



ធនាគារជាតិនៃកម្ពុជា
NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្តីពី
សេដ្ឋកិច្ច និង រូបិយវត្ថុ

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ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

ECONOMIC & MONETARY
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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>Nov-09</u>	<u>Dec-09</u>	<u>Jan-10</u>	<u>Feb-10</u>
CPI (all items)	127.26	134.15	134.03	134.06	134.37
Food and Non-Alcoholic Beverages	141.06	150.20	148.71	148.38	148.89
Alcoholic Beveraged, Tobacco and Narcotics	111.00	123.10	122.48	122.21	123.24
Clothing and Footwear	108.92	112.03	111.75	112.80	113.83
Housing, Water, Electricity, Gas and other Fuels	115.34	115.03	117.62	118.78	119.13
Furnishings, Household Equipment and Routine Household Maintenance	114.50	119.55	120.01	120.83	121.48
Health	109.94	116.34	116.31	115.05	115.81
Transportation	104.21	116.30	116.66	116.11	116.07
Communication	78.45	73.59	72.99	72.88	72.10
Recreation and Culture	104.71	105.07	103.09	103.86	102.90
Education	127.40	138.76	138.76	139.39	140.16
Restaurants and Hotels	165.62	170.09	171.97	172.19	170.54
Miscellaneous Goods and Services	113.86	125.56	126.75	127.44	129.70

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

CPI (all items)	-3.93	-0.59	-0.09	0.02	0.23
Food and Non-Alcoholic Beverages	-4.56	-0.89	-1.00	-0.22	0.34
Alcoholic Beveraged, Tobacco and Narcotics	0.94	0.11	-0.51	-0.22	0.85
Clothing and Footwear	-0.71	-2.21	-0.25	0.94	0.91
Housing, Water, Electricity, Gas and other Fuels	-4.76	0.22	2.25	0.99	0.29
Furnishings, Household Equipment and Routine Household Maintenance	-0.76	-1.27	0.39	0.68	0.54
Health	-0.48	-0.33	-0.03	-1.08	0.66
Transportation	-8.46	0.53	0.31	-0.47	-0.04
Communication	-1.27	-0.44	-0.81	-0.15	-1.07
Recreation and Culture	-0.24	0.68	-1.88	0.75	-0.93
Education	0.00	0.00	0.00	0.45	0.56
Restaurants and Hotels	0.53	-2.17	1.11	0.12	-0.96
Miscellaneous Goods and Services	0.09	0.95	0.95	0.54	1.78

2.2 Year on Year Change (%)

CPI (all items)	12.52	1.27	5.32	6.92	7.31
Food and Non-Alcoholic Beverages	19.08	1.62	5.42	7.84	8.59
Alcoholic Beveraged, Tobacco and Narcotics	8.60	11.95	10.34	7.45	5.93
Clothing and Footwear	6.80	2.13	2.60	3.04	4.40
Housing, Water, Electricity, Gas and other Fuels	2.38	-5.02	1.98	4.76	4.37
Furnishings, Household Equipment and Routine Household Maintenance	7.37	3.61	4.81	4.86	5.55
Health	4.19	5.31	5.80	4.86	3.88
Transportation	-7.38	2.16	11.94	14.07	12.11
Communication	-7.97	-7.39	-6.95	-4.47	-6.62
Recreation and Culture	6.15	0.11	-1.54	-0.17	-0.43
Education	20.19	8.92	8.92	5.91	10.09
Restaurants and Hotels	53.09	3.24	3.84	1.86	4.71
Miscellaneous Goods and Services	3.45	10.38	11.32	10.53	11.75

3. Three-month moving average CPI

Year on Year Change (%)	17.76	-0.90	1.59	4.45	6.51
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4. Twelve-month moving average CPI

Year on Year Change (%)	25.00	-0.20	-0.66	-0.70	-0.58
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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
2008							
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
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

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
2008										
Nov	6,081	4,066	5,237	4,259	6,249	327	1,125	8,323	2,695	115
Dec	6,317	4,077	5,762	4,512	5,890	368	1,175	8,590	2,829	117
2009										
Jan	6,193	4,112	5,307	4,580	5,855	363	1,138	8,712	2,725	118
Feb	6,076	4,122	5,232	4,212	5,878	344	1,117	8,517	2,671	114
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
Monthly % Change	-1.4	0.4	-2.6	0.9	-5.2	0.2	0.9	1.1	0.1	0.0

