



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 Q1-2/2012
Monetary Statistics Q1-2/2012



ຍູ້ເມັງລາວໃຊ້ແຕ່ເງິນກີບ

Kip is Only Currency Used in Lao PDR.



Abbreviations:

BOL: Bank of Lao PDR

OMOs: Open Market Operation(s)

FCD: Foreign Currency Deposits

M2: Money Supply

SOEs: State-Owned Enterprises

MOM: Month on Month

YOY: Year on Year

Kip: Laos Currency

GDP: Gross Domestic Product

SOCBs: State-Owned Commercial Banks

BOP: Balance of Payment

ASEM9: Asia-Europe Meeting 9

BCEL: Banque Pour le Commerce Exterieur Lao

P: Preliminary Data

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**I. ສະພາບເງິນຕາຂອງ ສປປ ລາວ
ປະຈຳໄຕມາດ 1- 2/2012.**

1.1. ສະພາບລວມ

ສະພາບທາງດ້ານເງິນຕາຂອງ ສປປ ລາວ ໂດຍ ລວມຍັງສືບຕໍ່ມີສະຖຽນລະພາບ, ອັດຕາແລກປ່ຽນ ສືບຕໍ່ມີຄວາມສະຫງົບເຄື່ອນໄຫວຕາມຂອບເຂດທີ່ກຳນົດໄວ້, ອັດຕາເງິນເຟີ້ຍັງຮັກສາໄດ້ໃນລະດັບຕໍ່າຕົວເລກດຽວຄື: ອັດຕາເງິນເຟີ້ສະເລ່ຍໃນ 6 ເດືອນຕົ້ນປີ ແມ່ນ 4,96%. ການຂະຫຍາຍຕົວຂອງ ປະລິມານເງິນໃນໄຕມາດ 2/2012 ແມ່ນ 5,39% ທຽບໃສ່ທ້າຍປີ 2011. ລະບົບທະນາຄານສືບຕໍ່ໄດ້ຮັບການພັດທະນາ ແລະ ຂະຫຍາຍຕົວຢ່າງບໍ່ຢຸດຢັ້ງ. ຮອດໄຕມາດ 2/2012 ຍອດຊັບສິນ ເພີ່ມຂຶ້ນມາເປັນ 45.169,510 ຕື້ກີບ ຫລື ເທົ່າກັບ 24,58% ທຽບໃສ່ທ້າຍປີ 2011; ຍອດເງິນຝາກ ເພີ່ມຂຶ້ນ 23.430,50 ຕື້ກີບ ຫລືເທົ່າກັບ 9,03% ທຽບໃສ່ທ້າຍປີ 2011 ແລະ ຍອດສິນເຊື້ອຂອງທະນາຄານທຸລະກິດໄດ້ເພີ່ມຂຶ້ນມາເປັນ 20.727,47 ຕື້ກີບ ຫຼື ເທົ່າກັບ 17,72% ທຽບໃສ່ທ້າຍປີ 2011. ລະບົບທະນາຄານສືບຕໍ່ມີຄວາມປອດໄພໝັ້ນຄົງ ແລະ ມີຈຳນວນເພີ່ມຂຶ້ນ ເປັນ 28 ແຫ່ງ ໃນໄລຍະດຽວກັນ.

1.2. ນະໂຍບາຍເງິນຕາ ແລະ ອັດຕາແລກປ່ຽນ

ນະໂຍບາຍເງິນຕາຂອງທະນະຄານແຫ່ງ ສປປ ລາວ (ທຫລ) ແມ່ນສືບຕໍ່ປະຕິບັດເພື່ອແນ່ໃສ່ຮັກ ສາສະຖຽນລະພາບທາງດ້ານເງິນຕາແຫ່ງຊາດໃຫ້ມີຄວາມ ໝັ້ນທ່ຽງຍາວນານ, ຮັບປະກັນການຂະຫຍາຍຕົວຂອງປະລິມານເງິນໃຫ້ສອດຄ່ອງກັບຈັງຫວະການຂະຫຍາຍຕົວຂອງເສດຖະກິດແຕ່ລະໄລຍະ ແລະ ບໍ່ໃຫ້ກະທົບຕໍ່ເງິນເຟີ້. ໃນໄຕມາດ 1&2/2012 ທຫລ ໄດ້ຈັດຕັ້ງປະຕິບັດນະໂຍບາຍເງິນຕາແບບປະສົມປະສານໂດຍໄດ້ນຳໃຊ້ເຄື່ອງມືເງິນຕາຄື:

I. Lao Monetary Developments, Q1-Q2/2012.

1.1. Overview

Monetary situation in Lao PDR continued to remain broadly stable, the exchange rate continued to be stable, moving within the predetermined range, inflation rate was low and kept within a single digit. For instance, the average inflation rate for the first 6 months was 4.96 percent. The growth of broad money (M₂) in Q2/2012 rose by 5.39 percent compared to the end of the previous year. In addition, banking system has contantly developed and expanded. Up to Q2/2012 the total assets have increased to 45,169.510 billion Kip or up by 24.58 percent and total deposits have increased to 23,430.50 billion Kip or by 9.03 percent compared to the end of year 2011. Total credits of commercial banks was accounted for 20,727.47 billion Kip or rose by 17.72 percent compared to the end of last year. Besides, banking system remained financially sound and secured and continued to grow, with 28 banks operating in the Laos.

1.2. Monetary and Exchange Rate Policies

Monetary policy was conducted to maintain the long-term monetary stability and ensure the growth of money supply (M2) to be in line with the pace of economic development and avoid its impact on domestic inflation. During this period, BOL implemented a combined monetary framework by using monetary instruments as follows:

- (1) Firstly, continuing to maintain the reserve requirement ratio at 5 percent for Kip deposits and 10 percent for foreign

(1) ສືບຕໍ່ຮັກສາອັດຕາເງິນແຮຝາກບັງຄັບໄວ້ ໃນລະດັບ 5% ສໍາລັບເງິນຝາກເປັນເງິນກີບ ແລະ 10% ສໍາລັບເງິນຕາຕ່າງປະເທດ;

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

(3) ສືບຕໍ່ຊຸກຍູ້ໃຫ້ຕະຫຼາດເປີດເຄື່ອນໄຫວ ຢ່າງແຂງແຮງ ໂດຍສືບຕໍ່ຈຳໜ່າຍພັນທະບັດ ທຫລ ໃນຕະຫຼາດຂັ້ນໜຶ່ງ ແລະ ຕະຫຼາດຂັ້ນສອງຢ່າງເປັນ ປົກກະຕິ;

(4) ປະຕິບັດພາລະບົດບາດຜູ້ດັດສົມແຫຼ່ງສຸດ ທ້າຍ ເມື່ອເຫັນວ່າມີຄວາມຈຳເປັນ.

ດ້ານນະໂຍບາຍອັດຕາແລກປ່ຽນ, ທຫລ ແມ່ນສືບ ຕໍ່ປະຕິບັດນະໂຍບາຍອັດຕາແລກປ່ຽນຕາມກົນໄກ ຕະຫຼາດທີ່ມີການຄຸ້ມຄອງຂອງລັດໂດຍຮັກສາການ ໜັງຕຶງຂຶ້ນ-ລົງໃຫ້ໄປຕາມຂອບເຂດທີ່ກຳນົດໄວ້. ເພື່ອບັນລຸເປົ້າໝາຍ ດັ່ງກ່າວ ທຫລ ໄດ້ກຳນົດອັດ ຕາແລກປ່ຽນອ້າງອີງໃນແຕ່ລະວັນ, ດຳເນີນການ ດັດສົມຕະຫຼາດເງິນຕາຕ່າງປະເທດເມື່ອເຫັນວ່າມີ ຄວາມຈຳເປັນ, ສືບຕໍ່ນະໂຍບາຍເປີດກວ້າງການຊື້ -ຂາຍເງິນຕາຕ່າງປະເທດ ໂດຍບໍ່ກຳນົດຈຳນວນ, ຊຸກຍູ້ການຂະຫຍາຍຮ້ານແລກປ່ຽນໃຫ້ກວ້າງຂວາງ ເພື່ອອຳນວຍຄວາມສະດວກແກ່ສັງຄົມ. ຈາກການ ຈັດຕັ້ງປະຕິບັດນະໂຍບາຍດັ່ງກ່າວເຫັນວ່າສະພາບ ເງິນຕາແຫ່ງຊາດ ໃນ 6 ເດືອນຕົ້ນປີນີ້ເຫັນວ່າສືບຕໍ່ ມີສະຖຽນລະພາບ, ອັດຕາແລກປ່ຽນໂດຍລວມສືບ ຕໍ່ມີຄວາມສະຫງົບ, ສັງຄົມມີຄວາມເຊື່ອໝັ້ນຕໍ່ຄ່າ ເງິນກີບ ແລະ ລະບົບທະນາຄານດີຂຶ້ນກວ່າເກົ່າ.

1.3. ປະລິມານເງິນ

ໃນໄຕມາດ 2/2012 ປະລິມານເງິນ (M2) ມີຍອດ ເຫຼືອ 27.790,73 ຕື້ກີບ, ທຽບໃສ່ໄຕມາດ

currency deposits.

(2) Secondly, continuing to maintain the BOL’s short-term lending interest 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) Thirdly, continuing to promote Open Market Operation (OMOs) by issuing BOL securities in the primary and the secondary markets.

(4) Fourthly, BOL performed the role as a lender of the last resort for commercial banks when necessary.

In light of exchange rate policy, BOL continued to use a managed floating exchange rate regime based on market - oriented force and kept the movement of exchange rate to be in line with the BOL target range. In order to achieve its goal BOL has set up 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 unlimited amount, expanded more foreign exchange bureaus to facilitate public to have an access to foreign exchange.

Up on the implementation of aforementioned policy in the first six months of 2012, it has been seen that monetary condition was broadly stable, with exchange rate stability, strong public confidence in the currency and the banking system steadily improved and expanded.

1.3. Money Supply (M₂)

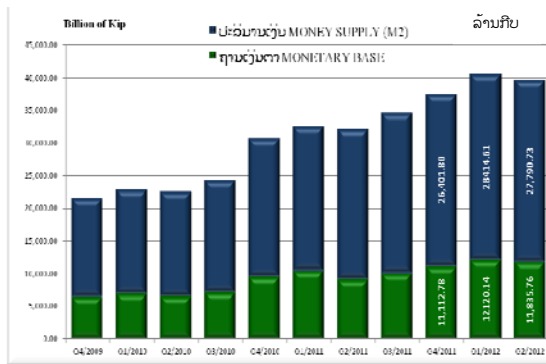
In the 2nd quarter of 2012, money supply (M₂) was amounted to 27,790.73 billion

1/2012 ຫຼຸດລົງ 2,20%. ອົງປະກອບທີ່ເຮັດໃຫ້ບໍລິມາດເງິນລວມ(M2) ຫຼຸດລົງ ຍ້ອນເງິນຢູ່ຂອດຈໍລະຈອນ ຫຼຸດລົງ 10,50%, ສ່ວນອົງປະກອບທີ່ ເປັນເງິນຝາກເປັນສະກຸນເງິນກີບເພີ່ມຂຶ້ນ 1,10% ກວມເອົາ 38,44% ຂອງ M₂, ເງິນຝາກເປັນສະກຸນເງິນຕາຕ່າງປະເທດ ຫຼຸດລົງ 1,80% ກວມເອົາ 45,92% ຂອງ M₂ (ເບິ່ງຕາຕະລາງທີ 3).

1.4. ຖານເງິນຕາ

ໃນໄຕມາດ 2/2012 ຖານເງິນຕາ ມີຍອດເຫຼືອ 11.835,76 ຕື້ກີບ ຫຼຸດລົງ 2,30% ທຽບໃສ່ໄຕມາດ 1/2012, ສາຍເຫດເນື່ອງຈາກເງິນສົດຢູ່ຂອດຈໍລະຈອນຫຼຸດລົງ 7% (ເບິ່ງຕາຕະລາງທີ 1).

ຮູບທີ 2. ຖານເງິນຕາ ແລະ ປະລິມານເງິນ (M2)
Figure 2. MONETARY BASE AND MONEY SUPPLY (M2)



ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ Source: Bank of the Lao PDR

1.5. ເງິນຝາກ

ໃນໄຕມາດ 2/2012 ຍອດເງິນຝາກຂອງທະນາຄານທຸລະກິດ (ບໍ່ລວມເງິນຝາກຂອງອົງການຈັດຕັ້ງສາກົນອື່ນ) ມີຍອດເຫຼືອ 23.430,51 ຕື້ກີບ ຫຼຸດລົງ 0,53% ເມື່ອທຽບໃສ່ໄຕມາດ 1/2012. ເງິນຝາກເປັນເງິນກີບກວມເອົາ 45,53% ແລະເງິນຝາກເປັນຕາຕ່າງປະເທດກວມເອົາ 54,47% ຂອງຍອດເງິນຝາກຂອງທະນາຄານທຸລະກິດທັງໝົດທຽບໃສ່ໄຕມາດ 1/2012 ຜ່ານມາ. ເມື່ອສົມທຽບການປ່ຽນແປງກັບໄຕມາດ 1/2012 ເຫັນວ່າເງິນຝາກ ເປັນ

Kip, dropped by 2.20 percent compared to the 1st quarter of 2012 due to currency outside banks dropped by 10.50 percent. While the component of Kip deposit increased by 1.10 percent and accounted for 38.44 percent of M₂, however, foreign currency deposits (FCD) dropped by 1.80 percent and accounted for 45.92 percent of M₂ (Table 3).

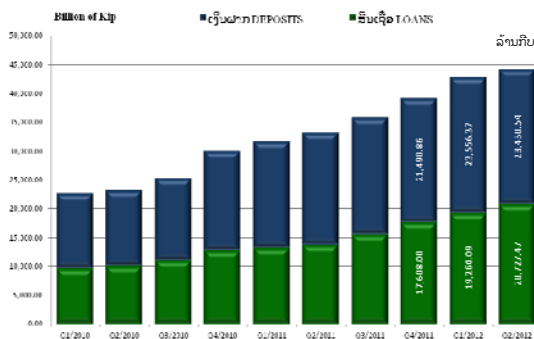
1.4. Money Base

In the 2nd quarter of 2012, monetary base was amounted to 11,835.76 billion Kip, dropped by 2.30 percent compared to the 1st quarter of 2012 due to the currency in circulation dropped by 7 percent (Table 1).

1.5. Deposits

In the 2nd quarter of 2012, the total commercial banks' deposits (excluding deposits of other international organizations) were 23,430.51 billion Kip, dropped by 0.53 percent compared to the 1st quarter of 2012. Kip deposits rose by 1 percent or represented 45.53 percent of total deposits in the commercial banks, in the mean time, FCDs dropped by 1.8 percent and accounted for 54.47 percent of total deposits in the commercial banks (Table 5)

ຮູບທີ 3. ເງິນຝາກ ແລະເງິນກູ້ຂອງທົ່ວລະບົບທະນາຄານທຸລະກິດ
Figure 3. DEPOSITS AND LOANS OF COMMERCIAL BANKS



ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ Source: Bank of the Lao PDR

ເງິນກີບແມ່ນເພີ່ມຂຶ້ນ 1% ໃນຂະນະທີ່ເງິນຝາກເປັນເງິນຕາຕ່າງປະເທດໄດ້ຫຼຸດລົງ 1,8% (ເບິ່ງຕາຕະລາງທີ 5).

1.6. ສິນເຊື່ອ

ໃນໄຕມາດ 2/2012 ສິນເຊື່ອໃຫ້ແກ່ພາກສ່ວນເສດຖະກິດຂອງທົ່ວລະບົບທະນາຄານທຸລະກິດມີ ຍອດເຫຼືອ 20.727,40 ຕື້ກີບ ເພີ່ມຂຶ້ນ 7,60% ທຽບໃສ່ໄຕມາດ 1/2012. ໃນນັ້ນ, ສິນເຊື່ອໃຫ້ພາກເອກະຊົນ ເພີ່ມຂຶ້ນ 7,91% ແລະ ສິນເຊື່ອໃຫ້ແກ່ລັດວິສາຫະກິດ ເພີ່ມຂຶ້ນ 3,70% (ເບິ່ງຕາຕະລາງທີ 6).

