.72</b>
Food and Non-Alcoholic Beverages	163.60	165.63	165.09	165.47	166.90
Alcoholic Beverages, Tobacco and Narcotics	123.72	124.64	124.33	124.32	124.48
Clothing and Footwear	118.09	118.75	119.92	120.58	121.33
Housing, Water, Electricity, Gas and other Fuels	123.61	124.44	125.29	127.95	127.91
Furnishings and Household Maintenance	124.47	125.37	127.24	127.30	126.97
Health	115.40	116.11	115.65	116.59	116.24
Transport	128.22	129.73	132.64	134.49	134.53
Communication	72.98	72.22	72.14	71.72	71.83
Recreation and Culture	102.34	102.34	101.99	102.51	102.65
Education	142.69	142.69	142.69	142.69	142.69
Restaurants	189.34	191.51	194.80	194.06	196.33
Miscellaneous Goods and Services	151.29	152.11	153.33	153.63	154.75
<b>2. Percentage Change in the CPI and its Components</b>					
<b>2.1 Month to Month Change (%)</b>					
<b>CPI (all items)</b>	<b>-0.88</b>	<b>1.01</b>	<b>0.36</b>	<b>0.61</b>	<b>0.54</b>
Food and Non-Alcoholic Beverages	-1.47	1.24	-0.33	0.23	0.87
Alcoholic Beverages, Tobacco and Narcotics	-0.17	0.75	-0.25	-0.01	0.13
Clothing and Footwear	-0.79	0.56	0.99	0.55	0.62
Housing, Water, Electricity, Gas and other Fuels	0.09	0.67	0.68	2.13	-0.03
Furnishings and Household Maintenance	-0.27	0.73	1.49	0.04	-0.25
Health	-1.34	0.61	-0.39	0.81	-0.30
Transport	0.24	1.18	2.24	1.40	0.03
Communication	0.59	-1.04	-0.12	-0.58	0.16
Recreation and Culture	0.19	0.00	-0.34	0.51	0.14
Education	0.36	0.00	0.00	0.00	0.00
Restaurants	-0.75	1.15	1.72	-0.38	1.17
Miscellaneous Goods and Services	-1.60	0.54	0.80	0.20	0.73
<b>2.2 Year on Year Change (%)</b>					
<b>CPI (all items)</b>	<b>4.91</b>	<b>5.77</b>	<b>5.42</b>	<b>5.35</b>	<b>4.78</b>
Food and Non-Alcoholic Beverages	6.16	7.73	6.72	6.20	5.81
Alcoholic Beverages, Tobacco and Narcotics	1.50	1.59	1.15	1.03	0.98
Clothing and Footwear	3.04	3.30	5.08	4.42	4.90
Housing, Water, Electricity, Gas and other Fuels	2.13	1.94	1.80	3.62	2.63
Furnishings and Household Maintenance	2.22	2.29	4.10	3.90	3.23
Health	-1.44	-0.47	-1.13	-0.54	-1.12
Transport	6.32	6.85	8.28	8.19	5.85
Communication	-0.51	-2.19	-1.87	-2.14	-1.58
Recreation and Culture	-1.19	-0.98	-0.88	-0.18	0.03
Education	1.80	1.80	1.80	1.80	1.55
Restaurants	7.51	7.27	6.76	5.83	6.45
Miscellaneous Goods and Services	8.53	10.03	9.60	8.51	8.39
<b>3. Three-month moving average CPI (All Items)</b>	<b>146.21</b>	<b>145.95</b>	<b>146.18</b>	<b>147.15</b>	<b>147.89</b>
Year on Year Change (%)	5.28	5.45	5.37	5.51	5.18
<b>4. Twelve-month moving average CPI (All Items)</b>	<b>143.84</b>	<b>144.50</b>	<b>145.13</b>	<b>145.76</b>	<b>146.32</b>
Year on Year Change (%)	5.48	5.68	5.81	5.94	5.90

**Source:** National Institute of Statistics

**Table2: Monthly Exchange Rate**

(KHR/USD, End-Period)

