

08.06.2018

# Legislative and regulatory framework for prudential banking supervision

[Law on banks' activity no. 202 of 06 October 2017](#) <sup>[1]</sup>

## The banking sector

[Regulation on Certain Aspects Related to Export and Import of Cash and of Traveller's Cheques by Banks, approved by DEB of the NBM No 165 of June 14, 2019](#) <sup>[2]</sup>

[Regulation on Leverage for Banks, approved by the Decision of the Executive Board of the National Bank of Moldova no.274 of 10 December 2020](#) <sup>[3]</sup>

[Regulation on the requirements for publication of information by banks, approved by the Decision of the Executive Board of the National Bank of Moldova, No. 158 of 9 July 2020](#) <sup>[4]</sup>

[Regulation on Liquidity Coverage Requirements for Banks, approved by the Decision of the Executive Board of the National Bank of Moldova no.44 of 26 February 2020](#) <sup>[5]</sup>

[Regulation on outsourcing the bank's activities and operations, approved by Decision of the Executive Board of the National Bank of Moldova no.46 of February 26, 2020](#) <sup>[6]</sup>

[Regulation on Banks' Transactions with Their Related Parties, approved by the DCA of the NBM no. 240 from December 9, 2013](#) <sup>[7]</sup>

[Regulation on Large Exposures, approved by Decision of the Executive Board of the National Bank of Moldova no.109 of April 5, 2019 \(in force as of 19.06.2019\)](#) <sup>[8]</sup>

[Regulation on Branches and Secondary Offices of Banks no.147 of 17.05.2019](#) <sup>[9]</sup>

[Regulation on Banking Activity Management Framework No. 322 of December 20, 2018 \(in force since April 4, 2019\) amended by Decision of the NBM no. 275 of 29.12.2022, in force 13.04.2023](#) <sup>[10]</sup>

[Regulation on the licensing of the bank and the branch of the bank from another state, approved by Decision of the Council of Administration of the National Bank of Moldova no.328 of December 13, 2019](#) <sup>[11]</sup>

[Regulation on Requirements Regarding the Members of the Governing Body of the Bank, the Financial Holding Company or Mixed Holding, the Heads of a Branch of a Bank from Another State, the Persons Holding Key Positions and the Liquidator of the Bank in Liquidation Process No 292 of 29.11.2018](#) <sup>[12]</sup>

[Regulation on requirements for prevention and combating money laundering and terrorism financing in the activity of Foreign Exchange Entities and Hotels No. 201 of 09 August, 2018](#) <sup>[13]</sup>

[Regulation on requirements for prevention and combating money laundering and terrorist financing in the activity of banks No. 200 of 09 August, 2018](#) <sup>[14]</sup>

[Regulation on requirements related to prevention and combating money laundering and terrorism financing in the activity of non-bank payment services provider No. 202 of 09 August, 2018](#) <sup>[15]</sup>

[Regulation on capital buffers of banks, approved by Decision of the Executive Board of the NBM no. 110 from May 24, 2018](#)

Regulation on Own Funds of Banks and Capital Requirements, Amended as per the decision of the NBM no.16 of 03.02.202

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Regulation on credit risk mitigation techniques of banks [18]

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Regulation on audit of financial statements and audit for other purposes of banks [24], approved by the Decision of the Executive Board of the National Bank of Moldova no.118 from May 24, 2018 [24]

Regulation on banks holding shares in the equity of legal entities, approved by the EBD of the NBM, No. 330 from December 1, 2016 [25]

Regulation on the calculation of voting rights and registration of the transfer of ownership of bank shares, approved by the DCA of the NBM, no.130 of July 04, 2013 [26]

Regulation on Holdings in Bank Equity, the Administrative Council of the National Bank of Moldova Decision no.127 of 27.06.2013, Official Monitor of the Republic of Moldova, no 198-204, art. 1419 of 13.09.2013 [27]

Regulation on Accounting in Banks of the Republic of Moldova, approved by the DCA of the NBM no. 238 of October 10, 2002 [28]

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Regulation on bank's liquidity, approved by the DCA of the NBM no.28, August 08, 1997 [30]

Regulation on the requirements to internal bookkeeping documents, approved by the DCA of the NBM, No. 381 of December 15, 2005 [31]

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Regulation on the authorization of certain foreign exchange operations by the National Bank of Moldova, approved by the DCA of the NBM no.51 of March 5, 2009 [35]

