



ធនាគារជាតិនៃកម្ពុជា
NATIONAL BANK OF CAMBODIA

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ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

**ECONOMIC & MONETARY
STATISTICS**

No 199 – 18th Year
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CONTENTS

| | Page |
|--|------|
| Table 1 : Consumer Price Index | 1 |
| Table 2 : Monthly Exchange Rate (Riel/US\$, End-Period) | 2 |
| Table 3 : The Value of Riel Against Other Currencies (End-Period Officials Exchange Rates) | 3 |
| Table 4 : Deposit Money Banks' Interest Rate on Deposits and Loans | 4 |
| Table 5 : Monetary Survey (In Million Riels) | 5 |
| Table 6 : Credit Granted by Deposit Money Banks Classified by Ownership (In Million Riels) | 6 |
| Table 7 : Deposits with Deposit Money Banks (In Million Riels) | 7 |
| Table 8 : Credit Granted by Micro-Finance Institutions, and Non-Government Organizations | 8 |

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Table 1: Consumer Price Index

| 1. Consumer Price Index (CPI) and Component Indices | | | | | |
|--|---------------|---------------|---------------|---------------|---------------|
| (Oct-Dec. 2006 = 100) | | | | | |
| | Dec-09 | Feb-10 | Mar-10 | Apr-10 | May-10 |
| CPI (all items) | 134.03 | 134.37 | 135.26 | 134.87 | 135.19 |
| Food and Non-Alcoholic Beverages | 148.71 | 148.89 | 149.67 | 149.21 | 149.66 |
| Alcoholic Beveraged, Tobacco and Narcotics | 122.48 | 123.24 | 122.96 | 123.15 | 122.90 |
| Clothing and Footwear | 111.75 | 113.83 | 114.02 | 113.65 | 113.86 |
| Housing, Water, Electricity, Gas and other Fuels | 117.62 | 119.13 | 119.83 | 119.41 | 119.65 |
| Furnishings, Household Equipment and Routine Household Maintenance | 120.01 | 121.48 | 121.52 | 120.61 | 120.64 |
| Health | 116.31 | 115.81 | 115.75 | 116.22 | 115.61 |
| Transportation | 116.66 | 116.07 | 118.25 | 118.09 | 118.41 |
| Communication | 72.99 | 72.10 | 71.39 | 71.39 | 71.92 |
| Recreation and Culture | 103.09 | 102.90 | 104.40 | 104.71 | 104.78 |
| Education | 138.76 | 140.16 | 139.39 | 140.16 | 140.16 |
| Restaurants and Hotels | 171.97 | 170.54 | 172.48 | 170.54 | 171.11 |
| Miscellaneous Goods and Services | 126.75 | 129.70 | 130.21 | 130.34 | 131.69 |
| 2. Percentage Change in the CPI and its Components | | | | | |
