

**Kingdom of Cambodia
Nation Religion King**

National Bank of Cambodia
No. B8/99/140
December 21, 1999

**PRAKAS
on
the Structure of the Foreign Trade Bank of Cambodia
and Roles/Duties of its Subordinated Offices**

The Governor of the National Bank of Cambodia

- Referring to the 1993 Constitution of the Kingdom of Cambodia;
- Referring to Reach Kram No. NS/RKM/0196/27 of January 26, 1996 promulgating the Law on the Organization and Functioning of the National Bank of Cambodia;
- Referring to Reach Kret No. CS/RKT/0398/85 of March 30, 1998 on the appointment of H.E. Chea Chanto as the Governor of the National Bank of Cambodia;
- Referring to Prakas No. B898-385/P of March 10, 1998 on the Structure of the Foreign Trade Bank of Cambodia and Roles/Duties of its Subordinated Entities;
- Pursuant to the Memorandum of Economic and Financial Policy of the Royal Government;
- Pursuant to the Government policy regarding the Privatization of the Foreign Trade of Bank of Cambodia;
- Pursuant to a resolution of the Board meeting of the National Bank of Cambodia on December 16, 1999.

IT IS HEREBY DECIDED

Article 1: To restructure the Foreign Trade Bank of Cambodia and define the roles and responsibilities of its subordinated offices and subdivisions under the following provisions.

Article 2: The Foreign Trade Bank of Cambodia is under the supervision of the general secretariat and has the responsibilities to conduct the following transactions:

- To extend all kinds of credits to the public, including commitment;
- To receive unallocated deposits from the public;
- To process and provide means of settlement in national currency or cash; and
- To manage foreign exchange, bills operation, transactions of valuable metals, precious stones, and other banking services.

The Foreign Trade Bank of Cambodia shall be managed by one president and assisted by one or more deputies, if necessary, with positions equivalent to director or deputy director of department of the National Bank of Cambodia.

Article 3: The Foreign Trade Bank of Cambodia shall be divided into departments as listed in the attached organizational chart, including:

- (1) The Internal Control Team reporting directly to the senior management;
- (2) The Administrative Office which supervises the following units:
 - Administration and personnel;
 - Information technology; and
 - Coding system.
- (3) The Deposit Office which supervises the following units:
 - Saving deposits and allocated deposits;
 - Current deposits in national currency and cash of public institutions, international organizations, companies and individuals;
 - Interbanking; and
 - Financial banking.

- (4) The International Office which supervises the following units:
 - NOSTRO-VOSTRO accounts;
 - Documentary credit;
 - Remittance;
 - Check cashiering and money exchange;
- (5) The Cashier Office which supervises the following units:
 - Riel transaction management,
 - Currency transaction management;
- (6) The Credit Office which supervises the following units:
 - Public enterprise credits;
 - Company credit and credits for individual; and
 - Legislation and litigation.
- (7) The Accounting Office that manages the following units:
 - Regular auditing;
 - Business income-expenditure accounting; and
 - Central accounting.

Each subordinated office and unit shall be managed by one chief and assisted by one or more deputies, if necessary, with positions equivalent to the director or deputy director of office and unit of the National Bank of Cambodia.

Article 4: The Internal Control Team performs special functions as an operational arm of the bank senior management in ensuring the efficient and transparent implementation of laws, regulations, circulars, and all executive acts by all bank's units and is responsible for:

- maintaining in computerized format accounting data;
 - maintaining and preserve computer equipments and their accessories.
3. The Coding System Unit which shall be responsible for:
- verifying the codes on incoming telexes;
 - using codes for dispatching telexes;
 - maintaining on files all telex documents.

Article 6: The Deposit Office shall have the responsibilities to process deposit operations in national currency or cash from customers in order to increase capital of the bank and shall manage the following units:

1. The Savings and Fixed Deposits Unit which shall be responsible for:
 - accepting deposits and making savings withdrawal under specified conditions;
 - maintaining savings books and computing interests for account owner for the specified period;
 - receiving fixed deposits, computing interests and extending or returning them at their expiration date;
 - preparing daily balance of accounts (sum of deposits-withdrawals) and deliver to the central accounting unit for recording;
 - adding all customers deposits and reconciling the amount for the specified period with the balance sheet of the central accounting unit; and
 - evaluating at the end of each month the balance sheets of all currencies.
2. The Current Deposit Unit in national currency and cash for public institutions, international organizations, companies and individuals which shall be responsible for:
 - providing deposit services for accounts of public institutions and nationals;
 - providing deposit services for accounts of international organizations and foreign nationals;
 - providing deposit services for accounts of companies and private enterprises;
 - providing deposit services for individuals unallocated accounts;
 - reconciling the accounts of depositors; and
 - evaluating at the end of each month the balance sheets of all currencies.
3. The Interbank Unit which shall be responsible for:

- organizing credit files under specified terms and conditions and preparing recommendations to the office directors proposing further actions from the senior management;
- preparing files for withdrawal, use of credits, loan repayment, and interest charge, processing the credits and notifying the maturity date;
- providing update information regarding bankr

- maintaining accounting books of items which are enclosed the global accounting books submitted by other units and specialized offices and prepare the daily balance sheet and other periodic balance sheets;
- maintaining an accounting registration, preparing the income statement and balance sheet at the end of accounting period; and
- preparing an accounting analysis report for the senior management if necessary.

Article 11: Other than those duties hereby stipulated, the officials shall perform other responsibilities as assigned by their superiors.

Article 12: During the performance of their responsibilities, the personnel of the Foreign Trade Bank of Cambodia shall ensure the professional secrecy in accordance with Articles 16 and 71 of

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