

ព្រះរាជាណាចក្រកម្ពុជា
KINGDOM OF CAMBODIA
ជាតិ សាសនា ព្រះមហាក្សត្រ
NATION RELIGION KING



ធនាគារជាតិ នៃ កម្ពុជា
NATIONAL BANK OF CAMBODIA

ព័ត៌មានស្ថិតិសេដ្ឋកិច្ច និងរូបិយវត្ថុ
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Table 1: Consumer Price Index and Inflation Rate

1. Consumer Price Index (CPI) and Component Indices	Dec-10	Aug-11	Sep-11	Oct-11	Nov-11
(Oct-Dec. 2006 = 100)					
CPI (all items)	138.25	145.75	147.21	147.28	146.32
Food and Non-Alcoholic Beverages	154.11	165.42	167.88	168.19	166.05
Alcoholic Beverages, Tobacco and Narcotics	121.89	122.77	122.99	123.78	123.93
Clothing and Footwear	114.61	117.06	118.53	118.78	119.02
Housing, Water, Electricity, Gas and other Fuels	121.03	123.53	123.70	123.42	123.50
Furnishings and Household Maintenance	121.76	124.03	125.08	124.67	124.80
Health	117.09	116.70	116.57	116.70	116.97
Transport	120.59	128.51	129.84	128.87	127.92
Communication	73.35	72.64	72.65	72.74	72.55
Recreation and Culture	103.57	101.03	101.51	102.20	102.14
Education	140.16	140.51	141.65	142.17	142.17
Restaurants	176.12	190.19	190.42	190.28	190.78
Miscellaneous Goods and Services	139.40	146.61	149.25	151.51	153.75
2. Percentage Change in the CPI and its Components					
2.1 Month to Month Change (%)					
CPI (all items)	-0.16	0.18	1.00	0.04	-0.65
Food and Non-Alcoholic Beverages	-1.37	0.40	1.49	0.19	-1.28
Alcoholic Beverages, Tobacco and Narcotics	-0.55	-0.59	0.18	0.64	0.12
Clothing and Footwear	-0.05	0.48	1.26	0.21	0.20
Housing, Water, Electricity, Gas and other Fuels	2.45	-0.06	0.14	-0.22	0.06
Furnishings and Household Maintenance	-0.01	0.42	0.84	-0.32	0.11
Health	0.38	-0.32	-0.11	0.11	0.23
Transport	1.48	-0.53	1.03	-0.75	-0.74
Communication	-0.53	0.04	0.01	0.11	-0.26
Recreation and Culture	0.49	-1.12	0.47	0.69	-0.06
Education	0.00	0.40	0.81	0.36	0.00
Restaurants	0.18	0.56	0.12	-0.08	0.26
Miscellaneous Goods and Services	-0.11	0.82	1.80	1.51	1.48
2.2 Year on Year Change (%)					
CPI (all items)	3.14	6.37	6.68	5.25	5.67
Food and Non-Alcoholic Beverages	3.63	7.66	8.09	6.11	6.27
Alcoholic Beverages, Tobacco and Narcotics	-0.48	-0.48	0.38	0.40	1.12
Clothing and Footwear	2.56	2.39	2.74	3.15	3.80
Housing, Water, Electricity, Gas and other Fuels	2.90	4.05	5.32	3.79	4.54
Furnishings and Household Maintenance	1.46	2.15	2.65	2.30	2.49
Health	0.67	0.99	0.28	0.15	0.28
Transport	3.37	8.53	8.93	7.27	7.64
Communication	0.49	3.18	-2.40	-2.32	-1.62
Recreation and Culture	0.46	-2.45	-2.74	-1.65	-0.90
Education	1.01	0.25	1.06	1.43	1.43
Restaurants	2.41	9.25	7.34	6.79	8.51
Miscellaneous Goods and Services	9.98	10.00	10.96	9.50	10.17
3. Three-month moving average CPI (All Items)	138.88	145.31	146.15	146.75	146.93
Year on Year Change (%)	3.35	6.84	6.72	6.10	5.86
4. Twelve-month moving average CPI (All Items)	136.36	141.24	142.00	142.62	143.27
Year on Year Change (%)	4.00	4.60	5.00	5.13	5.34