| 2.1 Month to Month Change (%) | | | | | |
| CPI (all items) | -0.09 | 0.23 | 0.66 | -0.29 | 0.24 |
| Food and Non-Alcoholic Beverages | -1.00 | 0.34 | 0.52 | -0.30 | 0.30 |
| Alcoholic Beveraged, Tobacco and Narcotics | -0.51 | 0.85 | -0.23 | 0.16 | -0.21 |
| Clothing and Footwear | -0.25 | 0.91 | 0.16 | -0.32 | 0.18 |
| Housing, Water, Electricity, Gas and other Fuels | 2.25 | 0.29 | 0.59 | -0.35 | 0.20 |
| Furnishings, Household Equipment and Routine Household Maintenance | 0.39 | 0.54 | 0.03 | -0.75 | 0.03 |
| Health | -0.03 | 0.66 | -0.05 | 0.41 | -0.53 |
| Transportation | 0.31 | -0.04 | 1.88 | -0.13 | 0.27 |
| Communication | -0.81 | -1.07 | -0.99 | 0.00 | 0.75 |
| Recreation and Culture | -1.88 | -0.93 | 1.46 | 0.29 | 0.07 |
| Education | 0.00 | 0.56 | -0.55 | 0.56 | 0.00 |
| Restaurants and Hotels | 1.11 | -0.96 | 1.14 | -1.13 | 0.34 |
| Miscellaneous Goods and Services | 0.95 | 1.78 | 0.39 | 0.11 | 1.03 |
| 2.2 Year on Year Change (%) | | | | | |
| CPI (all items) | 5.32 | 7.31 | 6.65 | 5.30 | 4.46 |
| Food and Non-Alcoholic Beverages | 5.42 | 8.59 | 7.04 | 5.13 | 3.86 |
| Alcoholic Beveraged, Tobacco and Narcotics | 10.34 | 5.93 | 3.78 | 3.64 | 3.08 |
| Clothing and Footwear | 2.60 | 4.40 | 3.43 | 1.87 | 2.45 |
| Housing, Water, Electricity, Gas and other Fuels | 1.98 | 4.37 | 4.62 | 5.32 | 5.31 |
| Furnishings, Household Equipment and Routine Household Maintenance | 4.81 | 5.55 | 4.94 | 3.09 | 1.63 |
| Health | 5.80 | 3.88 | 4.11 | 3.83 | 2.61 |
| Transportation | 11.94 | 12.11 | 12.48 | 10.70 | 9.31 |
| Communication | -6.95 | -6.62 | -6.05 | -3.09 | -2.11 |
| Recreation and Culture | -1.54 | -0.43 | 0.94 | 1.77 | 2.22 |
| Education | 8.92 | 10.09 | 5.38 | 2.67 | 2.67 |
| Restaurants and Hotels | 3.84 | 4.71 | 6.22 | 3.08 | 2.99 |
| Miscellaneous Goods and Services | 11.32 | 11.75 | 10.74 | 10.58 | 10.71 |
| 3. Three-month moving average CPI | | | | | |
| CPI (all items) | 134.38 | 134.15 | 134.56 | 134.83 | 135.10 |
| Year on Year Change (%) | 1.59 | 6.51 | 6.96 | 6.41 | 5.46 |
| 4. Twelve-month moving average CPI | | | | | |
| CPI (all items) | 131.12 | 132.61 | 133.31 | 133.88 | 134.36 |
| Year on Year Change (%) | -0.66 | -0.58 | 0.00 | 0.76 | 1.62 |

