



ສາທາລະນະລັດ ປະຊາທິປະໄຕ ປະຊາຊົນລາວ

ສັນຕິພາບ ເອກະລາດ ປະຊາທິປະໄຕ ເອກະພາບ ວັດທະນະຖາວອນ

Lao People's Democratic Republic
Peace Independence Democracy Unity Prosperity

ທະນາຄານແຫ່ງ ສປປ ລາວ

ກົມນະໂຍບາຍເງິນຕາ

Bank of the Lao PDR

Monetary Policy Department

ສະຖິຕິເງິນຕາ ຂອງ ສປປ ລາວ

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ບົດນຳ

Foreword

ໃນນາມຕາງໜ້າກົມນະໂຍບາຍເງິນຕາ, ທະນາຄານແຫ່ງ ສປປ ລາວ (ທຫລ), ຂ້າພະເຈົ້າ ມີຄວາມຍິນດີເປັນຢ່າງຍິ່ງ ທີ່ໄດ້ພິມເຜີຍແຜ່ບົດລາຍງານສະຖິຕິເງິນຕາຂອງ ທຫລ ປະຈຳໄຕມາດອອກສູ່ມວນຊົນ ຊຶ່ງເປັນການສັງລວມວຽກງານທີ່ພື້ນເດັ່ນ ໃນຂົງເຂດການເຄື່ອນໄຫວວຽກງານ ຂອງຂະແໜງເງິນຕາ ຂອງ ສປປ ລາວ ໃນແຕ່ລະໄລຍະ. ນັບແຕ່ໄດ້ມີການພິມເຜີຍແຜ່ເປັນຕົ້ນມາ, ໄດ້ມີຜູ້ທີ່ສົນໃຈຂໍ້ມູນສະຖິຕິເງິນຕາ ຂອງ ທຫລ ທັງຈາກພາຍໃນ ແລະ ຕ່າງປະເທດ ເພື່ອນຳໃຊ້ເຂົ້າໃນການສຶກສາຄົ້ນຄວ້າ-ວິໄຈ ຮັບໃຊ້ວຽກງານຂອງຕົນເປັນຈຳນວນຫຼວງຫຼາຍ ແລະ ນັບມື້ນັບເພີ່ມຂຶ້ນເລື້ອຍໆ. ດ້ວຍເຫດນີ້, ທາງກົມນະໂຍບາຍເງິນຕາ ໄດ້ເລັ່ງເຫັນຄວາມສຳຄັນດັ່ງກ່າວ ຈຶ່ງໄດ້ມີຄວາມພະຍາຍາມຢ່າງຕັ້ງໜ້າ ໃນການພິມເຜີຍແຜ່ບົດລາຍງານສະຖິຕິເງິນຕາຂອງຕົນ ເປັນແຕ່ລະໄລຍະ ເພື່ອປະກອບສ່ວນເຂົ້າໃນການສົ່ງເສີມການຄົ້ນຄວ້າ-ວິເຄາະ ກ່ຽວກັບຂະແໜງເງິນຕາ ພ້ອມທັງເປັນການເອື້ອອຳນວຍ ໃນການດຶງດູດນັກລົງທຶນເຂົ້າມາໃນ ສປປ ລາວ ອີກດ້ວຍ.

ບົດລາຍງານດັ່ງກ່າວ ເປັນການລາຍງານປະຈຳໄຕມາດ, ສະນັ້ນ ຖ້າມີຂໍ້ຂາດຕົກບົກຜ່ອງອັນໃດໃນການລາຍງານ, ຂ້າພະເຈົ້າຕາງໜ້າກົມນະໂຍບາຍເງິນຕາ ຂໍສະແດງຄວາມອະໄພມາຍັງທ່ານນະທີ່ນັ້ນດ້ວຍ ແລະ ພ້ອມນີ້ ກໍຂໍຮັບເອົາຄຳຕຳນິຕິຊົມຕ່າງໆ ຈາກບັນດາທ່ານຜູ້ຊົມໃຊ້ດ້ວຍຄວາມຈິງໃຈ ເພື່ອເປັນປ່ອນອີງໃນການປັບປຸງບົດລາຍງານສະຖິຕິດັ່ງກ່າວ ໃຫ້ມີຄວາມສົມບູນຍິ່ງຂຶ້ນ.

ທະນາຄານແຫ່ງ ສປປ ລາວ
ຮ. ຫົວໜ້າກົມນະໂຍບາຍເງິນຕາ.

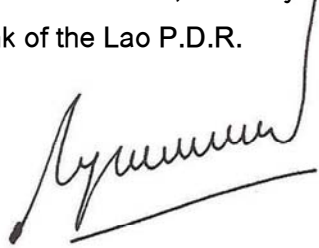



ເພັດສະຖາພອນ ແກ້ວວົງວິຈິດ

On behalf of the Monetary Policy Department, Bank of the Lao P.D.R (BOL), I am very pleased to introduce a quarterly financial statistics report of the BOL for the 3rd - 4th quarter of 2011 to the public. This report compiles very important and useful data surrounding the recent developments in financial and monetary sectors of the Lao P.D.R. Since the publication of BOL report, there have been growing numbers of public showing interests in the BOL report to use it for a variety of purposes: research and business. In response to such growing interests, the Monetary Policy Department of the Bank of the Lao P.D.R will continue with more efforts to publish it in a timely basis, so that it can serve as an important source to the promotion of a variety of researches in monetary sector, as well as facilitation in attracting more investments to the Lao P.D.R.

This report, a quarterly publication, may encounter with some shortcomings. If there are some misreporting arising from data presentation, please accept our sincere apologies. We welcome all valuable comments and suggestions for further improvement in the next publication. Thank you very much for every support and interest.

D. Director General, Monetary Policy Department,
Bank of the Lao P.D.R.



Phetsathaphone KEOVONGVICHITH

I. ສະພາບເງິນຕາຂອງ ສປປ ລາວ

ປະຈຳໄຕມາດ 3- 4/2011

1. ນະໂຍບາຍເງິນຕາ ແລະ ນະໂຍບາຍອັດຕາແລກປ່ຽນ

ໃນໄຕມາດ 3-4/2011 ການຈັດຕັ້ງປະຕິບັດນະໂຍບາຍເງິນຕາ ແລະ ອັດຕາແລກປ່ຽນຂອງ ທຫລ ແມ່ນສືບຕໍ່ຮັກສາໄດ້ສະຖຽນລະພາບທາງດ້ານເງິນຕາຢ່າງໝັ້ນທົ່ງ, ຮັບປະກັນການເພີ່ມຂຶ້ນຂອງປະລິມານເງິນຢູ່ໃນຈັງຫວະທີ່ສອດຄ່ອງກັບ ຈັງຫວະການຂະຫຍາຍຕົວຂອງເສດຖະກິດ ໃນແຕ່ລະໄລຍະ ແລະ ບໍ່ໃຫ້ສິ່ງຜົນກະທົບຕໍ່ເງິນເຟີ້. ສະນັ້ນໃນໄລຍະດັ່ງກ່າວ, ທຫລ ການດຳເນີນນະໂຍບາຍເງິນຕາໄດ້ນຳໃຊ້ເຄື່ອງມືເງິນຕາແບບປະສົມປະສານຄື:

(1) ສືບຕໍ່ຮັກສາອັດຕາເງິນແຮຝາກບັງຄັບໄວ້ໃນລະດັບ 5% ສຳລັບເງິນຝາກເປັນເງິນກີບ ແລະ 10% ສຳລັບເງິນຕາຕ່າງປະເທດ;

(2) ສືບຕໍ່ຮັກສາອັດຕາດອກເບ້ຍເງິນກູ້ໄລຍະສັ້ນບໍ່ເກີນ 7 ວັນ ສຳລັບເງິນກີບ 5% ຕໍ່ປີ, 6,25% ຕໍ່ປີ ສຳລັບເງິນກູ້ຍົມບໍ່ເກີນ 14 ວັນ ແລະ 12,5% ຕໍ່ປີ ສຳລັບການກູ້ຍົມບໍ່ເກີນ 1 ປີ;

(3) ສືບຕໍ່ຊຸກຍູ້ໃຫ້ຕະຫຼາດເປີດເຄື່ອນໄຫວຢ່າງແຂງແຮງ ໂດຍສືບຕໍ່ຈຳໜ່າຍພັນທະບັດ ທຫລ ໃນຕະຫຼາດຂັ້ນໜຶ່ງ ແລະ ຕະຫຼາດຂັ້ນສອງຢ່າງເປັນປົກກະຕິ;

(4) ປະຕິບັດພາລະບົດບາດຜູ້ດັດສົມແຫຼ່ງສຸດທ້າຍ ເມື່ອເຫັນວ່າມີຄວາມຈຳເປັນ.

ສຳລັບນະໂຍບາຍອັດຕາແລກປ່ຽນ, ທຫລ ແມ່ນດຳເນີນນະໂຍບາຍອັດຕາແລກປ່ຽນຕາມກົນໄກຕະຫຼາດທີ່ມີການຄຸ້ມຄອງຂອງລັດ ໂດຍມີການກຳນົດອັດຕາແລກປ່ຽນອ້າງອີງໃນແຕ່ລະວັນ, ດຳເນີນການການດັດສົມຕະຫຼາດເງິນຕາ ເມື່ອເຫັນວ່າມີຄວາມຈຳເປັນ, ສືບຕໍ່ນະໂຍບາຍຜ່ອນຄາຍການຊື້-ຂາຍເງິນຕາຕ່າງປະເທດ ໂດຍບໍ່ຮຽກຮ້ອງເອກະສານ

I. Lao Monetary Developments, Q3-4/2011

1. Monetary and Exchange Rate Policies

During the second half of 2011, (Q3-4/2011) The Bank of the Lao PDR (BOL) has conducted monetary and exchange rate policies to achieve monetary stability, and ensure the growth of money supply (M2) in line with the pace of economic development and avoid its impact on domestic inflation. During this period, BOL conducted a combined monetary framework as follows:

(1) Maintaining the reserve requirement ratio at 5 percent for Kip deposits and 10 percent for foreign currency deposits.

(2) Maintaining the BOL's short-term lending interest rate (BOL rate) for Kip with maturity less than 7 days at 5 percent, less than 14 days at 6.25 percent, and less than 1 year at 12.5 percent per annum.

(3) Continuing to promote Open Market Operation (OMOs) by continued issuance of BOL bonds in the primary and the secondary markets.

(4) Performing the role as a lender of the last resort for commercial banks if necessary.

On exchange rate policy, BOL continues to pursue a managed floating exchange regime by setting a daily reference rate, making intervention in the forex market, gradually relaxed foreign exchange policy by allowing public to buy foreign currency without documentary requirements and with unlimited amount, expand more foreign exchange bureaus to facilitate

ແລະ ບໍ່ຈຳກັດຈຳນວນ, ຊຸກຍູ້ການຂະຫຍາຍຮ້ານ ແລກປ່ຽນໃຫ້ກວ້າງຂວາງ ເພື່ອອຳນວຍຄວາມສະດວກແກ່ສັງຄົມ.

2. ປະລິມານເງິນ:

ໃນໄຕມາດ 4/2011, ປະລິມານເງິນ (M_2) ມີ ຍອດເຫຼືອ 26.401,80 ຕື້ກີບ, ທຽບໃສ່ໄຕມາດ 3/2011 ເພີ່ມຂຶ້ນ 7,47%. ອົງປະກອບທີ່ພາໃຫ້ M_2 ເພີ່ມຂຶ້ນຍ້ອນ: ເງິນຝາກເພີ່ມຂຶ້ນ 6,22% ໃນນັ້ນ, ເງິນຝາກເປັນສະກຸນເງິນກີບ ເພີ່ມຂຶ້ນ 5,90% ກວມເອົາ 36,80% ຂອງ M_2 , ເງິນຝາກເປັນສະກຸນເງິນຕ່າງປະເທດ ເພີ່ມຂຶ້ນ 6,48% ກວມເອົາ 44,64% ຂອງ M_2 .

3. ຖານເງິນຕາ:

ໃນໄຕມາດ 4/2011, ຖານເງິນຕາ ມີຍອດເຫຼືອ 11.112,78 ຕື້ກີບ ເພີ່ມຂຶ້ນ 10,54% ທຽບໃສ່ໄຕມາດ 3/2011. ສາຍເຫດທີ່ພາໃຫ້ຖານເງິນຕາເພີ່ມຂຶ້ນ ແມ່ນເນື່ອງມາຈາກເງິນສົດຢູ່ຂອດຈຳລະຈອນເພີ່ມຂຶ້ນ 12,04%. ເງິນຝາກຂອງທະນາຄານທຸລະກິດ ແລະ ສະຖາບັນການເງິນອື່ນໆ ເພີ່ມຂຶ້ນ 9,02%.

4. ເງິນຝາກ:

ໃນໄຕມາດ 4/2011 ຍອດເງິນຝາກທົ່ວລະບົບທະນາຄານທຸລະກິດ (ບໍ່ລວມເງິນຝາກຂອງອົງການຈັດຕັ້ງສາກົນອື່ນໆ) ມີຈຳນວນ 21.490,85 ຕື້ກີບ ຫຼື ເພີ່ມຂຶ້ນ 6,05% ເມື່ອທຽບໃສ່ໄຕມາດ 3/2011. ເງິນຝາກເປັນເງິນກີບກວມເອົາ 45,16% ຂອງຍອດເງິນຝາກທົ່ວລະບົບທະນາຄານທຸລະກິດ ແລະ ເພີ່ມຂຶ້ນ 5,81%; ເງິນຝາກສະກຸນເງິນຕາຕ່າງປະເທດ ກວມເອົາ 54,84% ຂອງຍອດເງິນຝາກທົ່ວລະບົບທະນາຄານທຸລະກິດ ແລະ ເພີ່ມຂຶ້ນ 6,25% ເມື່ອທຽບໃສ່ໄຕມາດ 3/2011.

5. ສິນເຊື້ອ:

ໃນໄຕມາດ 4/2011 ສິນເຊື້ອໃຫ້ແກ່ພາກ

public to have an access to foreign exchange.

2. Money Supply (M_2)

In the 4th quarter of 2011, money supply (M_2) was amounted to 26,401.80 billion Kip, up by 7.47 percent compared to the 3rd quarter of 2011. The component driven in the rise in M_2 was due to the rise in deposits by 6.22 percent. Of which, Kip deposit increased by 5.90 percent and accounted for 36.80 percent of M_2 and foreign currency deposits (FCD) rose by 6.48 percent and accounted for 44.64 percent of M_2 .

3. Money Base

In the 4th quarter of 2011, monetary base was amounted to 11,112.78 billion Kip, up by 10.54 percent compared to the 3rd quarter of 2011. The increase of monetary base was due to the currency in circulation, which rose by 12.04 percent, and the deposits of commercial banks and other financial institutions rose by 9.02 percent.

4. Deposits

In the 4th quarter of 2011, the total commercial banks' deposits (excluding deposits of other international organizations) were 21,490.85 billion Kip, up by 6.05 percent compared to the 3rd quarter of 2011. Of which, Kip deposits rose by 5.81 percent, represented 45.16 percent of total deposits in the commercial banks, FCDs increased by 6.25 percent and accounted for 54.84 percent of total deposits in the commercial banks.

5. Credits

In the 4th quarter of 2011, the total loans

ສ່ວນເສດຖະກິດຂອງທະນາຄານທຸລະກິດມີຈຳນວນທັງໝົດ 17.608,02 ຕື້ກີບ ເພີ່ມຂຶ້ນ 13,51% ທຽບໃສ່ໄຕມາດ 3/2011. ໃນນັ້ນ, ສິນເຊື່ອໃຫ້ແກ່ລັດວິສາຫະກິດ ເພີ່ມຂຶ້ນ 64,77% ແລະ ສິນເຊື່ອໃຫ້ພາກເອກະຊົນ ເພີ່ມຂຶ້ນ 10,62%.

6. ອັດຕາດອກເບ້ຍ:

ໃນໄຕມາດ 4/2011, ອັດຕາດອກເບ້ຍເງິນຝາກ-ເງິນກູ້ສະເລ່ຍ ຂອງທົ່ວລະບົບທະນາຄານທຸລະກິດ ມີການປ່ຽນແປງເລັກນ້ອຍຕາມກົນໄກຕະຫຼາດ ເມື່ອທຽບກັບໄຕມາດ 3/2011 ຄື: ສຳລັບອັດຕາດອກເບ້ຍເງິນຝາກປະຢັດ ສະກຸນເງິນກີບ ຫຼຸດລົງ ຈາກ 3,17% ມາເປັນ 3,13%, ຝາກມີກຳນົດ 12 ເດືອນ ຫຼຸດລົງ ຈາກ 8,76% ມາເປັນ 8,72% ແລະ ຝາກມີກຳນົດເກີນ 12 ເດືອນ ຫຼຸດລົງ ຈາກ 10,30% ມາເປັນ 10,08% ແລະ ຝາກມີກຳນົດ 24 ເດືອນ ຫຼຸດລົງ ຈາກ 11,75% ມາເປັນ 11,69%. ສຳລັບອັດຕາດອກເບ້ຍເງິນຝາກ ສະກຸນເງິນຕ່າງປະເທດໄດ້ມີການປັບຂຶ້ນຄື: ເງິນຝາກປະຢັດ ສະກຸນເງິນບາດ ເພີ່ມຂຶ້ນ ຈາກ 1,13% ມາເປັນ 1,15%, ຝາກມີກຳນົດ 3 ເດືອນ ຈາກ 2,14% ມາເປັນ 2,25%, ຝາກມີກຳນົດ 6 ເດືອນ ຈາກ 2,82% ມາເປັນ 2,91%, ຝາກມີກຳນົດ 12 ເດືອນ ຈາກ 3,63% ມາເປັນ 3,74% ແລະ ຝາກມີກຳນົດເກີນ 12 ເດືອນ ຈາກ 4,16% ມາເປັນ 4,42%. ສ່ວນເງິນຝາກປະຢັດ ສະກຸນເງິນໂດລາ ຈາກກຳນົດດັດປັບຂຶ້ນເລັກນ້ອຍ 1,31% ມາເປັນ 1,34%, ຝາກມີກຳນົດ 3 ເດືອນ ຈາກ 2,28% ມາເປັນ 2,29%, ຝາກມີກຳນົດເກີນ 12 ເດືອນ ຈາກ 3,82% ມາເປັນ 3,85% ແລະ ຝາກມີກຳນົດ 24 ເດືອນ ຈາກ 4,78% ມາເປັນ 4,84%.