Month	Market Rate				Official Rate
	Purchase	Monthly %Change	Sale	Midpoint	
<b>Dec-09</b>	4,181	0.41	4,190	4,186	4,169
<b>Dec-10</b>	4,048	-0.64	4,053	4,051	4,053
<b>2011</b>					
Jan	4,052	0.10	4,059	4,056	4,052
Feb	4,034	-0.44	4,038	4,036	4,039
Mar	4,004	-0.74	4,010	4,007	4,010
Apr	4,060	1.40	4,069	4,065	4,024
May	4,094	0.84	4,103	4,099	4,084
Jun	4,122	0.68	4,127	4,125	4,119
Jul	4,098	-0.58	4,106	4,102	4,104
Aug	4,096	-0.05	4,103	4,100	4,097
Sep	4,084	-0.29	4,098	4,091	4,084
Oct	4,092	0.20	4,098	4,095	4,104
Nov	4,030	-1.52	4,037	4,034	4,035
Dec	4,057	0.67	4,066	4,062	4,039
<b>2012</b>					
Jan	4,073	0.39	4,082	4,078	4,064
Feb	4,013	-1.47	4,018	4,016	4,015
Mar	3,995	-0.45	4,005	4,000	3,995
Apr	4,042	1.18	4,056	4,049	4,025

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

(Official Buying Rate, End-Period)

	<b>SDR</b>	<b>US Dollar</b>	<b>Euro</b>	<b>Japanese Yen</b>	<b>Pound Sterling</b>	<b>Indonesian Rupiah</b>	<b>Malaysian Ringgit</b>	<b>Philippines Peso</b>	<b>Singaporean Dollar</b>	<b>Thai Baht</b>
<b>Unit</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>100</b>	<b>1</b>	<b>1000</b>	<b>1</b>	<b>100</b>	<b>1</b>	<b>1</b>
Dec-09	6,512	4,165	5,978	4,504	6,694	441	1,216	9,013	2,966	125
Dec-10	6,242	4,051	5,387	4,970	6,252	450	1,318	9,248	3,143	134
<b>2011</b>										
May	6,506	4,080	5,847	5,044	6,731	477	1,355	9,419	3,311	135
Jun	6,579	4,115	5,955	5,100	6,612	478	1,362	9,460	3,339	134
Jul	6,573	4,100	5,876	5,268	6,708	483	1,389	9,693	3,408	138
Aug	6,589	4,093	5,909	5,338	6,676	479	1,374	9,662	3,392	136
Sep	6,400	4,080	5,546	5,322	6,371	454	1,281	9,354	3,150	131
Oct	6,529	4,100	5,810	5,401	6,592	464	1,334	9,572	3,297	134
Nov	6,272	4,031	5,371	5,164	6,290	440	1,270	9,235	3,110	129
Dec	6,181	4,039	5,230	5,201	6,225	445	1,274	9,210	3,108	127
<b>2012</b>										
Jan	6,289	4,064	5,338	5,326	6,382	452	1,330	9,427	3,229	130
Feb	6,243	4,015	5,410	4,985	6,391	440	1,339	9,359	3,215	132
Mar	6,173	3,995	5,320	4,862	6,375	435	1,300	9,290	3,173	129
Apr	6,236	4,025	5,326	5,009	6,549	438	1,326	9,492	3,250	131
<b>Monthly % Change</b>	<b>1.0</b>	<b>0.8</b>	<b>0.1</b>	<b>3.0</b>	<b>2.7</b>	<b>0.7</b>	<b>2.0</b>	<b>2.2</b>	<b>2.4</b>	<b>1.6</b>

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

(Annual Rate, Weighted Average Rate)