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 |
| 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 |
| 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 |

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 | | | | | | | | | | |
| 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 |
| 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 |
| Monthly % Change | -1.9 | 0.4 | -7.0 | 3.4 | -5.5 | -1.9 | -2.5 | -2.9 | -2.4 | -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 | Jul-09 | Aug-09 | Sep-09 | Oct-09 | Nov-09 | Dec-09 | Jan-10 | Feb-10 | Mar-10 | Apr-10 | May-10 |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| INTEREST RATE ON DEPOSITS IN RIEL | | | | | | | | | | | | | |
| Saving Deposits | 1.90 | 2.05 | 1.89 | 1.55 | 1.55 | 1.28 | 1.21 | 1.22 | 1.23 | 1.23 | 1.23 | 1.25 | 1.13 |
| Fixed deposit 1 Month | 4.85 | 4.48 | 4.34 | 3.84 | 3.84 | 3.41 | 3.20 | 3.24 | 3.12 | 3.12 | 3.12 | 3.11 | 3.12 |
| Fixed deposit 3 Months | 5.07 | 5.20 | 4.68 | 4.42 | 4.45 | 4.19 | 4.06 | 4.09 | 4.07 | 4.07 | 4.08 | 4.42 | 4.41 |
| Fixed deposit 6 Months | 6.00 | 6.46 | 6.23 | 5.60 | 5.62 | 5.36 | 5.23 | 5.28 | 5.14 | 5.12 | 5.13 | 5.47 | 5.48 |
| Fixed deposit 12 Months | 7.05 | 7.65 | 7.70 | 6.88 | 6.88 | 6.62 | 6.47 | 6.52 | 6.25 | 6.24 | 6.25 | 6.58 | 6.59 |
| INTEREST RATE ON DEPOSITS IN USD | | | | | | | | | | | | | |
| Saving Deposits | 1.02 | 1.08 | 0.87 | 0.84 | 0.85 | 0.75 | 0.72 | 0.71 | 0.67 | 0.66 | 0.63 | 0.63 | 0.64 |
| Fixed deposit 1 Month | 2.91 | 3.73 | 3.71 | 3.53 | 3.49 | 3.16 | 2.92 | 2.83 | 2.65 | 2.65 | 2.56 | 2.38 | 2.26 |
| Fixed deposit 3 Months | 3.64 | 4.60 | 4.47 | 4.33 | 4.25 | 3.97 | 3.68 | 3.57 | 3.36 | 3.36 | 3.29 | 3.17 | 3.01 |
| Fixed deposit 6 Months | 4.23 | 5.48 | 5.27 | 5.14 | 5.11 | 4.82 | 4.45 | 4.33 | 4.14 | 4.14 | 4.07 | 4.01 | 3.85 |
| Fixed deposit 12 Months | 4.91 | 6.34 | 6.05 | 5.93 | 5.90 | 5.66 | 5.41 | 5.32 | 5.07 | 5.06 | 4.97 | 4.82 | 4.70 |
| INTEREST RATE ON LOANS IN RIEL | | | | | | | | | | | | | |
| 1 Month | 19.01 | 18.77 | 22.68 | 22.67 | 22.62 | 22.61 | 21.94 | 22.62 | 22.70 | 22.70 | 22.68 | 22.65 | 22.42 |
| 3 Months | 19.19 | 18.77 | 22.68 | 22.67 | 22.62 | 22.62 | 21.95 | 22.63 | 22.70 | 22.70 | 22.68 | 22.65 | 22.42 |
| 6 Months | 19.01 | 18.77 | 22.68 | 22.67 | 22.63 | 22.63 | 21.96 | 22.64 | 22.70 | 22.70 | 22.68 | 22.65 | 22.42 |
| 12 Months | 22.26 | 22.36 | 23.07 | 23.08 | 23.02 | 23.07 | 22.76 | 23.08 | 23.02 | 23.01 | 22.95 | 22.94 | 22.84 |
| INTEREST RATE ON LOANS IN USD | | | | | | | | | | | | | |
| 1 Month | 16.40 | 16.14 | 14.72 | 17.30 | 17.20 | 17.14 | 17.19 | 17.19 | 17.29 | 17.27 | 17.50 | 17.43 | 17.37 |
| 3 Months | 16.76 | 16.29 | 17.17 | 17.27 | 17.03 | 17.11 | 17.13 | 17.15 | 17.20 | 17.20 | 17.24 | 17.11 | 17.08 |
| 6 Months | 16.77 | 16.31 | 17.23 | 17.28 | 17.11 | 17.12 | 17.15 | 17.17 | 17.21 | 17.22 | 17.26 | 17.17 | 17.17 |
| 12 Months | 16.02 | 15.79 | 16.40 | 16.45 | 16.33 | 16.36 | 16.44 | 16.43 | 16.42 | 16.24 | 16.22 | 16.22 | 16.13 |

Table 5: Monetary Survey

(In Million Riels)