1.7. ອັດຕາດອກເບ້ຍ

ໃນໄຕມາດ 2/2012, ອັດຕາດອກເບ້ຍເງິນຝາກ-ເງິນກູ້ສະເລ່ຍ ຂອງທົ່ວລະບົບທະນາຄານທຸລະກິດ ໂດຍລວມບໍ່ມີການປ່ຽນແປງຫຼາຍທຽບກັບໄຕມາດ 1/2012 ຄື: ອັດຕາດອກເບ້ຍເງິນຝາກປະຢັດເປັນເງິນກີບ ແມ່ນ 3,14%, ເງິນຝາກມີກຳນົດ 12 ເດືອນ ແມ່ນ 8,67% ແລະ ຝາກມີກຳນົດເກີນ 12 ເດືອນ ແມ່ນ 9,94% ແລະ ຝາກມີກຳນົດ 24 ເດືອນ 11,39%. ສ່ວນອັດຕາດອກເບ້ຍເງິນຝາກປະຢັດເປັນເງິນບາດແມ່ນ 1,10%, ຝາກມີກຳນົດ 3 ເດືອນ ແມ່ນ 2,03%, ຝາກມີກຳນົດ 6 ເດືອນ ແມ່ນ 2,80%, ຝາກມີກຳນົດ 12 ເດືອນ ແມ່ນ 3,62% ແລະ ຝາກມີກຳນົດ 24 ເດືອນ ແມ່ນ 5,13%. ສ່ວນອັດຕາດອກເບ້ຍເງິນຝາກປະຢັດເປັນເງິນໂດລາແມ່ນ 1,33%, ຝາກມີກຳນົດ 3 ເດືອນ ແມ່ນ 2,27%, ຝາກມີກຳນົດ 6 ເດືອນແມ່ນ 2,95% ແລະຝາກມີກຳນົດ 12 ເດືອນແມ່ນ 3,56% (ເບິ່ງຕາຕະລາງທີ 12).

ອັດຕາດອກເບ້ຍເງິນກູ້ສະເລ່ຍ ທຽບໃສ່ໄຕມາດຜ່ານມາເຫັນວ່າຫຼຸດລົງເລັກນ້ອຍ. ອັດຕາດອກ

1.6. Credits

In the 2nd quarter of 2012, the total loans provided to economy by commercial banks were amounted to 20.727,40 billion Kip, an increase of 7.60 percent compared to the previous quarter of 2012. Of which, credits provided to state-owned enterprises and private sector increased by 3.70 percent and 7.91 percent respectively (Table 6).

1.7. Interest Rates

In the 2nd quarter of 2012, an average interest rates of lending and deposits of entire commercial banks were slightly changed compared to the 1st quarter of 2012 as follows: interest rate of Kip deposit in saving account was 3.14 percent, 12 month-term deposit was 8.67 percent, and more than 12 month-term deposits went up to 9.94 percent, and 24 month-term deposit was 11.39. While the interest rate of foreign currency saving accounts was slightly decreased such as: Thai Baht saving account dropped down to 1.10 from 1.12 percent, 3 month-term deposits was 2.03 percent, 6 month-term deposits fell to 2.80 from 2.90 percent and 12 month-term deposits dropped to 3.62 from 3.73 percent and 24 month-term deposits decreased to 5.13 percent from 5.17 percent. Saving rate of US\$ account was also slightly decreased from 1.36 percent to 1.33 percent, 3 month-term deposits from 2.43 percent to 2.27 percent, 6 month-term deposits from 3.01 percent to 2.95 percent and 12 month-term deposits from 3.65 percent to 3.56 percent (Table 12).

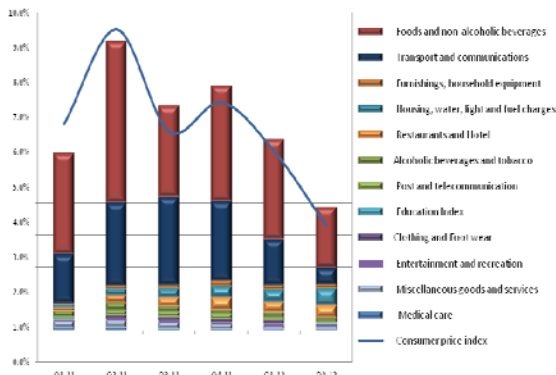
Compared to previous quarter, the average interest rates of short-term, medium-term and long-term loans for Kip currency was slightly decreased from 13.63 percent to 13.62 percent, from 13.94 percent to 13.55

ເບ້ຍເງິນກູ້ໄລຍະສັ້ນເປັນເງິນກີບແມ່ນ 13,62% ໄລຍະກາງແມ່ນ 13,55% ແລະ ໄລຍະຍາວແມ່ນ 14,17% ສຳລັບອັດຕາດອກເບ້ຍເງິນບາດ ແລະ ໂດລາກໍ່ມີການທ່າວ່າງຫຼຸດລົງເຊັ່ນກັນ (ເບິ່ງຕາຕະລາງທີ 12).

1.8. ລະດັບລາຄາສິນຄ້າ

ໃນໄຕມາດ 2/2012, ດັດຊະນີລາຄາຜູ້ຊົມໃຊ້ ເພີ່ມຂຶ້ນຈາກ -0,09% ໃນໄຕມາດ 01/2012 ມາເປັນ 2,22% ໃນໄຕມາດ 02/2012. ສາເຫດຍ້ອນໝວດລາຄາທີ່ຢູ່ອາໄສ, ນ້ຳປະປາ, ໄຟຟ້າ ແລະ ເຊື້ອເພັງ (ເປັນຕົ້ນລາຄາຊົມໃຊ້ໄຟຟ້າ ແລະ ເຊື້ອເພັງທຸກຖິ່ນ) ເພີ່ມຂຶ້ນຈາກ 1,28% ມາເປັນ 4,83%; ລາຄາໝວດຮ້ານອາຫານ ແລະ ໂຮງແຮມ ເພີ່ມຂຶ້ນ ຈາກ 0,13% ມາເປັນ 4,68%; ແລະ ໝວດສະບຽງອາຫານ-ເຄື່ອງດື່ມທີ່ບໍ່ແມ່ນເຫຼົ້າເພີ່ມຂຶ້ນຈາກ -1,38% ມາເປັນ 3,68%.

ຮູບທີ 4. ດັດຊະນີລາຄາການຊົມໃຊ້ຂອງຄົວເຮືອນແຍກຕາມໝວດສິນຄ້າ
Figure 4. CONSUMER PRICE INDEX BY GROUP OF COMMODITY



ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ Source: Bank of the Lao PDR

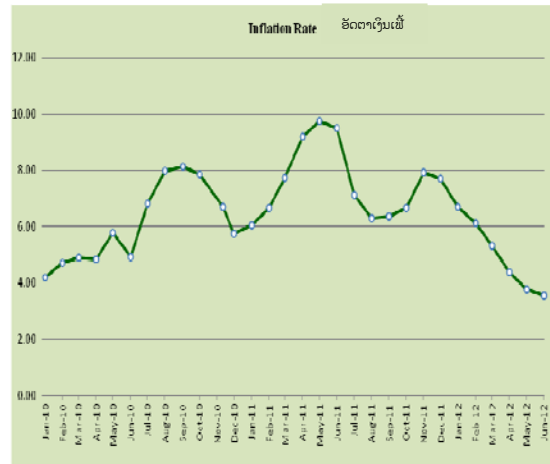
ໃນໄຕມາດ 02/2012 ທຽບໃສ່ໃນໄລຍະດຽວກັນຂອງປີຜ່ານມາ(YOY),ດັດຊະນີລາຄາຜູ້ຊົມໃຊ້ປ່ຽນແປງຈາກ 106,27 ໃນໄຕມາດ 02/2011, ມາເປັນ 110,42 ໃນໄຕມາດ 02/2012 ເຮັດໃຫ້ ອັດຕາເງິນເຟີ້ ໄຕມາດ 02/2012 ຢູ່ໃນລະດັບ 3,90%. ສາເຫດຕົ້ນຕໍທີ່ພາໃຫ້ອັດຕາ

percent and from 14.46 percent to 14.17 percent respectively. While the lending rates for Thai Baht and US\$ were also slightly downward adjusted (see table 12).

1.8. Price Level

In the 2nd quarter of 2012 consumer price index gradually increased to 2.22 percent from -0.09 percent in the 1st quarter of 2012, driven by housing price, water supply, electricity and fuel index. For instance, the price of electric and gas consumption rose up to 4.83 from 1.28 percent, price of restaurants and hotel index went up to 4.68 from 0.13 percent and foodstuff and non-alcoholic beverage index rose from -1.38 percent to 3.68 percent.

ຮູບທີ 5. ອັດຕາເງິນເຟີ້
Figure 5. INFLATION RATE



ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ Source: Bank of the Lao PDR

In the 2nd quarter of 2012 compared to the same period of the previous year (YOY), The consumer price index has increased to 110.42 from 106.27 in quarter 2/2012, which result the inflation rate in the 2nd quarter of 2012 presented at 3.90 percent. The main cause driven the rise in inflation rate was due to the price of house, water supply, electricity and fuel index. For instance the price of electric and gas

ເງິນເຟີ້ເພີ່ມຂຶ້ນ ຍ້ອນລາຄາໝວດທີ່ຢູ່ອາໄສ, ນ້ຳປະປາ, ໄຟຟ້າ ແລະ ເຊື້ອເພີງ ເປັນຕົ້ນລາຄາຊົມໃຊ້ໄຟຟ້າ ແລະແກດສຫຼງຕົ້ມເພີ່ມຂຶ້ນ ຈາກ 7,04% ມາເປັນ 9,60%. ລາຄາໝວດຮ້ານອາຫານ-ໂຮງແຮມເພີ່ມຂຶ້ນຈາກ 6,20% ມາເປັນ 8,25%; ແລະລາຄາໝວດການສຶກສາເປັນຕົ້ນຄ່າ ເທີມຮຽນ ແລະຄ່າຊຸດເຄື່ອງແບບນັກຮຽນ ເພີ່ມຂຶ້ນ ຈາກ -0,01% ມາເປັນ 1,38%. ນອກຈາກນີ້, ສາເຫດມາຈາກລາຄານັ້ນໃນຕະຫຼາດໂລກປັບຕົວ ເພີ່ມຂຶ້ນ ເມື່ອທຽບກັບປີຜ່ານມາເຮັດໃຫ້ລາຄາຂາຍຍ່ອຍຢູ່ພາຍໃນປະເທດປັບຕົວເພີ່ມຂຶ້ນ (ເບິ່ງຕາຕະລາງທີ 7).

1.9. ສະພາບອັດຕາແລກປ່ຽນ

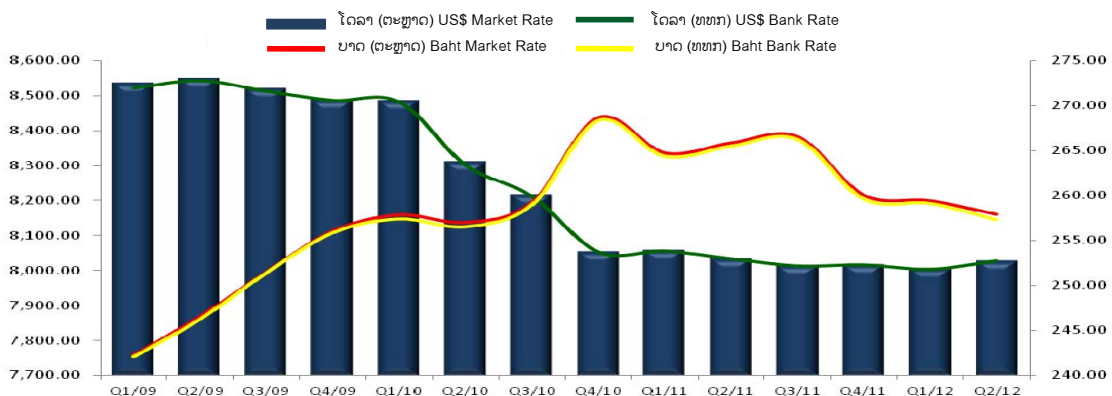
ໃນໄຕມາດ 2/2012 ທຽບໄຕມາດ 1/2012 ອັດຕາແລກປ່ຽນເງິນກີບ ທຽບກັບເງິນໂດລາສະຫະລັດ ສືບຕໍ່ມີຄວາມສະຫງົບ ໂດຍເໜັງຕີງໃນຂອບ ເຂດທີ່ກຳນົດໄວ້ ຄື: ເງິນກີບອ່ອນຄ່າ 0,04% ຈາກ 8.004,96 ກີບ/ໂດລາ ມາເປັນ 8.007,86 ກີບ/ໂດລາ ແຕ່ແຂງຄ່າທຽບກັບເງິນບາດ 0,88% ຈາກ 259,36 ກີບ/ບາດ ມາເປັນ 257,10 ກີບ/ບາດ.

consumption rose from 7.04 percent to 9.60 percent, restaurants and hotels rose from 6.20 percent to 8.25 percent and education such as tuition fees and uniform rose from -0.01 percent to 1.38 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 (Table7).

1.9. Exchange Rate

In the 2nd quarter of 2012 compared to the 1st quarter of 2012, the Kip exchange rate was slightly depreciated against the US\$ by 0.04 percent from 8,004.96 Kip/US\$ to 8,007.86 Kip/US\$; while Kip was appreciated against the Thai Baht by 0.88 percent from 259.36 Kip/Baht to 257.10 Kip/ Baht.

ຮູບທີ 6. ອັດຕາແລກປ່ຽນ
Figure 6. EXCHANGE RATE



ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ

Source: Bank of the Lao PDR

ສາເຫດຕົ້ນຕໍທີ່ພາໃຫ້ເງິນກີບອ່ອນຄ່າທຽບກັບເງິນໂດລາ ຍ້ອນສະພາບການແຂງຄ່າຂອງເງິນໂດລາ ທຽບໃສ່ເງິນສະກຸນຕ່າງໆ ໃນພາກພື້ນລວມທັງ ສປປ ລາວ ເນື່ອງຈາກນັກລົງທຶນຫັນມາຖືຄອງເງິນ ໂດລາ ແທນເງິນເອີໂຣເພີ່ມຂຶ້ນຍ້ອນບັນຫາວິກິດການໜີ້ສິນໃນເອີຣົບ. ສ່ວນເງິນກີບແຂງຄ່າທຽບກັບເງິນບາດ ຍ້ອນວ່າເງິນບາດອ່ອນຄ່າທຽບກັບເງິນໂດລາໃນຕະຫຼາດສາກົນ (ເບິ່ງຕາຕະລາງທີ 11).

II. ສະພາບການເຄື່ອນໄຫວຂອງຂະແໜງທະນາຄານທຸລະກິດ

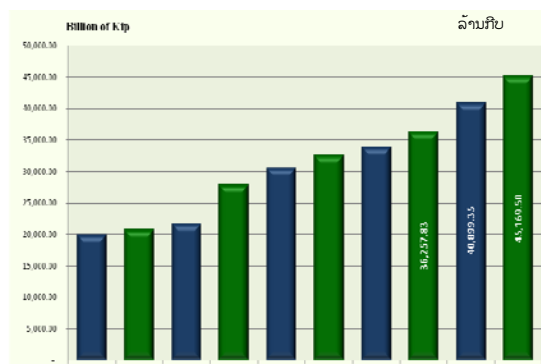
ສະພາບການເຄື່ອນໄຫວຂອງລະບົບທະນາຄານແມ່ນສືບຕໍ່ໄດ້ຮັບການພັດທະນາ ແລະ ຂະຫຍາຍຕົວ ແລະ ມີຄວາມໝັ້ນຄົງ. ຍອດຊັບສິນຂອງລະບົບທະນາຄານໄດ້ເພີ່ມຂຶ້ນຈາກ 36.257,83 ຕື້ກີບໃນທ້າຍປີ 2011 ມາເປັນ 45.169,43 ຕື້ກີບ ຫຼື ປະມານ 24,58% ທຽບໃສ່ໄລຍະທ້າຍປີ 2011. ເງິນຝາກສືບຕໍ່ເພີ່ມຂຶ້ນຈາກ 21,490.86 ຕື້ກີບ ມາເປັນ 23.430,54 ຕື້ກີບ ຫຼື ເພີ່ມຂຶ້ນ 9,03%. ສຳລັບເງິນກູ້ຂອງທະນາຄານທຸລະກິດແມ່ນ ຈາກ 17,608 ຕື້ກີບມາເປັນ 20.727,47 ຕື້ກີບ ຫຼື ເທົ່າກັບ 17,72%. ໃນນີ້ທະນາຄານທຸລະກິດລັດກວມເອົາ 52,08% ຂອງຍອດຊັບສິນ, 64,40% ຂອງຍອດເງິນຝາກ ແລະ 62,56 % ຂອງຍອດເງິນກູ້ (ເບິ່ງຕາຕະລາງ 4&5). ມາຮອດເດືອນ 6/2012, ໄດ້ມີທະນາຄານທຸລະກິດຈຳນວນ 28 ແຫ່ງ, ມີສາຂາລວມທັງໝົດ 79 ແຫ່ງ, ໜ່ວຍບໍລິການ 260 ແຫ່ງ ໃນຂອບເຂດທົ່ວປະເທດ (ເບິ່ງຕາຕະລາງທີ 2).