ອັດຕາດອກເບ້ຍເງິນກູ້ສະເລ່ຍ ເມື່ອທຽບໃສ່ໄຕມາດຜ່ານມາ ເຫັນວ່າອັດຕາດອກເບ້ຍເງິນກູ້ໄລຍະສັ້ນສະກຸນເງິນກີບ ຫຼຸດລົງ ຈາກ 13,18% ມາເປັນ 13,15%, ໄລຍະກາງ ຈາກ 13,64%

provided by commercial banks to the economy was 17,608.02 billion Kip, up by 13.51 percent compared to the previous quarter of 2011. Of which, credits provided to state-owned enterprises and private sector increased by 64.77 percent and 10.62 percent respectively.

6. Interest Rates

In the 4th quarter of 2011, an average interest rates of lending and deposits of commercial banks were slightly changed based on market forces compared to the 3rd quarter of 2011 as follows: Kip saving account was slightly declined from 3.17 percent to 3.13 percent, 12 month-term deposit dropped from 8.76 percent to 8.72 percent, and more than 12 month-term deposits dropped from 10.30 percent to 10.08 percent, and 24 month-term deposit dropped from 11.75 percent to 11.69 percent. While the interest rate of foreign currency saving accounts was slightly risen such as: Thai Baht saving account increased from 1.13 percent to 1.15 percent, 3 month-term deposits from 2.14 percent to 2.25 percent, 6 month-term deposits from 2.82 percent to 2.91 percent and 12 month-term deposits rose from 3.63 percent to 3.74 percent and more than 12 month-term deposits rose from 4.16 percent to 4.42 percent. Saving rate of US dollar account was also slightly increased from 1.31 percent to 1.34 percent, 3 month-term deposits from 2.28 percent to 2.29 percent, 12 month-term deposits from 3.82 percent to 3.85 percent and 24 months term deposit¹ from 4.78 percent to 4.84 percent.

Compared to previous quarter, the average interest rates of short-term, medium-term and long-term loans for Kip currency was slightly decreased from 13.18 percent to 13.15 percent for short-term, from 13.64 percent to 13.42 percent for

ມາເປັນ 13,42% ແລະ ໄລຍະຍາວ ຈາກ 14,04% ມາເປັນ 13,95%. ສຳລັບສະກຸນເງິນບາດ ແລະ ໂດລາ (ສະເພາະໄລຍະສັ້ນ) ກໍ່ມີການປັບຫຼຸດລົງເຊັ່ນກັນ (ຕາຕະລາງທີ 12).

7. ລະດັບລາຄາສິນຄ້າ.

ໃນໄຕມາດ 4/2011, ດັດຊະນີລາຄາຜູ້ຊົມໃຊ້ຫຼຸດລົງ ຈາກ 1,25% ໃນໄຕມາດ 3/2011 ມາເປັນ 0,48% ໃນໄຕມາດ 4/2011. ສາເຫດ ຍ້ອນລາຄາໝວດສະບຽງອາຫານເປັນຕົ້ນແມ່ນ ພືດ, ຜັກ ແລະ ໝາກໄມ້ຕ່າງໆ ຫຼຸດລົງຈາກ 2,73% ມາເປັນ 0,19% ເນື່ອງຈາກເປັນລະດູການເກັບກ່ຽວຜົນຜະລິດ. ໝວດໄປສະນີ ແລະ ໂທລະຄົມມະນາຄົມ ຫຼຸດລົງຈາກ 0,30% ມາເປັນ -0,01% ແລະ ໝວດສິນຄ້າແລະ ການບໍລິການອື່ນໆຫຼຸດລົງຈາກ 1,08% ມາເປັນ 0,47%.

ໃນໄຕມາດ 4/2011 ທຽບໃສ່ໄລຍະດຽວກັນຂອງປີຜ່ານມາ (YOY) ອັດຕາເງິນເຟີ້ ເພີ່ມຂຶ້ນຈາກ 6,59% ມາເປັນ 7,92%. ດັດຊະນີລາຄາຜູ້ຊົມໃຊ້ມີການປ່ຽນແປງ ຈາກ 100,64 ໃນໄຕມາດ 4/2010 ມາເປັນ 107,60 ໃນໄຕມາດ 3/2011 ແລະ ເພີ່ມຂຶ້ນເປັນ 108,12 ໃນໄຕມາດ 4/2011. ສາເຫດຕົ້ນຕໍທີ່ພາໃຫ້ອັດຕາເງິນເຟີ້ເພີ່ມຂຶ້ນ ຍ້ອນລາຄາໝວດສະບຽງອາຫານ ເພີ່ມຂຶ້ນ ຈາກ 7,58% ມາເປັນ 9,96%, ເປັນຕົ້ນ: ຊີ້ນ, ປາ ແລະ ພືດຜັກ. ສຳລັບໝວດທີ່ພັກອາໄສ, ນ້ຳປະປາ, ໄຟຟ້າ ແລະ ເຊື້ອເບີງ ເພີ່ມຂຶ້ນ ຈາກ 5,19% ມາເປັນ 6,55% ແລະ ໝວດຮ້ານອາຫານ ແລະ ໂຮງແຮມ ເພີ່ມຂຶ້ນ 5,90% ມາເປັນ 7,98%. ນອກຈາກນີ້ ກໍ່ມີສາຍເຫດມາຈາກ ລາຄານຳມັນໃນຕະຫຼາດໂລກປັບຕົວເພີ່ມຂຶ້ນ ເມື່ອທຽບກັບປີຜ່ານມາ ເຮັດໃຫ້ລາຄາຂາຍຍ່ອຍຢູ່ພາຍໃນປະເທດປັບຕົວຂຶ້ນຕາມ.

8. ສະພາບອັດຕາແລກປ່ຽນ

ໃນໄຕມາດ 4/2011 ທຽບໄຕມາດ 3/2011

medium-term and from 14.04 percent to 13.95 percent for long-term. While, the lending rates for Thai Baht and US Dollar were also slightly downward adjusted (see table 12).

7. Price Level

In the 4th quarter of 2011 consumer price index dropped from 1.25 percent in the 3rd quarter of 2011 to 0.48 percent in the 4th quarter of 2011. Because the price of foodstuff dropped from 2.73 percent to 0.19 percent, the declining price of the food items were crops, vegetables and fruits in the harvest season. Post and telecommunication index dropped from 0.30 percent to -0.01 percent and commodity and other service index dropped from 1.08 percent to 0.47 percent.

The annual inflation rate (y-o-y) rose from 6.59 percent to 7.92 percent in the 4th quarter 2011. The consumer price index increased from 100.64 in the 4th quarter of 2010 to 107.60 in the 3rd quarter of 2011 and increase to 108.12 in the 4th quarter of 2011. The rise in inflation was due to the price of foodstuff which rose from 7.58 percent to 9.96 percent, especially the main items such as meat, fish and vegetable. For the housing, which consists water supply, electricity and fuel, also rose from 5.19 percent to 6.55 percent and restaurants and hotels rose from 5.90 percent to 7.98 percent. In addition, the rise of oil price in the global market also contributed to the persistent rise in price of related products in domestic market.

8. Exchange Rate

In the 4th quarter of 2011 compared to the 3rd quarter of 2011, the Kip exchange rate was slightly depreciated against the US

ອັດຕາແລກປ່ຽນເງິນກີບ ທຽບກັບເງິນໂດລາສະຫະລັດ ອ່ອນຄ່າເລັກນ້ອຍ 0,05% ຈາກ 8.011,72 ກີບ/ໂດລາ ມາເປັນ 8.015,68 ກີບ/ໂດລາ ແຕ່ເງິນກີບທຽບກັບເງິນບາດ ແຂງຄ່າ 2,52% ຈາກ 266,51 ກີບ/ບາດ ມາເປັນ 259,95 ກີບ/ບາດ.

ສາເຫດຕົ້ນຕໍທີ່ພາໃຫ້ເງິນກີບອ່ອນຄ່າ ທຽບກັບເງິນໂດລາ ຍ້ອນເງິນໂດລາແຂງຄ່າໃນຕະຫຼາດສາກົນ. ໃນຂະນະທີ່ເງິນກີບທຽບກັບເງິນບາດແຂງຄ່າ ຍ້ອນການອ່ອນຄ່າຂອງເງິນບາດທຽບໂດລາໃນຕະຫຼາດສາກົນ ບວກກັບນັກລົງທຶນບໍ່ໝັ້ນໃຈ ຕໍ່ສະພາບເສດຖະກິດໄທ ພາຍຫຼັງເກີດໄພນໍ້າຖ້ວມ ແລະ ນະໂຍບາຍເພີ່ມຄ່າແຮງຂັ້ນຕໍ່ຂອງປະເທດໄທ.

9. ດຸນການຊໍາລະກັບຕ່າງປະເທດ

ດຸນການຊໍາລະກັບຕ່າງປະເທດ ໃນໄຕມາດ 4/2011 ຂາດດຸນ 45,56 ລ້ານໂດລາ ສົ່ງຜົນໃຫ້ຄັງສໍາຮອງເງິນຕາຕ່າງປະເທດຫຼຸດລົງຈາກ 718,10 ລ້ານໂດລາໃນໄຕມາດກ່ອນມາເປັນ 678,76 ລ້ານໂດລາ ໃນໄຕມາດ 4/2011 ແລະ ສາມາດກຸ້ມການນໍາເຂົ້າໄດ້ 4 ເດືອນ.

1) ດຸນຊໍາລະປົກກະຕິ

ໃນໄຕມາດ 4/2011, ດຸນຊໍາລະປົກກະຕິຂາດດຸນ 6,74 ລ້ານໂດລາ ເນື່ອງຈາກ ດຸນການຄ້າ ຂາດດຸນ ຈໍານວນ 98,71 ລ້ານໂດລາ ແລະ ດຸນລາຍໄດ້ຂາດດຸນ 14,53 ລ້ານໂດລາ. ໃນຂະນະທີ່ດຸນບໍລິການ ແລະ ດຸນຊ່ວຍເຫຼືອ ສືບຕໍ່ເກີນດຸນ 57,77 ລ້ານໂດລາ ແລະ 48,74 ລ້ານໂດລາ ຕາມລຳດັບ, ເຊິ່ງມີລາຍລະອຽດດັ່ງນີ້:

ໃນໄຕມາດ 4/2011 ດຸນການຄ້າ ຂາດດຸນ ຈໍານວນ 98,71 ລ້ານໂດລາ, ຖ້າທຽບໃສ່ໄຕມາດ 3/2011 ຫຼຸດລົງ 31,24%. ມູນຄ່າການຄ້າ ສາມາດປະຕິບັດໄດ້ 880,49 ລ້ານໂດລາ ເຊິ່ງຫຼຸດລົງ 18,40% ເມື່ອທຽບກັບໄຕມາດ 3/2011, ໃນນັ້ນ ມູນຄ່າການນໍາເຂົ້າ ມີຈໍານວນ 489,6 ລ້ານໂດລາ

Dollar by 0.05 percent from 8,011.72 Kip/1 US Dollar to 8,015.68 Kip/1 US Dollar; while Kip was appreciated against the Thai Baht by 2.52 percent from 266.51 Kip/1 Baht to 259.95 Kip/1 Baht.

The main factor driving the depreciation of Kip against the US Dollar was due to the continuous appreciation of US Dollar in the global market. While the Kip exchange rate appreciated against the Thai Baht was due to the depreciation of Baht against US Dollar in the global market and investors lacks of confidence in the Thai economy after the flood and the result of its minimum wage increase .

9. Balance of Payment

The Balance of Payment (BOP) in the 4th quarter of 2011 continued to record a deficit of US\$ 45.56 million compared to previous quarter. This has resulted in decrease in international reserve from US\$ 718.10 million in the 3rd quarter to US\$ 678.76 million in the 4th quarter 2011 and the level of foreign reserve was sufficient to cover 4 months of imports of goods and service.

1. Current Account

In the 4th quarter of 2011, the current account was in deficit of US\$ 6.74 million; because of the trade balance and factor income (net) were in deficit of US\$ 98.71 million and US\$ 14.53 million respectively. While service (net) and transfer were in surplus of US\$ 57.77 million and US\$ 48.74 million respectively, so the details discussed below :

The trade balance in the 4th quarter of 2011 was in deficit of US\$ 98.71 million, dropped by 31.24 percent compared to the 3rd quarter of 2011. The trade value of 4th quarter 2011 reached US\$ 880.49 million,

ຫຼຸດລົງ 19,91% ເມື່ອທຽບໃສ່ໄຕມາດ 3/2011. ການນຳເຂົ້າສິນຄ້າສ່ວນໃຫຍ່ແມ່ນສິນຄ້າເພື່ອການລົງທຶນ ມີມູນຄ່າ 225,50 ລ້ານໂດລາ ເຊິ່ງຫຼຸດລົງ 24,91%, ສິນຄ້າຊົມໃຊ້ ມີມູນຄ່າ 220 ລ້ານໂດລາ ຫຼຸດລົງ 10,20% ແລະ ການນຳເຂົ້າແຮ່ທາດ ມີມູນຄ່າ 20 ລ້ານໂດລາ ຫຼຸດລົງ 33,33% ເມື່ອທຽບໃສ່ໄຕມາດ 3/2011. ສຳລັບມູນຄ່າການສົ່ງອອກມີຈຳນວນ 390,89 ລ້ານໂດລາ ຫຼຸດລົງ 16,43% ເມື່ອທຽບກັບໄຕມາດ 3/2011. ສິນຄ້າສົ່ງອອກຕົ້ນຕໍປະກອບຜະລິດຕະພັນກະສິກຳມີມູນຄ່າ 48,50 ລ້ານໂດລາ ເພີ່ມຂຶ້ນ 24,36% ແລະ ເຄື່ອງນຸ່ງຮູ້ມີມູນຄ່າ 43,20 ລ້ານໂດລາ ເພີ່ມຂຶ້ນ 23,08%. ໃນຂະນະທີ່ຂະແໜງບໍ່ແຮ່ ແລະ ຜະລິດຕະພັນອື່ນໆ ທີ່ກວມອັດຕາການສົ່ງອອກຫຼາຍກວ່າໝູ່ຂະຫຍາຍຕົວຫຼຸດລົງ ເມື່ອທຽບກັບໄຕມາດ 3/2011 ຄື: 32,08% ແລະ 4,54% ຕາມລຳດັບ.

ດຸນບໍລິການຍັງສືບຕໍ່ເກີນດຸນ ຈຳນວນ 57,77 ລ້ານໂດລາ ແຕ່ມີອັດຕາການຂະຫຍາຍຕົວ ຫຼຸດລົງ 12,62% ເມື່ອທຽບໃສ່ໄຕມາດ 3/2011. ສາເຫດຕົ້ນຕໍເນື່ອງຈາກ ລາຍຈ່າຍໃນຂະແໜງບໍລິການທ່ອງທ່ຽວ, ກໍ່ສ້າງ ແລະ ປະກັນໄພເພີ່ມຂຶ້ນເມື່ອທຽບໃສ່ໄຕມາດກ່ອນ.

ດຸນລາຍໄດ້ສຸດທິແມ່ນສືບຕໍ່ຂາດດຸນ ມູນຄ່າ 14,53 ລ້ານໂດລາ ຫຼື ຂາດດຸນ ເພີ່ມຂຶ້ນ 2,11% ເມື່ອທຽບກັບໄຕມາດ 3/2011 ສາເຫດຕົ້ນຕໍແມ່ນເນື່ອງມາຈາກແຮງງານລາວໄດ້ຮັບຄ່າຈ້າງ ຈາກຕ່າງປະເທດ ຫຼຸດລົງ 46,69% ເມື່ອທຽບໃສ່ໄຕມາດຜ່ານມາ.

ສຳລັບເງິນໂອນຊ່ວຍເຫຼືອລ້າ ສຸດທິສືບຕໍ່ເກີນດຸນ ມູນຄ່າ 48,74 ລ້ານໂດລາ ຫຼື ຫຼຸດລົງ 40,60% ເມື່ອທຽບກັບໄຕມາດ 3/2011 ໃນນັ້ນ, ເງິນຊ່ວຍເຫຼືອພາກລັດມີ 33,07 ລ້ານໂດລາ ຫຼຸດລົງ 43,71% ແລະ ເງິນຊ່ວຍເຫຼືອພາກເອກະຊົນສຸດທິມີ 15,67 ລ້ານໂດລາ ຫຼຸດລົງ 32,75%.

which dropped by 18.40 percent compared to the previous quarter of same year, of which, the value of import was US\$ 489.6 million, dropped by 19.91 percent compared to the 3rd quarter. The main import components were investment goods amounted to US\$ 225.50 million, dropped by 24.91 percent, consumption goods was amounted to US\$ 220 million, dropped by 10.20 percent and mining imports were amounted to US\$ 20 million, dropped by 33.33 percent compared to the 3rd quarter of 2011. The total export reached US\$ 390.89 million, dropped by 16.43 percent compared to the previous quarter. The exported goods mainly were agricultural products which is amounted to US\$ 48.50 million, up by 24.36 percent and garments amounted to US\$ 43.20 million, up by 23.08 percent, while the export of mining and other products, which covered a larger share of export, decreased by 32.08 percent and 4.54 percent respectively as compared to the previous quarter.

The services (net) was recorded in surplus of US\$ 57.77 million, decreased by 12.62 percent compared to the previous quarter; due to the rise in expenditure in tourism, construction and insurance sector.

The net factor income in the 4th quarter of 2011 continued in deficit of US\$ 14.53 million or 2.11 percent increased in deficit compared to previous quarter as the result of the labor income of Lao laborers abroad dropped by 46.69 percent.

In the 4th quarter of 2011, net transfer continued to record a surplus of US\$ 48.74 million or decreased in surplus of 40.60 percent compared to the 3rd quarter of 2011, of which, net official transfer was amounted to US\$ 33.07 million, dropped by 43.71 percent and net private transfer was amounted to US\$ 15.67 million, dropped by 32.75 percent.