Source: National Institute of Statistics

Table 2: Monthly Exchange Rate

(KHR/USD, End-Period)

Month	Market Exchange Rate				Official Exchange Rate		
	Purchase	Monthly %Change	Sale	Midpoint	Purchase	Sale	Midpoint
Dec-09	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	4,266	0.42	4,276	4,271	4,222	4,230	4,226
Jul	4,260	-0.14	4,273	4,267	4,237	4,245	4,241
Aug	4,257	-0.07	4,267	4,262	4,235	4,243	4,239
Sep	4,245	-0.28	4,253	4,249	4,227	4,235	4,231
Oct	4,216	-0.68	4,224	4,220	4,222	4,230	4,226
Nov	4,074	-3.37	4,081	4,078	4,075	4,083	4,079
Dec	4,048	-0.64	4,053	4,051	4,051	4,055	4,053
2011							
Jan	4,052	0.10	4,059	4,056	4,050	4,054	4,052
Feb	4,034	-0.44	4,038	4,036	4,036	4,042	4,039
Mar	4,004	-0.74	4,010	4,007	4,007	4,013	4,010
Apr	4,060	1.40	4,069	4,065	4,020	4,028	4,024
May	4,094	0.84	4,103	4,099	4,080	4,088	4,084
Jun	4,122	0.68	4,127	4,125	4,115	4,123	4,119
Jul	4,098	-0.58	4,106	4,102	4,100	4,108	4,104
Aug	4,096	-0.05	4,103	4,100	4,093	4,101	4,097
Sep	4,084	-0.29	4,098	4,091	4,080	4,088	4,084
Oct	4,092	0.20	4,098	4,095	4,100	4,108	4,104
Nov	4,030	-1.52	4,037	4,034	4,031	4,039	4,035

Table 3: The Value of KHR Against Other Currencies

(Official Buying Rate, End-Period)

Unit	SDR	US Dollar	Euro	Japanese Yen	Pound Sterling	Indonesian Rupiah	Malaysian Ringgit	Philippines Peso	Singaporean Dollar	Thai Baht
	1	1	1	100	1	1000	1	100	1	1
Dec-09	6,512	4,165	5,978	4,504	6,694	441	1,216	9,013	2,966	125
2010										
Nov	6,247	4,075	4,075	4,839	6,340	452	1,289	9,236	3,088	135
Dec	6,242	4,051	5,387	4,970	6,252	450	1,318	9,248	3,143	134
2011										
Jan	6,339	4,050	5,504	4,932	6,411	448	1,322	9,180	3,147	130
Feb	6,340	4,036	5,537	4,942	6,494	457	1,321	9,219	3,164	132
Mar	6,335	4,007	5,657	4,818	6,440	459	1,324	9,226	3,175	132
Apr	6,518	4,020	5,968	4,926	6,692	468	1,354	9,346	3,277	134
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
Monthly % Change	-3.9	-1.7	-7.6	-4.4	-4.6	-5.2	-4.8	-3.5	-5.7	-3.7

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

(Annual Rate, Weighted Average Rate)

