



**ធនាគារជាតិនៃកម្ពុជា**  
**NATIONAL BANK OF CAMBODIA**

**ECONOMIC & MONETARY**  
**STATISTICS**

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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 &amp; 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](mailto:info@nbc.org.kh)Internet: [www.nbc.org.kh](http://www.nbc.org.kh)

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**Table 1: Consumer Price Index**

<b>1. Consumer Price Index (CPI) and Component Indices</b>					
(Oct-Dec. 2006 = 100)					
	<u>Dec-09</u>	<u>Sep-10</u>	<u>Oct-10</u>	<u>Nov-10</u>	<u>Dec-10</u>
<b>CPI (all items)</b>	<b>134.03</b>	<b>137.99</b>	<b>139.93</b>	<b>138.46</b>	<b>138.25</b>
Food and Non-Alcoholic Beverages	148.71	155.31	158.50	156.25	154.11
Alcoholic Beveraged, Tobacco and Narcotics	122.48	122.52	123.28	122.55	121.89
Clothing and Footwear	111.75	115.38	115.15	114.67	114.61
Housing, Water, Electricity, Gas and other Fuels	117.62	117.45	118.92	118.13	121.03
Furnishings, Household Equipment and Routine Household Maintenance	120.01	121.85	121.86	121.77	121.76
Health	116.31	116.24	116.53	116.65	117.09
Transportation	116.66	119.20	120.13	118.84	120.59
Communication	72.99	74.44	74.46	73.74	73.35
Recreation and Culture	103.09	104.37	103.92	103.06	103.57
Education	138.76	140.16	140.16	140.16	140.16
Restaurants and Hotels	171.97	177.40	178.19	175.81	176.12
Miscellaneous Goods and Services	126.75	134.50	138.36	139.55	139.40
<b>2. Percentage Change in the CPI and its Components</b>					
<b>2.1 Month to Month Change (%)</b>					
<b>CPI (all items)</b>	<b>-0.09</b>	<b>0.71</b>	<b>1.40</b>	<b>-1.05</b>	<b>-0.16</b>
Food and Non-Alcoholic Beverages	-1.00	1.08	2.06	-1.42	-1.37
Alcoholic Beveraged, Tobacco and Narcotics	-0.51	-0.68	0.62	-0.59	-0.55
Clothing and Footwear	-0.25	0.91	-0.20	-0.42	-0.05
Housing, Water, Electricity, Gas and other Fuels	2.25	-1.08	1.25	-0.66	2.45
Furnishings, Household Equipment and Routine Household Maintenance	0.39	0.36	0.01	-0.07	-0.01
Health	-0.03	0.60	0.25	0.10	0.38
Transportation	0.31	0.67	0.78	-1.08	1.48
Communication	-0.81	5.72	0.03	-0.97	-0.53
Recreation and Culture	-1.88	0.77	-0.43	-0.82	0.49
Education	0.00	0.00	0.00	0.00	0.00
Restaurants and Hotels	1.11	1.90	0.44	-1.33	0.18
Miscellaneous Goods and Services	0.95	0.91	2.87	0.86	-0.11
<b>2.2 Year on Year Change (%)</b>					
<b>CPI (all items)</b>	<b>5.32</b>	<b>1.93</b>	<b>3.69</b>	<b>3.21</b>	<b>3.14</b>
Food and Non-Alcoholic Beverages	5.42	2.26	4.59	4.03	3.63
Alcoholic Beveraged, Tobacco and Narcotics	10.34	-0.26	0.26	-0.45	-0.48
Clothing and Footwear	2.60	0.13	0.52	2.35	2.56
Housing, Water, Electricity, Gas and other Fuels	1.98	2.05	3.60	2.70	2.90
Furnishings, Household Equipment and Routine Household Maintenance	4.81	-0.65	0.64	1.86	1.46
Health	5.80	-1.72	-0.17	0.26	0.67
Transportation	11.94	2.72	3.85	2.18	3.37
Communication	-6.95	0.35	0.74	0.21	0.49
Recreation and Culture	-1.54	0.56	-0.43	-1.91	0.46
Education	8.92	1.01	1.01	1.01	1.01
Restaurants and Hotels	3.84	1.05	2.49	3.36	2.41
Miscellaneous Goods and Services	11.32	9.92	11.25	11.14	9.98
<b>3. Three-month moving average CPI</b>					
<b>CPI (all items)</b>	<b>134.38</b>	<b>136.95</b>	<b>138.31</b>	<b>138.79</b>	<b>138.88</b>
Year on Year Change (%)	1.59	1.77	2.46	2.94	3.35
<b>4. Twelve-month moving average CPI</b>					
<b>CPI (all items)</b>	<b>131.12</b>	<b>135.24</b>	<b>135.65</b>	<b>136.01</b>	<b>136.36</b>
Year on Year Change (%)	-0.66	3.55	4.01	4.18	4.00

