

**NATIONAL BANK OF MOLDOVA****EXECUTIVE BOARD****DECISION No. 158****As of 9 July 2020**

REGISTERED:

at the Ministry of Justice  
of the Republic of Moldova  
No.1581 as of 18 July 2020

Minister \_\_\_\_\_ Fadei NAGACEVSCHI

**On the approval of the Regulation on the requirements for publication of information by banks**

Based on art. 27 paragraph (1) letter c) of the Law no. 548/1995 on the National Bank of Moldova (republished in the Official Monitor of the Republic of Moldova, 2015, no. 297-300, art. 544 with subsequent amendments, as well as art. 31 paragraphs (2) and (3), art. 91 paragraphs (1), (3), (4) and (6), art. 92 and 93 of the Law no. 202/2017 on banks' activity (Official Monitor of the Republic of Moldova, 2017, no. 434-439, art. 727) with subsequent amendments the Executive Board of the National Bank of Moldova

**DECEIDES:**

1. To approve the Regulation on the requirements for publication of information by banks (enclosed).
2. To repeal the Regulation on disclosure of information on the financial activity of the licensed banks from the Republic of Moldova, approved by the Decision of the Council of Administration of the National Bank of Moldova, No. 52 of 20 March 2014 (the Official Monitor of the Republic of Moldova, 2014, no. 110-114, art. 596) with subsequent amendments, registered with the Ministry of Justice as of the 24<sup>th</sup> April 2014 at no. 975.
3. This Decision enters into force at the expiration of the term of two months from the date of publication in the Official Monitor of the Republic of Moldova.
4. The first report in accordance with the provisions of the Chapter VII of the regulation referred to in point 1 will be published by 30 September 2021 for the situation of 30 June 2021.

**Chairman  
of the Executive Board****Octavian ARMAȘU****Chișinău, 9 July 2020  
No. 158**

to the Decision of the Executive Board  
of the National Bank of Moldova  
no. 158 of 9 July 2020

**REGULATION**  
on the requirements for publication  
of information by banks

This Regulation transposes:

- Art.431 (3) first sentence, Art.432, Art.433, Art.435, Art.436, Art.437 (1), Art.438 (a) - (c), (e), (f ), Art.439 (a) - (b), (d) - (h), Art.440 (1), Art.442, Art.444, Art.445, Art.446, Art.447, Art.448, Art.450, Art.451 (1) and Art.453 Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (Text with EEA relevance), published in the Official Monitor of the European Communities no. L 176 of 27 June 2013, as last amended by Regulation (EU) 2017/2395 of the European Parliament and of the Council of 12 December 2017;
- Commission Implementing Regulation (EU) No. 1423/2013 of 20 December 2013 laying down implementing technical standards with regard to disclosure of own funds requirements for institutions according to Regulation (EU) No 1095/2010 Regulation (EC) No 575/2013 of the European Parliament and of the Council (Text with EEA relevance), published in the Official Monitor of the European Union no. L 355 of 31 December 2013;
- Commission Delegated Regulation (EU) 2015/1555 of 28 May 2015 supplementing Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to regulatory technical standards for the disclosure of information in relation to the compliance of institutions with the requirement for a countercyclical capital buffer in accordance with Article 440 (Text with EEA relevance) published in the Official Monitor of the European Union no. L 244 of 19 September 2015.

**Chapter I**  
**GENERAL PROVISIONS**

1. This Regulation shall apply to banks established in the Republic of Moldova, to branches in the Republic of Moldova of banks from other States, hereinafter referred to as "banks".
2. This Regulation establishes the criteria, requirements and method for the publication by banks of information on economic and financial activity, the provision of services and provision of banking products, governance, including the bank's shareholders, business management framework, own funds, capital requirements, risk exposures, capital buffers, internal policies, including the remuneration policy.
3. The terms, notions and expressions used have the meaning of those provided in Law no. 202/2017 on the activity of banks (hereinafter Law no. 202/2017) and in the normative acts issued by the National Bank of Moldova in its application. For the purposes of this Regulation, the following notions shall also be used:

**Bank office** - the premises where the bank territorial subdivision is located (headquarters, branch, representative and secondary offices).

**Noticeboard** - a board / electronic device in a bank office where public information is displayed in a publicly accessible place.

**Interest rate** - the interest rate expressed as a fixed or floating rate applied to the credit (deposit) balance annually.

