PRAKAS
ON
REPORTING REQUIREMENT FOR REGISTERED NGOs AND LICENSED MICROFINANCE INSTITUTIONS

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Article 1
Registered micro-finance operators and licensed micro-finance institutions shall submit regular reports to the NBC with regard to their financial results, their loan portfolio, the deposits they mobilize and their network of branches and offices.

Article 2
Every quarter, registered micro-finance operators shall be required to prepare the following reports to be submitted to the NBC within one month of the end of each quarter:

- Statement of assets and liabilities
- Statement of profit and loss
- Breakdown of deposits by category
- Breakdown of deposits by currency
- Loan breakdown by category
- Loan breakdown by currency
- Loan classification and delinquency ratio
- Network of branches and other offices.

Article 3
Every month, Licensed Micro-finance Institutions shall be required to prepare the following reports to be submitted to the NBC within 15 days of the end of each month:

- Statement of assets and liabilities
- Statement of profit and loss
- Off balance sheet
- Breakdown of deposits by category
- Breakdown of deposits by currency
- Loan breakdown by category
- Loan breakdown by currency
- Loan classification, loan loss provisions and delinquency ratio
- List of loan to related parties
- List of large exposures
- Calculation of capital adequacy ratio
- Calculation of liquidity ratio.
Article 4
At the end of each quarter, Licensed Micro-finance Institutions shall be required to submit reports on evolutions of their branches and offices network to the NBC.

Article 5
Every year, Licensed Micro-finance Institutions shall be required to prepare the following reports to be submitted to the National Bank of Cambodia by the 30th of April of the following year:

- Audited financial statements
- Board of Directors’ Annual Report
- Statistics of staff and salaries
- Up-dated organization chart with names and titles of incumbents.

Article 6
All the reports shall be prepared according to the format prescribed by the NBC.

Article 7
Violations to the provisions of this Prakas may give rise to disciplinary sanctions as set forth in Article 52 of the Law on Banking and Financial Institutions.

Article 8
All provisions contrary to this Prakas are hereby repealed.

Article 9
The General Direction, the General Secretariat, the General Cashier, the General inspection all departments of the NBC, and all Micro Financial Institutions under of the NBC supervisory authority shall strictly implement this Prakas.

Article 10
This Prakas shall have effect from the signing date.

Phnom Penh, February 25, 2002

The Governor

Signed and sealed: Chea Chanto