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-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
<b>2009</b>							
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
<b>2010</b>							
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	-4.03	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

**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	Singaporian Dollar	Thai Bath
Unit	1	1	1	100	1	1000	1	100	1	1
Dec-08	6,317	4,077	5,762	4,512	5,890	368	1,175	8,590	2,829	117
<b>2009</b>										
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
<b>2010</b>										
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
Aug	6,405	4,235	5,350	5,008	6,546	470	1,345	9,367	3,122	135
Sep	6,568	4,227	5,761	5,047	6,682	473	1,370	9,597	3,210	139
Oct	6,625	4,222	5,820	5,171	6,661	472	1,357	9,775	3,241	141
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
Monthly % Change	<b>-0.1</b>	<b>-0.6</b>	<b>32.2</b>	<b>2.7</b>	<b>-1.4</b>	<b>-0.4</b>	<b>2.2</b>	<b>0.1</b>	<b>1.8</b>	<b>-0.7</b>

**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	Dec-09	Feb-10	Mar-10	Apr-10	May-10	Jun-10	Jul-10	Aug-10	Sep-10	Oct-10	Nov-10	Dec-10
<b>INTEREST RATE ON DEPOSITS IN RIEL</b>														
Saving Deposits	1.90	2.05	1.22	1.23	1.23	1.25	1.13	1.15	1.15	1.14	1.13	1.15	1.15	1.15
Fixed deposit 1 Month	4.85	4.48	3.24	3.12	3.12	3.11	3.12	3.11	3.13	3.12	3.10	3.10	3.10	3.09
Fixed deposit 3 Months	5.07	5.20	4.09	4.07	4.08	4.42	4.41	4.45	4.47	4.46	4.45	4.47	4.48	4.50
Fixed deposit 6 Months	6.00	6.46	5.28	5.12	5.13	5.47	5.48	5.50	5.51	5.49	5.48	5.50	5.48	5.49
Fixed deposit 12 Months	7.05	7.65	6.52	6.24	6.25	6.58	6.59	6.60	6.60	6.58	6.57	6.59	6.58	6.59
<b>INTEREST RATE ON DEPOSITS IN USD</b>														
Saving Deposits	1.02	1.08	0.71	0.66	0.63	0.63	0.64	0.64	0.64	0.63	0.65	0.63	0.64	0.64
Fixed deposit 1 Month	2.91	3.73	2.83	2.65	2.56	2.38	2.26	2.20	1.95	1.95	2.01	1.86	1.86	1.85
Fixed deposit 3 Months	3.64	4.60	3.57	3.36	3.29	3.17	3.01	3.03	2.80	2.73	2.81	2.61	2.62	2.62
Fixed deposit 6 Months	4.23	5.48	4.33	4.14	4.07	4.01	3.85	3.86	3.69	3.59	3.70	3.50	3.48	3.48
Fixed deposit 12 Months	4.91	6.34	5.32	5.06	4.97	4.82	4.70	4.67	4.51	4.46	4.56	4.39	4.40	4.41
<b>INTEREST RATE ON LOANS IN RIEL</b>														
1 Month	19.01	18.77	22.62	22.70	22.68	22.65	22.42	22.39	22.37	22.26	22.26	22.20	22.08	22.04
3 Months	19.19	18.77	22.63	22.70	22.68	22.65	22.42	22.39	22.37	22.26	22.26	22.20	22.08	22.04
6 Months	19.01	18.77	22.64	22.70	22.68	22.65	22.42	22.39	22.37	22.26	22.26	22.20	22.08	22.04
12 Months	22.26	22.36	23.08	23.01	22.95	22.94	22.84	22.84	22.83	22.79	22.26	22.81	22.97	22.78
<b>INTEREST RATE ON LOANS IN USD</b>														
1 Month	16.40	16.14	17.19	17.27	17.50	17.43	17.37	17.35	17.32	17.27	17.14	17.22	19.46	19.66
3 Months	16.76	16.29	17.15	17.20	17.24	17.11	17.08	17.02	16.98	16.96	17.11	16.93	18.90	19.13
6 Months	16.77	16.31	17.17	17.22	17.26	17.17	17.17	17.13	17.10	17.10	17.18	17.06	18.94	19.14
12 Months	16.02	15.79	16.43	16.24	16.22	16.22	16.13	16.13	16.13	16.12	16.21	16.11	17.12	17.21