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	May-09	Jun-09	Jul-09	Aug-09	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10
INTEREST RATE ON DEPOSITS IN RIEL												
Saving Deposits	1.90	2.05	1.93	1.93	1.89	1.55	1.55	1.28	1.21	1.22	1.23	1.23
Fixed deposit 1 Month	4.85	4.48	4.34	3.91	4.34	3.84	3.84	3.41	3.20	3.24	3.12	3.12
Fixed deposit 3 Months	5.07	5.20	4.68	4.64	4.68	4.42	4.45	4.19	4.06	4.09	4.07	4.07
Fixed deposit 6 Months	6.00	6.46	6.48	6.22	6.23	5.60	5.62	5.36	5.23	5.28	5.14	5.12
Fixed deposit 12 Months	7.05	7.65	7.69	7.69	7.70	6.88	6.88	6.62	6.47	6.52	6.25	6.24
INTEREST RATE ON DEPOSITS IN USD												
Saving Deposits	1.02	1.08	1.00	1.02	0.87	0.84	0.85	0.75	0.72	0.71	0.67	0.66
Fixed deposit 1 Month	2.91	3.73	4.34	3.78	3.71	3.53	3.49	3.16	2.92	2.83	2.65	2.65
Fixed deposit 3 Months	3.64	4.60	4.68	4.66	4.47	4.33	4.25	3.97	3.68	3.57	3.36	3.36
Fixed deposit 6 Months	4.23	5.48	6.48	5.42	5.27	5.14	5.11	4.82	4.45	4.33	4.14	4.14
Fixed deposit 12 Months	4.91	6.34	7.69	6.11	6.05	5.93	5.90	5.66	5.41	5.32	5.07	5.06
INTEREST RATE ON LOANS IN RIEL												
1 Month	19.01	18.77	22.68	22.68	22.68	22.67	22.62	22.61	21.94	22.62	22.70	22.70
3 Months	19.19	18.77	22.68	22.68	22.68	22.67	22.62	22.62	21.95	22.63	22.70	22.70
6 Months	19.01	18.77	22.68	22.68	22.68	22.67	22.63	22.63	21.96	22.64	22.70	22.70
12 Months	22.26	22.36	21.92	21.92	23.07	23.08	23.02	23.07	22.76	23.08	23.02	23.01
INTEREST RATE ON LOANS IN USD												
1 Month	16.40	16.14	17.17	14.72	14.72	17.30	17.20	17.14	17.19	17.19	17.29	17.27
3 Months	16.76	16.29	17.27	17.17	17.17	17.27	17.03	17.11	17.13	17.15	17.20	17.20
6 Months	16.77	16.31	17.24	17.27	17.23	17.28	17.11	17.12	17.15	17.17	17.21	17.22
12 Months	16.02	15.79	15.97	15.98	16.40	16.45	16.33	16.36	16.44	16.43	16.42	16.24

Table 5: Monetary Survey

(In Million Riels)

	Dec-08	Nov-09	Dec-09	Jan-10
NET FOREIGN ASSETS	10,345,566	14,845,501	14,655,049	14,684,112
FOREIGN ASSETS	12,885,905	16,633,120	16,513,545	16,710,078
FOREIGN LIABILITIES	-2,540,339	-1,787,620	-1,858,496	-2,025,965
NET DOMESTIC ASSETS	1,513,340	669,781	1,573,263	1,717,771
DOMESTIC CREDIT	6,907,077	7,672,265	8,280,300	8,494,931
NET CLAIMS ON GOVERNMENT	-2,987,007	-2,504,167	-2,251,674	-2,369,084
CLAIMS ON GOVERNMENT	270,453	270,453	270,444	270,444
DEPOSITS OF GOVERNMENT	-3,257,460	-2,774,620	-2,522,118	-2,639,527
NON GOVERNMENT	9,894,084	10,176,433	10,531,974	10,864,015
STATE ENTERPRISES	591	0	0	0
PRIVATE SECTOR	9,893,493	10,176,433	10,531,974	10,864,015
O/W: IN FOREIGN CURRENCY	9,602,513	9,863,839	10,214,398	10,539,822
OTHER	-5,393,736	-7,002,484	-6,707,037	-6,777,160
RESTRICTED DEPOSITS	-287,825	-341,446	-340,986	-333,982
CAPITAL & RESERVES	-5,776,132	-7,358,728	-7,258,201	-7,264,787
OTHERS	670,221	697,691	892,150	821,609
LIQUIDITY (M2)	11,858,907	15,515,282	16,228,311	16,401,884
MONEY (M1)	2,399,567	2,848,629	3,120,191	3,094,683
CURRENCY OUTSIDE BANKS	2,294,775	2,737,760	3,001,602	2,977,618
DEMAND DEPOSITS	104,793	110,869	118,589	117,065
QUASI-MONEY	9,459,339	12,666,653	13,108,120	13,307,201
TIME AND SAVING DEPOSITS	184,848	347,165	358,783	328,448
FOREIGN CURRENCY DEPOSITS	9,274,491	12,319,488	12,749,337	12,978,753