	Dec-09	Dec-10	Jul-11	Aug-11	Sep-11	Oct-11	Nov-11	Dec-11	Jan-12	Feb-12	Mar-12	Apr-12
<b>Interest Rates on Deposits in KHR</b>												
Saving Deposits	1.22	1.18	1.18	1.18	1.18	1.18	1.20	1.19	1.18	1.17	1.15	1.12
Fixed deposit 1 Month	3.24	3.09	3.00	3.00	3.00	3.01	2.96	2.86	2.87	2.84	2.75	2.75
Fixed deposit 3 Months	4.09	4.50	4.44	4.44	4.44	4.44	4.42	4.33	4.33	4.28	4.19	4.23
Fixed deposit 6 Months	5.28	5.49	5.43	5.43	5.43	5.44	5.39	5.28	5.29	5.23	5.03	5.09
Fixed deposit 12 Months	6.52	6.58	6.52	6.52	6.52	6.52	6.46	6.16	6.34	6.27	6.02	6.08
<b>Interest Rates on Deposits in USD</b>												
Saving Deposits	0.71	0.66	0.61	0.61	0.61	0.61	0.62	0.63	0.63	0.63	0.62	0.62
Fixed deposit 1 Month	2.83	1.86	1.76	1.73	1.68	1.68	1.67	1.65	1.65	1.65	1.66	1.66
Fixed deposit 3 Months	3.57	2.64	2.53	2.48	2.43	2.43	2.42	2.39	2.39	2.39	2.40	2.40
Fixed deposit 6 Months	4.33	3.50	3.39	3.44	3.40	3.40	3.41	3.43	3.43	3.42	3.42	3.43
Fixed deposit 12 Months	5.32	4.44	4.35	4.46	4.42	4.26	4.43	4.29	4.45	4.42	4.43	4.45
<b>Interest Rates on Loans in KHR</b>												
1 Month	22.62	21.57	21.67	21.67	21.67	21.67	22.06	22.09	22.06	22.19	17.67	13.25
3 Months	22.63	21.57	14.19	14.19	14.19	14.19	15.04	16.99	16.96	17.67	17.67	13.25
6 Months	22.64	21.57	14.70	14.70	14.70	14.70	15.54	16.99	16.96	17.67	17.67	13.25
12 Months	23.08	22.49	22.41	18.94	19.08	19.08	19.34	19.35	16.93	17.67	17.67	13.25
<b>Interest Rates on Loans in USD</b>												
1 Month	17.19	19.48	18.82	18.81	18.80	18.82	18.69	18.57	14.73	15.08	14.14	12.18
3 Months	17.15	18.95	15.06	15.06	15.06	15.06	15.23	16.35	13.91	14.03	13.97	12.52
6 Months	17.17	18.96	15.39	15.39	15.59	15.40	15.57	16.38	13.86	14.00	14.06	12.64
12 Months	16.43	17.15	16.72	14.89	14.87	14.86	14.99	15.36	13.34	13.76	13.74	13.74

*\* Including Commercial Banks and Specialized Banks*

**Table 5: Monetary Survey**

(In KHR Billion)

	Dec-11	Jan-12	Feb-12	Mar-12	Apr-12
<b>Net Foreign Assets</b>	<b>17,893.9</b>	<b>18,467.3</b>	<b>18,762.4</b>	<b>18,652.3</b>	<b>18,644.2</b>
Foreign Assets	20,617.1	21,629.4	22,187.5	22,632.3	23,068.9
Foreign Liabilities	-2,723.3	-3,162.1	-3,425.1	-3,979.9	-4,424.7
<b>Net Domestic Assets</b>	<b>5,760.8</b>	<b>5,679.1</b>	<b>6,010.8</b>	<b>6,211.2</b>	<b>6,669.0</b>
<b>Domestic Credit</b>	<b>15,429.7</b>	<b>15,985.8</b>	<b>16,244.6</b>	<b>16,246.6</b>	<b>16,789.5</b>
<b>Net Claims on Government</b>	<b>-2,123.1</b>	<b>-2,200.2</b>	<b>-2,200.7</b>	<b>-2,542.4</b>	<b>-2,406.2</b>
Claims on Government	270.4	270.4	270.4	270.4	270.4
Deposits of Government	-2,393.5	-2,470.7	-2,471.2	-2,812.8	-2,676.6
<b>Non-Government</b>	<b>17,552.8</b>	<b>18,186.0</b>	<b>18,445.3</b>	<b>18,789.0</b>	<b>19,195.7</b>
State Enterprises	0.0	0.00	0.00	0.00	0.00
Private Sector	17,552.8	18,186.0	18,445.3	18,789.0	19,195.7
Of Which in Foreign Currency	17,114.7	18,000.2	18,259.9	18,606.4	19,009.3
<b>Other</b>	<b>-9,668.9</b>	<b>-10,306.7</b>	<b>-10,233.8</b>	<b>-10,035.4</b>	<b>-10,120.5</b>
Restricted Deposits	-607.6	-621.4	-711.5	-676.1	-710.7
Capital & Reserves	-9,702.7	-10,722.8	-10,911.1	-10,797.9	-11,007.1
Others	641.3	1,037.5	1,388.8	1,438.5	1,597.3
<b>Liquidity (M2)</b>	<b>23,654.7</b>	<b>24,146.4</b>	<b>24,773.2</b>	<b>24,863.5</b>	<b>25,313.2</b>
<b>Money (M1)</b>	<b>3,956.2</b>	<b>3,916.4</b>	<b>3,970.6</b>	<b>3,984.6</b>	<b>4,029.2</b>
Currency Outside Banks	3,771.7	3,667.0	3,756.1	3,810.8	3,743.6
Demand Deposits	184.6	249.4	214.5	173.8	285.6
<b>Quasi-Money</b>	<b>19,698.5</b>	<b>20,230.0</b>	<b>20,802.5</b>	<b>20,878.9</b>	<b>21,284.0</b>
Time and Savings Deposits	557.0	720.1	556.0	896.3	866.6
Foreign Currency Deposits	19,141.5	19,509.8	20,246.6	19,982.6	20,417.4