| | Dec-09 | Feb-10 | Mar-10 | Apr-10 |
|----------------------------|-------------------|-------------------|-------------------|-------------------|
| NET FOREIGN ASSETS | 14,655,049 | 15,265,702 | 15,514,629 | 16,406,954 |
| FOREIGN ASSETS | 16,513,545 | 17,220,997 | 17,369,890 | 18,300,860 |
| FOREIGN LIABILITIES | -1,858,496 | -1,955,295 | -1,855,262 | -1,893,905 |
| NET DOMESTIC ASSETS | 1,573,263 | 1,787,632 | 1,719,910 | 1,413,604 |
| DOMESTIC CREDIT | 8,280,300 | 8,654,640 | 8,661,888 | 8,867,091 |
| NET CLAIMS ON GOVERNMENT | -2,251,674 | -2,406,679 | -2,484,808 | -2,515,609 |
| CLAIMS ON GOVERNMENT | 270,444 | 270,444 | 270,444 | 270,444 |
| DEPOSITS OF GOVERNMENT | -2,522,118 | -2,677,122 | -2,755,251 | -2,786,053 |
| NON GOVERNMENT | 10,531,974 | 11,061,319 | 11,146,695 | 11,382,700 |
| STATE ENTERPRISES | 0 | 0 | 0 | 2,116 |
| PRIVATE SECTOR | 10,531,974 | 11,061,319 | 11,146,695 | 11,380,584 |
| O/W: IN FOREIGN CURRENCY | 10,214,398 | 10,681,902 | 10,753,848 | 10,977,963 |
| OTHER | -6,707,037 | -6,867,008 | -6,941,978 | -7,453,487 |
| RESTRICTED DEPOSITS | -340,986 | -358,198 | -368,730 | -382,003 |
| CAPITAL & RESERVES | -7,258,201 | -7,357,935 | -7,323,986 | -7,546,095 |
| OTHERS | 892,150 | 849,125 | 750,738 | 474,611 |
| LIQUIDITY (M2) | 16,228,311 | 17,053,334 | 17,234,538 | 17,820,559 |
| MONEY (M1) | 3,120,191 | 3,118,545 | 3,148,496 | 3,210,582 |
| CURRENCY OUTSIDE BANKS | 3,001,602 | 2,989,116 | 3,027,567 | 3,056,928 |
| DEMAND DEPOSITS | 118,589 | 129,428 | 120,929 | 153,655 |
| QUASI-MONEY | 13,108,120 | 13,934,789 | 14,086,043 | 14,609,977 |
| TIME AND SAVING DEPOSITS | 358,783 | 340,047 | 330,412 | 342,230 |
| FOREIGN CURRENCY DEPOSITS | 12,749,337 | 13,594,742 | 13,755,631 | 14,267,746 |

May-10

16,527,338

18,411,860

-1,884,522

1,500,502

8,972,212

-2,565,046

270,444

-2,835,490

11,537,258

2,089

11,535,170

11,118,504

-7,471,710

-391,266

-7,710,228

629,784

18,027,840

3,095,890

2,957,383

138,507

14,931,951

364,319

14,567,632

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

(In Million Riels)