2) ດຸນບັນຊີທຶນ ແລະ ການເງິນ

ໃນໄຕມາດ 4/2011, ດຸນບັນຊີທຶນ ແລະ ການເງິນມີ 154,72 ລ້ານໂດລາ ຫຼຸດລົງ 15,35% ເມື່ອທຽບໃສ່ໄຕມາດ 3/2011. ໃນນັ້ນ, ກະແສເງິນລົງທຶນໂດຍກົງຈາກຕ່າງປະເທດ ຜ່ານລະບົບທະນາຄານ ມີມູນຄ່າ 63,13 ລ້ານໂດລາ ເຊິ່ງເພີ່ມຂຶ້ນ 60,88% ເມື່ອທຽບໃສ່ໄຕມາດ 3/2011 ສາເຫດແມ່ນເນື່ອງມາຈາກມີການລົງທຶນ ໃນຂະແໜງການອື່ນໆ ເປັນສ່ວນໃຫຍ່ຈາກຕ່າງປະເທດ. ສໍາລັບການລົງທຶນໃນຫຼັກຊັບຂອງນັກລົງທຶນຕ່າງປະເທດແມ່ນມີມູນຄ່າ 2,17 ລ້ານໂດລາ ເພີ່ມຂຶ້ນ 239,06% ເມື່ອທຽບ ກັບໄຕມາດ 3/2011 ສາເຫດເນື່ອງຈາກນັກລົງທຶນຕ່າງປະເທດໄດ້ມີການລົງທຶນໃນຮຸ້ນຂອງ BCEL ເພີ່ມຂຶ້ນ 1,53 ລ້ານໂດລາ. ສ່ວນການລົງທຶນອື່ນ¹ ມີມູນຄ່າ 89,42 ລ້ານໂດລາ ເຊິ່ງຫຼຸດລົງ 37,42% ເມື່ອທຽບໃສ່ໄຕມາດ 3/2011 ສາເຫດແມ່ນເນື່ອງຈາກ ທະນາຄານທຸລະກິດ ມີການລົງທຶນໃນຊັບສິນຕ່າງປະເທດຫຼຸດລົງ 64,89% ເມື່ອທຽບໃສ່ໄຕມາດຜ່ານມາ.

ຮອດໄຕມາດ 4/2011 ຍອດໜີ້ສິນຕໍ່ຕ່າງປະເທດ ຂອງ ສປປ ລາວ ມີຈໍານວນ 2.990 ລ້ານໂດລາ ເພີ່ມຂຶ້ນ 2,48% ເມື່ອທຽບໃສ່ໄຕມາດ 3/2011. ໜີ້ສິນຈໍານວນດັ່ງກ່າວ ເປັນໜີ້ສິນໄລຍະຍາວແບບສອງຝ່າຍ ກວມເອົາ 42,21% ຂອງໜີ້ສິນຕໍ່ຕ່າງປະເທດທັງໝົດ ແລະເພີ່ມຂຶ້ນ 5,87% ເມື່ອທຽບໃສ່ໄຕມາດຜ່ານມາ.

2. Financial and Capital Accounts

In the 4th quarter of 2011, the financial and capital accounts were amounted to US\$ 154.72 million, dropped by 15.35 percent compared to the previous quarter. In the 4th quarter of 2011, the inflow of foreign direct investment transferred through banking system was totally amounted to US\$ 63.13 million, up by 60.88 percent compared to the 3rd quarter of 2011 because of large investment in other sectors by foreign investors. While investment in securities by foreign investors was amounted to US\$ 2.17 million, up by 239.06 percent compared to 3rd quarter of 2011, this increase was linked to buying BCEL' shares by foreign investors which rose by US\$ 1.53 million. Other investments¹ were amounted to US\$ 89.42 million, dropped by 37.42 percent compared to the 3rd quarter of 2011, due to the decline in investing in foreign assets by commercial banks of 64.89 percent.

Up to 4th quarter of 2011, external debt of the Lao PDR was amounted to US\$ 2,990 million, rose by 2.48 percent compared to the previous quarter. These external debts including a long-term bilateral debt rose by 5.87 percent compared to the previous quarter and representing to 42.21 percent of total external debt.

¹ ປະກອບມີ: ສິນເຊື່ອທາງການຄ້າຊື້-ຂາຍຈາກຕ່າງປະເທດ, ເງິນກູ້ ແລະ ສິນເຊື່ອຈາກກອງທຶນສາກົນ, ການກູ້ຢືມຈາກຕ່າງປະເທດ (Program loans, Project loans), ຊັບສິນຕ່າງປະເທດສຸດທິຂອງທະນາຄານທຸລະກິດ.

1 consists of trading credit from foreign investors, IMF's program loan, external debt and net foreign assets of commercial banks.

ຕາຕະລາງ 1: ຖານະການເງິນຂອງ ທະນາຄານແຫ່ງ ສປປລາວ

TABLE 1: BALANCE SHEET OF THE BOL

(ຕື້ກີບ: in billions of Kip)

ກົມນະໂຍບາຍເງິນຕາ

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Monetary Policy Department

| ລາຍການ | Q4/2009 | Q3/2010 | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | Items |
|-----------------------------|-----------------|-----------------|-----------------|------------------|-----------------|------------------|------------------|-----------------------------|
| ຊັບສິນຕ່າງປະເທດສຸດທິ | 4,561.29 | 3,588.04 | 5,132.60 | 4,848.53 | 5,043.41 | 5,129.16 | 4,771.64 | Net Foreign Assets |
| ຊັບສິນຕ່າງປະເທດ | 5,373.45 | 4,306.45 | 5,849.82 | 5,562.11 | 5,756.18 | 5,808.02 | 5,434.77 | Foreign Assets |
| ໜີ້ສິນຕ່າງປະເທດ | (812.16) | (718.41) | (717.22) | (713.58) | (712.77) | (678.86) | (663.13) | Foreign Liabilities |
| ຊັບສິນພາຍໃນສຸດທິ | 1,866.36 | 3,570.92 | 4,427.89 | 5,614.92 | 4,049.32 | 4,924.31 | 6,341.14 | Net Domestic Assets |
| ສິນເຊື້ອພາຍໃນ | 2,654.36 | 4,105.35 | 4,561.07 | 5,873.14 | 6,078.51 | 6,336.85 | 7,511.81 | Domestic Credit |
| ສິນເຊື້ອໃຫ້ລັດຖະບານສຸດທິ | (815.25) | (914.66) | (741.57) | (65.07) | (372.53) | (718.61) | (652.78) | Net Claims on Govt. |
| ສິນເຊື້ອໃຫ້ລັດຖະບານ | 925.09 | 719.28 | 925.63 | 1,178.25 | 914.73 | 668.62 | 688.29 | Claims on Govt. |
| ເງິນຝາກລັດຖະບານ | (1,740.34) | (1,633.94) | (1,667.20) | (1,243.32) | (1,287.26) | (1,387.23) | (1,341.07) | Deposit of Govt. |
| ສິນເຊື້ອໃຫ້ພາກສ່ວນເສດຖະກິດ | 2,306.64 | 3,319.49 | 3,367.06 | 3,802.66 | 4,161.17 | 4,449.50 | 4,996.89 | Credit to the Economy |
| ສິນເຊື້ອໃຫ້ລັດວິສາຫະກິດ | 2,306.64 | 3,319.49 | 3,367.06 | 3,802.66 | 4,161.17 | 4,449.50 | 4,996.89 | Credit to state enterprises |
| ສິນເຊື້ອໃຫ້ສະຖາບັນການເງິນ | 1,162.97 | 1,700.52 | 1,935.58 | 2,135.55 | 2,289.87 | 2,605.96 | 3,167.70 | Credit to Banks |
| ພັນທະບັດທະນາຄານກາງ | (660.18) | (908.35) | (1,023.30) | (927.11) | (2,730.36) | (2,288.18) | (2,145.13) | BOL Securities |
| ລາຍການອື່ນໆສຸດທິ | (127.82) | 373.92 | 890.12 | 668.89 | 701.17 | 875.64 | 974.46 | Other Items (Net) |
| ຖານເງິນຕາ | 6,427.63 | 7,158.96 | 9,560.38 | 10,463.41 | 9,092.72 | 10,053.47 | 11,112.78 | Monetary Base |
| ເງິນສົດຢູ່ຂອດຈໍລະຈອນ | 3,577.28 | 3,720.46 | 4,504.52 | 4,873.86 | 4,679.47 | 5,053.03 | 5,661.18 | Currency in Circulation |
| ເງິນຝາກ | 2,849.75 | 3,438.48 | 5,055.86 | 5,589.55 | 4,413.25 | 5,000.44 | 5,451.60 | Deposits |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປລາວ

Source: Bank of the Lao PDR

ໝາຍເຫດ P: ຕົວເລກເບື້ອງຕົ້ນ

Note P: Preliminary data

ຕາຕະລາງ 2. ຖານະການເງິນຂອງທະນາຄານທຸລະກິດທົ່ວລະບົບ

TABLE 2. BALANCE SHEET OF COMMERCIAL BANKS

(ຕື້ກີບ: in billions of Kip)

| ກົມນະໂຍບາຍເງິນຕາ | P | | P | | Monetary Policy Department | | | |
|-------------------------------|------------------|------------------|------------------|------------------|----------------------------|------------------|------------------|--------------------------------------|
| ລາຍການ | Q4/2009 | Q3/2010 | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | Items |
| ຊັບສິນ | 18,552.57 | 21,794.81 | 27,896.82 | 30,633.91 | 32,537.68 | 33,912.90 | 36,257.83 | ASSETS |
| ຄັງສຳຮອງ | 4,110.48 | 4,634.03 | 6,481.72 | 7,240.14 | 8,002.34 | 7,971.48 | 7,930.40 | RESERVES |
| ຊັບສິນຕ່າງປະເທດ | 2,771.63 | 2,802.83 | 4,484.38 | 6,279.62 | 6,458.22 | 6,016.10 | 6,015.70 | FOREIGN ASSETS |
| ສິນເຊື້ອໃຫ້ແກ່ລັດຖະບານ | 692.33 | 833.86 | 1,003.76 | 890.52 | 928.11 | 761.56 | 783.11 | CLAIMS ON GOVERNMENT |
| ສິນເຊື້ອໃຫ້ແກ່ລັດວິສາຫະກິດ | 266.34 | 276.19 | 451.31 | 463.59 | 509.88 | 827.73 | 1,363.89 | CLAIMS ON SOE. |
| ສິນເຊື້ອໃຫ້ແກ່ພາກເອກະຊົນ | 8,564.64 | 10,790.19 | 12,317.36 | 12,777.24 | 13,271.31 | 14,685.06 | 16,244.13 | CLAIMS ON PRIVATE SECTOR |
| ຊັບສິນອື່ນໆ | 2,147.15 | 2,457.71 | 3,158.29 | 2,982.80 | 3,367.82 | 3,650.97 | 3,920.60 | OTHER ASSETS |
| ໜີ້ສິນ | 18,552.58 | 21,794.79 | 27,895.63 | 30,632.79 | 32,536.52 | 33,911.69 | 36,256.68 | LIABILITIES |
| ເງິນຝາກກະແສລາຍວັນ | 1,704.01 | 1,735.09 | 2,552.03 | 2,495.97 | 2,433.31 | 2,230.94 | 2,335.89 | CURRENT DEPOSITS |
| ເງິນຝາກມັກຳນົດ | 2,260.43 | 3,060.48 | 3,736.13 | 3,874.53 | 4,315.96 | 4,868.26 | 5,079.14 | TERM DEPOSITS |
| ເງິນຝາກປະຢັດ | 1,135.06 | 1,382.46 | 1,716.18 | 1,878.15 | 1,917.26 | 2,072.61 | 2,289.39 | SAVING DEPOSITS |
| ເງິນຝາກທີ່ເປັນເງິນຕາຕ່າງປະເທດ | 6,992.18 | 8,061.42 | 9,281.18 | 10,123.74 | 10,703.74 | 11,093.17 | 11,786.43 | FOREIGN CURRENCY DEPOSITS(Residents) |
| ເງິນຝາກມີບັນຫາ | 8.71 | 8.59 | 8.36 | 8.62 | 9.20 | 8.67 | 5.33 | RESTRICTED DEPOSITS |
| ໜີ້ສິນຕ່າງປະເທດ | 1,827.11 | 1,984.79 | 3,279.84 | 3,436.39 | 4,250.13 | 4,932.49 | 5,046.40 | FOREIGN LIABILITIES |
| ເງິນຝາກລັດຖະບານ | 554.09 | 649.47 | 730.85 | 2,214.39 | 1,935.60 | 1,334.57 | 1,300.02 | GOVERNMENT DEPOSITS |
| ສິນເຊື້ອຈາກທະນາຄານກາງ | 923.48 | 1,397.92 | 1,440.82 | 1,411.74 | 1,520.35 | 1,790.10 | 2,143.87 | CREDIT FROM MON.AUTHORITIES |
| ບັນຊີທຶນ | 2,093.77 | 2,419.93 | 3,766.89 | 3,717.02 | 3,821.63 | 3,971.94 | 4,408.99 | CAPITAL ACCOUNT |
| ໜີ້ສິນອື່ນໆ | 1,053.74 | 1,094.64 | 1,383.35 | 1,472.24 | 1,629.34 | 1,608.94 | 1,861.22 | OTHER LIABILITIES |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ

Source: Bank of the Lao PDR

ໝາຍເຫດ P: ຂໍ້ມູນເບື້ອງຕົ້ນເນື່ອງຈາກມີການປັບປຸງໂຄງສ້າງດ້ານບັນຊີ ຂອງລະບົບທະນາຄານ.

Note P: Preliminary data due to the structural change in accounting flow chart of banking system.

ຕາຕະລາງ 3: ຖານະເງິນຕາຂອງລະບົບທະນາຄານ

TABLE 3: MONETARY SURVEY

(ຕົວກີບ: in billions of Kip)

ກົມນະໂຍບາຍເງິນຕາ

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Monetary Policy Department

| ລາຍການ | Q4/2009 | Q3/2010 | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | Items |
|-----------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-----------------------------|
| ຊັບສິນຕ່າງປະເທດສຸດທິ | 5,505.81 | 4,406.04 | 6,240.00 | 7,414.33 | 7,614.73 | 6,284.76 | 5,740.94 | Net Foreign Assets |
| ຊັບສິນຕ່າງປະເທດ | 8,145.08 | 7,109.25 | 10,325.82 | 11,549.51 | 11,528.14 | 11,895.72 | 11,450.47 | Foreign assets |
| ໜີ້ສິນຕ່າງປະເທດ | (2,639.27) | (2,703.21) | (4,085.82) | (4,135.18) | (3,913.41) | (5,610.96) | (5,709.53) | Foreign liabilities |
| ຊັບສິນພາຍໃນສຸດທິ | 9,670.07 | 12,804.41 | 14,873.84 | 14,700.46 | 15,474.51 | 18,281.42 | 20,660.46 | Net Domestic Assets |
| ສິນເຊື້ອພາຍໃນ | 10,460.61 | 13,676.13 | 15,849.69 | 15,554.59 | 16,125.20 | 18,657.59 | 21,435.21 | Domestic Credit |
| ສິນເຊື້ອໃຫ້ລັດຖະບານສຸດທິ | (677.01) | (709.76) | (420.47) | (1,362.47) | (1,490.66) | (1,291.61) | (1,169.68) | Net Claims on Govt. |
| ສິນເຊື້ອໃຫ້ລັດຖະບານ | 1,617.42 | 1,573.68 | 1,977.63 | 2,096.75 | 1,978.78 | 1,430.22 | 1,471.39 | Claims on Govt. |
| ເງິນຝາກລັດຖະບານ | (2,294.43) | (2,283.44) | 2,398.10 | (3,459.22) | (3,469.44) | (2,721.83) | (2,641.07) | Deposit of Govt. |
| ສິນເຊື້ອໃຫ້ພາກສ່ວນເສດຖະກິດ | 11,137.62 | 14,385.89 | 16,270.16 | 16,917.06 | 17,615.86 | 19,949.20 | 22,604.89 | Credit to the Economy |
| ສິນເຊື້ອໃຫ້ລັດວິສາຫະກິດ | 2,572.98 | 3,595.69 | 3,955.66 | 4,266.36 | 4,446.76 | 5,277.20 | 6,360.79 | Credit to state enterprises |
| ສິນເຊື້ອໃຫ້ພາກເອກະຊົນ | 8,564.64 | 10,790.20 | 12,314.50 | 12,650.70 | 13,169.10 | 14,672.00 | 16,244.10 | Credit to private sector |
| ລາຍການອື່ນໆສຸດທິ | (790.54) | (871.72) | (975.85) | (854.13) | (650.69) | (376.17) | (774.75) | Other Items (Net) |
| ທຶນທີ່ທະນາຄານກູ້ຈາກລັດຖະບານ | (162.20) | (141.00) | 136.96 | (123.92) | (123.54) | (108.86) | (105.72) | Government lending fund |
| ເງິນຝາກຈຳກັດ | (8.71) | (8.60) | (8.40) | (7.60) | (8.70) | (8.70) | (5.30) | Restricted deposit |
| ບັນຊີທຶນ | (2,733.54) | (3,089.27) | (4,611.48) | (4,638.70) | (4,553.11) | (4,675.27) | (5,368.48) | Capital Account |
| ອື່ນໆ | 2,113.91 | 2,367.15 | 3,780.99 | 3,916.09 | 4,034.66 | 4,416.66 | 4,704.75 | Others |
| ປະລິມານເງິນຕາມຄວາມໝາຍກວ້າງ | 15,175.87 | 17,210.45 | 21,114.03 | 22,115.05 | 23,089.20 | 24,565.98 | 26,401.80 | Money Supply |
| ປະລິມານເງິນຄວາມໝາຍແຄບ | 4,788.20 | 4,706.03 | 6,349.83 | 6,679.65 | 6,473.80 | 6,555.38 | 7,246.70 | Money |
| ເງິນຢູ່ນອກລະບົບທະນາຄານ | 3,083.48 | 2,970.56 | 3,790.53 | 4,118.23 | 4,034.76 | 4,322.12 | 4,899.71 | Currency outside Banks |
| ເງິນຝາກກະແສລາຍວັນ | 1,704.72 | 1,735.47 | 2,559.30 | 2,561.42 | 2,439.04 | 2,233.26 | 2,346.99 | Demand Deposits |
| ປະລິມານເງິນປະເພດອື່ນໆ | 10,387.67 | 12,504.40 | 14,764.20 | 15,435.40 | 16,615.40 | 18,010.60 | 19,155.10 | Quasi Money |
| ເງິນຝາກປະຢັດ ແລະຝາກມີກຳນົດ | 3,395.49 | 4,443.00 | 5,450.70 | 5,631.60 | 5,993.10 | 6,941.00 | 7,368.60 | Time and Saving Deposits |
| ເງິນຝາກເປັນເງິນຕາຕ່າງປະເທດ | 6,992.18 | 8,187.30 | 9,311.50 | 9,803.80 | 10,622.30 | 11,069.60 | 11,786.50 | Foreign Currency Deposits |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປລາວ

