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26.11.2018

Press release on the establishment of the CCyB rate, November 2018

The Executive Board of the National Bank of Moldova (NBM) set the rate of the countercyclical capital buffer (CCyB) applied to credit exposures situated in the Republic of Moldova, based on the CCyB referential calculated as of the second quarter of 2018.

Thereby, in the second quarter of 2018, Credit to GDP ratio was 78,8 percent with a negative deviation from the long-term trend accounting for 38,17 percent. The low level of Credit to GDP ratio indicates the absence of cyclic systemic risks related to excessive credit growth, fact that fortifies 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 calculus of the CCyB rate specific for each bank, banks should ensure adequate records of 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 to assess the potential risks to the banking sector. The frequency of reviewing the CCyB rate for the Republic of Moldova is quarterly.

The decision of the Executive Board of the National Bank of Moldova no. 269/2018 on the establishment of the CCyB rate applied to credit exposures situated in Republic of Moldova shall enter into force at the date of publishing in the Official Monitor of the Republic of Moldova.

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