**Consumer** - an individual who intends to order or purchase or orders, purchases or uses products and services for needs unrelated to entrepreneurial or professional activity.

**Total cost of credit** - all costs, including interest rate, commissions, fees and any other costs that have to bear the borrower in connection with the credit agreement and which are known to the lender, except for notarial costs; costs of auxiliary services, related to the credit agreement, in particular the average insurance premiums, are included when obtaining a credit or its obtaining is subject to closing a service contract under the terms and conditions set forth.

**Total amount of credit** - total amount made available under a credit agreement.

**Annual effective interest rate** - the total cost of the credit granted to consumer, expressed as an annual percentage of the total credit amount, including costs referred to in Article 23 paragraph (2) of the Law on credit agreements for consumers, as appropriate.

4. Subject to point 5, banks shall be required to publish the information required by the Regulation.

5. Banks may not publish one or more of the information required by the Regulation if that information is not considered significant, is a proprietary of the bank or is confidential, as determined in accordance with the criteria set out in Chapter II. The information referred to in point 53 sub-point (3) and point 54 may not be considered insignificant and the information provided for in points 54 and 56 may not be considered proprietary or confidential.

6. Banks will have internal policies in place to ensure compliance with the publication requirements set out in the regulation, to assess the adequacy of published information, including from the perspective of providing market participants with a complete picture of the bank's risk profile, to assess the frequency of publication of information, as well as for the use of derogations related to the publication of information in accordance with this Regulation.

7. The branches of banks from other states, in addition to the information mentioned in the regulation, will publish, in Romanian, the documents mentioned in Art. 31 paragraph (1) of Law 202/2017, prepared and audited according to the legislation of the bank's state of origin.

8. Banks which have established branches in another State shall publish annually, separately in each State in which they have established a branch, the following information:

- 1) name, nature of activities and geographical location;
- 2) turnover;
- 3) the total number of employees;
- 4) profit or loss before tax;
- 5) profit or loss tax;
- 6) public subsidies received.

The information provided in sub-points 1) - 6) are subject to audit and published in accordance with Art.91 paragraph (3) of Law 202/2017.

## **Chapter II**

### **QUALITATIVE CHARACTERISTICS OF PUBLISHED INFORMATION**

9. During the publication process, banks will comply with the following qualitative characteristics of the information:

- 1) accessible - information published through distribution channels that provide equal and timely access to it;
- 2) multilateral - information that can be evaluated starting from the activities carried out;
- 3) complete - information describing the main activities and significant risks of the bank, supported by relevant basic data and information;

- 4) timely - timely publication of information relevant to the public in the decision-making process;
  - 5) truthful - real, verifiable, neutral and complete information;
  - 6) consistent over time - information that allows the determination of trends in the dynamics of data and other information;
  - 7) significant - information that would exclude the omission of some essential data that could lead to the change of the evaluation and the decision of the user;
  - 8) comparable - information that allows stakeholders to make relevant comparisons between banks, prudential indicators, bank activities, risks and their management;
  - 9) pertinent - information that reflects the economic essence of the events and transactions performed, highlights the most significant risks (current and emerging) of the bank and how to manage those risks.
- 10.** For the purposes of point 5, banks shall assess the significance threshold on a regular basis, but not less than once a year. The assessment will be carried out at least:
- 1) for both qualitative and quantitative publication requirements;
  - 2) at the level of an individual publication requirement, as well as cumulatively. Banks will assess whether the cumulative effect of omitting the publication of information, which is individually considered insignificant, would lead to the omission of information that could influence users' economic decisions;
  - 3) taking into account the circumstances and context at the time of publication, in particular from the point of view of the economic and political environment, as well as dynamically in the light of evolving risks;
  - 4) based on the presumed needs of the users and based on the presumed relevance of the information for the users;
  - 5) given the nature and specific purpose of the assessed requirements. In particular, procedures / indicators other than those used to determine the significance threshold of quantitative information may be required for the publication of qualitative information;
  - 6) taking into account the characteristics, activities, risks and risk profile specific to the bank;
  - 7) depending on the quantitative and / or qualitative importance regarding the nature of a certain part of the information that may be significant in nature or size.
- 11.** For the application of point 10, when assessing the significance of information, banks shall take into account the following criteria:
- 1) their business model, based on individual indicators and long-term strategy;
  - 2) the size, expressed as a share of regulatory, financial or profitability values or aggregates or as a nominal value of the information or item (risk, exposure) to which the information relates and for which the significance threshold is assessed;
  - 3) the influence of the item to which the information relates on the development of total risk exposures, expressed, in particular, in the amounts of exposures or in the values of risk-weighted assets or the bank's risk profile;
  - 4) the link between information and recent risk developments and the need to publish information, including market publication practices, as well as the relevance of the information in terms of understanding current risks, solvency and their trends;
  - 5) the amplitude of the changes on the element to which an information refers, compared to the previous year.

