

ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
ជាតិ សាសនា ព្រះមហាក្សត្រ
NATION RELIGION KING



ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ
ECONOMIC AND MONETARY STATISTICS

លេខ ២២៨ – ឆ្នាំទី២០
ខែ តុលា ឆ្នាំ២០១២
SERIES No. 228 – 20th YEAR
OCTOBER 2012

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NATIONAL BANK OF CAMBODIA

Statistics Department

P.O. BOX 25, 22-24 Preah Norodom Blvd, Phnom Penh

Telephone: (855) 23 722 563-1115

Facsimile: (855) 23 426 117

E-mail: info@nbc.org.kh

Internet: www.nbc.org.kh

ISSN 2074-5680

Table 1: Consumer Price Index and Inflation Rate

1. Consumer Price Index (CPI) and Component Indices	Dec-11	Jul-12	Aug-12	Sep-12	Oct-12
(Oct-Dec. 2006 = 100)					
CPI (all items)	145.03	147.35	148.93	149.33	149.04
Food and Non-Alcoholic Beverages	163.60	166.65	168.60	169.20	169.20
Alcoholic Beverages, Tobacco and Narcotics	123.72	125.22	125.95	125.69	125.82
Clothing and Footwear	118.09	122.05	122.48	123.10	122.72
Housing, Water, Electricity, Gas and other Fuels	123.61	125.23	126.33	127.20	126.07
Furnishings and Household Maintenance	124.47	127.26	128.13	128.18	128.85
Health	115.40	116.48	116.15	115.37	115.64
Transport	128.22	128.67	132.03	131.12	130.22
Communication	72.98	72.06	71.88	71.39	71.41
Recreation and Culture	102.34	103.65	102.70	102.68	103.33
Education	142.69	144.51	144.81	145.72	146.65
Restaurants	189.34	194.81	196.16	197.71	197.03
Miscellaneous Goods and Services	151.29	150.44	151.16	152.51	152.37
2. Percentage Change in the CPI and its Components					
2.1 Month to Month Change (%)					
CPI (all items)	-0.88	0.01	1.07	0.27	-0.20
Food and Non-Alcoholic Beverages	-1.47	-0.22	1.17	0.35	0.00
Alcoholic Beverages, Tobacco and Narcotics	-0.17	-0.81	0.59	-0.20	0.10
Clothing and Footwear	-0.79	0.47	0.36	0.51	-0.31
Housing, Water, Electricity, Gas and other Fuels	0.09	-0.10	0.88	0.69	-0.89
Furnishings and Household Maintenance	-0.27	-0.12	0.69	0.04	0.53
Health	-1.34	0.00	-0.28	-0.67	0.24
Transport	0.24	1.31	2.61	-0.69	-0.69
Communication	0.59	0.10	-0.25	-0.69	0.04
Recreation and Culture	0.19	0.03	-0.92	-0.01	0.63
Education	0.36	1.28	0.21	0.63	0.64
Restaurants	-0.75	0.00	0.70	0.79	-0.34
Miscellaneous Goods and Services	-1.60	-0.49	0.48	0.89	-0.09
2.2 Year on Year Change (%)					
CPI (all items)	4.91	1.28	2.18	0.27	1.20
Food and Non-Alcoholic Beverages	6.16	1.15	1.93	0.35	0.60
Alcoholic Beverages, Tobacco and Narcotics	1.50	1.39	2.59	-0.20	1.65
Clothing and Footwear	3.04	4.76	4.63	0.51	3.32
Housing, Water, Electricity, Gas and other Fuels	2.13	1.30	2.26	0.69	2.14
Furnishings and Household Maintenance	2.22	3.03	3.31	0.04	3.35
Health	-1.44	-0.51	-0.47	-0.67	-0.91
Transport	6.32	-0.40	2.74	-0.69	1.05
Communication	-0.51	-0.76	-1.05	-0.69	-1.82
Recreation and Culture	-1.19	1.45	1.65	-0.01	1.10
Education	1.80	3.26	3.06	0.63	3.15
Restaurants	7.51	3.00	3.14	0.79	3.55
Miscellaneous Goods and Services	8.53	3.45	3.10	0.89	0.56
3. Three-month moving average CPI (All Items)	146.21	147.27	147.87	148.54	149.10
Year on Year Change (%)	5.28	1.77	1.77	1.64	1.61
4. Twelve-month moving average CPI (All Items)	143.84	146.96	147.23	147.40	147.55
Year on Year Change (%)	5.48	4.59	4.24	3.80	3.46