\* Deposit Money Banks include Commercial Banks and Specialized Banks

**Table 5: Monetary Survey**

( In Million Riels )

	Dec-09	Oct-10	Nov-10	Dec-10
<b>NET FOREIGN ASSETS</b>	<b>14,655,049</b>	<b>17,528,620</b>	<b>16,941,339</b>	<b>16,697,902</b>
FOREIGN ASSETS	16,513,545	19,543,807	18,968,807	18,917,752
FOREIGN LIABILITIES	-1,858,496	-2,015,187	-2,027,468	-2,219,849
<b>NET DOMESTIC ASSETS</b>	<b>1,573,263</b>	<b>1,830,866</b>	<b>2,166,785</b>	<b>2,778,904</b>
<b>DOMESTIC CREDIT</b>	<b>8,280,300</b>	<b>10,536,710</b>	<b>10,475,990</b>	<b>11,206,411</b>
NET CLAIMS ON GOVERNMENT	-2,251,674	-2,209,703	-2,199,903	-2,126,565
CLAIMS ON GOVERNMENT	270,444	270,444	270,444	270,444
DEPOSITS OF GOVERNMENT	-2,522,118	-2,480,147	-2,470,346	-2,397,009
NON GOVERNMENT	10,531,974	12,746,413	12,675,893	13,332,976
STATE ENTERPRISES	0	1,915	1,814	1,769
PRIVATE SECTOR	10,531,974	12,744,498	12,674,079	13,331,208
O/W: IN FOREIGN CURRENCY	10,214,398	12,349,701	12,256,860	12,886,178
<b>OTHER</b>	<b>-6,707,037</b>	<b>-8,705,844</b>	<b>-8,309,205</b>	<b>-8,427,507</b>
RESTRICTED DEPOSITS	-340,986	-465,685	-459,584	-476,145
CAPITAL & RESERVES	-7,258,201	-8,775,274	-8,591,685	-8,673,548
OTHERS	892,150	535,114	742,064	722,185
<b>LIQUIDITY (M2)</b>	<b>16,228,311</b>	<b>19,359,486</b>	<b>19,108,124</b>	<b>19,476,806</b>
<b>MONEY (M1)</b>	<b>3,120,191</b>	<b>3,041,199</b>	<b>3,064,453</b>	<b>3,220,917</b>
CURRENCY OUTSIDE BANKS	3,001,602	2,895,191	2,919,028	3,098,628
DEMAND DEPOSITS	118,589	146,009	145,426	122,289
<b>QUASI-MONEY</b>	<b>13,108,120</b>	<b>16,318,286</b>	<b>16,043,671</b>	<b>16,255,889</b>
TIME AND SAVING DEPOSITS	358,783	407,644	401,519	408,283
FOREIGN CURRENCY DEPOSITS	12,749,337	15,910,642	15,642,152	15,847,606

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

(In Million Riels)

