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27.10.2023

# Press release on the maintaining of the CCyB rate, October 2023

The Decision of the Executive Board of the National Bank of Moldova (NBM) No 209 of 26 October 2023 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 2nd quarter of 2023. Thereby, in the 2nd quarter of 2023, the Credit-to-GDP ratio constituted 86,5% with a negative deviation from the long-term trend of -12,8%. 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, the 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 to assess the potential risks to the banking sector. The CCyB rate for the Republic of Moldova is reviewed quarterly.

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