- 12.** Information is considered the property of a bank if its disclosure to the public would undermine the bank's competitive position. Such information includes information about products or systems whose knowledge by competitors would diminish the value of a bank's investments in those products or systems or information that relates to competitively significant operating conditions or business circumstances.
- 13.** In assessing the property of information, banks will consider the following:
- 1) cases where the information is considered proprietary refers to information that is so important that its publication would significantly affect a bank's competitive position;
  - 2) the general risk of a potential decrease in competitiveness due to the publication of information will not be considered a sufficient reason to avoid publication, the specific reasoning of the bank being based on an analysis of the incidence of publishing information considered proprietary;
  - 3) the derogation from the publication of information considered to be the property of the bank should not be used to avoid the publication of information that would disadvantage the bank on the market because it reflects an unfavorable risk profile;
  - 4) undermining the competitive position will be assessed from the perspective of the nature, extent and complexity of the bank's activities in the sense that the publication of this information provides an overly broad perspective on the bank's business structure.
- 14.** Information shall be considered confidential if the bank has an obligation to customers or is in a relationship with a counterparty to maintain its confidentiality.
- 15.** When assessing the confidentiality of information, banks will specifically identify and analyze the extent to which the publication of information would affect the rights of their customers or their counterparts or would constitute a breach of legal obligations of confidentiality. A general reference to confidentiality is not a sufficient reason to avoid publication.
- 16.** If a bank decides not to publish certain information that is considered insignificant, it will specify this in the compartment where the information should have been reflected in accordance with the Regulation.
- 17.** If the information is assessed as proprietary or confidential in accordance with Chapter II, the Bank shall specify the following:
- 1) the type of information that is considered proprietary or confidential;
  - 2) the justification of the information considered to be proprietary or confidential;
  - 3) the general information about the object of the publication requirement that respects the aspects of confidentiality and property (non-publication of the names of individual clients, an adequate level of aggregation).

### **CHAPTER III GENERAL PROVISIONS ON AUTHENTICATION AND PUBLICATION OF INFORMATION BY BANKS**

- 18.** The veracity of the published information is confirmed by the chief of the executive body of the bank, unless the regulation provides otherwise. The original information is kept at the bank's headquarters (at the executor). The copies of the original information are displayed in the bank's headquarters on the noticeboards. The signature requirement does not apply to information published on the bank's website in XLS format.
- 19.** The basic responsibility for the preparation and publication of information in accordance with this regulation shall be borne by the chief of the executive body of the bank. In case of publication by the bank of the distorted information and which does not correspond to the requirements of the regulation, the bank publishes a denial in this respect with the rectification of the information.

**20.** Information published in accordance with this Regulation shall not be subject to audit unless otherwise provided in the Regulation. If the bank decides that this information should be audited, the audit report will also be published.

**21.** The publication of the information on the bank's website in accordance with this regulation shall be done in separate compartments / sub-compartments and accessible directly from the home page, in a format and language accessible to the public. The format and language corresponding to the following characteristics are considered accessible:

- 1) text is coherent, concise and readable;
- 2) name of category shall be sufficiently suggestive of the nature and type of information contained;
- 3) text size, colour and contrast shall be set properly to allow for its ease reading.
- 4) no practices are used that create a clearly psychological discomfort, which would result in imposing the reader to quit reading the respective text.

**22.** The information published on the bank's website according to chapters IV - VII will be accessible at a maximum distance of 3 clicks. At the same time, the bank will place at the higher hierarchical level of the informational structure of the web page (on the main page) the "Publication of information" compartment which will contain the following sub-compartments:

- 1) "Information on economic and financial activity";
- 2) "Information on the provision of services and the provision of banking products";
- 3) "Information on bank governance";
- 4) "Information on the management framework, own funds and capital requirements, capital buffers".

The sub-compartment "Information on economic and financial activity" will include the reports provided for in point 25, grouped by year and month, in XLS format, and the information provided in sub-point 4) of this point and in point 26 - grouped by year in PDF format. The sub-compartment "Information on the provision of services and the provision of banking products" shall include in XLS format the information referred to in point 30 sub-point (2) and point 31 sub-point (2).

