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**Kingdom of Cambodia**  
**Nation Religion King**

National Bank of Cambodia  
No. NBC/B700/51  
February 17, 2000

**Prakas**  
**On the Classification of and Provisioning for Bad**

**Article 6:** In accordance with accrual basis accounting, interest accrued on a customer account shall be recorded as income in the profit and loss account. However, such a procedure is not followed for assets once they have been classified as substandard, doubtful or lost. In these circumstances, interest accrued shall be credited to an account for interest in suspense.

**Article 7:** Any violation of provisions of this Prakas will give rise to the disciplinary sanctions set forth in Article 52 of the Law on Banking and Financial Institutions.

**Article 8:** All provisions contrary to those of this Prakas are hereby repealed

**Article 9:** The General Director, the General Secretariat, the General Cashier, the General Inspection, all NBC departments, and all banking and financial institutions under the NBC supervisory authority shall be responsible for the enforcement of this Prakas.

**Article 10:** This Prakas shall enter into force from the date of its signature.

Phnom Penh, February 17, 2000  
The Governor

Chea Chanto

cc:

- All members of the Board of Directors