Source: National Institute of Statistics

Table2: Monthly Exchange Rate

(KHR/USD, End-Period)

Month	Market Rate				Official Rate
	Purchase	Monthly %Change	Sale	Midpoint	
Dec-09	4,181	0.41	4,190	4,186	4,169
Dec-10	4,048	-0.64	4,053	4,051	4,053
2011					
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
2012					
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
May	4,095	1.31	4,105	4,100	4,065
Jun	4,100	0.12	4,109	4,105	4,065
Jul	4,077	-0.56	4,084	4,081	4,070
Aug	4,053	-0.59	4,063	4,058	4,045
Sep	4,055	0.05	4,062	4,059	4,043
Oct	4,025	-0.74	4,033	4,029	4,030

Table 3: The Value of KHR Against Other Currencies

(Official Buying Rate, End-Period)

	SDR	US Dollar	Euro	Japanese Yen	Pound Sterling	Indonesian Rupiah	Malaysian Ringgit	Philippines Peso	Singaporean Dollar	Thai Baht	Vietnamese Dong
Unit	1	1	1	100	1	1000	1	100	1	1	1000
Dec-09	6,512	4,165	5,978	4,504	6,694	441	1,216	9,013	2,966	125	225
Dec-10	6,242	4,051	5,387	4,970	6,252	450	1,318	9,248	3,143	134	208
2011											
Sep	6,400	4,080	5,546	5,322	6,371	454	1,281	9,354	3,150	131	195
Oct	6,529	4,100	5,810	5,401	6,592	464	1,334	9,572	3,297	134	195
Nov	6,272	4,031	5,371	5,164	6,290	440	1,270	9,235	3,110	129	192
Dec	6,181	4,039	5,230	5,201	6,225	445	1,274	9,210	3,108	127	192
2012											
Jan	6,289	4,064	5,338	5,326	6,382	452	1,330	9,427	3,229	130	193
Feb	6,243	4,015	5,410	4,985	6,391	440	1,339	9,359	3,215	132	192
Mar	6,173	3,995	5,320	4,862	6,375	435	1,300	9,290	3,173	129	192
Apr	6,236	4,025	5,326	5,009	6,549	438	1,326	9,492	3,250	131	193
May	6,145	4,065	5,026	5,149	6,287	430	1,276	9,338	3,152	127	195
Jun	6,141	4,075	5,056	5,126	6,309	428	1,272	9,585	3,173	127	194
Jul	6,137	4,070	4,990	5,209	6,394	429	1,292	9,712	3,264	129	195
Aug	6,150	4,045	5,061	5,148	6,385	422	1,292	9,574	3,227	129	194
Sep	6,225	4,043	5,220	5,208	6,562	421	1,315	9,642	3,296	131	193
Oct	6,189	4,030	5,202	5,051	6,460	419	1,316	9,753	3,298	131	193
Monthly % Change	-0.6	-0.32	-0.3	-3.0	-1.6	-0.5	0.1	1.2	0.1	0.0	0.0

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

(Annual Rate, Weighted Average Rate)