Source: Bank of the Lao PDR

ໝາຍເຫດ P: ຕົວເລກເບື້ອງຕົ້ນ

Note P: Preliminary data

ຕາຕະລາງ 4: ຊັບສິນຂອງທະນາຄານທຸລະກິດ

TABLE 4: ASSETS OF COMMERCIAL BANKS

| ລາຍການ | Rev | | P | | | | P | | Monetary Policy Department |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---|----------------------------|
| | Q4/2009 | Q3/2010 | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | ITEMS | |
| ທະນາຄານທຸລະກິດລັດ + ທະນາຄານສະເພາະກິດ | | | | | | | | State-owned commercial banks + Specialized banks | |
| ຍອດຊັບສິນ (ຕື້ກີບ) | 11,960.29 | 13,787.91 | 16,548.56 | 19,181.56 | 19,885.22 | 20,001.67 | 21,493.38 | Total Assets (in bill. of Kip) | |
| ອັດຕາສ່ວນ (%) | 64.47 | 63.26 | 59.32 | 62.62 | 61.11 | 58.98 | 59.28 | Assets to total assets (%) | |
| ອັດຕາການຂະຫຍາຍຕົວຂອງຊັບສິນ (%) | 0.89 | 2.70 | 20.02 | 15.91 | 3.67 | 0.59 | 7.46 | Growth rate of assets (%) | |
| ທະນາຄານຮ່ວມທຶນ | | | | | | | | Joint venture banks | |
| ຍອດຊັບສິນ (ຕື້ກີບ) | 1,378.50 | 1,576.72 | 3,363.38 | 2,987.55 | 3,429.96 | 4,193.73 | 3,947.84 | Total Assets (in bill. of Kip) | |
| ອັດຕາສ່ວນ (%) | 7.43 | 7.23 | 12.06 | 9.75 | 10.54 | 12.37 | 10.89 | Assets to total assets (%) | |
| ອັດຕາການຂະຫຍາຍຕົວຂອງຊັບສິນ (%) | 19.95 | 1.91 | 113.31 | (11.17) | 14.81 | 22.27 | (5.86) | Growth rate of assets (%) | |
| ທະນາຄານເອກະຊົນ | | | | | | | | Private banks | |
| ຍອດຊັບສິນ (ຕື້ກີບ) | 2,883.00 | 3,851.98 | 5,007.92 | 5,554.86 | 5,922.12 | 6,587.33 | 7,342.05 | Total Assets (in bill. of Kip) | |
| ອັດຕາສ່ວນ (%) | 15.54 | 17.67 | 17.95 | 18.13 | 18.20 | 19.42 | 20.25 | Assets to total assets (%) | |
| ອັດຕາການຂະຫຍາຍຕົວຂອງຊັບສິນ (%) | 304.77 | 20.33 | 30.01 | 10.92 | 6.61 | 11.23 | 11.46 | Growth rate of assets (%) | |
| ທະນາຄານສາຂາຕ່າງປະເທດ | | | | | | | | Branches of foreign banks | |
| ຍອດຊັບສິນ (ຕື້ກີບ) | 2,330.78 | 2,578.17 | 2,976.95 | 2,909.92 | 3,300.34 | 3,130.10 | 3,474.56 | Total Assets (in bill. of Kip) | |
| ອັດຕາສ່ວນ (%) | 12.56 | 11.83 | 10.67 | 9.50 | 10.14 | 9.23 | 9.58 | Assets to total assets (%) | |
| ອັດຕາການຂະຫຍາຍຕົວຂອງຊັບສິນ (%) | (4.10) | (1.32) | 15.47 | (2.25) | 13.42 | (5.16) | 11.00 | Growth rate of assets (%) | |
| ລວມທັງໝົດ | | | | | | | | TOTAL : | |
| ຍອດຊັບສິນ (ຕື້ກີບ) | 18,552.57 | 21,794.78 | 27,896.81 | 30,633.89 | 32,537.64 | 33,912.83 | 36,257.83 | Total Assets of commercial banks (in bill. of Kip) | |
| ອັດຕາສ່ວນ (%) | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | Assets to total assets (%) | |
| ອັດຕາການຂະຫຍາຍຕົວຂອງຊັບສິນ (%) | 8.44 | 4.85 | 28.00 | 9.81 | 6.21 | 4.23 | 6.91 | Growth rate of commercial banks assets (%) | |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ

Source: Bank of the Lao PDR

ຕາຕະລາງ 5: ຍອດເງິນຝາກຂອງທະນາຄານທຸລະກິດ

TABLE 5: DEPOSITS OF COMMERCIAL BANKS

ກົມນະໂຍບາຍເງິນຕາ

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Monetary Policy Department

| ລາຍການ | Q4/2009 | Q3/2010 | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | ITEMS |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---|
| ທະນາຄານທຸລະກິດລັດ + ທະນາຄານສະເພາະກິດ | | | | | | | | State-owned commercial banks + Specialized banks |
| ຍອດເງິນຝາກ (ຕື້ກີບ) | 8,805.55 | 9,653.63 | 11,653.63 | 12,639.18 | 13,196.38 | 13,388.09 | 14,219.62 | Total amount of Deposits (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 72.90 | 67.80 | 67.41 | 68.79 | 68.13 | 66.07 | 66.17 | Deposits to the total deposits (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງເງິນຝາກ (%) | 6.59 | 3.88 | 20.72 | 8.46 | 4.41 | 1.45 | 6.21 | Growth rate of deposits (%) |
| ທະນາຄານຮ່ວມທຶນ | | | | | | | | Joint venture banks |
| ຍອດເງິນຝາກ (ຕື້ກີບ) | 656.18 | 1,073.07 | 1,247.65 | 928.03 | 922.41 | 1,223.65 | 1,235.60 | Total amount of Deposits (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 5.43 | 7.54 | 7.22 | 5.05 | 4.76 | 6.04 | 5.75 | Deposits to the total deposits (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງເງິນຝາກ (%) | (4.96) | 4.30 | 16.27 | (25.62) | (0.61) | 32.66 | 0.98 | Growth rate of deposits (%) |
| ທະນາຄານເອກະຊົນ | | | | | | | | Private banks |
| ຍອດເງິນຝາກ (ຕື້ກີບ) | 1,145.67 | 2,624.39 | 3,401.32 | 3,811.60 | 3,953.51 | 4,525.35 | 4,935.83 | Total amount of Deposits (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 9.49 | 18.43 | 19.67 | 20.75 | 20.41 | 22.33 | 22.97 | Deposits to the total assets (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງຊັບສິນ (%) | 63.69 | 35.65 | 29.60 | 12.06 | 3.72 | 14.46 | 9.07 | Growth rate of assets (%) |
| ທະນາຄານສາຂາຕ່າງປະເທດ | | | | | | | | Branches of foreign banks |
| ຍອດເງິນຝາກ (ຕື້ກີບ) | 997.23 | 886.42 | 985.17 | 993.49 | 1,297.93 | 1,127.82 | 1,099.81 | Total Deposits (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 8.26 | 6.23 | 5.70 | 5.41 | 6.70 | 5.57 | 5.12 | Deposits to the total deposits (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງເງິນຝາກ (%) | (14.78) | (6.77) | 11.14 | 0.84 | 30.64 | (13.11) | (2.48) | Growth rate of deposits (%) |
| ລວມທັງໝົດ | | | | | | | | TOTAL : |
| ຍອດເງິນຝາກ (ຕື້ກີບ) | 12,078.23 | 14,237.51 | 17,287.77 | 18,372.30 | 19,370.23 | 20,264.91 | 21,490.86 | Total Deposits of commercial banks (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | Deposits to the total deposits (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງເງິນຝາກ (%) | 6.93 | 7.80 | 21.42 | 6.27 | 5.43 | 4.62 | 6.05 | Growth rate of commercial banks deposits (%) |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ

Source: Bank of the Lao PDR

ຕາຕະລາງ 5.1: ປະເພດເງິນຝາກຂອງທະນາຄານທຸລະກິດ

TABLE 5.1: TYPE OF DEPOSITS OF COMMERCIAL BANKS

(ຕື້ກີບ: in billions of Kip)

ກົມນະໂຍບາຍເງິນຕາ

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Monetary Policy Department

| ລາຍການ | Q4/2009 | | Q3/2010 | | Q4/2010 | | Q1/2011 | | Q2/2011 | | Q3/2011 | | Q4/2011 | | ITEMS |
|---|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|--|
| | Share (%) | | Share (%) | | Share (%) | | Share (%) | | Share (%) | | Share (%) | | Share (%) | | |
| ທະນາຄານທຸລະກິດລັດ + ທະນາຄານສະເພາະກິດ | 8,623.60 | 62.45 | 9,611.51 | 72.61 | 11,653.64 | 67.41 | 12,638.81 | 68.79 | 13,197.10 | 68.13 | 13,392.10 | 66.09 | 14,218.71 | 66.16 | State-owned commercial banks +Specialized banks |
| ເງິນຝາກເປັນເງິນກີບ | 4,190.84 | 30.35 | 4,864.23 | 36.75 | 6,487.13 | 37.52 | 6,646.09 | 36.17 | 6,892.57 | 35.58 | 7,162.93 | 35.35 | 7,468.09 | 34.75 | Currency deposits in Kip |
| ເງິນຝາກກະແສລາຍວັນ | 1,534.12 | 11.11 | 1,459.56 | 11.03 | 2,324.94 | 13.45 | 2,259.53 | 12.30 | 2,178.95 | 11.25 | 1,911.06 | 9.43 | 1,955.52 | 9.10 | Currency deposits |
| ເງິນຝາກປະຢັດ | 907.41 | 6.57 | 1,101.99 | 8.32 | 1,362.08 | 7.88 | 1,503.51 | 8.18 | 1,543.05 | 7.97 | 1,639.61 | 8.09 | 1,791.38 | 8.34 | Saving deposits |
| ເງິນຝາກປະຈຳ | 1,749.31 | 12.67 | 2,302.68 | 17.40 | 2,800.11 | 16.20 | 2,883.05 | 15.69 | 3,170.57 | 16.37 | 3,612.26 | 17.83 | 3,721.19 | 17.32 | Term deposits |
| ເງິນຝາກເປັນເງິນຕາຕ່າງປະເທດ | 4,432.76 | 32.10 | 4,747.28 | 35.86 | 5,166.51 | 29.89 | 5,992.72 | 32.62 | 6,304.53 | 32.55 | 6,229.17 | 30.74 | 6,750.62 | 31.41 | Foreign currency deposits |
| ເງິນຝາກກະແສລາຍວັນ | 1,172.34 | 8.49 | 1,068.31 | 8.07 | 1,128.66 | 6.53 | 1,467.12 | 7.99 | 1,591.08 | 8.21 | 1,470.16 | 7.25 | 1,832.10 | 8.53 | Currency deposits |
| ເງິນຝາກປະຢັດ | 2,130.72 | 15.43 | 2,436.15 | 18.40 | 2,727.52 | 15.78 | 3,036.29 | 16.53 | 3,243.46 | 16.74 | 3,235.39 | 15.97 | 3,364.75 | 15.66 | Saving deposits |
| ເງິນຝາກປະຈຳ | 1,129.70 | 8.18 | 1,242.82 | 9.39 | 1,310.33 | 7.58 | 1,489.31 | 8.11 | 1,469.99 | 7.59 | 1,523.62 | 7.52 | 1,553.77 | 7.23 | Term deposits |
| ທະນາຄານຮ່ວມທຶນ + ທະນາຄານເອກະຊົນ | 1,543.47 | 11.18 | 3,481.18 | 26.30 | 4,566.46 | 26.41 | 4,741.53 | 25.81 | 4,876.97 | 25.18 | 5,741.30 | 28.33 | 6,171.73 | 28.72 | Joint venture banks+Private bank |
| ເງິນຝາກເປັນເງິນກີບ | 234.55 | 1.70 | 1,078.35 | 8.15 | 1,410.59 | 8.16 | 1,516.54 | 8.25 | 1,676.84 | 8.66 | 1,886.97 | 9.31 | 2,082.02 | 9.69 | Currency deposits in Kip |
| ເງິນຝາກກະແສລາຍວັນ | 23.30 | 0.17 | 203.21 | 1.54 | 193.65 | 1.12 | 193.52 | 1.05 | 227.96 | 1.18 | 277.22 | 1.37 | 317.25 | 1.48 | Currency deposits |
| ເງິນຝາກປະຢັດ | 67.48 | 0.49 | 236.99 | 1.79 | 320.65 | 1.85 | 344.79 | 1.88 | 345.33 | 1.78 | 398.23 | 1.97 | 455.74 | 2.12 | Saving deposits |
| ເງິນຝາກປະຈຳ | 143.77 | 1.04 | 638.15 | 4.82 | 896.29 | 5.18 | 978.23 | 5.32 | 1,103.55 | 5.70 | 1,211.52 | 5.98 | 1,309.03 | 6.09 | Term deposits |
| ເງິນຝາກເປັນເງິນຕາຕ່າງປະເທດ | 1,308.92 | 9.48 | 2,402.83 | 18.15 | 3,155.87 | 18.26 | 3,224.99 | 17.55 | 3,200.13 | 16.52 | 3,854.33 | 19.02 | 4,089.71 | 19.03 | Foreign currency deposits |
| ເງິນຝາກກະແສລາຍວັນ | 158.66 | 1.15 | 695.81 | 5.26 | 880.14 | 5.09 | 979.72 | 5.33 | 921.66 | 4.76 | 1,154.01 | 5.69 | 1,151.03 | 5.36 | Currency deposits |
| ເງິນຝາກປະຢັດ | 544.72 | 3.94 | 845.87 | 6.39 | 1,167.75 | 6.75 | 1,159.68 | 6.31 | 1,125.10 | 5.81 | 1,245.60 | 6.15 | 1,336.17 | 6.22 | Saving deposits |
| ເງິນຝາກປະຈຳ | 605.54 | 4.39 | 861.15 | 6.51 | 1,107.98 | 6.41 | 1,085.59 | 5.91 | 1,153.37 | 5.95 | 1,454.72 | 7.18 | 1,602.51 | 7.46 | Term deposits |
| ທະນາຄານສາຂາຕ່າງປະເທດ+ທະນາຄານໃນເຄືອຂ່າຍ | 3,381.66 | 24.49 | 144.82 | 1.09 | 1,065.07 | 6.16 | 991.96 | 5.40 | 1,296.63 | 6.69 | 1,130.87 | 5.58 | 1,100.42 | 5.12 | Foreign branches+ Affiliated banks |
| ເງິນຝາກເປັນເງິນກີບ | 320.06 | 2.32 | 86.57 | 0.65 | 105.81 | 0.61 | 88.30 | 0.48 | 97.85 | 0.51 | 111.20 | 0.55 | 154.60 | 0.72 | Currency deposits in Kip |
| ເງິນຝາກກະແສລາຍວັນ | 39.26 | 0.28 | 29.85 | 0.23 | 35.02 | 0.20 | 44.68 | 0.24 | 27.07 | 0.14 | 42.66 | 0.21 | 62.65 | 0.29 | Currency deposits |
| ເງິນຝາກປະຢັດ | 101.50 | 0.74 | 28.40 | 0.21 | 31.38 | 0.18 | 30.18 | 0.16 | 29.72 | 0.15 | 38.77 | 0.19 | 41.93 | 0.20 | Saving deposits |
| ເງິນຝາກປະຈຳ | 179.30 | 1.30 | 28.32 | 0.21 | 39.41 | 0.23 | 13.44 | 0.07 | 41.06 | 0.21 | 29.77 | 0.15 | 50.02 | 0.23 | Term deposits |
| ເງິນຝາກເປັນເງິນຕາຕ່າງປະເທດ | 3,061.60 | 22.17 | 828.38 | 6.26 | 959.26 | 5.55 | 903.66 | 4.92 | 1,198.78 | 6.19 | 1,019.67 | 5.03 | 945.82 | 4.40 | Foreign currency deposits |
| ເງິນຝາກກະແສລາຍວັນ | 819.72 | 5.94 | 286.91 | 2.17 | 410.70 | 2.38 | 322.35 | 1.75 | 532.68 | 2.75 | 373.69 | 1.84 | 274.84 | 1.28 | Currency deposits |
| ເງິນຝາກປະຢັດ | 1,141.24 | 8.26 | 368.25 | 2.78 | 378.51 | 2.19 | 384.17 | 2.09 | 412.54 | 2.13 | 384.98 | 1.90 | 452.78 | 2.11 | Saving deposits |
| ເງິນຝາກປະຈຳ | 1,100.64 | 7.97 | 173.22 | 1.31 | 170.05 | 0.98 | 197.14 | 1.07 | 253.56 | 1.31 | 261.00 | 1.29 | 218.20 | 1.02 | Term deposits |
| ລວມທັງໝົດ | 13,809.18 | 100.00 | 13,237.51 | 100.00 | 17,287.67 | 100.00 | 18,372.30 | 100.00 | 19,370.70 | 100.00 | 20,264.27 | 100.00 | 21,490.86 | 100.00 | Total |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ

Source: Bank of the Lao PDR

ຕາຕະລາງ 5.2: ອັດຕາການຂະຫຍາຍຕົວຂອງເງິນຝາກຂອງທະນາຄານທຸລະກິດ

TABLE 5.2: CROWTH RATE OF COMMERCIAL BANKS' DEPOSITS

(Compared with the previon Quarter)