The main factor driving the depreciation of Kip vis-a-vis US\$ was due to the appreciation of dollar against major currencies as a result of investor’s lacks of confidence in the measures of resolving debt crisis in Eurozone, pushing high demand in US\$. While the appreciation of Kip against Thai Baht was due to the depreciation of Thai Baht against US\$ in the international market (Table 11).

II. Banking Sector Developments

Banking sector continues to expand steadily and is broadly sound. Total assets of commercial banks rose from 36,257.83 billion Kip to 45,169.50 billion or about 24.58 percent compared with December 2011. Total deposits rose from 21,490.86 billion Kip to 23,430.54 billion Kip or increased by 9.03 percent. , total loans also rose from 17.608 billion Kip to 20,727.47 billion Kip or rose by 17.72 percent. In terms of market share, state-owned commercial banks are accounted for 52.8 percent for assets, 64.04 percent for deposits and 62.56 percent for loans (see table 4&5). There are 28 commercial banks operating in Laos with 79 branches and 260 service units nationwide (Table 2).

ຮູບທີ 1. ຊັບສິນຂອງທົ່ວລະບົບທະນາຄານທຸລະກິດ
Figure 1. TOTAL ASSETS OF COMMERCIAL BANKS



ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ

Source: Bank of the Lao PDR

III. ພາກຕ່າງປະເທດ

3.1 ດຸນການຊໍາລະກັບຕ່າງປະເທດ

ດຸນການຊໍາລະກັບຕ່າງປະເທດຂອງ ສປປ ລາວ ໃນໄຕມາດ 2/2012 ສືບຕໍ່ຂາດດຸນ 158,76 ລ້ານໂດລາ ສິ່ງຜົນໃຫ້ຄັງສໍາຮອງເງິນຕາຕ່າງປະເທດ ຫຼຸດລົງ 9,95% ຫຼື ຈາກລະດັບ 674,82 ລ້ານໂດລາ ໃນໄຕມາດ 1/2012 ມາເປັນ 607,66 ລ້ານໂດລາໃນໄຕມາດ 2/2012, ຊຶ່ງສາມາດກຸ້ມການນໍາເຂົ້າສິນຄ້າໄດ້ພຽງແຕ່ 2,7 ເດືອນ (ຕາຕະລາງທີ 13).

1) ດຸນຊໍາລະປົກກະຕິ

ດຸນບັນຊີຊໍາລະປົກກະຕິໃນໄຕມາດ 2/2012 ເກີນດຸນ 24,96 ລ້ານໂດລາ ໃນນັ້ນດຸນບໍລິການເກີນດຸນ 60,59 ລ້ານໂດລາ, ເງິນໂອນຊ່ວຍເຫຼືອລ້າ ເກີນດຸນ 39,45 ລ້ານໂດລາ ໃນຂະນະດຸນການຄ້າ ຂາດດຸນ 57,42 ລ້ານໂດລາ ແລະ ດຸນລາຍຮັບສຸດທິ ຂາດດຸນ 17,66 ລ້ານໂດລາ ຕາມລຳດັບ, ຊຶ່ງມີລາຍລະ ອງດັ່ງນີ້:

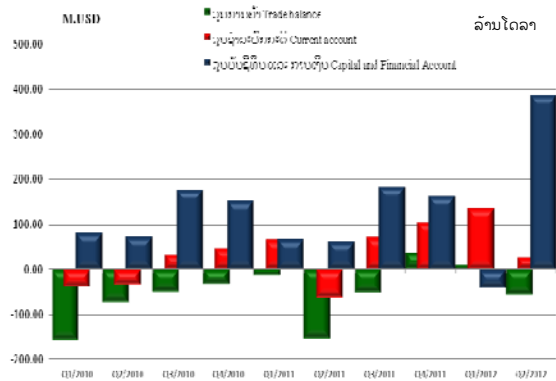
ໃນໄຕມາດ 2/2012, ດຸນການຄ້າ ຂາດດຸນຈຳນວນ 57,42 ລ້ານໂດລາ, ເມື່ອທຽບໃສ່ໄຕມາດ 1/2012 ເຫັນວ່າ ຂາດດຸນເພີ່ມຂຶ້ນ 776,52%. ມູນຄ່າການຄ້າປະຕິບັດໄດ້ 1.299,29 ລ້ານໂດລາ ແລະ ເພີ່ມຂຶ້ນ 36,94% ທຽບໃສ່ໄຕມາດ 1/2012, ໃນນັ້ນມູນຄ່າການນໍາເຂົ້າມີຈຳນວນ 678,36 ລ້ານໂດລາ ຊຶ່ງເພີ່ມຂຶ້ນ 44,28% ເມື່ອທຽບໃສ່ໄຕມາດ 1/2012. ການນໍາເຂົ້າສິນຄ້າສ່ວນໃຫຍ່ ແມ່ນສິນຄ້າຊົມໃຊ້ມີມູນຄ່າ 347,51 ລ້ານໂດລາ ຊຶ່ງເພີ່ມຂຶ້ນ 87,10%, ຮອງລົງມາແມ່ນສິນຄ້າເພື່ອການລົງທຶນມີມູນຄ່າ 305,90 ລ້ານໂດລາ ເພີ່ມຂຶ້ນ 15,82% ແລະ ນໍາເຂົ້າໄຟຟ້າ ມີມູນຄ່າ 17,90 ລ້ານໂດລາ ເພີ່ມຂຶ້ນ 16,58% ເມື່ອທຽບໃສ່ໄຕມາດ 1/2012. ສໍາລັບມູນຄ່າການສົ່ງອອກມີຈຳນວນ 620,94 ລ້ານ

III. External Sector

3.1 Balance of Payment

The Balance of Payment (BOP) in the 2nd quarter of 2012 continued to record a deficit of US\$ 158.76 million. This has resulted in decreasing in foreign reserve by 9.95 percent or from US\$ 674.82 million in the 1st quarter to US\$ 607.66 million in the 2nd quarter 2012. The level of foreign reserve can only cover 2.7 months of imports of goods (Table 13).

ຮູບທີ 7. ດຸນການຊໍາລະກັບຕ່າງປະເທດ
Figure 7. BALANCE OF PAYMENT



ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ Source: Bank of the Lao PDR

1. Current Account

In the 2nd quarter of 2012, the stance of current account was in surplus of US\$ 24.96 million. Of which the service (net) was in surplus of US\$ 60.59 million, transfer of grants was in surplus of US\$ 39.45 million, while trade balance was in deficit of US\$ 57.42 million and factor income (net) was in deficit of US\$ 17.66 million respectively, the details discussed below :

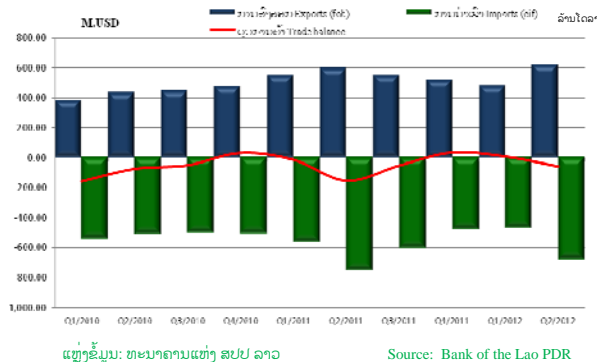
The trade balance in the 2nd quarter of 2012 was in deficit of US\$ 57.42 million, and increase in deficit of 776.52 percent. The trade value of 2nd quarter 2012 reached US\$ 1,299.29 million, which rose by 36.94

ໂດລາ ເພີ່ມຂຶ້ນ 29,73% ເມື່ອທຽບໃສ່ໄຕມາດ 1/2012. ສິນຄ້າສິ່ງອອກຕົ້ນຕໍແມ່ນ ບໍ່ແຮ່ ມີມູນຄ່າ 236,35 ລ້ານໂດລາ ແຕ່ຫຼຸດລົງ 6,09% ແລະ ສິ່ງອອກໄຟຟ້າ ມີມູນຄ່າ 105,44 ລ້ານໂດລາ ເພີ່ມຂຶ້ນ 16,35% ເມື່ອທຽບ ໃສ່ໄຕມາດ 1/2012. ດຸນບໍລິການ ສືບຕໍ່ເກີນດຸນ 60,59 ລ້ານໂດລາ ແຕ່ ຫຼຸດລົງ 18,58% ເມື່ອທຽບໃສ່ໄຕມາດ 1/2012, ສາ ເຫດຕົ້ນຕໍເນື່ອງຈາກລາຍຮັບຈາກ ການທ່ອງທ່ຽວ ຫຼຸດລົງ 12,83 ລ້ານໂດລາ, ໃນຂະນະທີ່ລາຍຈ່າຍ ບໍລິການປະກັນໄພ ເພີ່ມຂຶ້ນ 18,5 ລ້ານໂດລາ ເມື່ອທຽບໃສ່ໄຕມາດຜ່ານມາ.

ດຸນລາຍໄດ້ສຸດທິ ສືບຕໍ່ຂາດດຸນ 17,66 ລ້ານ ໂດລາ ຊຶ່ງຂາດດຸນເພີ່ມຂຶ້ນ 14,04% ເມື່ອທຽບກັບ ໄຕມາດ 1/2012 ສາເຫດຕົ້ນຕໍເນື່ອງຈາກຈ່າຍເງິນ ເດືອນໃຫ້ແຮງງານຕ່າງປະເທດ ທີ່ເຮັດວຽກຢູ່ລາວ ເພີ່ມຂຶ້ນ 194,63% ເມື່ອທຽບໃສ່ໄຕມາດ 1/2012 ສ່ວນເງິນໂອນຊ່ວຍເຫຼືອລ້າສືບຕໍ່ເກີນດຸນ 39,45 ລ້ານໂດລາ ຊຶ່ງຫຼຸດລົງ 46,08%. ເມື່ອທຽບໃສ່ໄຕ ມາດ 1/2012, ໃນນັ້ນ ເງິນໂອນຊ່ວຍເຫຼືອພາກລັດ ຖະບານຫຼຸດລົງ 37,16 ລ້ານໂດລາ ຫຼື 60,17% ເມື່ອທຽບໃສ່ໄຕມາດຜ່ານມາ.

ໝາຍເຫດ: ມູນຄ່າການນຳເຂົ້າຂ້າງເທິງ ແມ່ນບໍ່ ລວມສິນຄ້ານຳເຂົ້າມາກະກຽມກອງປະຊຸມASEM9 (ເບິ່ງຕາຕະລາງທີ 13).

ຮູບທີ 8. ດຸນການຄ້າ
Figure 8. TRADE BALANCE



percent compared to the 1st quarter of 2012, of which, the value of import was US\$ 678.36 million, rose by 44.28 percent compared to the 1st quarter. The main import components were consumption of goods, which amounted to US\$ 347.51 million, rose by 87.10 percent, follows by goods for investment was amounted to US\$ 305.90 million, rose by 15.82 percent and electricity imports were amounted to US\$ 17.90 million, rose by 16.58 percent compared to the 1st quarter of 2012. On the other hand, the total export reached US\$ 620.94 million, rose by 29.73 percent compared to the 1st quarter of 2012. The exported of goods mainly were mining which is amounted to US\$ 236.35 million, but dropped by 6.09 percent and exports of electricity amounted to US\$ 105.44 million, went up by 16.35 percent compared to the 1st quarter of 2012.

The services was continuing remain in surplus of US\$ 60.59 million, or decreased in surplus of 18.58 percent compared to the previous quarter 1/2012 the main causal factor was due to the decrease in revenue from tourism of US\$ 12.83 million, while expenditure in insurance sector rose by US\$ 18.5 million compared to previous quarter.

The factor income (net) continued to remain in deficit of US\$ 17.66 million, which increased in deficit of 14.04 percent compared to previous quarter as the result of the payments to expatriate workers in Lao rose by 194.63 percent compared to 1/2012.

In the 2nd quarter of 2012, net transfers continued to record a surplus of US\$ 39.45 million, which decreased in surplus of 46.08 percent compared to the 1st quarter of

2) ດຸນບັນຊີທຶນ ແລະ ການເງິນ

ໃນໄຕມາດ 2/2012 ດຸນບັນຊີທຶນ ແລະ ການເງິນມີມູນຄ່າ 387,88 ລ້ານໂດລາ ເພີ່ມຂຶ້ນ 1.032,46% ເມື່ອທຽບໃສ່ໄຕມາດ 1/2012. ໃນນັ້ນ, ກະແສເງິນລົງທຶນຈາກຕ່າງປະເທດຜ່ານລະບົບທະນາຄານມີມູນຄ່າ 66,80 ລ້ານໂດລາ ຊຶ່ງເພີ່ມຂຶ້ນ 33,75% ເມື່ອທຽບໃສ່ໄຕມາດ 1/2012 ສາເຫດເນື່ອງຈາກມີການລົງທຶນໃນຂະແໜງບໍ່ແຮ່ 18,84 ລ້ານໂດລາ ເຊິ່ງເພີ່ມຂຶ້ນ 191,19%. ສຳລັບການລົງທຶນໃນຫຼັກຊັບຂອງຕ່າງປະເທດ ມີມູນຄ່າ 1,25 ລ້ານໂດລາ ເພີ່ມຂຶ້ນ 29,49% ເມື່ອທຽບໃສ່ໄຕມາດ 1/2012.

ສາເຫດເນື່ອງມາຈາກການລົງທຶນໃນຮຸ້ນຂອງທະນາຄານການຄ້າຕ່າງປະເທດລາວມະຫາຊີນ ເພີ່ມຂຶ້ນ 0,85 ລ້ານໂດລາ ຫຼື 283,33% ເມື່ອທຽບໃສ່ໄຕມາດຜ່ານມາ. ສ່ວນການລົງທຶນອື່ນໆ ມີມູນຄ່າເຖິງ 319,83 ລ້ານໂດລາ ເຊິ່ງເພີ່ມຂຶ້ນເຖິງ 445,73% ເມື່ອທຽບໃສ່ໄຕມາດ 1/2012 ສາເຫດເນື່ອງຈາກ ທະນາຄານທຸລະກິດມີການລົງທຶນໃນຊັບສິນຕ່າງປະເທດເພີ່ມຂຶ້ນເຖິງ 336,05% ເມື່ອທຽບໃສ່ໄຕມາດ 1/2012.

ມາຮອດໄຕມາດ 2/2012 ຍອດໜີ້ສິນຕ່າງປະເທດຂອງ ສປປ ລາວ ມີຈຳນວນ 3.003,28 ລ້ານໂດລາ ເພີ່ມຂຶ້ນ 0,78% ເມື່ອທຽບໃສ່ໄຕມາດ 1/2012. ໜີ້ສິນຈຳນວນດັ່ງກ່າວ ເປັນໜີ້ສິນເງິນກູ້ໄລຍະຍາວແບບສອງຝ່າຍກວມເອົາ 44,43% ຂອງໜີ້ສິນຕ່າງປະເທດທັງໝົດ ແລະ ເພີ່ມຂຶ້ນ 3,10% ເມື່ອທຽບໃສ່ໄຕມາດຜ່ານມາ (ເບິ່ງຕາຕະລາງທີ 13).

2012, of which, transfer of grants for the public was decreased by US\$ 37.16 million, or by 60.17 percent. Compared to previous quarter.

Note: the value of import mentioned above was excluding imports for the preparation of ASEM9 (Table 13).

2. Financial and Capital Accounts

In the 2nd quarter of 2012, the financial and capital accounts were amounted to US\$ 387,88 million, rose by 1,032.46 percent compared to the previous quarter. Of which, the inflow of foreign direct investment transferred via banking system was totally amounted to US\$ 66.80 million, rose by 33.75 percent compared to the 1st quarter of 2012 caused by large investment in mining sector, which amounted to US\$ 18.84 million, rose by 191.19 percent. While investment in securities by foreign investors was amounted to US\$ 1.25 million, up by 29.49 percent compared to 1st quarter of 2012, this increase was linked from a buying of BCEL' shares by foreign investors which rose by US\$ 0.85 million or 283.33 percent compared to the previous quarter. Other investments were amounted to US\$ 319,83 million, rose by 445.73 percent compared to the 1st quarter of 2012, due to the increase in investing in foreign assets by commercial banks accounted for 336.05 percent compared to the 1st quarter of 2012.

Up to the 2nd quarter of 2012, external debt of the Lao PDR was amounted to US\$ 3,003.28 million, rose by 0.78 percent compared to the previous quarter. These external debts are a long-term bilateral debt that covered 44.43 percent of the total external debt and increase by 3.10 percent compared to the previous quarter (Table 13).