	Dec-10	Dec-11	Jan-12	Feb-12	Mar-12	Apr-12	May-12	Jun-12	Jul-12	Aug-12	Sep-12	Oct-12
Interest Rates on Deposits in KHR												
Saving Deposits	1.18	1.19	1.18	1.17	1.15	1.12	1.09	1.06	1.09	1.12	1.13	1.12
Fixed deposit 1 Month	3.09	2.86	2.87	2.84	2.75	2.75	2.74	2.57	2.56	2.66	2.63	2.61
Fixed deposit 3 Months	4.50	4.33	4.33	4.28	4.19	4.23	4.22	4.04	4.03	4.13	4.11	4.07
Fixed deposit 6 Months	5.49	5.28	5.29	5.23	5.03	5.09	5.07	4.85	4.84	4.97	4.94	4.90
Fixed deposit 12 Months	6.58	6.16	6.34	6.27	6.02	6.08	6.06	5.81	5.79	5.94	5.91	5.86
Interest Rates on Deposits in USD												
Saving Deposits	0.66	0.63	0.63	0.63	0.62	0.62	0.62	0.62	0.62	0.62	0.63	0.62
Fixed deposit 1 Month	1.86	1.65	1.65	1.65	1.66	1.66	1.66	1.65	1.65	1.66	1.66	1.65
Fixed deposit 3 Months	2.64	2.39	2.39	2.39	2.40	2.40	2.40	2.40	2.40	2.41	2.41	2.40
Fixed deposit 6 Months	3.50	3.43	3.43	3.42	3.42	3.43	3.43	3.41	3.42	3.43	3.43	3.41
Fixed deposit 12 Months	4.44	4.29	4.45	4.42	4.43	4.45	4.45	4.41	4.43	4.44	4.44	4.42
Interest Rates on Loans in KHR												
1 Month	21.57	22.09	22.06	22.19	17.67	13.25	11.67	11.73	11.73	11.31	11.30	11.31
3 Months	21.57	16.99	16.96	17.67	17.67	13.25	11.67	11.73	11.73	11.31	11.30	11.31
6 Months	21.57	16.99	16.96	17.67	17.67	13.25	11.67	11.73	11.73	11.31	11.30	11.31
12 Months	22.49	19.35	16.93	17.67	17.67	13.25	12.07	12.12	12.12	11.82	11.81	11.81
Interest Rates on Loans in USD												
1 Month	19.48	18.57	14.73	15.08	14.14	12.18	11.92	11.95	12.20	11.79	11.79	11.79
3 Months	18.95	16.35	13.91	14.03	13.97	12.52	11.82	11.95	11.95	11.51	11.48	11.49
6 Months	18.96	16.38	13.86	14.00	14.06	12.64	11.98	12.13	12.04	11.86	11.85	11.85
12 Months	17.15	15.36	13.34	13.76	13.74	13.74	12.48	12.63	12.11	11.97	11.97	11.97

* Including Commercial Banks and Specialized Banks

Table 5: Monetary Survey

(In KHR Billion)

	Dec-11	Jul-12	Aug-12	Sep-12	Oct-12
Net Foreign Assets	17,893.9	18,712.4	18,757.6	18,463.8	18,723.6
Foreign Assets	20,617.1	23,723.4	23,740.6	23,736.7	24,171.9
Foreign Liabilities	-2,723.3	-5,011.1	-4,983.0	-5,273.0	-5,448.3
Net Domestic Assets	5,760.8	8,081.5	8,241.6	8,400.3	8,717.2
Domestic Credit	15,429.7	17,998.4	18,395.0	18,961.1	19,127.2
Net Claims on Government	-2,123.1	-2,417.8	-2,414.7	-2,440.6	-2,534.2
Claims on Government	270.4	270.4	270.4	270.4	270.4
Deposits of Government	-2,393.5	-2,688.3	-2,685.1	-2,711.1	-2,804.7
Non-Government	17,552.8	20,416.2	20,809.7	21,401.7	21,661.5
State Enterprises	0.0	4.5	7.4	3.5	3.5
Private Sector	17,552.8	20,411.7	20,802.3	21,398.2	21,658.0
Of Which in Foreign Currency	17,114.7	20,224.4	20,608.1	21,206.5	21,466.9 0.0
Other	-9,668.9	-9,916.9	-10,153.3	-10,560.7	-10,410.1
Restricted Deposits	-607.6	-676.1	-652.9	-692.8	-658.0
Capital & Reserves	-9,702.7	-11,314.5	-11,387.3	-11,667.7	-11,561.5
Others	641.3	2,073.8	1,886.9	1,799.7	1,809.4 0.0
Liquidity (M2)	23,654.7	26,793.9	26,999.2	26,864.1	27,440.8
Money (M1)	3,956.2	3,885.1	3,930.9	3,818.2	3,861.7
Currency Outside Banks	3,771.7	3,652.3	3,663.4	3,591.2	3,605.2
Demand Deposits	184.6	232.8	267.6	226.9	256.6
Quasi-Money	19,698.5	22,908.8	23,068.3	23,046.0	23,579.0
Time and Savings Deposits	557.0	660.4	638.3	682.8	704.7
Foreign Currency Deposits	19,141.5	22,248.4	22,430.0	22,363.1	22,874.3