Monetary Policy Department

ກົມນະໂຍບາຍເງິນຕາ

| ລາຍການ | Q4/2009 | Q3/2010 | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | ITEMS |
|---|----------------|----------------|---------------|----------------|---------------|----------------|---------------|---|
| ທະນາຄານທຸລະກິດລັດ + ທະນາຄານສະເພາະກິດ | 6.25 | 3.44 | 21.25 | 8.45 | 4.42 | 1.48 | 6.17 | State-owned commercial banks + Specialized banks |
| ເງິນຝາກເປັນເງິນກີບ | 12.11 | 4.92 | 33.36 | 2.45 | 3.71 | 3.92 | 4.26 | Currency deposits in Kip |
| ເງິນຝາກກະແສລາຍວັນ | 10.55 | 0.88 | 59.29 | (2.81) | (3.57) | (12.29) | 2.33 | Currency deposits |
| ເງິນຝາກປະຢັດ | 13.91 | 2.48 | 23.60 | 10.38 | 2.63 | 6.26 | 9.26 | Saving deposits |
| ເງິນຝາກປະຈຳ | 12.58 | 8.92 | 21.60 | 2.96 | 9.97 | 13.93 | 3.02 | Term deposits |
| ເງິນຝາກເປັນເງິນຕາຕ່າງປະເທດ | 1.24 | 1.96 | 8.83 | 15.99 | 5.20 | (1.20) | 8.37 | Foreign currency deposits |
| ເງິນຝາກກະແສລາຍວັນ | 3.08 | (3.44) | 5.65 | 29.99 | 8.45 | (7.60) | 24.62 | Currency deposits |
| ເງິນຝາກປະຢັດ | 0.52 | 2.91 | 11.96 | 11.32 | 6.82 | (0.25) | 4.00 | Saving deposits |
| ເງິນຝາກປະຈຳ | 0.74 | 5.11 | 5.43 | 13.66 | (1.30) | 3.65 | 1.98 | Term deposits |
| ທະນາຄານຮ່ວມທຶນ + ທະນາຄານເອກະຊົນ | (8.36) | 17.47 | 31.18 | 3.83 | 2.86 | 17.72 | 7.50 | Joint venture banks+Private bank |
| ເງິນຝາກເປັນເງິນກີບ | (59.88) | 23.45 | 30.81 | 7.51 | 10.57 | 12.53 | 10.34 | Currency deposits in Kip |
| ເງິນຝາກກະແສລາຍວັນ | (85.41) | 50.63 | (4.70) | (0.07) | 17.80 | 21.61 | 14.44 | Currency deposits |
| ເງິນຝາກປະຢັດ | (56.83) | 20.47 | 35.30 | 7.53 | 0.16 | 15.32 | 14.44 | Saving deposits |
| ເງິນຝາກປະຈຳ | (46.48) | 17.77 | 40.45 | 9.14 | 12.81 | 9.78 | 8.05 | Term deposits |
| ເງິນຝາກເປັນເງິນຕາຕ່າງປະເທດ | 19.04 | 14.98 | 31.34 | 2.19 | (0.77) | 20.44 | 6.11 | Foreign currency deposits |
| ເງິນຝາກກະແສລາຍວັນ | (10.26) | 22.08 | 26.49 | 11.31 | (5.93) | 25.21 | (0.26) | Currency deposits |
| ເງິນຝາກປະຢັດ | 5.07 | 27.11 | 10.49 | (0.69) | (2.98) | 10.71 | 7.27 | Saving deposits |
| ເງິນຝາກປະຈຳ | 49.79 | 0.79 | 39.16 | (2.02) | 6.24 | 26.13 | 10.16 | Term deposits |
| ທະນາຄານສາຂາຕ່າງປະເທດ+ທະນາຄານໃນເຄືອຂ່າຍ | 159.56 | (84.79) | 635.44 | (6.86) | 30.71 | (12.78) | (2.69) | Foreign branches+ Affiliated banks |
| ເງິນຝາກເປັນເງິນກີບ | 47.74 | 5.61 | 22.22 | (16.55) | 10.82 | 13.64 | 39.03 | Currency deposits in Kip |
| ເງິນຝາກກະແສລາຍວັນ | 17.12 | 35.01 | 17.32 | 27.58 | (39.41) | 57.59 | 46.86 | Currency deposits |
| ເງິນຝາກປະຢັດ | 171.32 | (8.15) | 10.49 | (3.82) | (1.52) | 30.45 | 8.15 | Saving deposits |
| ເງິນຝາກປະຈຳ | 23.05 | (2.14) | 39.16 | (65.90) | 205.51 | (27.50) | 68.02 | Term deposits |
| ເງິນຝາກເປັນເງິນຕາຕ່າງປະເທດ | 181.87 | (4.79) | 15.80 | (5.80) | 32.66 | (14.94) | (7.24) | Foreign currency deposits |
| ເງິນຝາກກະແສລາຍວັນ | 166.44 | (18.69) | 43.15 | (21.51) | 65.25 | (29.85) | (26.45) | Currency deposits |
| ເງິນຝາກປະຢັດ | 125.26 | 0.02 | 2.79 | 1.50 | 7.38 | (6.68) | 17.61 | Saving deposits |
| ເງິນຝາກປະຈຳ | 304.80 | 16.25 | (1.83) | 15.93 | 28.62 | 2.93 | (16.40) | Term deposits |
| ລວມທັງໝົດ | 22.25 | 0.23 | 30.60 | 6.27 | 5.43 | 4.61 | 6.05 | Total |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ.

Source: Bank of the Lao PDR

ຕາຕະລາງ 6: ຍອດເງິນກູ້ຂອງທະນາຄານທຸລະກິດ

TABLE 6: LOANS OF COMMERCIAL BANKS

ກົມນະໂຍບາຍເງິນຕາ

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Monetary Policy Department

| ລາຍການ | Q4/2009 | Q3/2010 | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | ITEMS |
|---|-----------------|------------------|------------------|------------------|------------------|------------------|------------------|---|
| ທະນາຄານທຸລະກິດລັດ + ທະນາຄານສະເພາະກິດ | | | | | | | | State-owned commercial banks + Specialized banks |
| ຍອດເງິນກູ້ (ຕື້ກີບ) | 5,561.45 | 6,872.67 | 7,719.47 | 8,314.73 | 8,831.61 | 9,918.05 | 11,294.88 | Total amount of Loans (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 62.98 | 62.10 | 60.46 | 62.80 | 64.08 | 63.93 | 64.15 | Loans to the total loans (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງເງິນກູ້ (%) | 12.52 | 7.91 | 12.32 | 7.71 | 6.22 | 12.30 | 13.88 | Growth rate of loans (%) |
| ທະນາຄານຮ່ວມທຶນ | | | | | | | | Joint venture banks |
| ຍອດເງິນກູ້ (ຕື້ກີບ) | 686.21 | 895.40 | 946.09 | 811.55 | 848.64 | 1,006.78 | 1,125.93 | Total amount of Loans (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 7.77 | 8.09 | 7.41 | 6.13 | 6.16 | 6.49 | 6.39 | Loans to the total loans (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງເງິນກູ້ (%) | 17.73 | 11.61 | 5.66 | (14.22) | 4.57 | 18.63 | 11.83 | Growth rate of loans (%) |
| ທະນາຄານເອກະຊົນ | | | | | | | | Private banks |
| ຍອດເງິນກູ້ (ຕື້ກີບ) | 831.05 | 1,998.51 | 2,583.62 | 2,535.78 | 2,670.47 | 3,077.84 | 3,513.46 | Total amount of Loans (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 9.41 | 18.06 | 20.23 | 19.15 | 19.38 | 19.84 | 19.95 | Loans to the total assets (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງຊັບສິນ (%) | 108.22 | 32.03 | 29.28 | (1.85) | 5.31 | 15.25 | 14.15 | Growth rate of assets (%) |
| ທະນາຄານສາຂາຕ່າງປະເທດ | | | | | | | | Foreign branches |
| ຍອດເງິນກູ້ (ຕື້ກີບ) | 1,299.31 | 1,299.75 | 1,519.48 | 1,578.73 | 1,430.45 | 1,510.07 | 1,673.73 | Total loans (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 14.71 | 11.75 | 11.90 | 11.92 | 10.38 | 9.73 | 9.51 | Loans to the total loans (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງເງິນກູ້ (%) | 7.34 | (1.56) | 16.91 | 3.90 | (9.39) | 5.57 | 10.84 | Growth rate of loans (%) |
| ລວມທັງໝົດ | | | | | | | | TOTAL: |
| ຍອດເງິນກູ້ (ຕື້ກີບ) | 8,830.99 | 11,066.33 | 12,768.66 | 13,240.79 | 13,781.17 | 15,512.74 | 17,608.00 | Total loans of commercial banks (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | Loans to the total loans (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງເງິນກູ້ (%) | 18.31 | 10.61 | 15.38 | 3.70 | 4.08 | 12.56 | 13.51 | Growth rate of commercial banks' loans (%) |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ

Source: Bank of the Lao PDR

ຕາຕະລາງ 6.1: ປະເພດເງິນຖືຂອງທະນາຄານທຸລະກິດ

TABLE 6.1: TYPE OF LOANS OF COMMERCIAL BANKS

(ຕັ້ງຄ່າ: in billions of Kip)

ກົມນະໂຍບາຍເງິນຕາ

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Monetary Policy Department

| | Q4/2009 | | Q3/2010 | | Q4/2010 | | Q1/2011 | | Q2/2011 | | Q3/2011 | | Q4/2011 | | |
|---|-----------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|--|
| ລາຍການ | | Share(%) | | Share(%) | | Share(%) | | Share(%) | | Share(%) | | Share(%) | | Share(%) | ITEMS |
| ທະນາຄານທຸລະກິດລັດ + ທະນາຄານສະເພາະກິດ | | | | | | | | | | | | | | | State-owned commercial banks + Specialized bank |
| ສິນເຊື້ອໃຫ້ລັດວິສາຫະກິດ | 2.66 | 0.03 | 175.59 | 1.59 | 208.15 | 1.63 | 204.56 | 1.54 | 217.21 | 1.58 | 371.56 | 2.40 | 777.95 | 4.42 | Claims on SOE. |
| ສິນເຊື້ອໃຫ້ພາກສ່ວນເອກະຊົນ | 5,372.18 | 62.15 | 6,697.08 | 60.52 | 7,511.32 | 58.83 | 8,110.17 | 61.25 | 8,614.40 | 62.51 | 9,546.50 | 61.54 | 10,516.93 | 59.73 | Claims on private sector |
| ລວມຂອງກຸ່ມ | 5,374.84 | 62.18 | 6,872.67 | 62.10 | 7,719.47 | 60.46 | 8,314.73 | 62.79 | 8,831.61 | 64.09 | 9,918.06 | 63.94 | 11,294.88 | 64.15 | Sub-Total |
| ທະນາຄານຮ່ວມທຶນ + ທະນາຄານເອກະຊົນ | | | | | | | | | | | | | | | Joint venture banks+Private bank |
| ສິນເຊື້ອໃຫ້ລັດວິສາຫະກິດ | 416.70 | 4.82 | 99.20 | 0.90 | 104.62 | 0.82 | 108.02 | 0.82 | 111.27 | 0.81 | 234.84 | 1.51 | 218.69 | 1.24 | Claims on SOE. |
| ສິນເຊື້ອໃຫ້ພາກສ່ວນເອກະຊົນ | 1,168.81 | 13.52 | 2,794.86 | 25.26 | 3,230.99 | 25.30 | 3,229.31 | 24.39 | 3,407.84 | 24.73 | 3,849.80 | 24.82 | 4,420.70 | 25.11 | Claims on private sector |
| ລວມຂອງກຸ່ມ | 1,585.51 | 18.34 | 2,894.06 | 26.15 | 3,335.61 | 26.12 | 3,337.33 | 25.21 | 3,519.11 | 25.54 | 4,084.64 | 26.33 | 4,639.39 | 26.35 | Sub-Total |
| ທະນາຄານສາຂາຕ່າງປະເທດ+ທະນາຄານໃນເຄືອຂ່າຍ | | | | | | | | | | | | | | | Foreign branches+Affiliated banks |
| ສິນເຊື້ອໃຫ້ລັດວິສາຫະກິດ | 21.92 | 0.25 | 1.38 | 0.01 | 138.53 | 1.08 | 156.99 | 1.19 | 181.40 | 1.32 | 221.33 | 1.43 | 367.24 | 2.09 | Claims on SOE. |
| ສິນເຊື້ອໃຫ້ພາກສ່ວນເອກະຊົນ | 1,662.11 | 19.23 | 1,298.22 | 11.73 | 1,575.05 | 12.34 | 1,431.74 | 10.81 | 1,249.05 | 9.06 | 1,288.76 | 8.31 | 1,306.49 | 7.42 | Claims on private sector |
| ລວມຂອງກຸ່ມ | 1,684.03 | 19.48 | 1,299.60 | 11.74 | 1,713.58 | 13.42 | 1,588.73 | 12.00 | 1,430.45 | 10.38 | 1,510.09 | 9.74 | 1,673.73 | 9.51 | Sub-Total |
| ລວມແຕ່ລະປະເພດເງິນຖື | | | | | | | | | | | | | | | TOTAL: |
| ສິນເຊື້ອໃຫ້ລັດວິສາຫະກິດ | 441.28 | 5.10 | 276.17 | 2.50 | 451.30 | 3.53 | 469.57 | 3.55 | 509.88 | 3.70 | 827.73 | 5.34 | 1,363.88 | 7.75 | Claims on SOE. |
| ສິນເຊື້ອໃຫ້ພາກສ່ວນເອກະຊົນ | 8,203.10 | 94.90 | 10,790.16 | 97.50 | 12,317.36 | 96.47 | 12,771.22 | 96.45 | 13,271.29 | 96.30 | 14,685.06 | 94.66 | 16,244.12 | 92.25 | Claims on private sector |
| ລວມທັງໝົດ | 8,644.38 | 100.00 | 11,066.33 | 100.00 | 12,768.66 | 100.00 | 13,240.79 | 100.00 | 13,781.17 | 100.00 | 15,512.79 | 100.00 | 17,608.00 | 100.00 | TOTAL: |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ

Source: Bank of the Lao PDR

ຕາຕະລາງ 6.2: ອັດຕາການຂະຫຍາຍຕົວຂອງເງິນຖືຂອງທະນາຄານທຸລະກິດ

TABLE 6.2: GROWTH RATE OF COMMERCIAL BANKS' LOANS

(Compared with the previod Quarter)

ກົມນະໂຍບາຍເງິນຕາ

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Monetary Policy Department

| ລາຍການ | Q4/2009 | Q3/2010 | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | ITEMS |
|---|--------------|---------------|--------------|---------------|---------------|--------------|--------------|---|
| ທະນາຄານທຸລະກິດລັດ + ທະນາຄານສະເພາະກິດ | | | | | | | | State-owned commercial banks + Specialized banks |
| ສິນເຊື້ອໃຫ້ລັດວິສາຫະກິດ | (98.66) | (3.39) | 18.54 | (1.72) | 6.18 | 71.06 | 109.37 | Claims on SOE. |
| ສິນເຊື້ອໃຫ້ພາກສ່ວນເອກະຊົນ | 13.27 | 8.39 | 12.16 | 7.97 | 6.22 | 10.82 | 10.17 | Claims on private sector |
| ລວມຂອງກຸ່ມ | 8.78 | 8.05 | 12.32 | 7.71 | 6.22 | 12.30 | 13.88 | Sub-Total |
| ທະນາຄານຮ່ວມທຶນ + ທະນາຄານເອກະຊົນ | | | | | | | | Joint venture banks+Private bank |
| ສິນເຊື້ອໃຫ້ລັດວິສາຫະກິດ | 588.08 | 7.92 | 5.46 | 3.25 | 3.01 | 111.05 | (6.88) | Claims on SOE. |
| ສິນເຊື້ອໃຫ້ພາກສ່ວນເອກະຊົນ | 26.85 | 24.10 | 15.60 | (0.05) | 5.53 | 12.97 | 14.83 | Claims on private sector |
| ລວມຂອງກຸ່ມ | 61.46 | 23.46 | 15.26 | 0.05 | 5.45 | 16.07 | 13.58 | Sub-Total |
| ທະນາຄານສາຂາຕ່າງປະເທດ + ທະນາຄານໃນເຄືອຂ່າຍ | | | | | | | | Foreign branches+Affiliated banks |
| ສິນເຊື້ອໃຫ້ລັດວິສາຫະກິດ | 179.59 | 1.47 | 9,938 | 13.33 | 15.55 | 22.01 | 65.92 | Claims on SOE. |
| ສິນເຊື້ອໃຫ້ພາກສ່ວນເອກະຊົນ | 8.38 | (0.06) | 21.32 | (9.10) | (12.76) | 3.18 | 1.38 | Claims on private sector |
| ລວມຂອງກຸ່ມ | 9.25 | (0.06) | 31.85 | (7.29) | (9.96) | 5.57 | 10.84 | Sub-Total |
| ລວມແຕ່ລະປະເພດເງິນຖື | | | | | | | | TOTAL : |
| ສິນເຊື້ອໃຫ້ລັດວິສາຫະກິດ | 65.37 | 0.41 | 63.41 | 4.05 | 8.58 | 62.34 | 64.77 | Claims on SOE. |
| ສິນເຊື້ອໃຫ້ພາກສ່ວນເອກະຊົນ | 13.97 | 10.90 | 14.15 | 3.68 | 3.92 | 10.65 | 10.62 | Claims on private sector |
| ລວມທັງໝົດ | 15.81 | 10.61 | 15.38 | 3.70 | 4.08 | 12.57 | 13.51 | TOTAL |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ

