

**CIRCULAR**  
**ON**  
**THE COMMUNICATION AND COPIES OF DOCUMENTS**  
**DURING ON-SITE INSPECTION**

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With reference to the Law NS/RKM/0196/27, dated January 26, 1996 and in particular articles 7, 16, 30, 39 and 69,

- With reference to the Law NS/RKM/1 199/13 of November 18, 1999 and in particular articles 40 and 47,
- Banks are compelled to furnish to the National Bank of Cambodia's examiners all information and data requested during an on-site inspection.
- The obligation of professional secrecy may not be used as a ground for nondisclosure vis-à-vis the examiners. Moreover these ones, as all the National Bank of Cambodia staff, must observe an obligation of professional secrecy and cannot provide to any person any confidential information got from a commercial bank.
- As a consequence, commercial banks cannot deny giving any document or information requested by an examiner.
- In particular, all accounting information, all loans files and all information to make an accurate assessment of the risks, of the financial situation and of the profitability of the supervised bank must be communicated to examiners. Obviously this list is not exhaustive.
- In order to keep a record of information provided by the supervised bank, examiners can request a copy of any document or information. They are allowed to demand a paper photocopy or a computer file copy.
- All expenses involved by making these copies are supported by the supervised bank.
- Any obstruction for giving any information or copy of a document will be punished according penalties provided by article 69 of the Law on Organization and Conduct of the National Bank of Cambodia.
- This Circular is effective as of the date of signing.

Phnom Penh, 15 July 2003

DIRECTOR GENERAL

Signed and Sealed: **Tal Nay Im**