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The National Bank of Moldova has established the banks' contributions to the Resolution Fund for 2026

The National Bank, in accordance with the provisions of Regulation No 74/2020 on the method of calculation and payment of contributions to the bank resolution fund, has calculated and informed licensed banks of the amounts, instalments, deadlines, and payment methods of their contributions to the bank resolution fund, which are to be paid during 2026.

Thus, the amount of contributions for 2026 for the entire banking system was calculated at MDL 116.98 million, based on the target level of 3% of the amount of guaranteed deposits, the adjustment coefficient for the growth in deposit volume, as well as the adjustment multipliers for the specific risk of each bank.

Banks have been paying contributions to the resolution fund since 2020, and the target level of 3% of the amount of guaranteed deposits of licensed banks, established by Law No 232/2016 on Banks' Recovery and Resolution, was reached for the first time on 31 December 2024.

It should be noted that the target level is reassessed annually by the National Bank, as the resolution authority, in the process of calculating the contributions to the resolution fund, taking into account the amount of guaranteed deposits of the entire banking system as of the last management date of the first semester of the year preceding the one for which the contribution is calculated. Thus, the new target level calculated as of 30 June 2025, was MDL 1,402.0 million, representing a significant increase compared to the target level as of 30 June 2024, mainly as a result of the increase in the deposit coverage level under Law No 160/2023 on bank deposit guarantees, from MDL 100,000 to MDL 200,000.

The bank resolution fund was established to ensure the effective application of resolution tools and powers by the National Bank of Moldova, whose resources are used in accordance with the resolution objectives and principles set out in Law No 232/2016 on Banks' Recovery and Resolution. As of 30 June 2025, the fund's resources amounted to MDL 880.9 million, which includes contributions paid by banks and income from the investment of its resources.

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