**23.** The materials placed on the bank's website will be the information generated by the bank. In case of publication of information from external sources, a note referring to the original source shall be indicated.

## **Chapter IV**

### **PUBLICATION OF INFORMATION ON ECONOMIC AND FINANCIAL ACTIVITY**

**24.** The bank shall publish on the bank's website and display on the noticeboards of the bank offices, on a monthly basis, the information referred to in point 25. That information shall be kept on the bank's website for at least the last three years. If the bank, in accordance with its internal regulations, also publishes that information in national newspapers or other media, the respective media shall be specified on the bank's noticeboards and website.

**25.** The information on the economic and financial activity, which reflects the financial position of the bank at the end of the operational day of the management month, includes:

1) F 01.00 - Balance sheet [STATEMENT OF FINANCIAL POSITION], F 02.00 - Profit or loss account (prepared in accordance with the Instruction on the preparation and presentation by banks of FINREP reports at individual level, approved by the Decision of the Executive Board of the National Bank of Moldova No 42/2018);

2) indicators relating to the economic and financial situation of the bank, according to Annex no.1 of this Regulation, which shall include, but not be limited to:

- a) indicators of capital;
- b) indicators of assets;

- c) indicators of income and profitability;
  - d) indicators related to long-term liquidity (principle I) and liquidity coverage ratio (LCR);
  - e) indicators of sensitivity of market risk;
  - f) indicators related to the dominant position on the banking market;
  - g) general data;
- 3) information on credits, according to Annex no.2 to this Regulation, which shall include, but not be limited to:
- a) credit industry;
  - b) number of credits granted during the reporting month in Moldovan Lei and foreign currency;
  - c) credit portfolio balance granted in Moldovan Lei and foreign currency;
  - d) average interest rate of credits granted in Moldovan Lei and foreign currency.

Credit industry shall be determined taking into account the field of activity of the borrower in accordance with the categories specified in the Chart of accounts of the bookkeeping within licensed banks of the Republic of Moldova;

- 4) information on deposits, according to Annex no.3 to this Regulation, which shall include, but not be limited to:
- a) type of deposit;
  - b) deposit portfolio accepted in Moldovan Lei and foreign currency;
  - c) average interest rate of deposits accepted in Moldovan Lei and foreign currency.

The type of accepted deposits shall be determined based on the following criteria: term of the deposit accepted by the bank (term deposit, sight deposit), with and without interest and its ownership (deposits of individuals, legal entities, including deposits of state budget and administrative-territorial units budgets deposits of banks, non-bank financial environment, and deposits of other individuals performing an entrepreneurial activity or other type of activity);

5) maturity band liquidity information (principle III) is published using the ORD 3.13.D report template "Liquidity on maturity bands (principle III)" from the Instruction on the preparation and presentation by banks of prudential reports, approved by Decision of the Board of Directors of the National Bank of Moldova no. 279/2011 (hereinafter Instruction no. 279/2011).

**26.** Banks shall publish on their website, maintain in their offices and make available to public upon request, the following information for the last three years preceding the reporting year:

- 1) the individual financial statements of the bank prepared in accordance with the International Financial Reporting Standards, with the auditor's report on the respective annual financial statements, and in the case of the parent company and the consolidated ones;
- 2) the annual report of the bank's management, taking into account the provisions of the Accounting and Financial Reporting Law no. 287/2017. If the bank is a parent company, it will only publish the consolidated annual management report;
- 3) the bank's accounting policy.

**27.** The National Bank may publish on its website the information published by banks in accordance with point 25.

## **Chapter V**

### **PUBLICATION OF INFORMATION ON THE PROVISION OF SERVICES AND PRODUCTS**

**28.** The Bank shall print and distribute free of charge materials containing published information on the terms and conditions of operation of the products and services offered in the course of its business, in accordance with points 30 to 35.

**29.** The information and materials published in accordance with this chapter shall be displayed on the noticeboard in the bank offices and on the bank's website. The respective information is permanently updated according to the modifications and / or additions received according to the internal regulations of the bank and is published as soon as possible, but not later than 3 days from the date of occurrence of the modifications / additions. On the noticeboard (and / or in materials) are placed the data regarding the contact person and his / her telephone number.