	Dec-09	Oct-10	Nov-10	Dec-10
<b>1. Financial Institutions</b>	<b>144,700</b>	<b>158,947</b>	<b>143,477</b>	177,214
1.1. National Bank of Cambodia (NBC)	0	0	0	0.0
1.2. Depository Institutions	9,613	17,410	16,191	17,533
1.3. Other Financial Institutions	135,087	141,537	127,286	159,681
<b>2. Non-Financial Institutions</b>	<b>9,208,128</b>	<b>11,177,229</b>	<b>11,166,126</b>	<b>11,694,950</b>
2.1. Agriculture, Forestry and Fishing	708,874	826,492	815,723	883,695
2.2. Mining and Quarrying	10,856	55,932	54,126	55,404
2.3. Manufacturing	920,411	1,123,159	1,142,997	1,149,889
2.4. Utilities	55,757	75,535	70,924	72,878
2.5. Construction	904,485	944,224	939,080	930,667
2.6. Wholesale Trade	1,352,807	2,045,472	2,074,421	2,316,275
2.7. Retail Trade	1,922,069	2,232,474	2,184,408	2,369,452
2.8. Hotels and Restaurants	1,261,609	1,363,737	1,317,579	1,287,877
2.9. Transport and Storage	175,843	226,400	241,255	251,858
2.10. Information Media and Telecommunications	308,074	323,792	313,953	355,704
2.11. Rental and Operational Leasing Activities, excluded Real Estate Leasing and Rentals	45,941	51,673	101,958	98,589
2.12. Real Estate Activities	662,826	701,370	657,619	613,332
2.13. Other Non-Financial Services	878,576	1,206,969	1,252,083	1,309,328
<b>3. Personal Essentials</b>	<b>1,142,201</b>	<b>1,249,066</b>	<b>1,189,751</b>	<b>1,183,307</b>
3.1. Personal Lending	747,667	769,587	708,068	683,655
3.2. Credit Cards	16,925	24,224	26,368	23,508
3.3. Mortgages, Owner-Occupied Housing only	377,608	455,255	455,316	476,143
<b>4. Other Lending</b>	<b>45,622</b>	<b>118,266</b>	<b>114,350</b>	<b>165,468</b>
<b>Total Gross Loan</b>	<b>10,540,651</b>	<b>12,703,508</b>	<b>12,613,704</b>	<b>13,220,939</b>



**Table 7: Deposits with Deposit Money Banks**

(In Million Riels)

	<b>Dec-09</b>	<b>Sep-10</b>	<b>Oct-10</b>	<b>Nov-10</b>	<b>Dec-10</b>
<b>Deposits in Riel</b>					
Demand deposits	101,762	132,248	135,506	181,070	141,178
Saving deposits	233,255	194,668	180,848	187,797	197,625
Fixed deposits	139,309	215,199	218,848	207,921	201,363
Others	1,272	940	974	987	1,156
<b>Total</b>	<b>475,599</b>	<b>543,055</b>	<b>536,176</b>	<b>577,775</b>	<b>541,322</b>
<b>Deposits in Foreign Currency*</b>					
Demand deposits	2,713,949	3,096,843	3,476,470	3,538,886	3,219,193
Saving deposits	4,256,032	5,676,124	5,662,052	5,636,044	6,074,168
Fixed deposits	6,307,691	7,574,968	7,728,223	7,360,981	7,564,553
Others	88,728	67,098	78,684	69,238	79,989
<b>Total</b>	<b>13,366,400</b>	<b>16,415,034</b>	<b>16,945,429</b>	<b>16,605,149</b>	<b>16,937,903</b>
<b>GRAND TOTAL</b>	<b>13,841,999</b>	<b>16,958,089</b>	<b>17,481,604</b>	<b>17,182,924</b>	<b>17,479,224</b>

\* 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
<b>2006</b>							
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%
<b>2007</b>							
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%
<b>2008</b>							
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%
<b>2009</b>							
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%
<b>2010</b>							
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%
Q3-10	1,452	9,349	50,068	1,005,180	1,650,423	2% - 3%	24% - 36%
Q4-10	1,509	9,730	52,122	1,020,784	1,780,367	2% - 3%	24% - 36%