

05.03.2026

# Decision of the Executive Board of the NBM No 38 of 26 February 2026 on the amendment of Decision No 111/2018 of the Executive Board of the National Bank of Moldova on the approval of the Regulation on the treatment of banks' credit risk using standardised approach

EU

**EXECUTIVE BOARD  
OF THE NATIONAL BANK OF MOLDOVA**

**DECISION No 38  
of 26 February 2026**

**on the amendment of Decision No 111/2018 of the Executive Board of the National Bank of Moldova on the approval of the Regulation on the treatment of banks' credit risk using standardised approach**

( in force as of 01.07.2027, except of items 1.5.8, 1.54 and 1.68 – in force as of 01.01.2028 )

Official Monitor of the Republic of Moldova No 105-107, Article 169 of 05.03.2026

\* \* \*

download: [PDF](#) <sup>[1]</sup> [DOC](#) <sup>[2]</sup>

Reference to the State Register of Legal Acts: [https://www.legis.md/cautare/getResults?doc\\_id=153353&lang=ro](https://www.legis.md/cautare/getResults?doc_id=153353&lang=ro) <sup>[3]</sup>

See also

Tags

[Amendment to Decision No. 111/2018 of the Executive Board of the National Bank of Moldova on the approval of the Regulation on credit risk treatment for banks according to the standardized approach](#) <sup>[4]</sup>

[DEC No. 38 of 26.02.2026](#) <sup>[5]</sup>

[EC Decision No. 38 of 26.02.2026](#) <sup>[6]</sup>

[Decision No. 38 of 26.02.2026](#) <sup>[7]</sup>

[DEC 38 of 26 February 2026](#) <sup>[8]</sup>

[Decision 38 of 26 February 2026](#) <sup>[9]</sup>

[Decision No. 38 of 26 February 2026](#) <sup>[10]</sup>

[in force on 01.07.2027](#) <sup>[11]</sup>

[in force on 1 July 2027](#) <sup>[12]</sup>

[in force on 01.01.2028](#) <sup>[13]</sup>

[in force on 1 January 2028](#) <sup>[14]</sup>

**Source URL:**

<http://bnm.md/en/content/decision-executive-board-nbm-no-38-26-february-2026-amendment-decision-no-1112018-executive>

**Related links:**

[1] [http://bnm.md/files/HCE\\_38\\_din\\_26\\_02\\_2026\\_modificare\\_Reg\\_111\\_2018\\_risc\\_de\\_credit\\_Abordare\\_Standardizata\\_EN.pdf](http://bnm.md/files/HCE_38_din_26_02_2026_modificare_Reg_111_2018_risc_de_credit_Abordare_Standardizata_EN.pdf) [2] [http://bnm.md/files/HCE\\_38\\_din\\_26\\_02\\_2026\\_modificare\\_Reg\\_111\\_2018\\_risc\\_de\\_credit\\_Abordare\\_Standardizata\\_EN.docx](http://bnm.md/files/HCE_38_din_26_02_2026_modificare_Reg_111_2018_risc_de_credit_Abordare_Standardizata_EN.docx) [3] [https://www.legis.md/cautare/getResults?doc\\_id=153353&lang=ro](https://www.legis.md/cautare/getResults?doc_id=153353&lang=ro) [4] [http://bnm.md/en/search?hashtags\[0\]=Amendment to Decision No. 111/2018 of the Executive Board of the National Bank of Moldova on the approval of the Regulation on credit risk treatment for banks according to the standardized approach](http://bnm.md/en/search?hashtags[0]=Amendment%20to%20Decision%20No.%20111/2018%20of%20the%20Executive%20Board%20of%20the%20National%20Bank%20of%20Moldova%20on%20the%20approval%20of%20the%20Regulation%20on%20credit%20risk%20treatment%20for%20banks%20according%20to%20the%20standardized%20approach) [5] [http://bnm.md/en/search?hashtags\[0\]=DEC No. 38 of 26.02.2026](http://bnm.md/en/search?hashtags[0]=DEC%20No.%2038%20of%2026.02.2026) [6] [http://bnm.md/en/search?hashtags\[0\]=EC Decision No. 38 of 26.02.2026](http://bnm.md/en/search?hashtags[0]=EC%20Decision%20No.%2038%20of%2026.02.2026) [7] [http://bnm.md/en/search?hashtags\[0\]=Decision No. 38 of 26.02.2026](http://bnm.md/en/search?hashtags[0]=Decision%20No.%2038%20of%2026.02.2026) [8] [http://bnm.md/en/search?hashtags\[0\]=DEC 38 of 26 February 2026](http://bnm.md/en/search?hashtags[0]=DEC%2038%20of%2026%20February%202026) [9] [http://bnm.md/en/search?hashtags\[0\]=Decision 38 of 26 February 2026](http://bnm.md/en/search?hashtags[0]=Decision%2038%20of%2026%20February%202026) [10] [http://bnm.md/en/search?hashtags\[0\]=Decision No. 38 of 26 February 2026](http://bnm.md/en/search?hashtags[0]=Decision%20No.%2038%20of%2026%20February%202026) [11] [http://bnm.md/en/search?hashtags\[0\]=in force on 01.07.2027](http://bnm.md/en/search?hashtags[0]=in%20force%20on%2001.07.2027) [12] [http://bnm.md/en/search?hashtags\[0\]=in force on 1 July 2027](http://bnm.md/en/search?hashtags[0]=in%20force%20on%201%20July%202027) [13] [http://bnm.md/en/search?hashtags\[0\]=in force on 01.01.2028](http://bnm.md/en/search?hashtags[0]=in%20force%20on%2001.01.2028) [14] [http://bnm.md/en/search?hashtags\[0\]=in force on 1 January 2028](http://bnm.md/en/search?hashtags[0]=in%20force%20on%201%20January%202028)