Appendix

ຕາຕະລາງ 4: ຊັບສິນຂອງທະນາຄານທຸລະກິດ

ກົມນະໂຍບາຍເງິນຕາ

TABLE 4: ASSETS OF COMMERCIAL BANKS

P

Monetary Policy Department

| ລາຍການ | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | Q1/2012 | Q2/2012 | ITEMS |
|---------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------------------------------------------------------|
| ທະນາຄານທຸລະກິດລັດ + ທະນາຄານສະເພາະກິດ | | | | | | | | |
| ຍອດຊັບສິນ (ຕື້ກີບ) | 16,548.56 | 19,181.56 | 19,885.22 | 20,001.67 | 21,493.38 | 23,794.78 | 23,525.55 | Total Assets (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 59.32 | 62.62 | 61.11 | 58.98 | 59.28 | 58.18 | 52.08 | Assets to total assets (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງຊັບສິນ (%) | 20.02 | 15.91 | 3.67 | 0.59 | 7.46 | 10.71 | (1.13) | Growth rate of assets (%) |
| ທະນາຄານຮ່ວມທຶນ | | | | | | | | |
| ຍອດຊັບສິນ (ຕື້ກີບ) | 3,363.38 | 2,987.55 | 3,429.96 | 4,193.73 | 3,947.84 | 4,867.24 | 4,130.63 | Total Assets (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 12.06 | 9.75 | 10.54 | 12.37 | 10.89 | 11.90 | 9.14 | Assets to total assets (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງຊັບສິນ (%) | 113.31 | (11.17) | 14.81 | 22.27 | (5.86) | 23.29 | (15.13) | Growth rate of assets (%) |
| ທະນາຄານເອກະຊົນ | | | | | | | | |
| ຍອດຊັບສິນ (ຕື້ກີບ) | 5,007.92 | 5,554.86 | 5,922.12 | 6,587.33 | 7,342.05 | 8,314.89 | 7,363.88 | Total Assets (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 17.95 | 18.13 | 18.20 | 19.42 | 20.25 | 20.33 | 16.30 | Assets to total assets (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງຊັບສິນ (%) | 30.01 | 10.92 | 6.61 | 11.23 | 11.46 | 13.25 | (11.44) | Growth rate of assets (%) |
| ທະນາຄານສາຂາຕ່າງປະເທດ | | | | | | | | |
| ຍອດຊັບສິນ (ຕື້ກີບ) | 2,976.95 | 2,909.92 | 3,300.34 | 3,130.10 | 3,474.56 | 3,922.44 | 10,149.44 | Total Assets (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 10.67 | 9.50 | 10.14 | 9.23 | 9.58 | 9.59 | 22.47 | Assets to total assets (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງຊັບສິນ (%) | 15.47 | (2.25) | 13.42 | (5.16) | 11.00 | 12.89 | 158.75 | Growth rate of assets (%) |
| TOTAL : | | | | | | | | |
| ຍອດຊັບສິນ (ຕື້ກີບ) | 27,896.81 | 30,633.89 | 32,537.64 | 33,912.83 | 36,257.83 | 40,899.35 | 45,169.50 | 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 (%) | 28.00 | 9.81 | 6.21 | 4.23 | 6.91 | 12.80 | 10.44 | Growth rate of commercial banks assets (%) |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ

Source: Bank of the Lao PDR

ໝາຍເຫດ P: ຕົວເລກເບື້ອງຕົ້ນ

Note P: Preliminary data

Appendix

ຕາຕະລາງ 5: ຍອດເງິນຝາກຂອງທະນາຄານທຸລະກິດ

TABLE 5: DEPOSITS OF COMMERCIAL BANKS

ກົມນະໂຍບາຍເງິນຕາ

P

Monetary Policy Department

| ລາຍການ | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | Q1/2012 | Q2/2012 | ITEMS |
|---------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------------------------------------------------|
| ທະນາຄານທຸລະກິດລັດ + ທະນາຄານສະເພາະກິດ | | | | | | | | |
| State-owned commercial banks + Specialized banks | | | | | | | | |
| ຍອດເງິນຝາກ (ຕື້ກີບ) | 11,653.63 | 12,639.18 | 13,196.38 | 13,388.09 | 14,219.62 | 15,340.07 | 15,089.24 | Total amount of Deposits (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 67.41 | 68.79 | 68.13 | 66.07 | 66.17 | 65.13 | 64.40 | Deposits to the total deposits (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງເງິນຝາກ (%) | 20.72 | 8.46 | 4.41 | 1.45 | 6.21 | 7.88 | (1.64) | Growth rate of deposits (%) |
| ທະນາຄານຮ່ວມທຶນ | | | | | | | | |
| Joint venture banks | | | | | | | | |
| ຍອດເງິນຝາກ (ຕື້ກີບ) | 1,247.65 | 928.03 | 922.41 | 1,223.65 | 1,235.60 | 1,256.35 | 1,295.00 | Total amount of Deposits (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 7.22 | 5.05 | 4.76 | 6.04 | 5.75 | 5.33 | 5.53 | Deposits to the total deposits (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງເງິນຝາກ (%) | 16.27 | (25.62) | (0.61) | 32.66 | 0.98 | 1.68 | 3.08 | Growth rate of deposits (%) |
| ທະນາຄານເອກະຊົນ | | | | | | | | |
| Private banks | | | | | | | | |
| ຍອດເງິນຝາກ (ຕື້ກີບ) | 3,401.32 | 3,811.60 | 3,953.51 | 4,525.35 | 4,935.83 | 5,634.98 | 5,284.79 | Total amount of Deposits (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 19.67 | 20.75 | 20.41 | 22.33 | 22.97 | 23.92 | 22.56 | Deposits to the total assets (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງຊັບສິນ (%) | 29.60 | 12.06 | 3.72 | 14.46 | 9.07 | 14.16 | (6.21) | Growth rate of assets (%) |
| ທະນາຄານສາຂາຕ່າງປະເທດ | | | | | | | | |
| Branches of foreign banks | | | | | | | | |
| ຍອດເງິນຝາກ (ຕື້ກີບ) | 985.17 | 993.49 | 1,297.93 | 1,127.82 | 1,099.81 | 1,323.27 | 1,761.51 | Total Deposits (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 5.70 | 5.41 | 6.70 | 5.57 | 5.12 | 5.62 | 7.52 | Deposits to the total deposits (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງເງິນຝາກ (%) | 11.14 | 0.84 | 30.64 | (13.11) | (2.48) | 20.32 | 33.12 | Growth rate of deposits (%) |
| ໂ ຸ ັ ະ ຕ ັ ັ ັ | | | | | | | | |
| TOTAL : | | | | | | | | |
| ຍອດເງິນຝາກ (ຕື້ກີບ) | 17,287.77 | 18,372.30 | 19,370.23 | 20,264.91 | 21,490.86 | 23,554.67 | 23,430.54 | 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 (%) | 21.42 | 6.27 | 5.43 | 4.62 | 6.05 | 9.60 | (0.53) | Growth rate of commercial banks deposits (%) |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ

Source: Bank of the Lao PDR

ໝາຍເຫດ P: ຕົວເລກເບື້ອງຕົ້ນ

Note P: Preliminary data

Appendix

ຕາຕະລາງ 5.1: ປະເພດເງິນຝາກຂອງທະນາຄານທຸລະກິດ

TABLE 5.1: TYPE OF DEPOSITS OF COMMERCIAL BANKS

(* ຄູ່: in billions of Kip)

ກົມນະໂຍບາຍເງິນຕາ

P

Monetary Policy Department

| ລາຍການ | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | Q1/2012 | Q2/2012 | ITEMS | | | | | | | |
|-----------------------------------------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|--------------------------------------------------------|
| | Share (%) | Share (%) | Share (%) | Share (%) | Share (%) | Share (%) | Share (%) | | | | | | | | |
| ທະນາຄານທຸລະກິດລັດ + ທະນາຄານສະເພາະກິດ | 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 | 15,339.83 | 65.12 | 15,089.45 | 64.40 | State-owned commercial banks +Specialized banks |
| ເງິນຝາກເປັນເງິນກີບ | 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 | 8,083.29 | 34.32 | 8,178.09 | 34.90 | Currency deposits in Kip |
| ເງິນຝາກກະແສລາຍວັນ | 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 | 1,872.76 | 7.95 | 1,605.17 | 6.85 | Currency deposits |
| ເງິນຝາກປະຢັດ | 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 | 2,134.30 | 9.06 | 2,079.10 | 8.87 | Saving deposits |
| ເງິນຝາກປະຈຳ | 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 | 4,076.23 | 17.31 | 4,493.82 | 19.18 | Term deposits |
| ເງິນຝາກເປັນເງິນຕາຕ່າງປະເທດ | 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 | 7,256.54 | 30.81 | 6,911.36 | 29.50 | Foreign currency deposits |
| ເງິນຝາກກະແສລາຍວັນ | 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 | 1,912.43 | 8.12 | 1,533.32 | 6.54 | Currency deposits |
| ເງິນຝາກປະຢັດ | 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 | 3,716.39 | 15.78 | 3,694.39 | 15.77 | Saving deposits |
| ເງິນຝາກປະຈຳ | 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 | 1,627.72 | 6.91 | 1,683.65 | 7.19 | Term deposits |
| ທະນາຄານຮ່ວມທຶນ + ທະນາຄານເອກະຊົນ | 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 | 6,891.14 | 29.26 | 6,507.57 | 27.77 | Joint venture banks+Private bank |
| ເງິນຝາກເປັນເງິນກີບ | 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 | 2,292.23 | 9.73 | 2,240.54 | 9.56 | Currency deposits in Kip |
| ເງິນຝາກກະແສລາຍວັນ | 193.65 | 1.12 | 193.52 | 1.05 | 227.96 | 1.18 | 277.22 | 1.37 | 317.25 | 1.48 | 344.19 | 1.46 | 264.90 | 1.13 | Currency deposits |
| ເງິນຝາກປະຢັດ | 320.65 | 1.85 | 344.79 | 1.88 | 345.33 | 1.78 | 398.23 | 1.97 | 455.74 | 2.12 | 472.19 | 2.00 | 387.23 | 1.65 | Saving deposits |
| ເງິນຝາກປະຈຳ | 896.29 | 5.18 | 978.23 | 5.32 | 1,103.55 | 5.70 | 1,211.52 | 5.98 | 1,309.03 | 6.09 | 1,475.85 | 6.27 | 1,588.41 | 6.78 | Term deposits |
| ເງິນຝາກເປັນເງິນຕາຕ່າງປະເທດ | 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 | 4,598.91 | 19.52 | 4,267.03 | 18.21 | Foreign currency deposits |
| ເງິນຝາກກະແສລາຍວັນ | 880.14 | 5.09 | 979.72 | 5.33 | 921.66 | 4.76 | 1,154.01 | 5.69 | 1,151.03 | 5.36 | 1,338.04 | 5.68 | 918.30 | 3.92 | Currency deposits |
| ເງິນຝາກປະຢັດ | 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 | 1,303.55 | 5.53 | 1,301.54 | 5.55 | Saving deposits |
| ເງິນຝາກປະຈຳ | 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 | 1,957.32 | 8.31 | 2,047.19 | 8.74 | Term deposits |
| ທະນາຄານສາຂາຕ່າງປະເທດ+ທະນາຄານໃນເຄືອຂ່າຍ | 1,065.07 | 6.16 | 991.96 | 5.40 | 1,296.63 | 6.69 | 1,130.87 | 5.58 | 1,100.42 | 5.12 | 1,323.73 | 5.62 | 1,833.49 | 7.83 | Foreign branches+ Affiliated banks |
| ເງິນຝາກເປັນເງິນກີບ | 105.81 | 0.61 | 88.30 | 0.48 | 97.85 | 0.51 | 111.20 | 0.55 | 154.60 | 0.72 | 187.22 | 0.79 | 248.40 | 1.06 | Currency deposits in Kip |
| ເງິນຝາກກະແສລາຍວັນ | 35.02 | 0.20 | 44.68 | 0.24 | 27.07 | 0.14 | 42.66 | 0.21 | 62.65 | 0.29 | 83.82 | 0.36 | 45.50 | 0.19 | Currency deposits |
| ເງິນຝາກປະຢັດ | 31.38 | 0.18 | 30.18 | 0.16 | 29.72 | 0.15 | 38.77 | 0.19 | 41.93 | 0.20 | 38.03 | 0.16 | 39.67 | 0.17 | Saving deposits |
| ເງິນຝາກປະຈຳ | 39.41 | 0.23 | 13.44 | 0.07 | 41.06 | 0.21 | 29.77 | 0.15 | 50.02 | 0.23 | 65.37 | 0.28 | 163.23 | 0.70 | Term deposits |
| ເງິນຝາກເປັນເງິນຕາຕ່າງປະເທດ | 959.26 | 5.55 | 903.66 | 4.92 | 1,198.78 | 6.19 | 1,019.67 | 5.03 | 945.82 | 4.40 | 1,136.51 | 4.82 | 1,585.09 | 6.77 | Foreign currency deposits |
| ເງິນຝາກກະແສລາຍວັນ | 410.70 | 2.38 | 322.35 | 1.75 | 532.68 | 2.75 | 373.69 | 1.84 | 274.84 | 1.28 | 372.50 | 1.58 | 540.39 | 2.31 | Currency deposits |
| ເງິນຝາກປະຢັດ | 378.51 | 2.19 | 384.17 | 2.09 | 412.54 | 2.13 | 384.98 | 1.90 | 452.78 | 2.11 | 438.11 | 1.86 | 523.19 | 2.23 | Saving deposits |
| ເງິນຝາກປະຈຳ | 170.05 | 0.98 | 197.14 | 1.07 | 253.56 | 1.31 | 261.00 | 1.29 | 218.20 | 1.02 | 325.90 | 1.38 | 521.51 | 2.23 | Term deposits |
| ໂ ັ ະ ຄ ັ ັ | 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 | 23,554.70 | 100.00 | 23,430.51 | 100.00 | Total |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ

Source: Bank of the Lao PDR

ໝາຍເຫດ P: ຕົວເລກເບື້ອງຕົ້ນ

Note P: Preliminary data

Appendixs

ຕາຕະລາງ 5.2: ອັດຕາການຂະຫຍາຍຕົວຂອງເງິນຝາກຂອງທະນາຄາ

TABLE 5.2: CROWTH RATE OF COMMERCIAL BANKS' DEPOSIT
(Compared with the previous Quarter)
P
Monetary Policy Department

