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Press release on the maintaining of the CCyB rate, April 2024

The Decision of the Executive Board of the National Bank of Moldova (NBM) no.108 of 25.04.2024 maintains the rate of the countercyclical capital buffer (CCyB) applied to credit exposures in the Republic of Moldova at 0% of the risk exposure amount.

The Executive Board of the NBM reviewed the rate of the CCyB, based on the CCyB guide calculated as of the 4th quarter of 2023. Thereby, in the 4th quarter of 2023, the Credit-to-GDP (quarterly) ratio constituted 84,3% with a negative deviation from the long-term trend of -13,0%. The level of the Credit-to-GDP ratio indicates the absence of cyclical systemic risks related to excessive credit growth, which confirms the decision of maintaining the CCyB, applied to credit exposures situated in Republic of Moldova, at the level of 0 percent.

At the same time, in order to ensure the accurate calculation of the CCyB rate specific for each bank, banks should monitor the CCyB rates applied to countries where their relevant exposures are situated.

The above-mentioned decision is based on the analyses and studies performed by the NBM aiming achieving the intermediate objective of the macroprudential policy of reducing and preventing excessive credit growth. The CCyB rate for the Republic of Moldova is reviewed quarterly.

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