Source: Bank of the Lao PDR

ຕາຕະລາງ 7: ດັດສະນີລາຄາການຊົມໃຊ້ຂອງຄົວເຮືອນແບ່ງຕາມໝວດສິນຄ້າ

TABLE 7: CONSUMER PRICE INDEX BY GROUP OF COMMODITIES

ກົມນະໂຍບາຍເງິນຕາ

Monetary Policy Department

| Column1 | ລາຍການ | Weight | Q4/2009 | Q3/2010 | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | ITEMS2 |
|---------|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|--|
| | ດັດສະນີລາຄາການຊົມໃຊ້ຂອງຄົວເຮືອນ | 100.00 | 118.17 | 108.12 | 126.17 | 101.86 | 106.27 | 107.60 | 108.12 | Consumer price index |
| 1 | ໝວດອາຫານ ແລະ ເຄື່ອງດື່ມບໍ່ແມ່ນເຫຼົ້າ | 36.49 | 131.17 | 112.26 | 145.60 | 101.84 | 109.06 | 112.04 | 112.26 | Foods and non-alcoholic beverages |
| 2 | ໝວດເຫຼົ້າ ແລະ ຢາສູບ | 4.55 | 122.59 | 102.91 | 132.30 | 100.03 | 102.60 | 102.62 | 102.88 | Alcoholic beverages and tobacco |
| 3 | ໝວດເຄື່ອງນຸ່ງຫົ່ມ ແລະ ເກີບ | 3.18 | 112.36 | 103.32 | 113.78 | 100.13 | 102.79 | 102.81 | 103.32 | Clothing and Foot wear |
| 4 | ໝວດທີ່ຢູ່ອາໄສ, ນໍ້າປະປາ, ໄຟຟ້າ ແລະ ເຊື້ອເພີງ | 5.33 | 123.59 | 106.22 | 125.52 | 100.40 | 102.90 | 104.40 | 106.22 | Housing, water, light and fuel charges |
| 5 | ໝວດເຄື່ອງໃຊ້ໃນເຮືອນ | 5.61 | 110.75 | 102.82 | 111.30 | 100.53 | 101.55 | 101.96 | 102.82 | Furnishings, household equipment |
| 6 | ໝວດການຮັກສາສຸຂະພາບ | 2.90 | 109.69 | 101.12 | 112.81 | 99.87 | 100.23 | 100.51 | 101.12 | Medical care |
| 7 | ໝວດຄົມມະນາຄົມ-ການຂົນສົ່ງ | 24.23 | 97.01 | 109.02 | 100.02 | 104.18 | 108.76 | 108.72 | 109.02 | Transport and communications |
| 8 | ໝວດໄປສະນີ ແລະ ໂທລະຄົມມະນາຄົມ | 3.59 | | | | 101.73 | 104.21 | 104.52 | 104.51 | Post and telecommunication |
| 9 | ໝວດການບັນເທີງ ແລະ ການພັກຜ່ອນ | 3.11 | 107.00 | 101.77 | 107.83 | 99.60 | 100.53 | 101.38 | 101.77 | Entertainment and recreation |
| 10 | ໝວດການສຶກສາ | 3.57 | | | | 99.03 | 97.93 | 98.20 | 99.29 | Education Index |
| 11 | ໝວດຮ້ານອາຫານ ແລະ ໂຮງແຮມ | 4.88 | 137.09 | 107.98 | 138.30 | 101.50 | 104.55 | 105.84 | 107.98 | Restaurants and Hotel |
| 12 | ໝວດການສິນຄ້າ ແລະ ການບໍລິການອື່ນໆ | 2.50 | 127.56 | 104.03 | 141.33 | 101.58 | 102.92 | 104.03 | 104.52 | Miscellaneous goods and services |
| | ເປີເຊັນການປ່ຽນແປງທຽບໃສ່ໄຕມາດຜ່ານມາ * | | | | | | | | | % change from previous quater of last year* |
| | ດັດສະນີລາຄາການຊົມໃຊ້ຂອງຄົວເຮືອນ | | 0.22 | -0.10 | -0.52 | 1.22 | 4.33 | 1.25 | 0.48 | Consumer price index |
| 1 | ໝວດອາຫານ ແລະ ເຄື່ອງດື່ມບໍ່ແມ່ນເຫຼົ້າ | | -0.07 | -0.44 | -1.67 | -0.25 | 7.09 | 2.73 | 0.19 | Foods and non-alcoholic beverages |
| 2 | ໝວດເຫຼົ້າ ແລະ ຢາສູບ | | 0.16 | 0.09 | 0.02 | 0.04 | 2.57 | 0.02 | 0.26 | Alcoholic beverages and tobacco |
| 3 | ໝວດເຄື່ອງນຸ່ງຫົ່ມ ແລະ ເກີບ | | 0.32 | 0.17 | 0.30 | 0.42 | 2.66 | 0.02 | 0.50 | Clothing and Foot wear |
| 4 | ໝວດທີ່ຢູ່ອາໄສ, ນໍ້າປະປາ, ໄຟຟ້າ ແລະ ເຊື້ອເພີງ | | 0.11 | 0.24 | 0.23 | 0.71 | 2.49 | 1.46 | 1.75 | Housing, water, light and fuel charges |
| 5 | ໝວດເຄື່ອງໃຊ້ໃນເຮືອນ | | 0.27 | 0.27 | 0.04 | 0.60 | 1.01 | 0.40 | 0.85 | Furnishings, household equipment |
| 6 | ໝວດການຮັກສາສຸຂະພາບ | | 0.00 | 0.00 | 0.00 | -0.13 | 0.36 | 0.28 | 0.61 | Medical care |
| 7 | ໝວດຄົມມະນາຄົມ-ການຂົນສົ່ງ | | 0.40 | 0.09 | 0.91 | 5.41 | 4.40 | -0.04 | 0.28 | Transport and communications |
| 8 | ໝວດໄປສະນີ ແລະ ໂທລະຄົມມະນາຄົມ | | | | | 1.63 | 2.44 | 0.30 | -0.01 | Post and telecommunication |
| 9 | ໝວດການບັນເທີງ ແລະ ການພັກຜ່ອນ | | -0.03 | -0.05 | 0.41 | -0.26 | 0.94 | 0.85 | 0.39 | Entertainment and recreation |
| 10 | ໝວດການສຶກສາ | | | | | -0.40 | -1.11 | 0.28 | 1.10 | Education Index |
| 11 | ໝວດຮ້ານອາຫານ ແລະ ໂຮງແຮມ | | 0.24 | 0.27 | 0.00 | 1.50 | 3.00 | 1.23 | 2.02 | Restaurants and Hotel |
| 12 | ໝວດການສິນຄ້າ ແລະ ການບໍລິການອື່ນໆ | | 2.54 | 0.05 | 1.05 | 2.69 | 1.32 | 1.08 | 0.47 | Miscellaneous goods and services |
| | ເປີເຊັນການປ່ຽນແປງທຽບໃສ່ໄຕມາດດຽວກັນຂອງປີກ່ອນ* | | | | | | | | | % change from the same quater of last year* |
| | ດັດສະນີລາຄາການຊົມໃຊ້ຂອງຄົວເຮືອນ | | 1.77 | 7.92 | 6.78 | 6.82 | 9.51 | 6.59 | 7.43 | Consumer price index |
| 1 | ໝວດອາຫານ ແລະ ເຄື່ອງດື່ມບໍ່ແມ່ນເຫຼົ້າ | | 1.34 | 8.22 | 11.01 | 9.90 | 13.92 | 7.85 | 9.96 | Foods and non-alcoholic beverages |
| 2 | ໝວດເຫຼົ້າ ແລະ ຢາສູບ | | 2.97 | 3.29 | 7.92 | 4.13 | 5.62 | 3.54 | 2.89 | Alcoholic beverages and tobacco |
| 3 | ໝວດເຄື່ອງນຸ່ງຫົ່ມ ແລະ ເກີບ | | 3.96 | 4.47 | 1.26 | 1.18 | 3.47 | 3.68 | 3.62 | Clothing and Foot wear |
| 4 | ໝວດທີ່ຢູ່ອາໄສ, ນໍ້າປະປາ, ໄຟຟ້າ ແລະ ເຊື້ອເພີງ | | 2.94 | 5.15 | 1.56 | 1.95 | 3.87 | 5.19 | 6.55 | Housing, water, light and fuel charges |
| 5 | ໝວດເຄື່ອງໃຊ້ໃນເຮືອນ | | 2.73 | 2.41 | 0.49 | 0.88 | 1.84 | 2.10 | 2.89 | Furnishings, household equipment |
| 6 | ໝວດການຮັກສາສຸຂະພາບ | | 1.51 | 4.39 | 2.84 | 2.48 | 2.62 | 1.18 | 1.12 | Medical care |
| 7 | ໝວດຄົມມະນາຄົມ-ການຂົນສົ່ງ | | 0.42 | 8.10 | 3.10 | 6.63 | 10.73 | 11.43 | 10.32 | Transport and communications |
| 8 | ໝວດໄປສະນີ ແລະ ໂທລະຄົມມະນາຄົມ | | -0.71 | 3.71 | 0.77 | 1.43 | 3.91 | 4.22 | 4.41 | Post and telecommunication |
| 9 | ໝວດການບັນເທີງ ແລະ ການພັກຜ່ອນ | | 3.82 | 3.21 | 0.88 | 0.27 | 1.20 | 2.06 | 1.92 | Entertainment and recreation |
| 10 | ໝວດການສຶກສາ | | | | | 0.98 | -0.13 | -0.07 | -0.14 | Education Index |
| 11 | ໝວດຮ້ານອາຫານ ແລະ ໂຮງແຮມ | | | | | 2.17 | 4.72 | 5.90 | 7.98 | Restaurants and Hotel |
| 12 | ໝວດການສິນຄ້າ ແລະ ການບໍລິການອື່ນໆ | | 9.05 | 3.61 | 10.79 | 8.93 | 9.39 | 8.12 | 5.67 | Miscellaneous goods and services |

ຕາຕະລາງ 8: ດັດສະນີລາຄາການຊົມໃຊ້ຂອງຄົວເຮືອນແບ່ງຕາມພາກ

TABLE 8: CONSUMER PRICE INDEX BY REGIONS

| Column1 | ລາຍການ | Weight | Q4/2009 | Q3/2010 | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | ITEMS2 |
|---------|--|--------|---------|---------|---------|---------|---------|---------|---------|---|
| 1 | ທົ່ວປະເທດ | 100.00 | 118.17 | 126.57 | 126.17 | 103.26 | 107.60 | 107.65 | 108.12 | Nationwide |
| 2 | ພາກເໜືອ | 21.72 | 120.21 | 126.92 | 126.32 | 101.90 | 105.78 | 105.92 | 106.58 | Northern regions |
| 3 | ພາກກາງ | 62.51 | 115.79 | 124.00 | 123.83 | 103.51 | 108.23 | 108.15 | 108.82 | Central regions |
| 4 | ພາກໃຕ້ | 15.79 | 124.46 | 135.85 | 134.87 | 104.17 | 107.78 | 107.88 | 107.63 | Southern regions |
| | ເປີເຊັນການປ່ຽນແປງທຽບໃສ່ໄຕມາດດຽວກັນຂອງປີກ່ອນ | | | | | | | | | % change from the same quater of last year |
| 1 | ທົ່ວປະເທດ | | 1.77 | 7.65 | 6.78 | 7.73 | 6.59 | 6.35 | 7.43 | Nationwide |
| 2 | ພາກເໜືອ | | 1.95 | 5.40 | 5.07 | 5.33 | 4.64 | 4.23 | 5.94 | Northern regions |
| 3 | ພາກກາງ | | 1.39 | 8.03 | 6.95 | 8.11 | 7.47 | 7.05 | 8.19 | Central regions |
| 4 | ພາກໃຕ້ | | 2.92 | 9.20 | 8.36 | 9.52 | 6.06 | 5.81 | 6.70 | Southern regions |

*ການສະເລ່ຍຕົວເລກເງິນເຟີ້ຂອງເດືອນໃນ.

* The average of monthly inflation rate in the Quarter

ແຫຼ່ງຂໍ້ມູນ: ກົມສະຖິຕິ, ກະຊວງແຜນການ ແລະ ການລົງທຶນ

Source: Statistics Department, Ministry of Planing and Investment

ໝາຍເຫດ: ເລີ່ມແຕ່ໄຕມາດ 1/2011

Noted: in the 1st quarter of 2011

- ເພີ່ມຈຳນວນສິນຄ້າ ຈາກ 10 ໝວດ ມາເປັນ 12 ໝວດ.

Increase the CPI from 10 Categories to 12 categories

- ເພີ່ມລາຍການສິນຄ້າ ຈາກ 181 ລາຍການ ມາເປັນ 245 ລາຍການ.

Increase the commodity items from 181 items to 245 items

- ເພີ່ມຈຳນວນແຂວງທີ່ເກັບກຳ ຈາກ 8 ແຂວງ ມາເປັນ 12 ແຂວງ.

Increase the data collection in 8 provinces to 12 provinces

ຕາຕະລາງ 9: ດັດຊະນີລາຄາການຊົມໃຊ້ຂອງຄົວເຮືອນ

TABLE 9: CONSUMER PRICE INDEX

ກົມນະໂຍບາຍເງິນຕາ

Monetary Policy Department

| ລາຍການ | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | ITEMS |
|---------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| ມັງກອນ | 155.57 | 168.10 | 99.70 | 105.18 | 111.58 | 114.29 | 119.09 | 100.74 | Jan |
| ກຸມພາ | 157.61 | 168.71 | 100.47 | 105.42 | 112.20 | 114.04 | 119.41 | 101.54 | Feb |
| ມີນາ | 159.78 | 170.13 | 100.98 | 105.66 | 113.82 | 114.58 | 120.18 | 103.26 | Mar |
| ເມສາ | 162.61 | 173.03 | 102.82 | 106.48 | 115.72 | 115.50 | 121.09 | 105.50 | Apr |
| ພຶດສະພາ | 164.73 | 174.38 | 103.42 | 106.96 | 118.00 | 116.13 | 121.67 | 106.52 | May |
| ມິຖຸນາ | 166.45 | 175.51 | 104.07 | 107.70 | 118.69 | 116.50 | 122.26 | 106.80 | Jun |
| ກໍລະກົດ | 168.21 | 177.22 | 104.74 | 108.45 | 119.25 | 117.45 | 125.46 | 107.20 | Jul |
| ສິງຫາ | 169.50 | 180.61 | 105.95 | 109.74 | 120.24 | 117.52 | 126.90 | 107.59 | Aug |
| ກັນຍາ | 170.15 | 183.18 | 106.01 | 110.50 | 119.87 | 117.76 | 127.34 | 107.02 | Sept |
| ຕຸລາ | 168.71 | 184.64 | 105.04 | 110.91 | 118.16 | 118.03 | 127.32 | 108.02 | Oct |
| ພະຈິກ | 167.93 | 182.63 | 104.60 | 111.14 | 116.19 | 117.94 | 125.84 | 108.31 | Nov |
| ທັນວາ | 167.56 | 182.28 | 104.73 | 110.56 | 114.06 | 118.53 | 125.36 | 108.34 | Dec |
| ສະເລ່ຍ | 164.90 | 176.70 | 103.54 | 108.23 | 116.48 | 116.52 | 123.49 | 105.90 | Average |

ແຫຼ່ງຂໍ້ມູນ: ກົມສະຖິຕິ, ກະຊວງແຜນການ ແລະ ການລົງທຶນ

Source: Statisti Department, Ministry of Planing and Investment

ຕາຕະລາງ 10: ອັດຕາເງິນເຟີ້ທ້າຍໄລຍະ (ຮອບ 12 ເດືອນ)

TABLE 10: INFLATION RATE (year on year)

ກົມນະໂຍບາຍເງິນຕາ

Monetary Policy Department

| ລາຍການ | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | ITEMS |
|---------|-------|------|------|------|-------|--------|------|------|---------|
| ມັງກອນ | 12.57 | 8.05 | 8.11 | 5.50 | 6.09 | 2.43 | 4.20 | 6.06 | Jan |
| ກຸມພາ | 12.91 | 7.04 | 8.55 | 4.92 | 6.43 | 1.64 | 4.71 | 6.66 | Feb |
| ມີນາ | 11.95 | 6.48 | 8.19 | 4.64 | 7.73 | 0.67 | 4.89 | 7.73 | Mar |
| ເມສາ | 11.94 | 6.41 | 8.32 | 3.56 | 8.68 | (0.19) | 4.84 | 9.20 | Apr |
| ພຶດສະພາ | 12.32 | 5.86 | 7.99 | 3.43 | 10.32 | (1.59) | 4.77 | 9.76 | May |
| ມິຖຸນາ | 12.61 | 5.45 | 8.08 | 3.49 | 10.20 | (1.84) | 4.94 | 9.52 | Jun |
| ກໍລະກົດ | 12.13 | 5.35 | 7.74 | 3.53 | 9.96 | (1.51) | 6.82 | 7.13 | Jul |
| ສິງຫາ | 9.21 | 6.55 | 6.92 | 3.58 | 9.57 | (2.26) | 7.98 | 6.29 | Aug |
| ກັນຍາ | 7.38 | 7.66 | 5.49 | 4.25 | 8.49 | (1.76) | 8.14 | 6.35 | Sept |
| ຕຸລາ | 6.77 | 9.44 | 3.70 | 5.59 | 6.53 | (0.11) | 7.87 | 6.66 | Oct |
| ພະຈິກ | 8.13 | 8.75 | 4.40 | 6.13 | 4.55 | 1.50 | 6.70 | 7.93 | Nov |
| ທັນວາ | 8.65 | 8.78 | 4.73 | 5.57 | 3.17 | 3.92 | 5.76 | 7.70 | Dec |
| ສະເລ່ຍ | 10.55 | 7.15 | 6.85 | 4.51 | 7.64 | 0.08 | 5.97 | 7.58 | Average |