ກົມນະໂຍບາຍເງິນຕາ

| ລາຍການ | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | Q1/2012 | Q2/2012 | ITEMS |
|-----------------------------------------------|---------------|----------------|---------------|----------------|---------------|--------------|---------------|---------------------------------------------------------|
| ທະນາຄານທຸລະກິດລັດ + ທະນາຄານສະເພາະກິດ | 21.25 | 8.45 | 4.42 | 1.48 | 6.17 | 7.88 | (1.63) | State-owned commercial banks + Specialized banks |
| ເງິນຝາກເປັນເງິນກີບ | 33.36 | 2.45 | 3.71 | 3.92 | 4.26 | 8.24 | 1.17 | Currency deposits in Kip |
| ເງິນຝາກກະແສລາຍວັນ | 59.29 | (2.81) | (3.57) | (12.29) | 2.33 | (4.23) | (14.29) | Currency deposits |
| ເງິນຝາກປະຢັດ | 23.60 | 10.38 | 2.63 | 6.26 | 9.26 | 19.14 | (2.59) | Saving deposits |
| ເງິນຝາກປະຈຳ | 21.60 | 2.96 | 9.97 | 13.93 | 3.02 | 9.54 | 10.24 | Term deposits |
| ເງິນຝາກເປັນເງິນຕາຕ່າງປະເທດ | 8.83 | 15.99 | 5.20 | (1.20) | 8.37 | 7.49 | (4.76) | Foreign currency deposits |
| ເງິນຝາກກະແສລາຍວັນ | 5.65 | 29.99 | 8.45 | (7.60) | 24.62 | 4.38 | (19.82) | Currency deposits |
| ເງິນຝາກປະຢັດ | 11.96 | 11.32 | 6.82 | (0.25) | 4.00 | 10.45 | (0.59) | Saving deposits |
| ເງິນຝາກປະຈຳ | 5.43 | 13.66 | (1.30) | 3.65 | 1.98 | 4.76 | 3.44 | Term deposits |
| ທະນາຄານຮ່ວມທຶນ + ທະນາຄານເອກະຊົນ | 31.18 | 3.83 | 2.86 | 17.72 | 7.50 | 11.66 | (5.57) | Joint venture banks+Private bank |
| ເງິນຝາກເປັນເງິນກີບ | 30.81 | 7.51 | 10.57 | 12.53 | 10.34 | 10.10 | (2.26) | Currency deposits in Kip |
| ເງິນຝາກກະແສລາຍວັນ | (4.70) | (0.07) | 17.80 | 21.61 | 14.44 | 8.49 | (23.04) | Currency deposits |
| ເງິນຝາກປະຢັດ | 35.30 | 7.53 | 0.16 | 15.32 | 14.44 | 3.61 | (17.99) | Saving deposits |
| ເງິນຝາກປະຈຳ | 40.45 | 9.14 | 12.81 | 9.78 | 8.05 | 12.74 | 7.63 | Term deposits |
| ເງິນຝາກເປັນເງິນຕາຕ່າງປະເທດ | 31.34 | 2.19 | (0.77) | 20.44 | 6.11 | 12.45 | (7.22) | Foreign currency deposits |
| ເງິນຝາກກະແສລາຍວັນ | 26.49 | 11.31 | (5.93) | 25.21 | (0.26) | 16.25 | (31.37) | Currency deposits |
| ເງິນຝາກປະຢັດ | 10.49 | (0.69) | (2.98) | 10.71 | 7.27 | (2.44) | (0.15) | Saving deposits |
| ເງິນຝາກປະຈຳ | 39.16 | (2.02) | 6.24 | 26.13 | 10.16 | 22.14 | 4.59 | Term deposits |
| ທະນາຄານສາຂາຕ່າງປະເທດ+ທະນາຄານໃນເຄືອຂ່າຍ | 635.44 | (6.86) | 30.71 | (12.78) | (2.69) | 20.29 | 38.51 | Foreign branches+ Affiliated banks |
| ເງິນຝາກເປັນເງິນກີບ | 22.22 | (16.55) | 10.82 | 13.64 | 39.03 | 21.10 | 32.68 | Currency deposits in Kip |
| ເງິນຝາກກະແສລາຍວັນ | 17.32 | 27.58 | (39.41) | 57.59 | 46.86 | 33.79 | (45.72) | Currency deposits |
| ເງິນຝາກປະຢັດ | 10.49 | (3.82) | (1.52) | 30.45 | 8.15 | (9.30) | 4.31 | Saving deposits |
| ເງິນຝາກປະຈຳ | 39.16 | (65.90) | 205.51 | (27.50) | 68.02 | 30.69 | 149.70 | Term deposits |
| ເງິນຝາກເປັນເງິນຕາຕ່າງປະເທດ | 15.80 | (5.80) | 32.66 | (14.94) | (7.24) | 20.16 | 39.47 | Foreign currency deposits |
| ເງິນຝາກກະແສລາຍວັນ | 43.15 | (21.51) | 65.25 | (29.85) | (26.45) | 35.53 | 45.07 | Currency deposits |
| ເງິນຝາກປະຢັດ | 2.79 | 1.50 | 7.38 | (6.68) | 17.61 | (3.24) | 19.42 | Saving deposits |
| ເງິນຝາກປະຈຳ | (1.83) | 15.93 | 28.62 | 2.93 | (16.40) | 49.36 | 60.02 | Term deposits |
| ໂ ຸ ະ ຕີ ອ | 30.60 | 6.27 | 5.43 | 4.61 | 6.05 | 9.60 | (0.53) | Total |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ.

ໝາຍເຫດ P: ຕົວເລກເບື້ອງຕົ້ນ

Source: Bank of the Lao PDR

Note P: Preliminary data

Appendix

ຕາຕະລາງ 6: ຍອດເງິນກູ້ຂອງທະນາຄານທຸລະກິດ

TABLE 6: LOANS OF COMMERCIAL BANKS

ກົມນະໂຍບາຍເງິນຕາ

P

Monetary Policy Department

| ລາຍການ | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | Q1/2012 | Q2/2012 | ITEMS |
|---------------------------------------------|---------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|---------------------------------------------------|
| ທະນາຄານທຸລະກິດລັດ + ທະນາຄານສະເພາະກິດ | State-owned commercial banks + Specialized banks | | | | | | | |
| ຍອດເງິນກູ້ (ຕື້ກີບ) | 7,719.47 | 8,314.73 | 8,831.61 | 9,918.05 | 11,294.88 | 12,191.46 | 12,967.36 | Total amount of Loans (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 60.46 | 62.80 | 64.08 | 63.93 | 64.15 | 63.30 | 62.56 | Loans to the total loans (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງເງິນກູ້ (%) | 12.32 | 7.71 | 6.22 | 12.30 | 13.88 | 7.94 | 6.36 | Growth rate of loans (%) |
| ທະນາຄານຮ່ວມທຶນ | Joint venture banks | | | | | | | |
| ຍອດເງິນກູ້ (ຕື້ກີບ) | 946.09 | 811.55 | 848.64 | 1,006.78 | 1,125.93 | 1,271.71 | 1,437.94 | Total amount of Loans (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 7.41 | 6.13 | 6.16 | 6.49 | 6.39 | 6.60 | 6.94 | Loans to the total loans (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງເງິນກູ້ (%) | 5.66 | (14.22) | 4.57 | 18.63 | 11.83 | 12.95 | 13.07 | Growth rate of loans (%) |
| ທະນາຄານເອກະຊົນ | Private banks | | | | | | | |
| ຍອດເງິນກູ້ (ຕື້ກີບ) | 2,583.62 | 2,535.78 | 2,670.47 | 3,077.84 | 3,513.46 | 4,016.00 | 4,225.50 | Total amount of Loans (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 20.23 | 19.15 | 19.38 | 19.84 | 19.95 | 20.85 | 20.39 | Loans to the total assets (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງຊັບສິນ (%) | 29.28 | (1.85) | 5.31 | 15.25 | 14.15 | 14.30 | 5.22 | Growth rate of assets (%) |
| ທະນາຄານສາຂາຕ່າງປະເທດ | Foreign branches | | | | | | | |
| ຍອດເງິນກູ້ (ຕື້ກີບ) | 1,519.48 | 1,578.73 | 1,430.45 | 1,510.07 | 1,673.73 | 1,780.92 | 2,096.67 | Total loans (in bill. of Kip) |
| ອັດຕາສ່ວນ (%) | 11.90 | 11.92 | 10.38 | 9.73 | 9.51 | 9.25 | 10.12 | Loans to the total loans (%) |
| ອັດຕາການຂະຫຍາຍຕົວຂອງເງິນກູ້ (%) | 16.91 | 3.90 | (9.39) | 5.57 | 10.84 | 6.40 | 17.73 | Growth rate of loans (%) |
| ໂ ຸ ະ ສິ ັ | TOTAL: | | | | | | | |
| ຍອດເງິນກູ້ (ຕື້ກີບ) | 12,768.66 | 13,240.79 | 13,781.17 | 15,512.74 | 17,608.00 | 19,260.09 | 20,727.47 | 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 (%) | 15.38 | 3.70 | 4.08 | 12.56 | 13.51 | 9.38 | 7.62 | Growth rate of commercial banks' loans (%) |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ

Source: Bank of the Lao PDR

ໝາຍເຫດ P: ຕົວເລກເບື້ອງຕົ້ນ

Note P: Preliminary data

Appendix

ຕາຕະລາງ 6.1: ປະເພດເງິນກູ້ຂອງທະນາຄານທຸລະກິດ

TABLE 6.1: TYPE OF LOANS OF COMMERCIAL BANKS

(^໑ ຄູ່: in billions of Kip)

ກົມນະໂຍບາຍເງິນຕາ

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Monetary Policy Department

| | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | Q1/2012 | Q2/2012 | | | | | | | | |
|-----------------------------------------------|------------------|---------------|------------------|---------------|------------------|---------------|------------------|---------------|---------------------------------------------------------|---------------|------------------|---------------|------------------|---------------|--------------------------|
| ລາຍການ | Share(%) | Share(%) | Share(%) | Share(%) | Share(%) | Share(%) | Share(%) | Share(%) | ITEMS | | | | | | |
| ທະນາຄານທຸລະກິດລັດ + ທະນາຄານສະເພາະກິດ | | | | | | | | | State-owned commercial banks + Specialized banks | | | | | | |
| ສິນເຊື້ອໃນ 1 ຄູ່ ທຸລະກິດ 1/2 ອີ | 208.15 | 1.63 | 204.56 | 1.54 | 217.21 | 1.58 | 371.56 | 2.40 | 777.95 | 4.42 | 727.86 | 3.78 | 785.15 | 3.79 | Claims on SOE. |
| ສິນເຊື້ອໃນ 1 ຂາກສ່ວນເອກະຊົນ | 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 | 11,463.60 | 59.52 | 12,182.21 | 58.77 | Claims on private sector |
| ໂ ກູ້ ທຸລະກິດ 1 ຄູ່ | 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 | 12,191.46 | 63.30 | 12,967.36 | 62.56 | Sub-Total |
| ທະນາຄານຮ່ວມທຶນ + ທະນາຄານເອກະຊົນ | | | | | | | | | Joint venture banks+Private bank | | | | | | |
| ສິນເຊື້ອໃນ 1 ຄູ່ ທຸລະກິດ 1/2 ອີ | 104.62 | 0.82 | 108.02 | 0.82 | 111.27 | 0.81 | 234.84 | 1.51 | 218.69 | 1.24 | 209.65 | 1.09 | 164.56 | 0.79 | Claims on SOE. |
| ສິນເຊື້ອໃນ 1 ຂາກສ່ວນເອກະຊົນ | 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 | 5,078.06 | 26.37 | 5,436.78 | 26.23 | Claims on private sector |
| ໂ ກູ້ ທຸລະກິດ 1 ຄູ່ | 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 | 5,287.71 | 27.46 | 5,601.34 | 27.02 | Sub-Total |
| ທະນາຄານສາຂາຕ່າງປະເທດ+ທະນາຄານໃນເຄືອຂ່າຍ | | | | | | | | | Foreign branches+Affiliated banks | | | | | | |
| ສິນເຊື້ອໃນ 1 ຄູ່ ທຸລະກິດ 1/2 ອີ | 138.53 | 1.08 | 156.99 | 1.19 | 181.40 | 1.32 | 221.33 | 1.43 | 367.24 | 2.09 | 399.38 | 2.07 | 486.63 | 2.35 | Claims on SOE. |
| ສິນເຊື້ອໃນ 1 ຂາກສ່ວນເອກະຊົນ | 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 | 1,381.54 | 7.17 | 1,672.14 | 8.07 | Claims on private sector |
| ໂ ກູ້ ທຸລະກິດ 1 ຄູ່ | 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 | 1,780.92 | 9.24 | 2,158.77 | 10.42 | Sub-Total |
| ລວມແຕ່ລະປະເພດເງິນກູ້ | | | | | | | | | TOTAL: | | | | | | |
| ສິນເຊື້ອໃນ 1 ຄູ່ ທຸລະກິດ 1/2 ອີ | 451.30 | 3.53 | 469.57 | 3.55 | 509.88 | 3.70 | 827.73 | 5.34 | 1,363.88 | 7.75 | 1,336.89 | 6.94 | 1,436.34 | 6.93 | Claims on SOE. |
| ສິນເຊື້ອໃນ 1 ຂາກສ່ວນເອກະຊົນ | 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 | 17,923.20 | 93.06 | 19,291.13 | 93.07 | Claims on private sector |
| ໂ ກູ້ ທຸລະກິດ 1 ຄູ່ | 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 | 19,260.09 | 100.00 | 20,727.47 | 100.00 | TOTAL: |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ
 ຫາຍເຫດ P: ຕົວເລກເບື້ອງຕົ້ນ

Source: Bank of the Lao PDR

Note P: Preliminary data

Appendix

ຕາຕະລາງ 6.2: ອັດຕາການຂະຫຍາຍຕົວຂອງເງິນກູ້ຂອງທະນາຄານທຸລະກິດ

TABLE 6.2: GROWTH RATE OF COMMERCIAL BANKS' LOANS

(Compared with the previous Quarter)

ກົມນະໂຍບາຍເງິນຕາ

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Monetary Policy Department

| ລາຍການ | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | Q1/2012 | Q2/2012 | ITEMS |
|-------------------------------------------------|--------------|---------------|---------------|--------------|--------------|--------------|--------------|---------------------------------------------------------|
| ທະນາຄານທຸລະກິດລັດ + ທະນາຄານສະເພາະກິດ | | | | | | | | State-owned commercial banks + Specialized banks |
| ສິນເຊື້ອໃນ ¹ ຕໍ່ ສັງຄົມ ທຸລະກິດ | 18.54 | (1.72) | 6.18 | 71.06 | 109.37 | (6.44) | 7.87 | Claims on SOE. |
| ສິນເຊື້ອໃນ ¹ ຂ້າງສ່ວນເອກະຊົນ | 12.16 | 7.97 | 6.22 | 10.82 | 10.17 | 6.27 | 6.27 | Claims on private sector |
| ສູນລວມ | 12.32 | 7.71 | 6.22 | 12.30 | 13.88 | 6.36 | 6.36 | Sub-Total |
| ທະນາຄານຮ່ວມທຶນ + ທະນາຄານເອກະຊົນ | | | | | | | | Joint venture banks+Private bank |
| ສິນເຊື້ອໃນ ¹ ຕໍ່ ສັງຄົມ ທຸລະກິດ | 5.46 | 3.25 | 3.01 | 111.05 | (6.88) | (21.51) | (21.51) | Claims on SOE. |
| ສິນເຊື້ອໃນ ¹ ຂ້າງສ່ວນເອກະຊົນ | 15.60 | (0.05) | 5.53 | 12.97 | 14.83 | 7.06 | 7.06 | Claims on private sector |
| ສູນລວມ | 15.26 | 0.05 | 5.45 | 16.07 | 13.58 | 5.93 | 5.93 | Sub-Total |
| ທະນາຄານສາຂາຕ່າງປະເທດ + ທະນາຄານໃນເຄືອຂ່າຍ | | | | | | | | Foreign branches+Affiliated banks |
| ສິນເຊື້ອໃນ ¹ ຕໍ່ ສັງຄົມ ທຸລະກິດ | 9,938 | 13.33 | 15.55 | 22.01 | 65.92 | 21.85 | 21.85 | Claims on SOE. |
| ສິນເຊື້ອໃນ ¹ ຂ້າງສ່ວນເອກະຊົນ | 21.32 | (9.10) | (12.76) | 3.18 | 1.38 | 21.03 | 21.03 | Claims on private sector |
| ສູນລວມ | 31.85 | (7.29) | (9.96) | 5.57 | 10.84 | 21.22 | 21.22 | Sub-Total |
| ລວມແຕ່ລະປະເພດເງິນກູ້ | | | | | | | | TOTAL : |
| ສິນເຊື້ອໃນ ¹ ຕໍ່ ສັງຄົມ ທຸລະກິດ | 63.41 | 4.05 | 8.58 | 62.34 | 64.77 | 7.44 | 7.44 | Claims on SOE. |
| ສິນເຊື້ອໃນ ¹ ຂ້າງສ່ວນເອກະຊົນ | 14.15 | 3.68 | 3.92 | 10.65 | 10.62 | 7.63 | 7.63 | Claims on private sector |
| ສູນລວມ | 15.38 | 3.70 | 4.08 | 12.57 | 13.51 | 7.62 | 7.62 | TOTAL |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ

Source: Bank of the Lao PDR

ໝາຍເຫດ P: ຕົວເລກເບື້ອງຕົ້ນ

Note P: Preliminary data

Appendix

ຕາຕະລາງ 7: ດັດຊະນີລາຄາການຊົມໃຊ້ຂອງຄົວເຮືອນ

ແບ່ງຕາມໝວດສິນຄ້າ

TABLE 7: CONSUMER PRICE INDEX BY GROUP OF COMMODITIES

ກົມນະໂຍບາຍເງິນຕາ

Monetary Policy Department

| Column1 | ລາຍການ | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | Q1/2012 | Q2/2012 | ITEMS2 |
|---------|--------------------------------------------------|---------------|----------------|---------------|---------------|---------------|---------------|---------------|----------------------------------------------------|
| | ດັດຊະນີລາຄາການຊົມໃຊ້ຂອງຄົວເຮືອນ | 126.17 | 101.86 | 106.27 | 107.60 | 108.12 | 108.02 | 110.42 | Consumer price index |
| 1 | ໂຮງຮັກສາ ແລະ ເຄື່ອງດື່ມບໍ່ແມ່ນເຫຼົ້າ | 145.60 | 101.84 | 109.06 | 112.04 | 112.26 | 110.71 | 114.78 | Foods and non-alcoholic beverages |
| 2 | ເຫຼົ້າ ແລະ ທຳມະດາ | 132.30 | 100.03 | 102.60 | 102.62 | 102.88 | 103.77 | 105.46 | Alcoholic beverages and tobacco |
| 3 | ໝວດເຄື່ອງນຸ່ງ 1 ວິນາຍ 1/2 ວິນາຍ | 113.78 | 100.13 | 102.79 | 102.81 | 103.32 | 103.56 | 103.94 | Clothing and Foot wear |
| 4 | ໝວດທີ່ຢູ່ອາໄສ, ນໍ້າປະປາ, ໄຮ່ສະໄໝ ແລະ ທຳມະດາ | 125.52 | 100.40 | 102.90 | 104.40 | 106.22 | 107.59 | 112.78 | Housing, water, light and fuel charges |
| 5 | ໝວດເຄື່ອງໃຊ້ໃນເຮືອນ | 111.30 | 100.53 | 101.55 | 101.96 | 102.82 | 103.20 | 103.79 | Furnishings, household equipment |
| 6 | ໝວດການຮັກສາສຸຂະພາບ | 112.81 | 99.87 | 100.23 | 100.51 | 101.12 | 101.12 | 101.39 | Medical care |
| 7 | ໝວດຄົມມະນາຄົມ-ການຂົນສົ່ງ | 100.02 | 104.18 | 108.76 | 108.72 | 109.02 | 110.30 | 111.19 | Transport and communications |
| 8 | ໝວດໂປສະນີ ແລະ ໂທລະຄົມມະນາຄົມ | | 101.73 | 104.21 | 104.52 | 104.51 | 104.56 | 104.94 | Post and telecommunication |
| 9 | ໝວດການບັນເທີງ ແລະ ການພັກຜ່ອນ | 107.83 | 99.60 | 100.53 | 101.38 | 101.77 | 101.64 | 102.18 | Entertainment and recreation |
| 10 | ໝວດການສຶກສາ | | 99.03 | 97.93 | 98.20 | 99.29 | 99.20 | 99.26 | Education Index |
| 11 | ໝວດຮານອາຫານ ແລະ ໂຮງແຮມ | 138.30 | 101.50 | 104.55 | 105.84 | 107.98 | 108.12 | 113.18 | Restaurants and Hotel |
| 12 | ໝວດການສິນຄ້າ ແລະ ການບໍລິການອື່ນໆ | 141.33 | 101.58 | 102.92 | 104.03 | 104.52 | 104.97 | 105.64 | Miscellaneous goods and services |
| | ເປີເຊັນການປ່ຽນແປງທຸກໆໄຕມາດຕ່າງໆ | | | | | | | | % change from previous quater of last year* |
| | ດັດຊະນີລາຄາການຊົມໃຊ້ຂອງຄົວເຮືອນ | 16.70 | (19.27) | 4.33 | 1.25 | 0.48 | (0.10) | 2.22 | Consumer price index |
| 1 | ໂຮງຮັກສາ ແລະ ເຄື່ອງດື່ມບໍ່ແມ່ນເຫຼົ້າ | 29.70 | (30.05) | 7.09 | 2.73 | 0.20 | (1.38) | 3.68 | Foods and non-alcoholic beverages |
| 2 | ເຫຼົ້າ ແລະ ທຳມະດາ | 28.55 | (24.39) | 2.57 | 0.02 | 0.25 | 0.87 | 1.63 | Alcoholic beverages and tobacco |
| 3 | ໝວດເຄື່ອງນຸ່ງ 1 ວິນາຍ 1/2 ວິນາຍ | 10.12 | (12.00) | 2.66 | 0.02 | 0.50 | 0.23 | 0.37 | Clothing and Foot wear |
| 4 | ໝວດທີ່ຢູ່ອາໄສ, ນໍ້າປະປາ, ໄຮ່ສະໄໝ ແລະ ທຳມະດາ | 18.17 | (20.01) | 2.49 | 1.46 | 1.74 | 1.29 | 4.82 | Housing, water, light and fuel charges |
| 5 | ໝວດເຄື່ອງໃຊ້ໃນເຮືອນ | 8.25 | (9.68) | 1.01 | 0.40 | 0.84 | 0.37 | 0.57 | Furnishings, household equipment |
| 6 | ໝວດການຮັກສາສຸຂະພາບ | 11.56 | (11.47) | 0.36 | 0.28 | 0.61 | 0.00 | 0.27 | Medical care |
| 7 | ໝວດຄົມມະນາຄົມ-ການຂົນສົ່ງ | (8.26) | 4.16 | 4.40 | (0.04) | 0.28 | 1.17 | 0.81 | Transport and communications |
| 8 | ໝວດໂປສະນີ ແລະ ໂທລະຄົມມະນາຄົມ | - | - | 2.44 | 0.30 | (0.01) | 0.05 | 0.36 | Post and telecommunication |
| 9 | ໝວດການບັນເທີງ ແລະ ການພັກຜ່ອນ | 5.95 | (7.63) | 0.93 | 0.85 | 0.38 | (0.13) | 0.53 | Entertainment and recreation |
| 10 | ໝວດການສຶກສາ | - | - | (1.11) | 0.28 | 1.11 | (0.09) | 0.06 | Education Index |
| 11 | ໝວດຮານອາຫານ ແລະ ໂຮງແຮມ | 28.08 | (26.61) | 3.00 | 1.23 | 2.02 | 0.13 | 4.68 | Restaurants and Hotel |
| 12 | ໝວດການສິນຄ້າ ແລະ ການບໍລິການອື່ນໆ | 35.86 | (28.13) | 1.32 | 1.08 | 0.47 | 0.43 | 0.64 | Miscellaneous goods and services |
| | ເປີເຊັນການປ່ຽນແປງທຸກໆໄຕມາດດຽວກັນຂອງປີກ່ອນ | | | | | | | | % change from the same quater of last year* |
| | ດັດຊະນີລາຄາການຊົມໃຊ້ຂອງຄົວເຮືອນ | 6.78 | 6.82 | 9.51 | 6.59 | 7.43 | 6.04 | 3.91 | Consumer price index |
| 1 | ໂຮງຮັກສາ ແລະ ເຄື່ອງດື່ມບໍ່ແມ່ນເຫຼົ້າ | 11.01 | 8.75 | 13.92 | 7.87 | 10.01 | 8.71 | 5.24 | Foods and non-alcoholic beverages |
| 2 | ເຫຼົ້າ ແລະ ທຳມະດາ | 7.92 | 4.03 | 5.62 | 3.54 | 2.89 | 3.74 | 2.79 | Alcoholic beverages and tobacco |
| 3 | ໝວດເຄື່ອງນຸ່ງ 1 ວິນາຍ 1/2 ວິນາຍ | 1.26 | 1.17 | 3.47 | 3.68 | 3.54 | 3.43 | 1.12 | Clothing and Foot wear |
| 4 | ໝວດທີ່ຢູ່ອາໄສ, ນໍ້າປະປາ, ໄຮ່ສະໄໝ ແລະ ທຳມະດາ | 1.56 | 1.35 | 3.87 | 5.19 | 6.54 | 7.16 | 9.60 | Housing, water, light and fuel charges |
| 5 | ໝວດເຄື່ອງໃຊ້ໃນເຮືອນ | 0.49 | 0.88 | 1.84 | 2.10 | 2.90 | 2.66 | 2.21 | Furnishings, household equipment |
| 6 | ໝວດການຮັກສາສຸຂະພາບ | 2.84 | 2.33 | 2.62 | 1.19 | 1.12 | 1.25 | 1.16 | Medical care |
| 7 | ໝວດຄົມມະນາຄົມ-ການຂົນສົ່ງ | 3.10 | 6.35 | 10.73 | 11.43 | 10.33 | 5.87 | 2.23 | Transport and communications |
| 8 | ໝວດໂປສະນີ ແລະ ໂທລະຄົມມະນາຄົມ | | 1.36 | 3.91 | 4.22 | 4.42 | 2.78 | 0.70 | Post and telecommunication |
| 9 | ໝວດການບັນເທີງ ແລະ ການພັກຜ່ອນ | | 0.23 | 1.20 | 2.06 | 1.85 | 2.05 | 1.64 | Entertainment and recreation |
| 10 | ໝວດການສຶກສາ | | 1.12 | (0.13) | (0.07) | (0.13) | 0.17 | 1.36 | Education Index |
| 11 | ໝວດຮານອາຫານ ແລະ ໂຮງແຮມ | | 2.50 | 4.72 | 5.90 | 7.98 | 6.52 | 8.25 | Restaurants and Hotel |
| 12 | ໝວດການສິນຄ້າ ແລະ ການບໍລິການອື່ນໆ | | 8.62 | 9.39 | 8.12 | 5.67 | 3.34 | 2.64 | Miscellaneous goods and services |

ຕາຕະລາງ 8: ດັດຊະນີລາຄາການຊົມໃຊ້ຂອງຄົວເຮືອນແບ່ງຕາມພາກ

TABLE 8: CONSUMER PRICE INDEX BY REGIONS

| Column1 | ລາຍການ | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | Q1/2012 | Q2/2012 | ITEMS2 |
|---------|--------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------------------------------------------------|
| 1 | ຜູ້ຊົມໃຊ້ທົ່ວປະເທດ | 126.17 | 103.26 | 107.60 | 107.65 | 108.12 | 108.02 | 110.42 | Nationwide |
| 2 | ພາກເໜືອ | 126.32 | 101.90 | 105.78 | 105.92 | 106.58 | 107.16 | 109.34 | Northern regions |
| 3 | ພາກກາງ | 123.83 | 103.51 | 108.23 | 108.15 | 108.82 | 108.42 | 111.14 | Central regions |
| 4 | ພາກໃຕ້ | 134.87 | 104.17 | 107.78 | 107.88 | 107.63 | 107.69 | 109.29 | Southern regions |
| | ເປີເຊັນການປ່ຽນແປງທຸກໆໄຕມາດດຽວກັນຂອງປີກ່ອນ | | | | | | | | % change from the same quater of last year |
| 1 | ຜູ້ຊົມໃຊ້ທົ່ວປະເທດ | 6.78 | 7.73 | 6.59 | 6.35 | 7.43 | 6.04 | 3.90 | Nationwide |
| 2 | ພາກເໜືອ | 5.07 | 5.33 | 4.64 | 4.23 | 5.94 | 6.19 | 5.18 | Northern regions |
| 3 | ພາກກາງ | 6.95 | 8.11 | 7.47 | 7.05 | 8.19 | 6.25 | 3.97 | Central regions |
| 4 | ພາກໃຕ້ | 8.36 | 9.52 | 6.06 | 5.81 | 6.70 | 5.12 | 2.01 | Southern regions |

*ການສະເລ່ຍຕົວເລກເງິນເຟີ້ຂອງເດືອນໃນ.

* The average of monthly inflation rate in the Quarter

ແຫຼ່ງຂໍ້ມູນ: ກົມສະຖິຕິ, ກະຊວງແຜນການ ແລະ ການລົງທຶນ

Source: Statistics Department, Ministry of Planning and Investment

ໄຕມາດຕ່າງໆ: ຕົວເລກເງິນເຟີ້ 1/2011

Noted: in the 1st quarter of 2011

ໄຕມາດຕ່າງໆຈຳນວນສິນຄ້າ ຈາກ 10 ໝວດ ມາເປັນ 12 ໝວດ.

Increase the CPI from 10 Categories to 12 categories

ໄຕມາດຕ່າງໆຈຳນວນສິນຄ້າ ຈາກ 181 ລາຍການ ມາເປັນ 245 ລາຍການ.

Increase the commodity items from 181 items to 245 items

ໄຕມາດຕ່າງໆຈຳນວນແຂວງທີ່ເກັບກຳ ຈາກ 8 ແຂວງ ມາເປັນ 12 ແຂວງ.

Increase the data collection in 8 provinces to 12 provinces

Appendix

ຕາຕະລາງ 9: ດັດຊະນີລາຄາການຊົມໃຊ້ຂອງຄົວເຮືອນ

TABLE 9: CONSUMER PRICE INDEX

ກົມນະໂຍບາຍເງິນຕາ

Monetary Policy Department

| ລາຍການ | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | ITEMS |
|---------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| ມັງກອນ | 168.10 | 99.70 | 105.18 | 111.58 | 114.29 | 119.09 | 100.74 | 107.48 | Jan |
| ຖຸກຍາມ | 168.71 | 100.47 | 105.42 | 112.20 | 114.04 | 119.41 | 101.54 | 107.80 | Feb |
| ມີນາ | 170.13 | 100.98 | 105.66 | 113.82 | 114.58 | 120.18 | 103.26 | 108.77 | Mar |
| ເມສາ | 173.03 | 102.82 | 106.48 | 115.72 | 115.50 | 121.09 | 105.50 | 110.12 | Apr |
| ພຶດສະພາ | 174.38 | 103.42 | 106.96 | 118.00 | 116.13 | 121.67 | 106.52 | 110.54 | May |
| ມິຖຸນາ | 175.51 | 104.07 | 107.70 | 118.69 | 116.50 | 122.26 | 106.80 | 110.60 | Jun |
| ກໍລະກົດ | 177.22 | 104.74 | 108.45 | 119.25 | 117.45 | 125.46 | 107.20 | | Jul |
| ສິງຫາ | 180.61 | 105.95 | 109.74 | 120.24 | 117.52 | 126.90 | 107.59 | | Aug |
| ກັນຍາ | 183.18 | 106.01 | 110.50 | 119.87 | 117.76 | 127.34 | 107.02 | | Sept |
| ຕຸລາ | 184.64 | 105.04 | 110.91 | 118.16 | 118.03 | 127.32 | 108.02 | | Oct |
| ພະຈິກ | 182.63 | 104.60 | 111.14 | 116.19 | 117.94 | 125.84 | 108.31 | | Nov |
| ທັນວາ | 182.28 | 104.73 | 110.56 | 114.06 | 118.53 | 125.36 | 108.34 | | Dec |
| ສະເລ່ຍ | 176.70 | 103.54 | 108.23 | 116.48 | 116.52 | 123.49 | 105.90 | 109.22 | 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 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | ITEMS |
|---------|------|------|------|-------|--------|------|------|------|---------|
| ມັງກອນ | 8.05 | 8.11 | 5.50 | 6.09 | 2.43 | 4.20 | 6.06 | 6.69 | Jan |
| ຖຸກຍາມ | 7.04 | 8.55 | 4.92 | 6.43 | 1.64 | 4.71 | 6.66 | 6.11 | Feb |
| ມີນາ | 6.48 | 8.19 | 4.64 | 7.73 | 0.67 | 4.89 | 7.73 | 5.33 | Mar |
| ເມສາ | 6.41 | 8.32 | 3.56 | 8.68 | (0.19) | 4.84 | 9.20 | 4.37 | Apr |
| ພຶດສະພາ | 5.86 | 7.99 | 3.43 | 10.32 | (1.59) | 4.77 | 9.76 | 3.77 | May |
| ມິຖຸນາ | 5.45 | 8.08 | 3.49 | 10.20 | (1.84) | 4.94 | 9.52 | 3.56 | Jun |
| ກໍລະກົດ | 5.35 | 7.74 | 3.53 | 9.96 | (1.51) | 6.82 | 7.13 | | Jul |
| ສິງຫາ | 6.55 | 6.92 | 3.58 | 9.57 | (2.26) | 7.98 | 6.29 | | Aug |
| ກັນຍາ | 7.66 | 5.49 | 4.25 | 8.49 | (1.76) | 8.14 | 6.35 | | Sept |
| ຕຸລາ | 9.44 | 3.70 | 5.59 | 6.53 | (0.11) | 7.87 | 6.66 | | Oct |
| ພະຈິກ | 8.75 | 4.40 | 6.13 | 4.55 | 1.50 | 6.70 | 7.93 | | Nov |
| ທັນວາ | 8.78 | 4.73 | 5.57 | 3.17 | 3.92 | 5.76 | 7.70 | | Dec |
| ສະເລ່ຍ | 7.15 | 6.85 | 4.51 | 7.64 | 0.08 | 5.97 | 7.58 | 4.97 | Average |

ແຫຼ່ງຂໍ້ມູນ: ກົມສະຖິຕິ, ກະຊວງແຜນການ ແລະ ການລົງທຶນ

Source: Statisti Department, Ministry of Planing and Investment

Appendix

ຕາຕະລາງ 11: ອັດຕາແລກປ່ຽນທະນາຄານ ແລະ ຕະຫຼາດ

TABLE 11: Official and Parallel Exchange Rates

| (Items) (Quarter) | Kip/USD | | | | Kip/Baht | | | |
|----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | ອັດຕາແລກປ່ຽນຕະຫຼາດ | | ອັດຕາແລກປ່ຽນ ທະນາຄານ | | ອັດຕາແລກປ່ຽນຕະຫຼາດ | | ອັດຕາແລກປ່ຽນ ທະນາຄານ | |
| | Parallel Market Rates | Commercial Bank Rates | Parallel Market Rates | Commercial Bank Rates | Parallel Market Rates | Commercial Bank Rates | Parallel Market Rates | Commercial Bank Rates |
| | ₺(Buying) | ₺ (Selling) | ₺(Buying) | ₺ (Selling) | ₺(Buying) | ₺ (Selling) | ₺(Buying) | ₺ (Selling) |
| 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 |
| Q1-12 | 7,989.75 | 8,023.13 | 7,985.18 | 8,021.77 | 258.71 | 260.16 | 258.55 | 259.70 |
| Q2-12 | 7,991.10 | 8,026.47 | 7,990.09 | 8,027.60 | 256.57 | 257.94 | 256.13 | 257.31 |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ

Source: Bank of the Lao PDR

Appendix

ຕາຕະລາງ 11.1: ອັດຕາແລກປ່ຽນທຸນນາຄານ ແລະ ຕະຫຼາດ

TABLE 11.1: Official and Parallel Exchange Rates

| | Kip Per Bath | | | | | | Kip/Bath % QoQ | Parallel Markets rate | | | Kip Per US | | | | | |
|---------|-----------------------|---------|--------|-----------------------|---------|---------|-------------------|-----------------------|----------|----------|-----------------------|----------|----------|------------------|----------|---------|
| | Parallel Markets rate | | | Commercial Banks Rate | | | | Buying | Selling | Mid PM | Commercial Banks Rate | | | Kip/USD % QoQ | | |
| | Buying | Selling | Mid PM | Buying | Selling | Mid CBS | | | | | Buying | Selling | Mid CBS | | | |
| Q2/1990 | 29.10 | 29.53 | 0.00 | 27.72 | 27.99 | 0.00 | 28.59 | -0.35% | 749.00 | 759.67 | 0.00 | 710.00 | 717.00 | 0.00 | 733.92 | -1.52% |
| Q3/1990 | 28.30 | 28.50 | 0.00 | 27.54 | 27.76 | 0.00 | 28.03 | 2.00% | 724.00 | 733.67 | 0.00 | 708.33 | 713.33 | 0.00 | 719.83 | 1.96% |
| Q4/1990 | 28.03 | 28.20 | 0.00 | 27.70 | 27.77 | 0.00 | 27.93 | 0.36% | 700.33 | 709.67 | 0.00 | 684.00 | 797.00 | 0.00 | 722.75 | -0.40% |
| Q1/1991 | 28.20 | 28.33 | 0.00 | 27.95 | 28.01 | 0.00 | 28.12 | -0.69% | 703.33 | 710.67 | 0.00 | 698.33 | 699.33 | 0.00 | 702.92 | 2.82% |
| Q2/1991 | 28.00 | 28.13 | 0.00 | 28.02 | 28.08 | 0.00 | 28.06 | 0.23% | 709.33 | 717.00 | 0.00 | 700.00 | 701.00 | 0.00 | 706.83 | -0.55% |
| Q3/1991 | 28.10 | 28.27 | 0.00 | 28.02 | 28.08 | 0.00 | 28.12 | -0.21% | 717.33 | 723.00 | 0.00 | 702.00 | 703.00 | 0.00 | 711.33 | -0.63% |
| Q4/1991 | 28.53 | 28.63 | 0.00 | 28.04 | 28.10 | 0.00 | 28.33 | -0.74% | 725.33 | 734.00 | 0.00 | 707.67 | 708.67 | 0.00 | 718.92 | -1.05% |
| Q1/1992 | 29.13 | 29.27 | 0.00 | 28.10 | 28.16 | 0.00 | 28.67 | -1.18% | 730.67 | 737.67 | 0.00 | 712.67 | 714.00 | 0.00 | 723.75 | -0.67% |
| Q2/1992 | 29.02 | 29.13 | 0.00 | 28.15 | 28.21 | 0.00 | 28.63 | 0.13% | 737.33 | 743.33 | 0.00 | 716.00 | 718.00 | 0.00 | 728.67 | -0.67% |
| Q3/1992 | 29.00 | 29.17 | 0.00 | 28.15 | 28.21 | 0.00 | 28.63 | -0.01% | 729.33 | 736.33 | 0.00 | 716.00 | 718.00 | 0.00 | 724.92 | 0.52% |
| Q4/1992 | 28.60 | 28.80 | 0.00 | 28.15 | 28.21 | 0.00 | 28.44 | 0.67% | 723.67 | 732.00 | 0.00 | 716.00 | 718.00 | 0.00 | 722.42 | 0.35% |
| Q1/1993 | 28.50 | 28.60 | 0.00 | 28.15 | 28.21 | 0.00 | 28.37 | 0.26% | 722.67 | 728.67 | 0.00 | 716.00 | 718.00 | 0.00 | 721.33 | 0.15% |
| Q2/1993 | 28.73 | 28.90 | 0.00 | 28.15 | 28.21 | 0.00 | 28.50 | -0.47% | 720.00 | 728.67 | 0.00 | 716.00 | 718.00 | 0.00 | 720.67 | 0.09% |
| Q3/1993 | 28.80 | 29.00 | 0.00 | 28.15 | 28.21 | 0.00 | 28.54 | -0.15% | 724.33 | 734.33 | 0.00 | 716.00 | 718.00 | 0.00 | 723.17 | -0.35% |
| Q4/1993 | 28.87 | 29.03 | 0.00 | 28.15 | 28.21 | 0.00 | 28.57 | -0.09% | 728.67 | 737.00 | 0.00 | 716.00 | 718.00 | 0.00 | 724.52 | -0.24% |
| Q1/1994 | 28.66 | 28.85 | 0.00 | 28.15 | 28.21 | 0.00 | 28.47 | -0.34% | 725.33 | 731.67 | 0.00 | 716.00 | 718.00 | 0.00 | 722.75 | 0.30% |
| Q2/1994 | 28.50 | 28.70 | 0.00 | 28.15 | 28.21 | 0.00 | 28.39 | 0.28% | 720.00 | 730.00 | 0.00 | 716.00 | 718.00 | 0.00 | 721.00 | 0.24% |
| Q3/1994 | 28.93 | 29.25 | 0.00 | 28.15 | 28.21 | 0.00 | 28.64 | -0.86% | 720.00 | 727.33 | 0.00 | 716.00 | 718.00 | 0.00 | 720.33 | 0.09% |
| Q4/1994 | 29.22 | 29.30 | 0.00 | 28.66 | 28.97 | 0.00 | 29.04 | -1.38% | 724.90 | 731.23 | 0.00 | 718.00 | 720.00 | 0.00 | 723.53 | -0.44% |
| Q1/1995 | 29.54 | 29.78 | 0.00 | 28.66 | 28.97 | 0.00 | 29.24 | -0.69% | 731.67 | 737.67 | 0.00 | 718.00 | 720.00 | 0.00 | 726.83 | -0.45% |
| Q2/1995 | 31.57 | 32.53 | 0.00 | 30.30 | 30.46 | 0.00 | 31.21 | -6.33% | 783.17 | 798.89 | 0.00 | 750.00 | 752.00 | 0.00 | 771.01 | -5.73% |
| Q3/1995 | 36.60 | 37.97 | 0.00 | 36.93 | 37.43 | 0.00 | 37.23 | -16.17% | 913.43 | 949.53 | 0.00 | 874.73 | 882.43 | 0.00 | 905.03 | -14.81% |
| Q4/1995 | 34.75 | 34.97 | 0.00 | 33.89 | 34.24 | 0.00 | 34.46 | 8.04% | 867.73 | 878.37 | 0.00 | 853.06 | 859.44 | 0.00 | 864.65 | 4.67% |
| Q1/1996 | 37.43 | 37.57 | 0.00 | 36.76 | 37.15 | 0.00 | 37.23 | -7.43% | 936.40 | 944.43 | 0.00 | 921.89 | 928.06 | 0.00 | 932.70 | -7.30% |
| Q2/1996 | 37.47 | 37.63 | 0.00 | 36.66 | 37.27 | 0.00 | 37.26 | -0.07% | 940.37 | 947.20 | 0.00 | 918.35 | 926.91 | 0.00 | 933.21 | -0.06% |
| Q3/1996 | 25.13 | 25.37 | 0.00 | 24.44 | 24.84 | 0.00 | 24.95 | 49.35% | 632.57 | 635.53 | 0.00 | 612.51 | 617.94 | 0.00 | 624.64 | 49.40% |
| Q4/1996 | 37.84 | 38.67 | 0.00 | 37.11 | 37.64 | 0.00 | 37.82 | -34.03% | 970.15 | 975.11 | 0.00 | 928.40 | 937.24 | 0.00 | 952.72 | -34.44% |
| Q1/1997 | 39.61 | 40.15 | 0.00 | 38.95 | 39.26 | 0.00 | 39.49 | -4.25% | 1017.48 | 1027.53 | 0.00 | 982.83 | 987.50 | 0.00 | 1003.83 | -5.09% |
| Q2/1997 | 42.54 | 43.22 | 0.00 | 40.24 | 40.67 | 0.00 | 41.67 | -5.22% | 1100.67 | 1119.93 | 0.00 | 1024.00 | 1029.00 | 0.00 | 1068.40 | -6.04% |
| Q3/1997 | 45.07 | 48.23 | 0.00 | 42.39 | 42.67 | 0.00 | 44.59 | -6.55% | 1378.27 | 1450.33 | 0.00 | 1229.50 | 1236.03 | 0.00 | 1323.53 | -19.28% |
| Q4/1997 | 46.08 | 46.75 | 0.00 | 45.07 | 45.27 | 0.00 | 45.79 | -2.63% | 1830.67 | 1876.33 | 0.00 | 1790.00 | 1797.00 | 0.00 | 1823.50 | -27.42% |
| Q1/1998 | 54.33 | 55.45 | 0.00 | 52.06 | 52.35 | 0.00 | 53.55 | -14.48% | 2450.83 | 2518.70 | 0.00 | 2419.80 | 2431.10 | 0.00 | 2455.11 | -25.73% |
| Q2/1998 | 75.92 | 78.69 | 0.00 | 70.12 | 70.61 | 0.00 | 73.83 | -27.48% | 2991.00 | 3080.33 | 0.00 | 2829.00 | 2949.33 | 0.00 | 2937.42 | -16.42% |
| Q3/1998 | 99.93 | 103.43 | 0.00 | 90.61 | 91.20 | 0.00 | 96.29 | -23.32% | 4036.33 | 4170.67 | 0.00 | 3701.33 | 3723.33 | 0.00 | 3907.92 | -24.83% |
| Q4/1998 | 123.03 | 126.53 | 0.00 | 113.05 | 114.05 | 0.00 | 119.17 | -19.20% | 4520.83 | 4613.67 | 0.00 | 4177.83 | 4238.27 | 0.00 | 4387.65 | -10.23% |
| Q1/1999 | 162.91 | 166.79 | 0.00 | 120.69 | 121.68 | 0.00 | 142.77 | -16.53% | 5954.97 | 6075.70 | 0.00 | 4452.93 | 4521.81 | 0.00 | 5251.20 | -16.44% |
| Q2/1999 | 209.77 | 218.04 | 0.00 | 183.85 | 197.46 | 0.00 | 202.28 | -29.42% | 7723.41 | 7882.67 | 0.00 | 7232.67 | 7308.78 | 0.00 | 7536.88 | -30.33% |
| Q3/1999 | 246.67 | 250.67 | 0.00 | 238.12 | 241.15 | 0.00 | 244.15 | -17.15% | 8297.33 | 8426.00 | 0.00 | 8857.00 | 8968.67 | 0.00 | 9134.75 | -17.49% |
| Q4/1999 | 202.73 | 206.93 | 0.00 | 197.44 | 200.44 | 0.00 | 201.89 | 20.93% | 7831.17 | 7973.90 | 0.00 | 7654.67 | 7852.00 | 0.00 | 7827.93 | 16.69% |
| Q1/2000 | 202.85 | 204.52 | 0.00 | 200.49 | 202.49 | 0.00 | 202.59 | -0.35% | 7560.33 | 7657.00 | 0.00 | 7494.67 | 7610.67 | 0.00 | 7580.67 | 3.26% |
| Q2/2000 | 203.11 | 204.69 | 0.00 | 200.61 | 202.20 | 0.00 | 202.66 | -0.03% | 7768.80 | 7843.67 | 0.00 | 7638.73 | 7704.76 | 0.00 | 7738.99 | -2.05% |
| Q3/2000 | 202.98 | 204.22 | 0.00 | 199.88 | 201.13 | 0.00 | 202.05 | 0.30% | 8210.00 | 8294.00 | 0.00 | 7948.67 | 8012.67 | 0.00 | 8116.33 | -4.65% |
| Q4/2000 | 195.18 | 196.28 | 0.00 | 194.76 | 195.78 | 0.00 | 195.50 | 3.35% | 8375.33 | 8463.67 | 0.00 | 8163.67 | 8212.67 | 0.00 | 8303.83 | -2.26% |
| Q1/2001 | 194.31 | 195.27 | 0.00 | 193.24 | 194.02 | 0.00 | 194.21 | 0.00 | 8309.67 | 8384.00 | 0.00 | 8230.33 | 8283.67 | 0.00 | 8301.92 | 0.02% |
| Q2/2001 | 192.47 | 193.48 | 0.00 | 191.00 | 191.67 | 0.00 | 192.15 | 1.07% | 8655.67 | 8727.67 | 0.00 | 8513.67 | 8556.33 | 0.00 | 8613.33 | -3.62% |
| Q3/2001 | 209.22 | 210.93 | 0.00 | 205.36 | 206.65 | 0.00 | 208.04 | -7.64% | 9310.00 | 9420.00 | 0.00 | 9147.00 | 9215.00 | 0.00 | 9273.00 | -7.11% |
| Q4/2001 | 217.33 | 218.91 | 0.00 | 214.95 | 216.70 | 0.00 | 216.97 | -4.12% | 9563.33 | 9665.00 | 0.00 | 9461.33 | 9561.33 | 0.00 | 9562.75 | -3.03% |
| Q1/2002 | 218.73 | 220.03 | 0.00 | 217.21 | 218.57 | 0.00 | 218.64 | -0.76% | 9513.67 | 9599.67 | 0.00 | 9439.00 | 9539.00 | 0.00 | 9522.83 | 0.42% |
| Q2/2002 | 227.46 | 229.24 | 0.00 | 224.58 | 226.17 | 0.00 | 226.86 | -3.63% | 9666.67 | 9773.00 | 0.00 | 9549.00 | 9654.00 | 0.00 | 9660.67 | -1.43% |
| Q3/2002 | 252.11 | 253.89 | 0.00 | 247.40 | 248.97 | 0.00 | 250.59 | -9.47% | 10473.00 | 10592.00 | 0.00 | 10309.00 | 10431.33 | 0.00 | 10451.33 | -7.57% |
| Q4/2002 | 250.84 | 252.51 | 0.00 | 248.57 | 250.07 | 0.00 | 250.50 | 0.04% | 10801.33 | 10909.33 | 0.00 | 10704.33 | 10824.33 | 0.00 | 10809.83 | -3.32% |
| Q1/2003 | 250.34 | 251.76 | 0.00 | 248.41 | 249.91 | 0.00 | 250.11 | 0.16% | 10639.33 | 10740.00 | 0.00 | 10559.33 | 10678.67 | 0.00 | 10654.33 | 1.46% |
| Q2/2003 | 252.81 | 254.28 | 0.00 | 250.68 | 252.18 | 0.00 | 252.49 | -0.94% | 10607.33 | 10712.00 | 0.00 | 10519.33 | 10639.33 | 0.00 | 10619.50 | 0.33% |
| Q3/2003 | 251.81 | 251.54 | 0.00 | 256.40 | 257.81 | 0.00 | 258.89 | -2.47% | 10658.67 | 10767.67 | 0.00 | 10540.67 | 10660.67 | 0.00 | 10667.65 | -0.35% |
| Q4/2003 | 265.10 | 266.69 | 0.00 | 263.15 | 264.81 | 0.00 | 264.94 | -2.47% | 10479.33 | 10584.00 | 0.00 | 10438.00 | 10513.67 | 0.00 | 10503.75 | 1.46% |
| Q1/2004 | 267.65 | 269.02 | 0.00 | 266.34 | 267.81 | 0.00 | 267.71 | -1.04% | 10412.33 | 10514.33 | 0.00 | 10401.33 | 10456.67 | 0.00 | 10446.17 | 0.55% |
| Q2/2004 | 266.70 | 267.91 | 0.00 | 265.60 | 266.85 | 0.00 | 266.76 | 0.35% | 10600.33 | 10691.00 | 0.00 | 10526.33 | 10586.67 | 0.00 | 10601.08 | -1.46% |
| Q3/2004 | 266.08 | 267.32 | 0.00 | 264.44 | 266.09 | 0.00 | 266.82 | -0.10% | 10875.67 | 10958.00 | 0.00 | 10772.67 | 10845.67 | 0.00 | 10863.00 | -2.41% |
| Q4/2004 | 265.68 | 266.81 | 0.00 | 264.69 | 266.09 | 0.00 | 265.82 | 3.14% | 10631.67 | 10717.67 | 0.00 | 10618.00 | 10688.33 | 0.00 | 10663.92 | 1.87% |
| Q1/2005 | 268.10 | 269.96 | 0.00 | 266.75 | 268.64 | 0.00 | 268.36 | -0.95% | 10315.33 | 10392.33 | 0.00 | 10309.00 | 10373.33 | 0.00 | 10347.50 | 3.06% |
| Q2/2005 | 266.98 | 268.84 | 0.00 | 264.92 | 266.68 | 0.00 | 266.85 | 0.57% | 10561.67 | 10653.00 | 0.00 | 10537.33 | 10615.33 | 0.00 | 10591.83 | -2.31% |
| Q3/2005 | 265.60 | 267.25 | 0.00 | 264.07 | 266.22 | 0.00 | 265.79 | 0.40% | 10882.00 | 10970.00 | 0.00 | 10838.67 | 10905.00 | 0.00 | 10898.92 | -2.82% |
| Q4/2005 | 265.78 | 267.29 | 0.00 | 264.61 | 266.55 | 0.00 | 266.06 | -0.10% | 10836.00 | 10909.51 | 0.00 | 10799.00 | 10867.67 | 0.00 | 10853.19 | 0.42% |
| Q1/2006 | 267.01 | 268.58 | 267.85 | 265.76 | 268.53 | 267.14 | 267.50 | -0.54% | 10471.11 | 10547.98 | 10503.43 | 10444.33 | 10542.82 | 10489.97 | 10496.70 | 3.40% |
| Q2/2006 | 267.06 | 268.74 | 267.90 | 265.61 | 268.11 | 266.90 | 267.40 | 0.03% | 10125.74 | 10192.94 | 10159.34 | 10078.83 | 10175.26 | 10128.81 | 10144.07 | 3.48% |
| Q3/2006 | | | | | | | | | | | | | | | | |