**Table 6: Credit Granted by Deposit Money Banks Classified by Industry**

(In KHR Billion)

	<b>Dec-11</b>	<b>Jan-12</b>	<b>Feb-12</b>	<b>Mar-12</b>	<b>Apr-12</b>
<b>1. Financial Institutions</b>	<b>324.4</b>	<b>313.8</b>	<b>303.2</b>	<b>327.3</b>	<b>363.1</b>
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	104.7	105.4	98.8	120.3	164.5
1.3. Other Financial Institutions	219.7	208.4	204.4	207.1	198.6
<b>2. Non-Financial Institutions</b>	<b>15,036.8</b>	<b>15,560.2</b>	<b>15,888.0</b>	<b>16,190.1</b>	<b>16,647.0</b>
2.1. Agriculture, Forestry and Fishing	1,580.9	1,689.4	1,774.4	1,818.8	1,872.8
2.2. Mining and Quarrying	13.3	73.4	48.8	75.9	77.6
2.3. Manufacturing	1,622.6	1,695.8	1,718.5	1,699.8	1,718.8
2.4. Utilities	212.1	203.3	210.2	203.0	203.5
2.5. Construction	1,318.1	1,207.0	1,280.3	1,426.6	1,324.6
2.6. Wholesale Trade	2,493.7	2,562.0	2,680.7	2,831.9	3,106.3
2.7. Retail Trade	3,195.1	3,260.6	3,198.7	3,112.5	3,207.9
2.8. Hotels and Restaurants	1,317.6	1,332.7	1,394.7	1,395.4	1,457.2
2.9. Transport and Storage	271.9	285.4	281.3	282.8	286.7
2.10. Information Media and Telecommunications	528.0	579.9	556.8	558.0	549.1
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	293.4	290.7	285.6	278.5	274.4
2.12. Real Estate Activities	565.7	562.1	555.3	565.6	572.7
2.13. Other Non-Financial Services	1,624.4	1,818.0	1,902.7	1,941.3	1,995.2
<b>3. Personal Essentials</b>	<b>2,009.6</b>	<b>2,050.4</b>	<b>2,014.0</b>	<b>2,032.1</b>	<b>2,084.3</b>
3.1. Personal Lending	878.7	891.5	850.2	860.3	880.7
3.2. Credit Cards	32.6	31.5	28.6	28.5	34.5
3.3. Mortgages, Owner-Occupied Housing only	1,098.2	1,127.3	1,135.3	1,143.3	1,169.1
<b>4. Other Lending</b>	<b>297.1</b>	<b>282.7</b>	<b>216.9</b>	<b>209.8</b>	<b>196.7</b>
<b>Total Gross Loan</b>	<b>17,667.8</b>	<b>18,207.1</b>	<b>18,422.1</b>	<b>18,759.3</b>	<b>19,291.1</b>