ແຫຼ່ງຂໍ້ມູນ: ກົມສະຖິຕິ, ກະຊວງແຜນການ ແລະ ການລົງທຶນ

Source: Statisti Department, Ministry of Planing and Investment

ຕາຕະລາງ 11: ອັດຕາແລກປ່ຽນທະນາຄານ ແລະຕະຫຼາດ

TABLE 11: Official and Parallel Exchange Rates

| (Items) | Kip/USD | | | | Kip/Baht | | | |
|-----------------|-----------------------|---------------|-----------------------|---------------|-----------------------|---------------|-----------------------|---------------|
| | ອັດຕາແລກປ່ຽນຕະຫຼາດ | | ອັດຕາແລກປ່ຽນ ທະນາຄານ | | ອັດຕາແລກປ່ຽນຕະຫຼາດ | | ອັດຕາແລກປ່ຽນ ທະນາຄານ | |
| | Parallel Market Rates | | Commercial Bank Rates | | Parallel Market Rates | | Commercial Bank Rates | |
| ໄຕມາດ (Quarter) | ຊື້ (Buying) | ຂາຍ (Selling) | ຊື້ (Buying) | ຂາຍ (Selling) | ຊື້ (Buying) | ຂາຍ (Selling) | ຊື້ (Buying) | ຂາຍ (Selling) |
| Q1-04 | 10,412.33 | 10,514.33 | 10,401.33 | 10,456.67 | 267.65 | 269.02 | 266.34 | 267.81 |
| Q2-04 | 10,600.33 | 10,691.00 | 10,526.33 | 10,586.67 | 266.70 | 267.91 | 265.60 | 266.85 |
| Q3-04 | 10,875.67 | 10,958.00 | 10,772.67 | 10,845.67 | 266.08 | 267.32 | 264.44 | 265.55 |
| Q4-04 | 10,631.67 | 10,717.67 | 10,618.00 | 10,688.33 | 265.35 | 266.51 | 264.76 | 266.11 |
| Q1-05 | 10,315.33 | 10,392.33 | 10,309.00 | 10,373.33 | 268.10 | 269.96 | 266.75 | 268.64 |
| Q2-05 | 10,561.67 | 10,653.00 | 10,537.33 | 10,615.33 | 266.98 | 268.84 | 264.92 | 266.68 |
| Q3-05 | 10,882.41 | 10,970.36 | 10,838.53 | 10,905.17 | 265.61 | 267.26 | 264.07 | 266.21 |
| Q4-05 | 10,833.80 | 10,906.73 | 10,792.22 | 10,862.55 | 265.82 | 267.33 | 264.68 | 266.67 |
| Q1-06 | 10,481.49 | 10,558.85 | 10,444.17 | 10,542.93 | 266.98 | 268.55 | 265.73 | 268.52 |
| Q2-06 | 10,125.82 | 10,192.82 | 10,078.85 | 10,175.26 | 267.07 | 268.73 | 265.56 | 268.11 |
| Q3-06 | 10,072.12 | 10,159.84 | 10,021.94 | 10,104.76 | 268.94 | 270.35 | 267.61 | 270.05 |
| Q4-06 | 9,847.54 | 9,930.28 | 9,833.19 | 9,905.12 | 269.83 | 271.55 | 268.74 | 271.84 |
| Q1-07 | 9,656.42 | 9,733.99 | 9,649.33 | 9,720.53 | 272.75 | 274.28 | 271.52 | 274.10 |
| Q2-07 | 9,585.25 | 9,635.10 | 9,582.75 | 9,632.71 | 276.87 | 278.36 | 275.77 | 277.88 |
| Q3-07 | 9,580.93 | 9,629.39 | 9,567.44 | 9,609.89 | 282.55 | 284.04 | 281.02 | 282.48 |
| Q4-07 | 9,524.67 | 9,564.85 | 9,503.60 | 9,532.64 | 281.68 | 282.92 | 281.29 | 282.18 |
| Q1-08 | 9,157.62 | 9,207.68 | 9,137.31 | 9,166.51 | 280.60 | 281.93 | 279.54 | 280.73 |
| Q2-08 | 8,710.03 | 8,754.44 | 8,707.72 | 8,753.59 | 271.75 | 273.07 | 270.85 | 271.95 |
| Q3-08 | 8,625.33 | 8,666.83 | 8,619.86 | 8,654.30 | 255.61 | 256.94 | 254.95 | 256.01 |
| Q4-08 | 8,531.10 | 8,581.03 | 8,529.98 | 8,568.19 | 245.76 | 247.09 | 245.59 | 246.73 |
| Q1-09 | 8,510.47 | 8,558.25 | 8,505.79 | 8,537.43 | 241.52 | 242.96 | 241.53 | 242.56 |
| Q2-09 | 8,528.89 | 8,567.59 | 8,525.19 | 8,558.79 | 245.92 | 247.18 | 245.69 | 246.81 |
| Q3-09 | 8,503.79 | 8,535.53 | 8,499.46 | 8,527.26 | 251.01 | 251.98 | 250.45 | 251.54 |
| Q4-09 | 8,472.57 | 8,502.57 | 8,473.08 | 8,499.56 | 255.52 | 256.61 | 255.26 | 256.47 |
| Q1-10 | 8,469.11 | 8,502.07 | 8,468.21 | 8,494.92 | 257.27 | 258.48 | 256.79 | 258.02 |
| Q2-10 | 8,289.65 | 8,333.21 | 8,286.35 | 8,315.83 | 256.40 | 257.64 | 255.94 | 257.13 |
| Q3-10 | 8,198.34 | 8,236.96 | 8,195.89 | 8,228.52 | 258.63 | 259.79 | 258.36 | 259.58 |
| Q4-10 | 8,035.79 | 8,072.79 | 8,035.66 | 8,070.21 | 268.00 | 269.40 | 267.86 | 268.90 |
| Q1-11 | 8,037.72 | 8,075.89 | 8,037.23 | 8,073.63 | 264.09 | 265.45 | 263.79 | 264.98 |
| Q2-11 | 8,016.50 | 8,051.82 | 8,015.79 | 8,051.89 | 265.19 | 266.53 | 264.92 | 266.10 |
| Q3-11 | 7,996.58 | 8,030.94 | 7,995.30 | 8,030.63 | 265.87 | 267.27 | 265.78 | 266.76 |
| Q4-11 | 7,999.83 | 8,033.97 | 7,999.11 | 8,032.97 | 259.41 | 260.71 | 259.05 | 260.20 |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ

Source: Bank of the Lao PDR

ຕາຕະລາງ 12: ອັດຕາດອກເບ້ຍສະເລ່ຍຂອງທະນາຄານທຸລະກິດ

TABLE 12: AVERAGE INTEREST RATES OF COMMERCIAL BANKS

ກົມນະໂຍບາຍເງິນຕາ

Monetary Policy Department

| | Q4/2009 | Q3/2010 | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | |
|-------------------------------|---------|---------|---------|---------|---------|---------|---------|-----------------------------|
| 1. ອັດຕາດອກເບ້ຍເງິນຝາກ | | | | | | | | 1. DEPOSITS RATE |
| ບັນຊີເງິນກີບ | | | | | | | | Kip account |
| ເງິນຝາກປະຢັດ | 3.54 | 3.36 | 3.28 | 3.23 | 3.20 | 3.17 | 3.13 | Savings |
| ເງິນຝາກປະຈຳ | | | | | | | | Time: |
| 3 ເດືອນ | 5.66 | 5.50 | 5.42 | 5.41 | 5.36 | 5.26 | 5.25 | 3 months |
| 6 ເດືອນ | 7.43 | 7.33 | 7.18 | 7.14 | 7.00 | 6.99 | 6.98 | 6 months |
| 12 ເດືອນ | 9.22 | 9.08 | 8.91 | 8.90 | 8.82 | 8.76 | 8.72 | 12 months |
| ເກີນ 12 ເດືອນ | 10.90 | 10.59 | 10.32 | 10.28 | 10.47 | 10.30 | 10.08 | Over 12 months |
| 24 ເດືອນ | 12.33 | 12.09 | 11.91 | 11.72 | 11.80 | 11.75 | 11.69 | 24 months |
| ບັນຊີເງິນບາດ | | | | | | | | Baht account |
| ເງິນຝາກປະຢັດ | 0.99 | 1.02 | 1.00 | 1.02 | 1.06 | 1.13 | 1.15 | Savings |
| ເງິນຝາກປະຈຳ | | | | | | | | Time: |
| 3 ເດືອນ | 1.69 | 1.86 | 1.87 | 1.93 | 2.01 | 2.14 | 2.25 | 3 months |
| 6 ເດືອນ | 2.44 | 2.52 | 2.55 | 2.58 | 2.67 | 2.82 | 2.91 | 6 months |
| 12 ເດືອນ | 3.14 | 3.25 | 3.33 | 3.32 | 3.44 | 3.63 | 3.74 | 12 months |
| ເກີນ 12 ເດືອນ | 3.41 | 3.67 | 3.66 | 3.60 | 3.76 | 4.16 | 4.42 | Over 12 months |
| 24 ເດືອນ | 5.00 | 5.18 | 5.25 | 4.94 | 4.95 | 5.13 | 5.19 | 24 months |
| ບັນຊີເງິນໂດລາ ສຫລ. | | | | | | | | U.S. dollar account |
| ເງິນຝາກປະຢັດ | 1.19 | 1.25 | 1.22 | 1.21 | 1.25 | 1.31 | 1.34 | Savings |
| ເງິນຝາກປະຈຳ | | | | | | | | Time: |
| 3 ເດືອນ | 1.94 | 2.05 | 2.03 | 2.04 | 2.23 | 2.28 | 2.29 | 3 months |
| 6 ເດືອນ | 2.59 | 2.58 | 2.53 | 2.63 | 2.80 | 2.86 | 2.85 | 6 months |
| 12 ເດືອນ | 3.21 | 3.21 | 3.14 | 3.23 | 3.45 | 3.50 | 3.49 | 12 months |
| ເກີນ 12 ເດືອນ | 3.24 | 3.77 | 3.64 | 3.35 | 3.71 | 3.82 | 3.85 | Over 12 months |
| 24 ເດືອນ | 4.69 | 4.82 | 4.77 | 4.47 | 4.67 | 4.78 | 4.84 | 24 months |
| 2. ອັດຕາດອກເບ້ຍເງິນກູ້ | | | | | | | | 2. Lending rates |
| ບັນຊີເງິນກີບ | | | | | | | | Kip accounts |
| * ໄລຍະສັ້ນ (1 ປີ) | 14.36 | 14.95 | 14.21 | 13.99 | 13.83 | 13.18 | 13.15 | * Short - term (1 year) |
| * ໄລຍະກາງ (1-3 ປີ) | 14.40 | 14.92 | 14.70 | 14.30 | 14.19 | 13.64 | 13.42 | * Medium - term (1-3 years) |
| * ໄລຍະຍາວ (3-5 ປີ) | 14.81 | 15.56 | 15.39 | 15.06 | 14.80 | 14.04 | 13.95 | * Long - term (3-6 years) |
| ບັນຊີເງິນບາດ | | | | | | | | Baht accounts |
| * ໄລຍະສັ້ນ (1 ປີ) | 8.77 | 9.93 | 9.83 | 9.82 | 9.57 | 9.42 | 9.41 | * Short - term (1 year) |
| * ໄລຍະກາງ (1-3 ປີ) | 8.87 | 9.67 | 9.67 | 9.40 | 9.64 | 9.31 | 9.26 | * Medium - term (1-3 years) |
| * ໄລຍະຍາວ (3-5 ປີ) | 9.26 | 10.34 | 10.20 | 10.21 | 10.27 | 10.12 | 10.06 | * Long - term (3-6 years) |
| ບັນຊີເງິນໂດລາ ສຫລ. | | | | | | | | U.S. dollar accounts |
| * ໄລຍະສັ້ນ (1 ປີ) | 8.54 | 9.61 | 9.58 | 9.08 | 9.04 | 8.77 | 8.75 | * Short - term (1 year) |
| * ໄລຍະກາງ (1-3 ປີ) | 8.62 | 9.47 | 9.35 | 8.93 | 9.04 | 8.64 | 8.72 | * Medium - term (1-3 years) |
| * ໄລຍະຍາວ (3-5 ປີ) | 8.77 | 10.03 | 10.02 | 9.50 | 9.58 | 9.11 | 9.15 | * Long - term (3-6 years) |
| ເງິນເບີກເກີນບັນຊີ | | | | | | | | OVERDRAFT |
| ກີບ | 25.33 | 14.64 | 14.34 | 14.37 | 14.03 | 13.72 | 14.11 | KIP |
| ບາດ | 10.11 | 10.41 | 10.11 | 10.19 | 10.13 | 10.00 | 10.29 | BAHT |
| ໂດລາ ສຫລ. | 9.53 | 10.05 | 9.59 | 9.67 | 9.62 | 9.53 | 9.86 | US.DOLLAR |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ

Source: Bank of the Lao PDR

ຕາຕະລາງ 13: ດຸນການຊໍາລະກັບຕ່າງປະເທດ

TABLE 13: BALANCE OF PAYMENTS

(ລ້ານໂດລາສະຫະລັດ: In millions of USD)

ກົມນະໂຍບາຍເງິນຕາ

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Monetary Policy Department

| ລາຍການ | Q4/2009 | Q3/2010 | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | ITEMS |
|---|---------|---------|---------|---------|---------|---------|---------|---|
| I. ດຸນບັນຊີຊໍາລະປົກກະຕິ | 29.4 | 33.6 | 47.5 | 18.99 | -126.54 | -9.64 | -6.74 | I. Current account |
| ກ. ດຸນການຄ້າ | -84.2 | -50.0 | -32.5 | -88.94 | -237.68 | -143.56 | -98.71 | a. Trade balance |
| ມູນຄ່າສິນຄ້າອອກທັງໝົດ(fob) | 352.6 | 450.4 | 473.7 | 484.14 | 511.21 | 467.74 | 390.89 | Exports (fob) |
| ມູນຄ່າສິນຄ້າເຂົ້າທັງໝົດ(cif) | -436.7 | -500.6 | -506.2 | -573.08 | -748.89 | -611.30 | -489.60 | Imports (cif) |
| ຂ. ການບໍລິການສຸດທິ | 81.1 | 63.3 | 66.8 | 78.86 | 69.62 | 66.11 | 57.77 | b. Services (net) |
| ຄ. ລາຍຮັບສຸດທິ | -11.0 | -40.0 | -15.8 | -14.01 | -7.39 | -14.23 | -14.53 | c. Factor income (net) |
| ງ. ໂອນເງິນຊ່ວຍເຫຼືອລ້າ | 43.5 | 60.6 | 29.0 | 43.07 | 48.92 | 82.05 | 48.74 | d. Transfers |
| ພາກເອກະຊົນ | 4.2 | 14.8 | 7.1 | 12.51 | 22.07 | 23.30 | 15.67 | Private |
| ພາກລັດຖະບານ | 39.3 | 45.8 | 21.9 | 30.56 | 26.84 | 58.75 | 33.07 | Official |
| ໃນນັ້ນ ເງິນໂອນຊ່ວຍເຫຼືອທາງວິຊາການ | | 9.2 | 4.4 | 6.11 | 5.37 | 11.75 | 6.61 | Of which: technical assistance |
| II. ດຸນບັນຊີທຶນ ແລະບັນຊີການເງິນ | 108.6 | 176.8 | 153.1 | 41.06 | 47.09 | 182.77 | 154.72 | II. Capital and Financial Account |
| ກ. ບັນຊີທຶນ | n.a | n.a | n.a | n.a | n.a | n.a | n.a | a. Capital Account |
| ຂ. ບັນຊີການເງິນ | 108.6 | 176.8 | 153.1 | 41.06 | 47.09 | 182.77 | 154.72 | b. Financial Account |
| 1. ການລົງທຶນໂດຍກົງ | 72.0 | 91.9 | 86.3 | 155.58 | 20.38 | 39.24 | 63.13 | 1. Direct investment |
| ລົງທຶນຢູ່ຕ່າງປະເທດ | 0.0 | 0.0 | 0.0 | 0.00 | 0.00 | 0.00 | 0.00 | Lao investment abroad |
| ຕ່າງປະເທດມາລົງທຶນຢູ່ ສປປລາວ | 72.0 | 91.9 | 86.3 | 155.58 | 20.38 | 39.24 | 63.13 | Foreign investment in Lao PDR |
| 2. ລົງທຶນໃນຮຸ້ນ | 0.0 | 0.0 | 0.0 | 0.00 | 2.46 | 0.64 | 2.17 | 2. Portfolio investment |
| 3. ການລົງທຶນອື່ນໆ | 36.6 | 84.8 | 13.0 | -114.52 | 24.25 | 142.88 | 89.42 | 3. Other investment |
| ພາກລັດຖະບານ | 41.0 | 22.3 | 43.6 | 67.55 | -13.96 | 29.89 | 49.08 | General Government |
| ທະນາຄານແຫ່ງ ສປປລາວ | -1.0 | 0.9 | 0.6 | -0.36 | 0.16 | -5.06 | -1.11 | Monetary authorities |
| ທະນາຄານທຸລະກິດ | -3.4 | 61.6 | -31.2 | -181.71 | 38.05 | 118.05 | 41.45 | Banks |
| III. ລາຍການຄວາມຄາດເຄື່ອນ | -153.4 | -237.5 | -2.1 | -97.40 | 105.67 | -173.51 | -193.55 | III. Errors and omissions |
| IV. ດຸນການຊໍາລະເງິນລວມ | -15.3 | -27.1 | 198.6 | -37.36 | 26.22 | -0.38 | -45.56 | IV. Overall balance |
| V. ຄັງສໍາຮອງຕ່າງປະເທດ | 15.3 | 27.1 | -198.6 | 37.36 | -26.22 | 0.38 | 45.56 | V. Foreign Reserve assets |
| ຄັງສໍາຮອງຕ່າງປະເທດ | 632.4 | 531.2 | 729.8 | 692.40 | 718.62 | 718.10 | 678.76 | Official gross reserves |
| ຄັງສໍາຮອງຕ່າງປະເທດ ກຸ້ມການນໍາເຂົ້າ ຕໍ່ເດືອນ | 4.3 | 3.2 | 4.3 | 3.62 | 2.88 | 3.50 | 4.20 | Official gross reserves (in months of imports, cif) |
| ດຸນບັນຊີປົກກະຕິ (ເປີເຊັນຕໍ່ GDP) | 2.1 | 2.1 | 2.9 | 0.18 | -0.77 | -0.04 | -0.02 | Current account (Percent of GDP) |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປລາວ,

Source: Bank of the Lao PDR,

ຕາຕະລາງ 14: ໂຄງປະກອບຂອງສິນຄ້າຂາອອກ

TABLE 14: COMPOSITION OF EXPORTS

(ລ້ານໂດລາສະຫະລັດ: In millions of USD)

ກົມນະໂຍບາຍເງິນຕາ

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Monetary Policy Department

| ລາຍການ | Q4/2009 | Q3/2010 | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | ITEMS |
|--------------------------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|------------------------------------|
| ຜະລິດຕະພັນໄມ້ | 7.7 | 9.0 | 8.5 | 6.50 | 9.50 | 6.50 | 5.10 | Wood products |
| ກາເຟ | 6.1 | 4.3 | 5.1 | 3.40 | 4.80 | 3.80 | 5.80 | Coffee |
| ຜະລິດຕະພັນກະສິກຳ/ເຄື່ອງປ່າ | 25.4 | 55.4 | 42.3 | 39.00 | 45.00 | 39.00 | 48.50 | Agricultural/Forest products |
| ຜະລິດຕະພັນອື່ນໆ | 108.5 | 162.7 | 160.0 | 164.00 | 173.30 | 125.50 | 119.80 | Other products |
| ເຄື່ອງນຸ່ງຫົ່ມ | 37.4 | 43.7 | 40.1 | 32.40 | 50.60 | 35.10 | 43.20 | Garments |
| ໄຟຟ້າ | 30.4 | 42.6 | 36.8 | 18.39 | 14.37 | 29.75 | 13.46 | Electricity |
| ບໍ່ແຮ່ | 137.0 | 127.8 | 177.9 | 217.65 | 213.24 | 227.09 | 154.23 | Mining |
| ນ້ຳມັນເຊື້ອໄຟທີ່ຕ່າງປະເທດຊື້ໄປ | 0.0 | 4.8 | 3.0 | 2.80 | 0.40 | 1.00 | 0.80 | Fuel purchases by foreign carriers |
| ລວມສິນຄ້າຂາອອກທັງໝົດ | 352.6 | 450.4 | 473.7 | 484.14 | 511.21 | 467.74 | 390.89 | TOTAL EXPORTS |

ແຫຼ່ງຂໍ້ມູນ: ກົມພາສີ ກະຊວງການເງິນ, ກະຊວງອຸດສາຫະກຳ ແລະ ການຄ້າ ແລະ ບໍລິສັດໄຟຟ້າ.