Appendix

ຕາຕະລາງ 12: ອັດຕາດອກເບ້ຍສະເລ່ຍຂອງທະນາຄານທຸລະກິດ

TABLE 12: AVERAGE INTEREST RATES OF COMMERCIAL BANKS

ກົມນະໂຍບາຍເງິນຕາ

Monetary Policy Department

| ລາຍການ | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | Q1/2012 | Q2/2012 | ITEMs |
|-------------------------------|---------|---------|---------|---------|---------|---------|---------|-----------------------------|
| 1. ອັດຕາດອກເບ້ຍເງິນຝາກ | | | | | | | | 1. DEPOSITS RATE |
| ບັນຊີເງິນກີບ | | | | | | | | Kip account |
| ເງິນຝາກປະຢັດ | 3.28 | 3.23 | 3.2 | 3.17 | 3.13 | 3.11 | 3.14 | Savings |
| ເງິນຝາກປະຈຳ | | | | | | | | Time: |
| 3 ເດືອນ | 5.42 | 5.41 | 5.36 | 5.26 | 5.25 | 5.27 | 5.26 | 3 months |
| 6 ເດືອນ | 7.18 | 7.14 | 7 | 6.99 | 6.98 | 7.01 | 7 | 6 months |
| 12 ເດືອນ | 8.91 | 8.90 | 8.82 | 8.76 | 8.72 | 8.76 | 8.67 | 12 months |
| ເກີນ 12 ເດືອນ | 10.32 | 10.28 | 10.47 | 10.3 | 10.08 | 9.63 | 9.94 | Over 12 months |
| 24 ເດືອນ | 11.91 | 11.72 | 11.8 | 11.75 | 11.69 | 11.47 | 11.39 | 24 months |
| ບັນຊີເງິນບາດ | | | | | | | | Baht account |
| ເງິນຝາກປະຢັດ | 1 | 1.02 | 1.06 | 1.13 | 1.15 | 1.12 | 1.1 | Savings |
| ເງິນຝາກປະຈຳ | | | | | | | | Time: |
| 3 ເດືອນ | 1.87 | 1.93 | 2.01 | 2.14 | 2.25 | 2.24 | 2.03 | 3 months |
| 6 ເດືອນ | 2.55 | 2.58 | 2.67 | 2.82 | 2.91 | 2.9 | 2.8 | 6 months |
| 12 ເດືອນ | 3.33 | 3.32 | 3.44 | 3.63 | 3.74 | 3.73 | 3.62 | 12 months |
| ເກີນ 12 ເດືອນ | 3.66 | 3.60 | 3.76 | 4.16 | 4.42 | 4.39 | 4.4 | Over 12 months |
| 24 ເດືອນ | 5.25 | 4.94 | 4.95 | 5.13 | 5.19 | 5.17 | 5.13 | 24 months |
| ບັນຊີເງິນໂດລາ ສຫລ. | | | | | | | | U.S. dollar account |
| ເງິນຝາກປະຢັດ | 1.22 | 1.21 | 1.25 | 1.31 | 1.34 | 1.36 | 1.33 | Savings |
| ເງິນຝາກປະຈຳ | | | | | | | | Time: |
| 3 ເດືອນ | 2.03 | 2.04 | 2.23 | 2.28 | 2.29 | 2.43 | 2.27 | 3 months |
| 6 ເດືອນ | 2.53 | 2.63 | 2.8 | 2.86 | 2.85 | 3.01 | 2.95 | 6 months |
| 12 ເດືອນ | 3.14 | 3.23 | 3.45 | 3.5 | 3.49 | 3.65 | 3.56 | 12 months |
| ເກີນ 12 ເດືອນ | 3.64 | 3.35 | 3.71 | 3.82 | 3.85 | 3.94 | 3.94 | Over 12 months |
| 24 ເດືອນ | 4.77 | 4.47 | 4.67 | 4.78 | 4.84 | 5.11 | 5.15 | 24 months |
| 2. ອັດຕາດອກເບ້ຍເງິນກູ້ | | | | | | | | 2. Lending rates |
| ບັນຊີເງິນກີບ | | | | | | | | Kip accounts |
| * ໄລຍະສັ້ນ (1 ປີ) | 14.21 | 13.99 | 13.83 | 13.18 | 13.15 | 13.63 | 13.62 | * Short - term (1 year) |
| * ທີ່ 1 ປີ (1E3 ັດ) | 14.7 | 14.30 | 14.19 | 13.64 | 13.42 | 13.94 | 13.55 | * Medium - term (1-3 years) |
| * ທີ່ 3 ປີ (3E5 ັດ) | 15.39 | 15.06 | 14.8 | 14.04 | 13.95 | 14.46 | 14.17 | * Long - term (3-6 years) |
| ບັນຊີເງິນບາດ | | | | | | | | Baht accounts |
| * ໄລຍະສັ້ນ (1 ປີ) | 9.83 | 9.82 | 9.57 | 9.42 | 9.41 | 9.66 | 9.27 | * Short - term (1 year) |
| * ທີ່ 1 ປີ (1E3 ັດ) | 9.67 | 9.4 | 9.64 | 9.31 | 9.26 | 9.68 | 9.1 | * Medium - term (1-3 years) |
| * ທີ່ 3 ປີ (3E5 ັດ) | 10.2 | 10.21 | 10.27 | 10.12 | 10.06 | 10.16 | 9.84 | * Long - term (3-6 years) |
| ບັນຊີເງິນໂດລາ ສຫລ. | | | | | | | | U.S. dollar accounts |
| * ໄລຍະສັ້ນ (1 ປີ) | 9.58 | 9.08 | 9.04 | 8.77 | 8.75 | 8.97 | 8.51 | * Short - term (1 year) |
| * ທີ່ 1 ປີ (1E3 ັດ) | 9.35 | 8.93 | 9.04 | 8.64 | 8.72 | 8.88 | 8.76 | * Medium - term (1-3 years) |
| * ທີ່ 3 ປີ (3E5 ັດ) | 10.02 | 9.5 | 9.58 | 9.11 | 9.15 | 9.27 | 9.21 | * Long - term (3-6 years) |
| ເງິນເບີກເກີນບັນຊີ | | | | | | | | OVERDRAFT |
| ₭ | 14.34 | 14.37 | 14.03 | 13.72 | 14.11 | 13.91 | 14.16 | KIP |
| ฿ | 10.11 | 10.19 | 10.13 | 10 | 10.29 | 10.11 | 9.85 | BAHT |
| ⸍ | 9.59 | 9.67 | 9.62 | 9.53 | 9.86 | 9.54 | 9.5 | US.DOLLAR |

Appendix

ຕາຕະລາງ 14: ໂຄງປະກອບຂອງສິນຄ້າຂາອອກ

TABLE 14: COMPOSITION OF EXPORTS

(ລ້ານໂດລາສະຫະລັດ: In millions of USD)

ກົມນະໂຍບາຍເງິນຕາ

P

P

Monetary Policy Department

| ລາຍການ | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | Q1/2012 | Q2/2012 | ITEMS |
|-------------------------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|------------------------------------|
| ຜະລິດຕະພັນໄມ້ | 8.5 | 17.11 | 25.76 | 19.37 | 19.42 | 16.11 | 62.70 | Wood products |
| ຜົນຕົວຊີ້ວັດ | 5.1 | 21.75 | 28.10 | 11.46 | 6.47 | 23.35 | 25.85 | Coffee |
| ຜົນຕົວຊີ້ວັດກະສິກໍາ/ເຄື່ອງປ່າ | 42.3 | 51.96 | 36.46 | 21.51 | 42.23 | 41.48 | 72.04 | Agricultural/Forest products |
| ຜົນຕົວຊີ້ວັດອື່ນໆ | 160.0 | 28.97 | 28.83 | 14.14 | 14.97 | 10.53 | 73.00 | Other products |
| ເຄື່ອງນຸ່ງ 1% | 40.1 | 50.00 | 50.84 | 63.76 | 55.31 | 42.65 | 42.84 | Garments |
| ໄຮມ | 36.8 | 79.55 | 89.45 | 101.91 | 82.89 | 90.63 | 105.44 | Electricity |
| ການຂົນສົ່ງ | 177.9 | 299.55 | 334.50 | 314.00 | 293.53 | 251.69 | 236.35 | Mining |
| ນໍ້າມັນເຊື້ອໄຮມ- ຜົນຕົວຊີ້ວັດ | 3.0 | 2.80 | 3.50 | 3.20 | 2.90 | 2.20 | 2.70 | Fuel purchases by foreign carriers |
| ລວມສິນຄ້າຂາອອກທັງໝົດ | 473.7 | 551.70 | 597.44 | 549.34 | 517.71 | 478.64 | 620.94 | TOTAL EXPORTS |

ແຫຼ່ງຂໍ້ມູນ: ກົມພາສີ ກະຊວງການເງິນ, ກະຊວງອຸດສາຫະກຳ ແລະ ການ ຄ້າ ແລະ ບໍລິສັດໄຟຟ້າ.

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

ໝາຍເຫດ P: ຕົວເລກເບື້ອງຕົ້ນ

Note P: Preliminary data

Appendix

ຕາຕະລາງ 15: ໂຄງປະກອບຂອງສິນຄ້າຂາເຂົ້າ

TABLE 15: COMPOSITION OF IMPORTS

(ລ້ານໂດລາສະຫະລັດ: In millions of USD)

ກົມນະໂຍບາຍເງິນຕາ

P

P

Monetary Policy Department

| ລາຍການ | Q4/2010 | Q1/2011 | Q2/2011 | Q3/2011 | Q4/2011 | Q1/2012 | Q2/2014 | Items |
|--------------------------------------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------------------------------|
| ສິນຄ້າເຂົ້າການລົງທຶນ | 262.0 | 321.69 | 400.45 | 410.94 | 290.62 | 264.12 | 305.90 | Investment goods |
| ເຄື່ອງໝາຍ ແລະ ທັງໝົດ | 149.0 | 66.61 | 104.40 | 75.18 | 61.45 | 80.04 | 96.01 | Machinery and equipments |
| ພາຫະນະ (50% ຂອງມູນຄ່າທັງໝົດ) | 35.0 | 47.92 | 87.03 | 41.62 | 35.27 | 13.12 | 14.90 | Vehicles (50% of total) |
| ນໍ້າມັນ (50% ຂອງມູນຄ່າທັງໝົດ) | 58.0 | 67.47 | 56.53 | 53.96 | 61.39 | 47.55 | 55.38 | Fuel (50% of total) |
| ເຄື່ອງໝາຍ / ເຄື່ອງໝາຍ ທາງໄຟຟ້າ | 20.0 | 139.70 | 152.48 | 240.19 | 132.51 | 123.42 | 139.62 | Construction/electrical equipments |
| ສິນຄ້າຊົມໃຊ້ | 182.2 | 226.09 | 284.70 | 176.65 | 180.19 | 185.73 | 347.51 | Consumption goods |
| ສິນຄ້າສຳລັບອຸດສາຫະກຳເຄື່ອງໝາຍ | 13.0 | 2.96 | 3.58 | 3.04 | 4.43 | 2.02 | 3.02 | Materials for garments industry |
| ວັດຖຸມີຄ່າ (ຄຳ ແລະ ເງິນ) | 39.0 | 0.98 | 47.13 | 2.55 | 1.20 | 1.13 | 1.73 | Gold and silver |
| ໄຮງຮຸ້ງ | 9.2 | 12.28 | 13.51 | 5.77 | 4.06 | 15.35 | 17.90 | Electricity |
| ນໍ້າມັນເຊື້ອໄຮງຮຸ້ງ ທີ່ຊື້ຈາກນັກຂົນສົ່ງລາວ | 0.8 | 1.00 | 1.50 | 2.00 | 1.60 | 1.80 | 2.30 | Fuel purchased abroad by Lao carriers |
| ສິນຄ້າຂາເຂົ້າລວມ (cif) | 506.2 | 565.00 | 750.86 | 600.95 | 482.09 | 470.16 | 678.36 | TOTAL IMPORTS (cif) |
| ສິນຄ້າຂາເຂົ້າ FOB (ຕໍ່ກວ່າ 8%) | 465.7 | 519.80 | 690.79 | 552.87 | 443.53 | 432.54 | 624.09 | Imports fob (less 8%) |

ແຫຼ່ງຂໍ້ມູນ: ກົມພາສີ ກະຊວງການເງິນ, ກະຊວງອຸດສາຫະ ກຳ

ແລະ ການຄ້າ ແລະ ບໍລິສັດໄຟຟ້າ.

ໝາຍເຫດ P: ຕົວເລກເບື້ອງຕົ້ນ

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

Note P: Preliminary data

Appendix

ຕາຕະລາງ 16: ທີ່ຕັ້ງສໍານັກງານຂອງແຕ່ລະທະນາຄານທຸລະກິດ

TABLE 16: LIST 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,Souphannoung 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 Kayson 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 | 321 |
| 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 | 382 |
| 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, Dongpala, Vientiane | 8-Jul-08 | 264998-6800685, Fax: 264995 | 4 | 18 | 0 | 16 | 505 |
| 8. International Commercial Bank | 127/07, Hatsadi Road, Vientiane | 10-Feb-08 | 250388, Fax 250479 | 2 | 0 | 0 | 2 | 51 |
| 9. Industrial and Commercial Bank of China | Lane Xang Avenue, Ban Hatsadi Tay, Vientiane | 18-Nov-11 | 258895, Fax 258897 | 0 | 0 | 0 | 0 | 24 |
| 10. Sacom Bank | 175/02 Ban hatsadi Tay, Vientiane | 12-Sep-08 | 260400, Fax: 260403 | 0 | 0 | 0 | 0 | 56 |
| <i>Sub-Total</i> | | | | 14 | 51 | 0 | 158 | 1,589 |
| 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 Savanakhet 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 Savanakhet Branch | 308/3, Sisavangvong Rd, POBox 625 | 25-Feb-08 | 41 252131, Fax: 41 252133 | 0 | 0 | 0 | 1 | 14 |
| 10. Military Commercial Joint Stock Bank | 86, Kayson Street, Phone Sa Art, Sayssetha district VTE | 22-Dec-10 | 021 990901, Fax: 990910 | 0 | 0 | 0 | 0 | 26 |
| 11. Lao Construction Bank | 10, Phonesy Naoun, Sisattanak District, Vientiane | 22-Feb-12 | 550380,285555, Fax: 285355 | 0 | 0 | 0 | 0 | - |
| 12. Vietin Bank Lao Branch | 029/03 Khoun Boulon, Chantha Buly District, Vientiane | 27-Jan-12 | 021 263997, 263303 | 0 | 0 | 0 | 0 | - |
| <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 | - |
| <i>Total</i> | | | | 79 | 260 | 41 | 442 | 6,218 |

ແຫຼ່ງຂໍ້ມູນ: ທະນາຄານແຫ່ງ ສປປ ລາວ

Source: Bank of the Lao PDR.

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