**Table 7: Deposits with Deposit Money Banks**

(In KHR Billion)

	<b>Dec-11</b>	<b>Jan-12</b>	<b>Feb-12</b>	<b>Mar-12</b>	<b>Apr-12</b>
<b>Deposits in KHR</b>					
Demand deposits	175.9	250.9	256.8	294.9	371.7
Savings deposits	267.3	266.6	248.4	337.9	345.5
Fixed deposits	281.6	264.5	277.4	281.9	267.1
Others	0.3	6.2	6.0	6.2	6.5
<b>Total</b>	<b>725.1</b>	<b>788.2</b>	<b>788.6</b>	<b>920.9</b>	<b>990.8</b>
<b>Deposits in Foreign Currency*</b>					
Demand deposits	3,835.3	4,141.0	4,395.3	4,162.4	4,368.1
Savings deposits	7,009.9	7,298.8	7,496.4	7,507.6	7,603.7
Fixed deposits	8,898.3	9,053.4	9,193.9	9,464.0	9,649.1
Others	412.1	449.6	452.5	405.8	354.3
<b>Total</b>	<b>20,155.6</b>	<b>20,942.7</b>	<b>21,538.1</b>	<b>21,539.8</b>	<b>21,975.1</b>
<b>Grand Total</b>	<b>20,880.8</b>	<b>21,730.9</b>	<b>22,326.7</b>	<b>22,460.7</b>	<b>22,966.0</b>

\* Deposits in foreign currency include deposits of Cambodian residents and non-residents

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

Period	Numbers of				Loan Outstanding (In KHR Billion)	Interest Rate	
	District	Commune	Village	Household		Monthly	Annually
<b>2008</b>	1,046	6,820	33,963	852,090	1,162	2% - 3%	24% - 36%
<b>2009</b>	1,277	8,189	42,729	904,298	1,286	2% - 3%	24% - 36%
<b>2010</b>							
Mar	1,330	8,480	44,191	889,421	1,351	2% - 3%	24% - 36%
Jun	1,403	8,858	46,528	926,856	1,435	2% - 3%	24% - 36%
Sep	1,452	9,349	50,068	1,005,180	1,650	2% - 3%	24% - 36%
Dec	1,509	9,730	52,122	1,020,784	1,780	2% - 3%	24% - 36%
<b>2011</b>							
Jan	1,548	9,889	53,503	1,046,449	1,840	2% - 3%	24% - 36%
Feb	1,584	10,008	54,330	1,042,175	1,878	2% - 3%	24% - 36%
Mar	1,495	9,758	53,776	1,004,568	1,939	2% - 3%	24% - 36%
Apr	1,589	10,159	54,645	1,056,359	1,985	2% - 3%	24% - 36%
May	1,580	10,196	55,111	1,059,359	2,030	2% - 3%	24% - 36%
Jun	1,616	10,441	56,357	1,077,809	2,119	2% - 3%	24% - 36%
Jul	1,660	10,683	57,877	1,077,160	2,202	2% - 3%	24% - 36%
Aug	1,712	11,115	60,589	1,147,665	2,306	2% - 3%	24% - 36%
Sep	1,732	11,132	60,716	1,134,579	2,383	2% - 3%	24% - 36%
Oct	1,789	11,218	61,102	1,163,799	2,480	2% - 3%	24% - 36%
Nov	1,807	11,308	61,996	1,171,809	2,533	2% - 3%	24% - 36%
Dec	1,648	10,920	60,551	1,141,913	2,591	2% - 3%	24% - 36%
<b>2012</b>							
Jan	1,848	12,282	64,252	1,177,202	2,744	2% - 3%	24% - 36%
Feb	1,892	11,995	65,286	1,185,255	2,804	2% - 3%	24% - 36%
Mar	1,942	12,197	66,195	1,188,096	2,878	2% - 3%	24% - 36%
Apr	1,955	12,449	66,961	1,204,402	2,918	2% - 3%	29% - 37%