Feb-10

15,265,702

17,220,997

-1,955,295

1,787,632

8,654,640

-2,406,679

270,444

-2,677,122

11,061,319

0

11,061,319

10,681,902

-6,867,008

-358,198

-7,357,935

849,125

17,053,334

3,118,545

2,989,116

129,428

13,934,789

340,047

13,594,742

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

(In Million Riels)

	Dec-08	Nov-09	Dec-09	Jan-10	Feb-10
1. Financial Institutions	135,382	147,346	144,700	143,264	141,661
1.1. National Bank of Cambodia (NBC)	0	0	0	0	0
1.2. Depository Institutions	9,254	13,840	9,613	10,855	9,311
1.3. Other Financial Institutions	126,128	133,506	135,087	132,409	132,349
2. Non-Financial Institutions	8,299,846	8,868,505	9,208,128	9,455,802	9,614,357
2.1. Agriculture, Forestry and Fishing	516,297	672,970	708,874	698,155	718,071
2.2. Mining and Quarrying	7,481	13,408	10,856	53,003	53,809
2.3. Manufacturing	983,664	874,263	920,411	947,794	961,595
2.4. Utilities	76,598	60,097	55,757	65,352	59,646
2.5. Construction	773,808	877,898	904,485	1,012,080	1,019,714
2.6. Wholesale Trade	1,617,970	1,275,473	1,352,807	1,383,975	1,686,648
2.7. Retail Trade	1,245,153	1,897,792	1,922,069	1,960,211	1,803,494
2.8. Hotels and Restaurants	1,276,564	1,212,871	1,261,609	1,223,534	1,190,577
2.9. Transport and Storage	137,410	176,091	175,843	217,066	218,757
2.10. Information Media and Telecommunications	244,449	273,812	308,074	308,590	323,412
2.11. Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	24,301	37,178	45,941	47,167	46,511
2.12. Real Estate Activities	737,442	636,968	662,826	643,672	635,986
2.13. Other Non-Financial Services	658,710	859,685	878,576	895,204	896,136
3. Personal Essentials	1,316,144	1,157,441	1,142,201	1,187,191	1,179,530
3.1. Personal Lending	583,937	766,738	747,667	748,830	750,307
3.2. Credit Cards	15,991	15,675	16,925	17,139	19,087
3.3. Mortgages, Owner-Occupied Housing only	716,216	375,028	377,608	421,221	410,137
4. Other Lending	81,313	39,526	45,622	86,925	85,198
Total Gross Loan	9,832,685	10,212,819	10,540,651	10,873,182	11,020,745

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

	Dec-08	Sep-09	Oct-09	Nov-09	Dec-09	Jan-10	Feb-10
	Deposits in Riel						
Demand deposits	92,321	110,014	102,800	96,867	101,762	162,385	124,244
Saving deposits	193,082	228,839	245,068	230,014	233,255	217,126	226,693
Fixed deposits	93,711	143,106	144,474	140,756	139,309	136,169	135,285
Others	1,162	1,232	1,305	2,211	1,272	1,416	1,419
Total	380,275	483,191	493,647	469,848	475,599	517,095	487,641
	Deposits in Foreign Currency*						
Demand deposits	2,462,733	2,513,221	2,599,806	2,611,680	2,713,949	2,634,697	2,925,202
Saving deposits	3,469,127	3,700,746	3,872,744	4,042,135	4,256,032	4,382,644	4,508,519
Fixed deposits	3,908,236	6,151,920	6,326,473	6,271,685	6,307,691	6,546,927	6,692,182
Others	66,646	87,245	85,750	88,928	88,728	85,968	101,252
Total	9,906,742	12,453,132	12,884,774	13,014,427	13,366,400	13,650,236	14,227,155
GRAND TOTAL	10,287,018	12,936,323	13,378,421	13,484,275	13,841,999	14,167,331	14,714,796

* 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
2004							
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%
2005							
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%
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%
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