**30.** The Bank shall publish information on deposit acceptance conditions, opening, modification and closing of accounts, and payment card use, which shall include, but not be limited to:

1) main characteristics of different types of deposit (deposit accounts) offered;  
2) deposit acceptance conditions, which will include, according to Annex no. 4, but will not be limited to:

a) amount of deposit (minimum/maximum) in national currency/foreign currency;  
b) deposit acceptance term (term deposit or sight deposit) in national currency/foreign currency;

c) currency of deposit (national currency/foreign currency);  
d) interest rate (floating/fixed) of deposits accepted in national currency/foreign currency, and the calculation method of interest rate, which shall be illustrated with representative examples;

e) method (with or without capitalization) and term/frequency of interest payment;

f) right and conditions to change the interest rate;

g) commissions, fees related to opening and serving a deposit account;

h) right and way to fund or partially withdraw funds from a deposit account;

i) conditions for termination of deposit contract before term;

j) documents necessary to open, modify and close a deposit account;

3) existence of an instrument on the bank's website designated to resolve equations in order to determine total amounts (interest rate and other payments to be paid by the bank), which are to be paid in accordance with the respective deposit contract. At the same time, this instrument shall provide the possibility to make calculations by period (monthly/quarterly), depending on the frequency of deposit-related payments that are to be made by the bank. Deposit-related payments shall be determined taking into account the conditions existing before deposit contract conclusion (amount of deposit, term of deposit, interest rate, etc.);

4) a guide to open deposit accounts (including to open, modify and close current accounts for account holders), which shall include the list of documents to be submitted to open accounts, specific requirements for documents to be submitted as well as formalities to be followed in order to open and use such accounts;

5) conditions to issue and serve payment cards shall include, but not be limited to:

a) documents necessary to issue a payment card, card issuance term and its validity;

b) commissions and conditions for payment card issuance (minimum funding amount, minimum account balance, restrictions on payment card use, issuance fee, annual servicing fee, and other fees charged in case of validity extension, changing the name/surname, payment card loss/theft/damage, PIN change and other);

c) commissions for operations performed and services rendered (fund an account, withdraw funds, pay goods/services, and make transfers by the clients, visualization of account balance, provision of an account statement, investigation of disputes regarding operations performed, etc.);

d) interest calculation formula and periodicity of interest payment by the bank for the funds held in account, if applicable;

e) the exchange rate applied to card operations, established by the bank or, where appropriate, the method of determining it (for example, the exchange rate set by the international payment systems) - if the transaction currency differs from currency of card account;

6) in addition to the information referred to in sub-point 5, in case of a credit card, banks shall also publish the following information:

- a) minimum / maximum amount of the credit/overdraft sanctioned;
  - b) minimum / maximum credit reimbursement term;
  - c) credit insurance form;
  - d) interest rate paid by the client, the method of calculation, reimbursement method and periodicity of interest payment;
  - e) other payments that are not included in the interest rate (which is their amount);
  - f) size of penalties for unauthorized overdraft/exceeding the credit reimbursement period;
  - g) interest rate paid by the client for the outstanding credit, the calculation method and manner of reimbursement of outstanding amounts;
  - h) documents necessary to obtain a credit;
  - i) minimum requirements to clients for credit extension;
- 7) information on the commissions established for merchants for payment card acceptance services.

**31.** Banks shall publish information related to lending conditions, which shall include, but not be limited to:

- 1) general characteristics of each type of credit granted;
- 2) conditions for granting credits, according to Annex no. 5 of this Regulation, which shall include, but not be limited to:

- a) credit currency;
- b) total amount of credit in national currency (minimum/maximum)/total amount of credit in foreign currency (minimum/maximum);
- c) interest rate on credit, fixed/floating, in national currency (minimum/maximum)/in foreign currency (minimum/maximum) and the method of calculating the interest rate by at least two representative examples;

- d) period of contract validity of the credit in national currency (minimum/maximum)/period of contract validity of the credit in foreign currency (minimum/maximum);

e) other payments than the interest rate of the credit in national currency/foreign currency, which are included in total cost of credit;

f) actual annual interest rate of the credit in national currency/foreign currency and information referred to in Article 4 point (3) of Law no. 202/2013, as appropriate;