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

(In KHR Billion)

	Dec-11*	Jul-12	Aug-12	Sep-12	Oct-12
1. Financial Institutions	323.4	294.1	295.7	313.0	342.0
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	104.7	100.7	103.7	120.1	153.7
1.3. Other Financial Institutions	218.6	193.4	192.0	192.9	188.3
2. Non-Financial Institutions	15,057.1	17,893.3	18,054.5	18,498.4	18,730.5
2.1. Agriculture, Forestry and Fishing	1,569.4	2,088.4	2,045.6	2,059.1	2,087.9
2.2. Mining and Quarrying	13.3	70.0	68.3	68.3	68.7
2.3. Manufacturing	1,621.7	1,833.9	1,913.8	1,877.1	1,903.8
2.4. Utilities	208.7	209.6	212.8	213.0	218.5
2.5. Construction	1,316.9	1,432.3	1,431.2	1,457.0	1,461.1
2.6. Wholesale Trade	2,545.0	3,371.1	3,475.6	3,702.2	3,721.3
2.7. Retail Trade	3,187.4	3,390.1	3,310.6	3,445.8	3,522.9
2.8. Hotels and Restaurants	1,312.3	1,547.9	1,567.1	1,590.4	1,647.9
2.9. Transport and Storage	271.9	311.3	314.4	315.4	311.6
2.10. Information Media and Telecommunications	528.0	495.1	495.4	494.8	468.5
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	293.4	270.9	283.8	298.1	307.8
2.12. Real Estate Activities	564.8	685.6	685.9	715.3	700.6
2.13. Other Non-Financial Services	1,624.4	2,187.0	2,249.9	2,261.7	2,309.9
3. Personal Essentials	2,002.3	2,096.6	2,145.6	2,222.1	2,246.4
3.1. Personal Lending	873.5	781.6	815.1	845.7	865.9
3.2. Credit Cards	32.6	34.9	33.9	39.5	35.1
3.3. Mortgages, Owner-Occupied Housing only	1,096.2	1,280.2	1,296.6	1,336.8	1,345.5
4. Other Lending	297.1	341.6	345.9	378.6	389.5
Total Gross Loan	17,679.9	20,625.6	20,841.7	21,412.0	21,708.4

* Revised

Table 7: Deposits with Deposit Money Banks

(In KHR Billion)

	Dec-11	Jul-12	Aug-12	Sep-12	Oct-12
Deposits in KHR					
Demand deposits	175.9	290.3	287.3	257.9	295.0
Savings deposits	267.3	329.3	293.7	314.5	304.4
Fixed deposits	281.6	320.3	345.5	362.5	402.3
Others	0.3	7.6	9.2	10.5	11.3
Total	725.1	947.5	935.7	945.4	1,012.9
Deposits in Foreign Currency*					
Demand deposits	3,835.3	4,617.2	4,437.4	4,559.9	4,811.9
Savings deposits	7,009.9	7,943.5	8,101.3	8,083.6	8,180.2
Fixed deposits	8,898.3	10,475.3	10,718.4	10,870.4	11,066.6
Others	412.1	665.9	704.4	694.8	703.9
Total	20,155.6	23,701.9	23,961.6	24,208.7	24,762.6
Grand Total	20,880.8	24,649.4	24,897.3	25,154.2	25,775.5

* 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
2008	1,046	6,820	33,963	852,090	1,162	2% - 3%	24% - 36%
2009	1,277	8,189	42,729	904,298	1,286	2% - 3%	24% - 36%
2010							
Dec	1,509	9,730	52,122	1,020,784	1,780	2% - 3%	24% - 36%
2011							
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%
2012							
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%
May	2,026	12,669	67,880	1,212,694	2,978	2% - 3%	29% - 37%
Jun	2,042	12,739	68,548	1,224,159	3,032	2% - 3%	29% - 37%
Jul	2,044	12,855	69,532	1,240,676	3,106	2% - 3%	29% - 37%
Aug	2,069	13,034	70,861	1,264,887	3,198	2% - 3%	29% - 37%