Source: Customs Department Ministry of Finance, Ministry of Industry and Commerce and Electricity Enterprises.

ຕາຕະລາງ 15: ໂຄງປະກອບຂອງສິນຄ້າຂາເຂົ້າ

TABLE 15: COMPOSITION OF IMPORTS

(ລ້ານໂດລາສະຫະລັດ: In millions of USD)

ກົມນະໂຍບາຍເງິນຕາ

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Monetary Policy Department

| ລາຍການ | Q4/2009 | Q3/2010 | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | Items |
|----------------------------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------------------------------|
| ສິນຄ້າເພື່ອການລົງທຶນ | 216.2 | 259.4 | 262.0 | 312.80 | 382.70 | 300.30 | 225.50 | Investment goods |
| ເຄື່ອງຈັກ ແລະພາຫະນະການຜະລິດ | 98.3 | 150.4 | 149.0 | 170.00 | 195.20 | 150.00 | 110.20 | Machinery and equipments |
| ພາຫະນະ (50% ຂອງມູນຄ່າທັງໝົດ) | 27.0 | 30.5 | 35.0 | 46.00 | 65.20 | 53.80 | 35.00 | Vehicles (50% of total) |
| ນໍ້າມັນ (50% ຂອງມູນຄ່າທັງໝົດ) | 46.8 | 55.3 | 58.0 | 72.00 | 85.30 | 78.00 | 65.00 | Fuel (50% of total) |
| ເຄື່ອງກໍ່ສ້າງ / ເຄື່ອງໄຟຟ້າ | 44.2 | 23.2 | 20.0 | 24.80 | 37.00 | 18.50 | 15.30 | Construction/electrical equipments |
| ສິນຄ້າຊົມໃຊ້ | 144.4 | 175.3 | 182.2 | 197.00 | 239.27 | 245.00 | 220.00 | Consumption goods |
| ວັດຖຸດິບແລະເຄື່ອງຈັກຂະແໜງຕັດຫຍິບ | 16.3 | 14.9 | 13.0 | 16.00 | 26.50 | 24.00 | 10.50 | Materials for garments industry |
| ວັດຖຸມີຄ່າ(ຄຳ ແລະເງິນ) | 46.2 | 41.8 | 39.0 | 34.00 | 82.23 | 30.00 | 20.00 | Gold and silver |
| ໄຟຟ້າ | 13.6 | 8.2 | 9.2 | 12.28 | 16.68 | 10.00 | 12.00 | Electricity |
| ນໍ້າມັນເຊື້ອໄຟທີ່ລາວຊື້ມາ | 0.0 | 0.9 | 0.8 | 1.00 | 1.50 | 2.00 | 1.60 | Fuel purchased abroad by Lao carriers |
| ສິນຄ້າຂາເຂົ້າລວມ (cif) | 436.7 | 500.6 | 506.2 | 573.08 | 748.89 | 611.30 | 489.60 | TOTAL IMPORTS (cif) |
| ສິນຄ້າຂາເຂົ້າ FOB (ຕໍ່ກວ່າ 8%) | 401.8 | 460.5 | 465.7 | 527.23 | 688.98 | 562.40 | 450.40 | Imports fob (less 8%) |

ແຫຼ່ງຂໍ້ມູນ: ກົມພາສີ ກະຊວງການເງິນ, ກະຊວງອຸດສາຫະກຳ ແລະການຄ້າ ແລະ ບໍລິສັດໄຟ ຟ້າ.

Source: Customs Department Ministry of Finance, Ministry of Industry and Commerce and Electricity Enterprises.

ຕາຕະລາງ 16: ທີ່ຕັ້ງສໍານັກງານຂອງແຕ່ລະທະນາຄານທຸລະກິດ

TABLE 16: HEAD OFFICE ADDRESS OF COMMERCIAL BANKS

ກົມນະໂຍບາຍເງິນຕາ

Monetary Policy Department

| ITEMS | ADDRESSES | ESTABLISHED | TELEPHONE NUMBERS | NUMBER OF BRANCHES | NUMBER OF SERVICE UNITS | NUMBER OF MONEY CHANGER | NUMBER OF ATM | NUMBER OF EMPLOYEES |
|---|--|-------------|-----------------------------|--------------------|-------------------------|-------------------------|---------------|---------------------|
| State-owned commercial banks+ Specialized banks. | | | | | | | | |
| 1. Banque pour le Commerce Extérieur Lao | 1 Pangkham Street, Box 2925 Vientiane | 1-Jan-89 | 213200-213201 | 18 | 37 | 10 | 163 | 1,160 |
| 2. Lao Development Bank | 013,Souphannouvong Street, Box 2700, Vientiane | 18-Dec-02 | 213301-04, 213400-6 | 18 | 51 | 22 | 102 | 1,231 |
| 3. Agricultural Promotion Bank | 58, Heng boun street Box 5456, Vientiane | 19-Jun-93 | 212024, Fax: 213957 | 17 | 70 | 1 | 0 | 1,091 |
| 4. Nayoby Bank | 640 Kaysone Phomvihanh Street, Vientiane | 15-Sep-06 | 264413, Fax:264408 | 7 | 46 | 6 | 0 | 575 |
| <i>Sub-Total</i> | | | | 60 | 204 | 39 | 265 | 4,057 |
| Joint venture Banks | | | | | | | | |
| 1. Lao - Viet Bank | 44, Lane Xang Avenue, Vientiane | 31-Mar-00 | 251418, Fax: 212197 | 5 | 2 | 0 | 10 | 319 |
| 2. Banque Franco - Lao | Lane Xang Avenue, Vientiane | 16-Jul-10 | 264626 | 0 | 3 | 1 | 6 | 61 |
| <i>Sub-Total</i> | | | | 5 | 5 | 1 | 16 | 380 |
| Private Banks | | | | | | | | |
| 1. Joint Development Bank | 82, Lane Xang Avenue JDBank LS, Vientiane | 17-Jul-89 | 213531-6, Fax: 213530 | 0 | 3 | 0 | 34 | 143 |
| 2. Phongsavanh Bank | 147, Samsenthai Road, Vientiane | 2-Feb-07 | 711511-132, Fax: 711500 | 4 | 13 | 0 | 51 | 412 |
| 3. ST Bank | 144, Samsenthai Road, Vientiane, Lao P.D.R | 22-May-09 | 241559-62, Fax: 241564 | 3 | 12 | 0 | 25 | 258 |
| 4. Indochina Bank | 1st Floor Capital Tower, 116 Singharoad POBox 6029 | 28-Nov-08 | 455000, Fax: 455111 | 1 | 3 | 0 | 16 | 128 |
| 5. Booyong Lao Bank | 34, Nongbone Rd, Phonxayvillage, Vientiane, Lao P.D.R | 14-Sep-09 | 21 454500-2, Fax: 454501 | 0 | 0 | 0 | 0 | 12 |
| 6. ANZV Bank | 33, Lane Xang Avenue, Vientiane | 2-Aug-07 | 222700-5, Fax: 213513 | 0 | 2 | 0 | 14 | - |
| 7. ACleda Bank | 372, Dongpalan, Vientiane | 8-Jul-08 | 264998-6800685, Fax: 264995 | 4 | 18 | 0 | 16 | 505 |
| 8. International Commercial Bank | 127/07, Hatsady Road, Vientiane | 10-Feb-08 | 250388, Fax 250479 | 2 | 0 | 0 | 2 | 51 |
| <i>Sub-Total</i> | | | | 14 | 51 | 0 | 158 | 1,509 |
| Foreign Bank Branches | | | | | | | | |
| 1. Siam Commercial Bank | 117, Samsenthai Road, Vientiane | 23-Dec-93 | 213500-1, Fax: 213502 | 0 | 0 | 0 | 0 | 10 |
| 2. Thai Military Bank | 034/2 Samsenthai Road, Vientiane | 9-Jul-92 | 217174 | 0 | 0 | 0 | 0 | 12 |
| 3. Bangkok Bank | 140/08, Hatsadi Street, Vientiane | 25-Feb-93 | 213560-62, Fax: 213561 | 0 | 0 | 0 | 0 | 12 |
| 4. Krung Thai Bank | 80, Lane Xang Avenue, Vientiane | 25-Feb-93 | 222761, Fax: 222762 | 0 | 0 | 1 | 0 | 12 |
| 5. Ayudhya Bank | 184/1, Lane Xang Avenue, Box 5072 Vientiane | 18-Apr-94 | 214576, Fax: 213521 | 0 | 0 | 0 | 0 | 13 |
| 6. Ayudhya Bank Savanakheth Branch | 369, Sisavangvong Rd | 24-Jun-09 | 041 252362,Fax:041 252360-1 | 0 | 0 | 0 | 0 | 7 |
| 7. Public Bank | 100/1-4, Hatsadi Street Box 6614 Vientiane | 4-Oct-95 | 216614, Fax: 222743 | 0 | 0 | 0 | 1 | 14 |
| 8. Public Bank Sikhai Branch | 006, Luang Phabang Rd, POBox 6614 | 25-Feb-08 | 21 9868-70, Fax: 219876 | 0 | 0 | 0 | 1 | 14 |
| 9. Public Bank Savanakheth Branch | 308/3, Sisavangvong Rd, POBox 625 | 25-Feb-08 | 41 252131, Fax: 41 252133 | 0 | 0 | 0 | 1 | 14 |
| 10. Sacom Bank | 175/02 Ban hatsady Tay | 12-Sep-08 | 260400, Fax: 260403 | 0 | 0 | 0 | 0 | 56 |
| 11. Military Commercial Joint Stock Bank Lao Branch | 86, Kaysone Street, Phone Sa Art, Saysettha district VTE | 22-Dec-10 | 021 990901, Fax: 990910 | 0 | 0 | 0 | 0 | 26 |
| <i>Sub-Total</i> | | | | 0 | 0 | 1 | 3 | 190 |
| Representative Office | | | | | | | | |
| 1. Standard chartered bank | 249/18, Nong Bone Road Vientiane | 2-Jul-97 | 021-414422, Fax: 413041 | 0 | 0 | 0 | 0 | - |
| <i>Sub-Total</i> | | | | 0 | 0 | 0 | 0 | - |
| Total | | | | 79 | 260 | 41 | 442 | 6,136 |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ

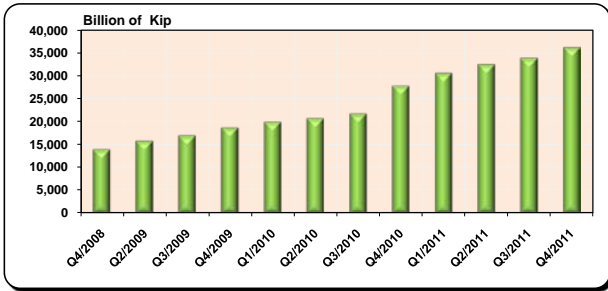
Source: Bank of the Lao PDR.

ຂໍ້ມູນທາງດ້ານເສດຖະກິດ-ການເງິນທີ່ສໍາຄັນ

RECENT KEY FINANCIAL DEVELOPMENTS

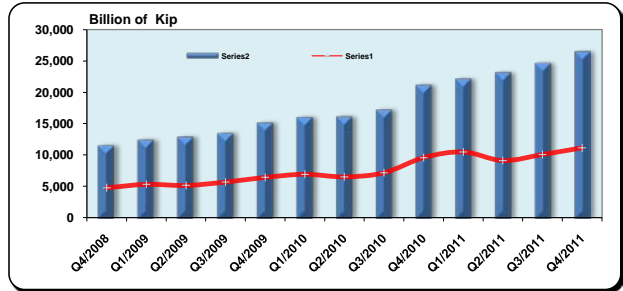
ຮູບທີ່ 1. ຊັບສິນຂອງທົ່ວລະບົບທະນາຄານທຸລະກິດ

Figure 1. TOTAL ASSETS OF COMMERCIAL BANKS



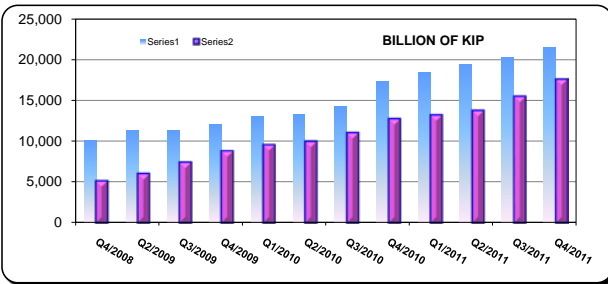
ຮູບທີ່ 2. ຖານເງິນຕາ ແລະ ປະລິມານເງິນ (M2)

Figure 2. MONETARY BASE AND LIQUIDITY (M2)



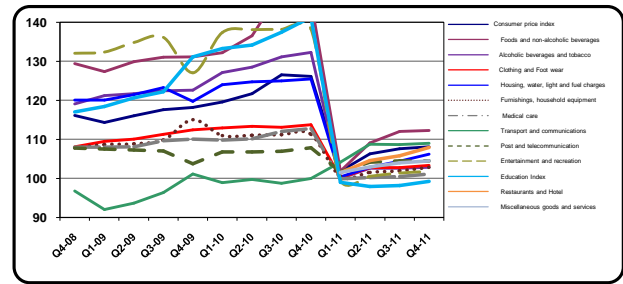
ຮູບທີ່ 3. ເງິນຝາກ ແລະ ເງິນກູ້ຂອງທົ່ວລະບົບທະນາຄານທຸລະກິດ

Figure 3. DEPOSITS AND LOANS OF COMMERCIAL BANKS



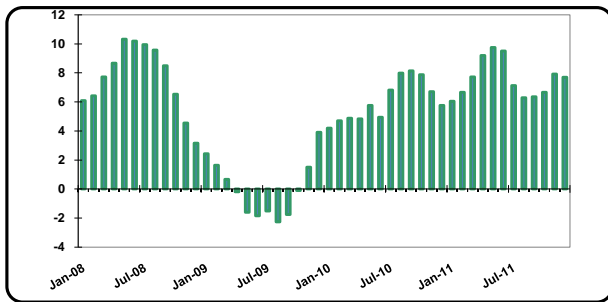
ຮູບທີ່ 4. ດັດຊະນິລາຄາການຊົມໃຊ້ຂອງຄົວເຮືອນແຍກຕາມໝວດສິນຄ້າ

Figure 4. CONSUMER PRICE INDEX BY GROUP OF COMMODITY



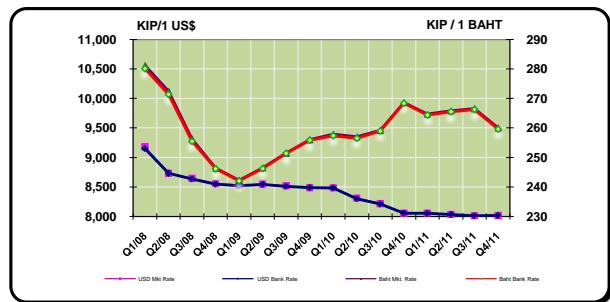
ຮູບທີ່ 5. ອັດຕາເງິນເຟີ້

Figure 5. INFLATION RATE



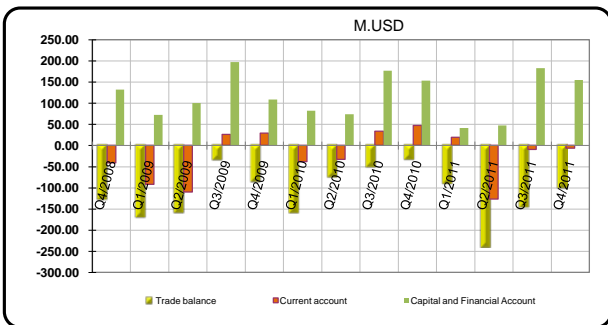
ຮູບທີ່ 6. ອັດຕາແລກປ່ຽນ

Figure 6. EXCHANGE RATE



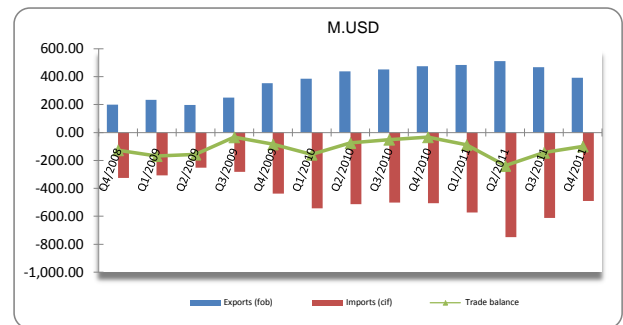
ຮູບທີ່ 7. ດຸນການຊໍາລະກັບຕ່າງປະເທດ

Figure 7. BALANCE OF PAYMENT



ຮູບທີ່ 8. ດຸນການຄ້າ

Figure 8. TRADE BALANCE



ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ

Source: Bank of the Lao PDR.

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