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NBM facilitates the economic agents' access to bank financing

At the meeting held on 5 April 2019, the Executive Board of the National Bank of Moldova (NBM) approved a new Regulation on large exposures as well as amendments to the Regulation on Banks' transactions with their related parties.

The decisions were taken to facilitate the access of real sector to the licensed banks' financing.

Thus, the Regulation on large exposures provides a new way of calculating the value of large exposures. This means that banks will be able to allocate more funds to finance the economic agents' projects through bank loans within regulatory limits. At the same time, the new Regulation will stimulate banks to create new and attractive banking products for the real economy.

Amendments to the Regulation on Banks' transactions with their related parties transpose the same way of calculating the value of exposures as for large exposures. At the same time, in order to avoid unfair qualification of affiliates, the features for the affiliated persons' identification by the National Bank during the supervision activity were improved.

Amendments were made possible due to the fact that the banking sector has become stable and resilient. During the approval process, both regulations were consulted with the banking sector and development partners.

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