



ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្តីពី
សេដ្ឋកិច្ច និង រូបិយវត្ថុ

លេខ ២០១ ~ ឆ្នាំទី ១៨
ខែ កក្កដា ឆ្នាំ ២០១០

ប្រអប់សំបុត្រ P.O. Box 25
២២-២៤ ម.វ ព្រះនរោត្តម
ភ្នំពេញ



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NATIONAL BANK OF CAMBODIA

ECONOMIC & MONETARY
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P.O. BOX 25
22-24 PREAH NORODOM Blvd
PHNOM PENH

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NATIONAL BANK OF CAMBODIA

Economic Research & Statistics Department
P.O. BOX 25, 22-24 Preah Norodom Blvd, Phnom Penh
Telephone: (855) 23 722 221-1115
Facsimile: (855) 23 426 117
E-mail: info@nbc.org.kh
Internet: www.nbc.org.kh
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Table 1: Consumer Price Index

1. Consumer Price Index (CPI) and Component Indices					
(Oct-Dec. 2006 = 100)					
	Dec-09	Apr-10	May-10	Jun-10	Jul-10
CPI (all items)	134.03	134.87	135.19	135.15	135.84
Food and Non-Alcoholic Beverages	148.71	149.21	149.66	149.94	151.39
Alcoholic Beveraged, Tobacco and Narcotics	122.48	123.15	122.90	122.64	122.22
Clothing and Footwear	111.75	113.65	113.86	113.71	113.60
Housing, Water, Electricity, Gas and other Fuels	117.62	119.41	119.65	119.20	118.86
Furnishings, Household Equipment and Routine Household Maintenance	120.01	120.61	120.64	120.35	120.85
Health	116.31	116.22	115.61	115.78	115.99
Transportation	116.66	118.09	118.41	118.55	118.69
Communication	72.99	71.39	71.92	71.46	71.43
Recreation and Culture	103.09	104.71	104.78	103.91	104.10
Education	138.76	140.16	140.16	140.16	140.16
Restaurants and Hotels	171.97	170.54	171.11	169.48	170.60
Miscellaneous Goods and Services	126.75	130.34	131.69	132.77	132.86
2. Percentage Change in the CPI and its Components					
2.1 Month to Month Change (%)					
CPI (all items)	-0.09	-0.29	0.24	-0.03	0.51
Food and Non-Alcoholic Beverages	-1.00	-0.30	0.30	0.19	0.96
Alcoholic Beveraged, Tobacco and Narcotics	-0.51	0.16	-0.21	-0.21	-0.34
Clothing and Footwear	-0.25	-0.32	0.18	-0.14	-0.10
Housing, Water, Electricity, Gas and other Fuels	2.25	-0.35	0.20	-0.38	-0.28
Furnishings, Household Equipment and Routine Household Maintenance	0.39	-0.75	0.03	-0.24	0.41
Health	-0.03	0.41	-0.53	0.15	0.18
Transportation	0.31	-0.13	0.27	0.11	0.11
Communication	-0.81	0.00	0.75	-0.65	-0.04
Recreation and Culture	-1.88	0.29	0.07	-0.83	0.18
Education	0.00	0.56	0.00	0.00	0.00
Restaurants and Hotels	1.11	-1.13	0.34	-0.95	0.66
Miscellaneous Goods and Services	0.95	0.11	1.03	0.82	0.07
2.2 Year on Year Change (%)					
CPI (all items)	5.32	5.30	4.46	2.58	1.62
Food and Non-Alcoholic Beverages	5.42	5.13	3.86	1.75	1.40
Alcoholic Beveraged, Tobacco and Narcotics	10.34	3.64	3.08	2.57	1.16
Clothing and Footwear	2.60	1.87	2.45	2.60	-0.40
Housing, Water, Electricity, Gas and other Fuels	1.98	5.32	5.31	4.10	3.32
Furnishings, Household Equipment and Routine Household Maintenance	4.81	3.09	1.63	0.51	0.65
Health	5.80	3.83	2.61	0.40	-2.67
Transportation	11.94	10.70	9.31	6.20	4.78
Communication	-6.95	-3.09	-2.11	-5.38	-4.13
Recreation and Culture	-1.54	1.77	2.22	0.43	1.68
Education	8.92	2.67	2.67	2.64	1.01
Restaurants and Hotels	3.84	3.08	2.99	1.11	-2.19
Miscellaneous Goods and Services	11.32	10.58	10.71	10.69	8.93
3. Three-month moving average CPI					
CPI (all items)	134.38	134.83	135.10	135.07	135.39
Year on Year Change (%)	1.59	6.41	5.46	4.10	2.87
4. Twelve-month moving average CPI					
CPI (all items)	131.12	133.88	134.36	134.64	134.82
Year on Year Change (%)	-0.66	0.76	1.62	2.27	2.76