| | Dec-09 | Feb-10 | Mar-10 | Apr-10 | May-10 |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|
| 1. Financial Institutions | 144,700 | 141,661 | 159,156 | 124,372 | 125,838 |
| 1.1. National Bank of Cambodia (NBC) | 0 | 0 | 0 | 0 | 0 |
| 1.2. Depository Institutions | 9,613 | 9,311 | 12,012 | 13,956 | 12,918 |
| 1.3. Other Financial Institutions | 135,087 | 132,349 | 147,144 | 110,416 | 112,920 |
| 2. Non-Financial Institutions | 9,208,128 | 9,614,357 | 9,671,810 | 9,896,424 | 10,051,789 |
| 2.1. Agriculture, Forestry and Fishing | 708,874 | 718,071 | 754,184 | 772,445 | 739,900 |
| 2.2. Mining and Quarrying | 10,856 | 53,809 | 54,604 | 54,613 | 54,162 |
| 2.3. Manufacturing | 920,411 | 961,595 | 977,236 | 1,010,176 | 1,033,091 |
| 2.4. Utilities | 55,757 | 59,646 | 62,221 | 59,054 | 64,674 |
| 2.5. Construction | 904,485 | 1,019,714 | 849,680 | 890,470 | 852,270 |
| 2.6. Wholesale Trade | 1,352,807 | 1,686,648 | 1,549,724 | 1,586,515 | 1,667,249 |
| 2.7. Retail Trade | 1,922,069 | 1,803,494 | 2,015,720 | 2,067,319 | 2,108,147 |
| 2.8. Hotels and Restaurants | 1,261,609 | 1,190,577 | 1,261,346 | 1,296,956 | 1,296,866 |
| 2.9. Transport and Storage | 175,843 | 218,757 | 220,038 | 213,231 | 228,406 |
| 2.10. Information Media and Telecommunications | 308,074 | 323,412 | 300,600 | 313,996 | 328,718 |
| 2.11. Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals | 45,941 | 46,511 | 42,945 | 45,880 | 42,528 |
| 2.12. Real Estate Activities | 662,826 | 635,986 | 643,839 | 627,283 | 643,882 |
| 2.13. Other Non-Financial Services | 878,576 | 896,136 | 939,673 | 958,488 | 991,896 |
| 3. Personal Essentials | 1,142,201 | 1,179,530 | 1,184,776 | 1,208,111 | 1,192,278 |
| 3.1. Personal Lending | 747,667 | 750,307 | 753,919 | 773,537 | 788,748 |
| 3.2. Credit Cards | 16,925 | 19,087 | 17,491 | 19,511 | 18,848 |
| 3.3. Mortgages, Owner-Occupied Housing only | 377,608 | 410,137 | 413,365 | 415,063 | 384,682 |
| 4. Other Lending | 45,622 | 85,198 | 85,916 | 103,911 | 107,227 |
| Total Gross Loan | 10,540,651 | 11,020,745 | 11,101,658 | 11,332,818 | 11,477,132 |

** Including: Personal consumption

**Credit Granted by Deposit Money Banks classified by Type of Business
June 2009 (Percent of Total Credit)**

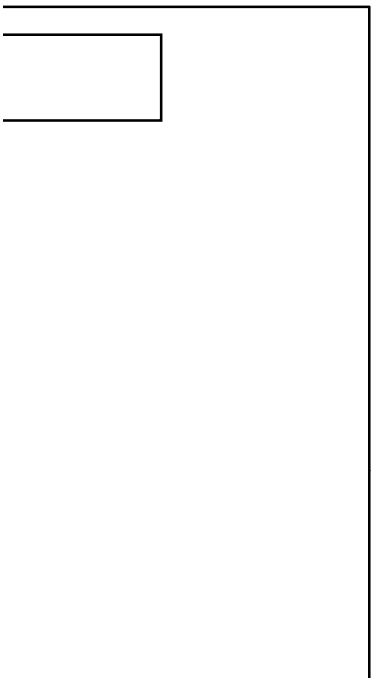


Chart 7

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

| | Dec-09 | Feb-10 | Mar-10 | Apr-10 | May-10 |
|--------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Deposits in Riel | | | | | |
| Demand deposits | 101,762 | 124,244 | 122,814 | 141,190 | 130,458 |
| Saving deposits | 233,255 | 226,693 | 198,843 | 209,991 | 225,391 |
| Fixed deposits | 139,309 | 135,285 | 134,152 | 140,255 | 149,172 |
| Others | 1,272 | 1,419 | 1,469 | 2,120 | 1,603 |
| Total | 475,599 | 487,641 | 457,278 | 493,556 | 506,624 |
| Deposits in Foreign Currency* | | | | | |
| Demand deposits | 2,713,949 | 2,925,202 | 2,899,998 | 3,013,489 | 3,075,497 |
| Saving deposits | 4,256,032 | 4,508,519 | 4,639,676 | 4,900,417 | 4,780,869 |
| Fixed deposits | 6,307,691 | 6,692,182 | 6,805,091 | 7,031,175 | 7,361,986 |
| Others | 88,728 | 101,252 | 105,521 | 98,887 | 108,622 |
| Total | 13,366,400 | 14,227,155 | 14,450,286 | 15,043,968 | 15,326,973 |
| GRAND TOTAL | 13,841,999 | 14,714,796 | 14,907,564 | 15,537,524 | 15,833,597 |

* 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% |