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Stabilitatea financiară

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Interactive data

# Financial stability and macroprudential policy

## Dashboard

Period (quarter):

Tip: hover over the charts for point values. Click a point/band to select the quarter.

Financial Stress Index (FSI)

—

vs. previous quarter: —

Vulnerability Index

—

vs. previous quarter: —

RPPI (aggregate)

—

vs. previous quarter: —

Credit-to-GDP gap (vs. trend)

—

vs. previous quarter: —

**Financial Stress Index (FSI) – level and components (quarterly)**

The Financial Stress Index summarizes tensions in the financial system. The shaded areas show the contribution of three indicator groups—banking market, interest rates, and the foreign exchange market. When the FSI approaches or exceeds the financial stress threshold, risks in the financial system rise.
*The FSI score is bounded between 0 and 1 (unitless).*

## Vulnerability Index – level and components (quarterly)

**Vulnerability Index** shows how selected indicators of the banking system deviate from their long-run averages. Bars show the contribution of each component: **positive** values increase vulnerability, while **negative** values reduce it. The total vulnerability index is the sum of components.
*The score is unitless. Quarter labels are shown in the "Q" format.*

## Risk map — component profile (—)

Component values are standardised (0 = historical average; "+" above average; "−" below average) for the selected quarter.

## Residential Property Price Index (RPPI) — primary, secondary, aggregate

The *Residential Property Price Index (RPPI)* tracks advertised prices for dwellings in Chișinău municipality. Separate indices are computed for the **primary market** (new dwellings) and the **secondary market** (existing dwellings); the aggregate index combines them using transaction weights.
*2019 (base year) = 100; values above 100 indicate higher prices relative to the base year.*

### Credit-to-GDP ratio — long-term trend and gap (quarterly)

The light line shows the **credit-to-GDP ratio** (annualized), the darker line the long-term **trend**, and the **grey hatched** area the **gap** (credit-to-GDP − trend) **anchored at 0**: **negative** values are below 0; **positive** values are above 0. Click the chart to select the quarter.

## Macroprudential instruments

### Capital buffers (NBM)

#### Capital conservation buffer

**2.5%**

of RWA (covered with CET1)

#### Countercyclical capital buffer

**—**

—

#### Other systemically important institutions buffer

**—**

—

#### Systemic risk buffer

**—**

—

Buffer values are taken from the latest public decisions as of the update date; subsequent HCE adjustments may apply.

Regulatory framework: HCE 110/2018 Regulation on capital buffers

### Responsible lending — requirements in force

| Indicator | Applicable rule |
|---|---|
| **DSTI (RSDV) — general cap** | ≤ 40% (all loans to consumers within the scope of the Regulation) |
| **DSTI — income > 2× the national** | Maximum **55%**; maximum **45%** when currencies differ, as |

| | |
|---|---|
| **average monthly wage** | described in the next row. |
| **DSTI — loan currency differs from income currency** | Maximum **30%**, subject to the exception for higher incomes. For loans linked to an exchange rate, the reference currency |

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*Preluarea datelor este posibilă doar cu indicarea sursei.*

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