Regulation on the conditions of granting by licensed banks of credits in foreign currency to residents, approved by the DCA of the NBM no.16 of January 22, 2009 [36]

Regulation on the issuance by the National Bank of Moldova of authorizations to export funds from the Republic of Moldova, approved by DCA of the NBM No.14 of January 22, 2009 [37]

Regulation on the Activity of Foreign Exchange Entities, approved by the DEB of the NBM no.335 of December 1, 2016 [38]

Regulation on residents' accounts abroad, approved by the DCA of the NBM, No. 216 of August 20, 2015 [39]

Regulation on Conditions and Procedures for Performing Foreign Exchange Operations, approved by the DEB of the NBM no.29 of February 13, 2018 <sup>[40]</sup>

Regulation on the procedure of issuing by banks of permissions to export funds from the Republic of Moldova, approved by the DCA of the NBM No. 15 of January 22, 2009 <sup>[41]</sup>

## **The financial-banking market**

Regulation on Placement, Transaction and Redemption of State Securities in Book-Entry Form, approved by the DEB of the NBM no.170 of July 19, 2018 <sup>[42]</sup>

Regulation on Emergency Liquidity Assistance, approved by the Decision of the Executive Board of the National Bank of Moldova No 343/2019 (in force on 30 June 2020) <sup>[43]</sup>

Norms on evaluation of assets accepted by the National Bank of Moldova as collateral for granting loans to banks, approved by the DEB of the NBM no.211 of August 8, 2019 <sup>[44]</sup>

Regulation on open market operations of the National Bank of Moldova, approved by the DCA of the NBM, No. 188 of September 25, 2014 <sup>[45]</sup>

Regulation on credit standing facilities extended to banks by the National Bank of Moldova, approved by the DEB of the NBM no.171 of July 19, 2018 <sup>[46]</sup>

Regulation on the Setting of the Official Exchange Rate of Moldovan Leu against Foreign Currencies, DCA of the NBM No.3 of January 15, 2009 <sup>[47]</sup>

Regulation on operation of the interbank money market in national currency, approved by the DCA of the NBM, no. 222 of November 21, 2013 <sup>[48]</sup>

Regulation on the Required Reserves Regime, approved by the DEB of the NBM no.355 of December 27, 2017 <sup>[49]</sup>

Regulation on CHIBOR and CHIBID reference rates, approved by DCA of the NBM no.110 of May 30, 2013 <sup>[50]</sup>

Regulation on the performance of transactions on the interbank foreign exchange market of the Republic of Moldova, approved by the DCA of the NBM no.8 of January 24, 2013 <sup>[51]</sup>

Regulation on overnight deposits accepted by the National Bank of Moldova from banks, approved by DCA of the NBM no.65 of March 27, 2003 <sup>[52]</sup>

## **Payment systems and financial market infrastructure**

Regulation on credit transfer, direct debiting, and the assignment of IBAN codes, approved by the Decision of the Executive Board of the NBM no.108 of 08 June, 2018 <sup>[53]</sup>

Regulation regarding on-site inspections for non-bank payment service providers and the criteria for applying remedies and sanctions, approved by the Decision of the Executive Board of the NBM, No. 326 of December 11, 2019 <sup>[54]</sup>

Regulation on the activity of non-bank payment service providers, approved by the Decision of the Executive Board of the NBM no.217 of 16 August 2019 <sup>[55]</sup>

Regulation on the Automated Interbank Payments System, approved by the Decision of the Executive Board of the NBM, No. 179 of June 27, 2019 <sup>[56]</sup>

Regulation on holdings in non-bank payment service providers, approved by the Decision of the Executive Board of the NBM no.159 of 5 June 2019 <sup>[57]</sup>

Regulation on the credit activity of non-bank payment service providers, approved by the Decision of the Executive Board of the NBM no.158 of 5 June 2019 <sup>[58]</sup>

[Regulation on the supervision of the Central Securities Depository, approved by the Decision of the Executive Board of the NBM no.158 of 11 July, 2018](#) <sup>[59]</sup>

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[Regulation on payment cards, approved by the DCA of the NBM no. 157 of August 1, 2013](#) <sup>[61]</sup>

[Regulation on transaction suspension, sequestration and incontestable collection of money funds from banking accounts, approved by the DCA of the NBM, No.375 of December 15, 200](#) <sup>[62]</sup><sup>5</sup>

[Regulation on the activity of payment service providers within money remittance systems, approved by the DCA of the NBM, No. 204 of October 15, 2010](#) <sup>[63]</sup>

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