	Dec-10	Jan-11	Feb-11	Mar-11	Apr-11	May-11	Jun-11	Jul-11	Aug-11	Sep-11	Oct-11	Nov-11
Interest Rates on Deposits in KHR												
Saving Deposits	1.18	1.17	1.14	1.14	1.14	1.17	1.19	1.18	1.18	1.18	1.18	1.20
Fixed deposit 1 Month	3.09	3.05	3.03	3.02	3.01	3.01	3.00	3.00	3.00	3.00	3.01	2.96
Fixed deposit 3 Months	4.50	4.46	4.44	4.44	4.43	4.43	4.42	4.44	4.44	4.44	4.44	4.42
Fixed deposit 6 Months	5.49	5.44	5.43	5.43	5.43	5.43	5.42	5.43	5.43	5.43	5.44	5.39
Fixed deposit 12 Months	6.58	6.54	6.53	6.53	6.53	6.53	6.51	6.52	6.52	6.52	6.52	6.46
Interest Rates on Deposits in USD												
Saving Deposits	0.66	0.64	0.64	0.62	0.61	0.61	0.62	0.61	0.61	0.61	0.61	0.62
Fixed deposit 1 Month	1.86	1.80	1.81	1.81	1.81	1.77	1.78	1.76	1.73	1.68	1.68	1.67
Fixed deposit 3 Months	2.64	2.59	2.60	2.56	2.56	2.56	2.57	2.53	2.48	2.43	2.43	2.42
Fixed deposit 6 Months	3.50	3.45	3.46	3.43	3.42	3.42	3.44	3.39	3.44	3.40	3.40	3.41
Fixed deposit 12 Months	4.44	4.37	4.37	4.36	4.35	4.35	4.37	4.35	4.46	4.42	4.26	4.43
Interest Rates on Loans in KHR												
1 Month	21.57	21.50	21.54	21.44	21.34	21.44	21.72	21.67	21.67	21.67	21.67	22.06
3 Months	21.57	21.50	21.54	21.44	21.34	21.44	14.29	14.19	14.19	14.19	14.19	15.04
6 Months	21.57	21.50	21.54	21.44	21.34	21.44	14.80	14.70	14.70	14.70	14.70	15.54
12 Months	22.49	22.44	22.58	22.53	22.47	22.53	22.46	22.41	15.65	19.08	19.08	19.34
Interest Rates on Loans in USD												
1 Month	19.48	16.97	16.69	16.69	17.41	18.92	19.28	18.82	18.81	18.80	18.82	18.69
3 Months	18.95	16.74	16.69	16.67	17.34	18.79	15.05	15.06	15.06	15.06	15.06	15.23
6 Months	18.96	16.75	16.71	16.69	17.36	18.81	15.37	15.39	15.39	15.59	15.40	15.57
12 Months	17.15	15.95	15.98	15.91	16.24	17.00	16.82	16.72	14.90	14.87	14.86	14.99

* Including Commercial Banks and Specialized Banks

Table 5: Monetary Survey

(In KHR Billion)

	Dec-10	Aug-11	Sep-11	Oct-11	Nov-11
Net Foreign Assets	16,697.9	18,912.4	17,695.2	18,105.3	17,813.3
Foreign Assets	18,917.8	21,792.9	20,566.9	20,838.3	20,654.2
Foreign Liabilities	-2,219.8	-2,880.5	-2,871.7	-2,733.0	-2,841.0
Net Domestic Assets	2,778.9	3,769.3	4,961.6	4,534.9	5,124.1
Domestic Credit	11,206.4	13,793.4	14,461.4	14,719.2	14,782.6
Net Claims on Government	-2,126.6	-2,065.0	-1,925.8	-2,125.6	-2,094.9
Claims on Government	270.4	270.4	270.4	270.4	270.4
Deposits of Government	-2,397.0	-2,335.5	-2,196.2	-2,396.0	-2,365.4
Non-Government	13,333.0	15,858.5	16,387.2	16,844.8	16,877.6
State Enterprises	1.77	1.51	1.47	0.00	0.00
Private Sector	13,331.2	15,857.0	16,385.7	16,844.8	16,877.6
Of Which in Foreign Currency	12,886.2	15,484.0	16,004.9	16,467.4	16,500.4
Other	-8,427.5	-10,024.1	-9,499.8	-10,184.3	-9,658.6
Restricted Deposits	-476.1	-595.5	-554.3	-584.9	-585.5
Capital & Reserves	-8,673.5	-10,104.0	-9,639.0	-10,067.4	-9,759.7
Others	722.2	675.4	693.5	468.0	686.7
Liquidity (M2)	19,476.8	22,681.7	22,656.8	22,640.2	22,937.4
Money (M1)	3,220.9	3,562.6	3,681.3	3,589.4	3,766.3
Currency Outside Banks	3,098.6	3,388.3	3,531.4	3,409.6	3,601.8
Demand Deposits	122.3	174.4	149.9	179.8	164.5
Quasi-Money	16,255.9	19,119.1	18,975.5	19,050.8	19,171.0
Time and Savings Deposits	408.3	482.1	493.1	579.3	560.3
Foreign Currency Deposits	15,847.6	18,637.0	18,482.5	18,471.5	18,610.7