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

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										
Mar	6,099	4,089	5,391	4,186	5,832	347	1,118	8,492	2,686	115
Apr	6,175	4,117	5,462	4,219	6,079	379	1,154	8,441	2,771	116
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
Monthly % Change	3.2	0.4	7.6	2.5	4.1	1.7	2.6	1.8	3.3	0.8

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	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10
INTEREST RATE ON DEPOSITS IN RIEL													
Saving Deposits	1.90	2.05	1.55	1.28	1.21	1.22	1.23	1.23	1.23	1.25	1.13	1.15	1.15
Fixed deposit 1 Month	4.85	4.48	3.84	3.41	3.20	3.24	3.12	3.12	3.12	3.11	3.12	3.11	3.13
Fixed deposit 3 Months	5.07	5.20	4.45	4.19	4.06	4.09	4.07	4.07	4.08	4.42	4.41	4.45	4.47
Fixed deposit 6 Months	6.00	6.46	5.62	5.36	5.23	5.28	5.14	5.12	5.13	5.47	5.48	5.50	5.51
Fixed deposit 12 Months	7.05	7.65	6.88	6.62	6.47	6.52	6.25	6.24	6.25	6.58	6.59	6.60	6.60
INTEREST RATE ON DEPOSITS IN USD													
Saving Deposits	1.02	1.08	0.85	0.75	0.72	0.71	0.67	0.66	0.63	0.63	0.64	0.64	0.64
Fixed deposit 1 Month	2.91	3.73	3.49	3.16	2.92	2.83	2.65	2.65	2.56	2.38	2.26	2.20	1.95
Fixed deposit 3 Months	3.64	4.60	4.25	3.97	3.68	3.57	3.36	3.36	3.29	3.17	3.01	3.03	2.80
Fixed deposit 6 Months	4.23	5.48	5.11	4.82	4.45	4.33	4.14	4.14	4.07	4.01	3.85	3.86	3.69
Fixed deposit 12 Months	4.91	6.34	5.90	5.66	5.41	5.32	5.07	5.06	4.97	4.82	4.70	4.67	4.51
INTEREST RATE ON LOANS IN RIEL													
1 Month	19.01	18.77	22.62	22.61	21.94	22.62	22.70	22.70	22.68	22.65	22.42	22.39	22.37
3 Months	19.19	18.77	22.62	22.62	21.95	22.63	22.70	22.70	22.68	22.65	22.42	22.39	22.37
6 Months	19.01	18.77	22.63	22.63	21.96	22.64	22.70	22.70	22.68	22.65	22.42	22.39	22.37
12 Months	22.26	22.36	23.02	23.07	22.76	23.08	23.02	23.01	22.95	22.94	22.84	22.84	22.83
INTEREST RATE ON LOANS IN USD													
1 Month	16.40	16.14	17.20	17.14	17.19	17.19	17.29	17.27	17.50	17.43	17.37	17.35	17.32
3 Months	16.76	16.29	17.03	17.11	17.13	17.15	17.20	17.20	17.24	17.11	17.08	17.02	16.98
6 Months	16.77	16.31	17.11	17.12	17.15	17.17	17.21	17.22	17.26	17.17	17.17	17.13	17.10
12 Months	16.02	15.79	16.33	16.36	16.44	16.43	16.42	16.24	16.22	16.22	16.13	16.13	16.13

Table 5: Monetary Survey

(In Million Riels)

	Dec-09	Apr-10	May-10	Jun-10
NET FOREIGN ASSETS	14,655,049	16,406,954	16,527,338	16,481,842
FOREIGN ASSETS	16,513,545	18,300,860	18,411,860	18,487,638
FOREIGN LIABILITIES	-1,858,496	-1,893,905	-1,884,522	-2,005,796
NET DOMESTIC ASSETS	1,573,263	1,413,604	1,500,502	1,785,258
DOMESTIC CREDIT	8,280,300	8,867,091	8,972,212	9,498,499
NET CLAIMS ON GOVERNMENT	-2,251,674	-2,515,609	-2,565,046	-2,362,685
CLAIMS ON GOVERNMENT	270,444	270,444	270,444	270,444
DEPOSITS OF GOVERNMENT	-2,522,118	-2,786,053	-2,835,490	-2,633,129
NON GOVERNMENT	10,531,974	11,382,700	11,537,258	11,861,185
STATE ENTERPRISES	0	2,116	2,089	2,056
PRIVATE SECTOR	10,531,974	11,380,584	11,535,170	11,859,128
O/W: IN FOREIGN CURRENCY	10,214,398	10,977,963	11,118,504	11,422,737
OTHER	-6,707,037	-7,453,487	-7,471,710	-7,713,241
RESTRICTED DEPOSITS	-340,986	-382,003	-391,266	-424,808
CAPITAL & RESERVES	-7,258,201	-7,546,095	-7,710,228	-7,835,541
OTHERS	892,150	474,611	629,784	547,108
LIQUIDITY (M2)	16,228,311	17,820,559	18,027,840	18,267,100
MONEY (M1)	3,120,191	3,210,582	3,095,890	3,115,147
CURRENCY OUTSIDE BANKS	3,001,602	3,056,928	2,957,383	2,941,807
DEMAND DEPOSITS	118,589	153,655	138,507	173,340
QUASI-MONEY	13,108,120	14,609,977	14,931,951	15,151,953
TIME AND SAVING DEPOSITS	358,783	342,230	364,319	365,131
FOREIGN CURRENCY DEPOSITS	12,749,337	14,267,746	14,567,632	14,786,822

