

**Kingdom of Cambodia
Nation Religion King**

**(Unofficial Translation)
National bank of Cambodia
B 7.024.1718**

Date: August 21, 2024

To: Chief Executive Officers and Directors of all Banking and Financial Institutions

Subject: The case of continuing to implement the capital conservation ratio, the reserve requirement rate in foreign currency and to allow to restructure loans for customers.

As mentioned above, I would like to inform the Chief Executive Officers and Directors of all banking and financial institutions "Institutions" that to enable the institutions to release more loans aiming at contributing to the national economic growth, the National Bank of Cambodia (NBC) decides to allow institutions as followings:

- a. Continue to apply the capital conservation ratio at 1.25% until December 31, 2025
- b. Continue to apply the reserve requirement rate in foreign currency at 7% until December 31, 2025 and
- c. Restructure loans for customers who are experiencing temporary financial difficulties in accordance with the conditions set out in the separate circulars later.

The institutions need to release loans with high responsibility to ensure sustainable growth and contribute to the stability of the entire banking system. At the same time, the NBC will continue to pay close attention to the stability of the banking system and the effectiveness of the implementation of the above-mentioned measures.

For the Governor

Director General of Banking Supervision

Signed and sealed: Kith Sovannarith