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

(In KHR Billion)

	Dec-10	Aug-11	Sep-11	Oct-11	Nov-11
1. Financial Institutions	177.2	281.9	281.9	246.1	283.1
1.1. National Bank of Cambodia	0.0	0.0	0.0	0.0	0.0
1.2. Depository Institutions	17.5	37.4	37.4	38.2	84.2
1.3. Other Financial Institutions	159.7	244.5	244.5	207.9	199.0
2. Non-Financial Institutions	11,694.9	14,078.6	14,078.6	14,238.1	14,401.0
2.1. Agriculture, Forestry and Fishing	883.7	1,358.3	1,358.3	1,368.6	1,450.3
2.2. Mining and Quarrying	55.4	66.0	66.0	14.3	14.0
2.3. Manufacturing	1,149.9	1,579.0	1,579.0	1,562.8	1,575.6
2.4. Utilities	72.9	139.3	139.3	172.8	173.4
2.5. Construction	930.7	1,263.0	1,263.0	1,309.4	1,297.9
2.6. Wholesale Trade	2,316.3	2,348.5	2,348.5	2,369.0	2,432.0
2.7. Retail Trade	2,369.5	2,968.4	2,968.4	2,975.4	2,980.1
2.8. Hotels and Restaurants	1,287.9	1,300.7	1,300.7	1,269.7	1,262.1
2.9. Transport and Storage	251.9	294.2	294.2	286.8	301.9
2.10. Information Media and Telecommunications	355.7	421.4	421.4	488.4	492.7
2.11. Rental and Operational Leasing Activities, Excluding Real Estate Leasing and Rentals	98.6	295.5	295.5	292.0	290.6
2.12. Real Estate Activities	613.3	504.7	504.7	549.4	530.2
2.13. Other Non-Financial Services	1,309.3	1,539.7	1,539.7	1,579.5	1,600.3
3. Personal Essentials	1,183.3	1,764.8	1,764.8	1,970.3	1,940.4
3.1. Personal Lending	683.7	721.1	721.1	843.3	841.2
3.2. Credit Cards	23.5	40.4	40.4	75.3	37.7
3.3. Mortgages, Owner-Occupied Housing only	476.1	1,003.2	1,003.2	1,051.7	1,061.6
4. Other Lending	165.5	298.8	298.8	290.9	279.7
Total Gross Loan	13,220.9	16,424.1	16,424.1	16,745.3	16,904.2

Table 7: Deposits with Deposit Money Banks

(In KHR Billion)

	Dec-10	Aug-11	Sep-11	Oct-11	Nov-11
Deposits in KHR					
Demand deposits	141.2	192.3	161.4	215.2	212.0
Savings deposits	197.6	230.7	244.5	239.7	268.7
Fixed deposits	201.4	242.1	239.4	281.7	283.8
Others	1.2	1.3	0.5	0.2	0.2
Total	541.3	666.3	645.9	736.9	764.7
Deposits in Foreign Currency*					
Demand deposits	3,219.2	3,741.3	3,706.5	3,530.9	3,801.8
Savings deposits	6,074.2	6,830.1	6,805.2	6,881.4	6,861.4
Fixed deposits	7,564.6	9,075.0	8,972.2	9,096.3	8,940.8
Others	80.0	132.4	129.4	142.0	129.7
Total	16,937.9	19,778.7	19,613.3	19,650.6	19,733.7
Grand Total	17,479.2	20,445.0	20,259.1	20,387.5	20,498.5

* 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
2007							
Q4	839	5,314	26,471	624,104	642	2% - 3%	24% - 36%
2008							
Q4	1,046	6,820	33,963	852,090	1,162	2% - 3%	24% - 36%
2009							
Q4	1,277	8,189	42,729	904,298	1,286	2% - 3%	24% - 36%
2010							
Q1	1,330	8,480	44,191	889,421	1,351	2% - 3%	24% - 36%
Q2	1,403	8,858	46,528	926,856	1,435	2% - 3%	24% - 36%
Q3	1,452	9,349	50,068	1,005,180	1,650	2% - 3%	24% - 36%
Q4	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%