Jul-10

16,673,582

18,642,163

-1,968,581

1,836,950

9,885,959

-2,302,716

270,444

-2,573,160

12,188,675

2,028

12,186,647

11,747,524

-8,049,009

-423,567

-7,888,143

262,701

18,510,532

3,034,683

2,896,808

137,875

15,475,849

388,539

15,087,310

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

(In Million Riels)

	Dec-09	Apr-10	May-10	Jun-10	Jul-10
1. Financial Institutions	144,700	124,372	125,838	128,900	152,642
1.1. National Bank of Cambodia (NBC)	0	0	0	0	0
1.2. Depository Institutions	9,613	13,956	12,918	13,752	15,866
1.3. Other Financial Institutions	135,087	110,416	112,920	115,148	136,776
2. Non-Financial Institutions	9,208,128	9,896,424	10,051,789	10,322,152	10,648,502
2.1. Agriculture, Forestry and Fishing	708,874	772,445	739,900	756,493	771,895
2.2. Mining and Quarrying	10,856	54,613	54,162	54,461	54,999
2.3. Manufacturing	920,411	1,010,176	1,033,091	1,098,784	1,117,749
2.4. Utilities	55,757	59,054	64,674	68,592	77,682
2.5. Construction	904,485	890,470	852,270	827,625	903,218
2.6. Wholesale Trade	1,352,807	1,586,515	1,667,249	1,706,172	1,777,013
2.7. Retail Trade	1,922,069	2,067,319	2,108,147	2,168,786	2,175,933
2.8. Hotels and Restaurants	1,261,609	1,296,956	1,296,866	1,280,015	1,397,151
2.9. Transport and Storage	175,843	213,231	228,406	224,946	221,302
2.10. Information Media and Telecommunications	308,074	313,996	328,718	325,024	325,333
2.11. Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	45,941	45,880	42,528	49,403	51,336
2.12. Real Estate Activities	662,826	627,283	643,882	711,819	705,562
2.13. Other Non-Financial Services	878,576	958,488	991,896	1,050,032	1,069,331
3. Personal Essentials	1,142,201	1,208,111	1,192,278	1,242,266	1,227,226
3.1. Personal Lending	747,667	773,537	788,748	811,963	785,873
3.2. Credit Cards	16,925	19,511	18,848	21,179	21,681
3.3. Mortgages, Owner-Occupied Housing only	377,608	415,063	384,682	409,124	419,672
4. Other Lending	45,622	103,911	107,227	107,369	116,113
Total Gross Loan	10,540,651	11,332,818	11,477,132	11,800,687	12,144,483

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

	Dec-09	Apr-10	May-10	Jun-10	Jul-10
Deposits in Riel					
Demand deposits	101,762	141,190	130,458	129,400	120,992
Saving deposits	233,255	209,991	225,391	209,314	210,190
Fixed deposits	139,309	140,255	149,172	160,470	172,901
Others	1,272	2,120	1,603	1,722	1,679
Total	475,599	493,556	506,624	500,906	505,762
Deposits in Foreign Currency*					
Demand deposits	2,713,949	3,013,489	3,075,497	3,067,700	3,058,955
Saving deposits	4,256,032	4,900,417	4,780,869	5,042,620	5,222,864
Fixed deposits	6,307,691	7,031,175	7,361,986	7,418,363	7,553,353
Others	88,728	98,887	108,622	102,792	122,015
Total	13,366,400	15,043,968	15,326,973	15,631,474	15,957,187
GRAND TOTAL	13,841,999	15,537,524	15,833,597	16,132,380	16,462,949

* 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%