- g) manner (annuities, rates, bullet payment) and frequency of payments;
- h) documents necessary to obtain a credit;
- i) credit insurance forms accepted by the bank;
- j) effects of early reimbursement and penalties related to the credit agreement;
- k) conditions under which the interest rate may change;

l) indication that the payments related to credits in foreign currency or in national currency, linked to foreign currency, will change depending on the exchange rate of MDL against foreign currencies, where payments will be made in national currency;

m) the way the exchange rate is applied to payments on credits in foreign currency or in national currency linked to foreign currency;

3) existence of an instrument on the bank's website designated to resolve equations in order to determine the total amount of credit (interest rate and other payments to be paid under sub-point 2) letters d) and e) of this point). At the same time, this instrument shall provide the possibility to make calculations by period (monthly/quarterly) for products with fixed payment schedules, depending on the frequency of payments that are to be made by the client (payment of credit, interest rate, commissions, fees, etc.) and depending on the balance of credit. Total cost credit shall

be determined taking into account the conditions existing before the credit agreement conclusion (total amount of credit, reimbursement terms, effective interest rate, etc.).

**32.** Banks shall publish information related to the conditions for carrying out foreign exchange operations, according to Art. 43 paragraphs (11) and (12) of Law no. 62/2008 on foreign exchange regulation which shall include, but not be limited to:

- 1) conditions under which foreign exchange operations are performed;
- 2) amount of commissions and other related payments.

**33.** Banks shall publish information related to conditions under which payments/transfers (international transfers) to/from abroad are carried out, except for the remittances, which shall include, but not be limited to:

- 1) conditions under which international transfers are carried out;
- 2) ways of making payments/transfers to/from abroad;
- 3) currency of payment/transfer to/from abroad;
- 4) amount of commissions and other related payments;
- 5) available information on all types of commissions or payments to be charged/may be charged by foreign banks through which international transfers are carried out, as well as the amount of such commissions.

**34.** Banks shall publish information related to the provision of money remittance services, according to the requirements set out in point 23 of the Regulation on the activity of payment service providers within money remittance systems, approved by the Decision of the Board of Directors of the National Bank of Moldova no. 204 of October 15, 2010.

**35.** Banks shall publish information about other products and banking services offered by the bank, which shall include, but not be limited to:

- 1) characteristics of goods and services;
- 2) services provision conditions;
- 3) specifying the fees and interest rates, as appropriate, including commissions charged, as well as their amount and time of payment.

**36.** Publication of information on interest rate and other payments related to the credit/deposit shall include information about specific conditions, objective criteria and, where appropriate, benchmark index applicable to the initial interest rate of credit, and the notification method and terms in case of interest rate and/or other payments changes.

**37.** Interest rates, commissions, fees and other payments for the provision of banking services and banking products shall be published with the same font size that was used in the disclosure of other information.

## **Chapter VI**

### **PUBLICATION OF INFORMATION ON BANK GOVERNANCE**

**38.** Banks shall publish the corporate governance code and the statute of the bank, as amended and supplemented.

**39.** Banks shall publish information regarding the right to carry out activities by posting at the bank's headquarters and on the bank's website a copy of the license, confirmed by the signature of the responsible person within the bank. At the branches and secondary offices (agencies, foreign exchange offices) of the bank are displayed the copies confirmed by the signature of the person in charge within the bank of the copies authorized by the National Bank on the license. In the case of branches and agencies, the list of activities permitted by their internal regulations is also displayed.

**40.** Banks shall publish at least information on outsourcing of activities of material importance, date of outsourcing, name of the supplier, its role in the activities/operations outsourced.

- 41.** Banks shall publish information on their organizational structure, including the name of the existing specialized committees, indicating their subordination, considering the competence of management bodies of banks in accordance with the legislation in force, the list of branches, representative offices and secondary offices, indicating the name and address thereof.
- 42.** Banks shall publish information on the members of the Board and the Executive Body in accordance with Annex no.6, which shall include, but not be limited to:
- 1) general information about the members of the Board, Executive Body: name, surname, position, date of confirmation by the National Bank, position(s) held within the bank, as the case may be, the qualified holding held in the share capital of the bank;
  - 2) other data on theoretical and practical experience of members of the Board, Executive Body: work experience in the past 5 years, education (university studies, postgraduate studies, trainings in the last 5 years).
- 43.** Banks shall publish information relating to shareholders and / or groups of persons acting in concert holding qualified holdings in the share capital of the bank and the beneficial owners of such persons in accordance with Annex 7, which shall include, but not be limited to:
- 1) general information about direct holders of qualifying holdings: name, surname/name of shareholders, country of residence, number of group, shareholding, voting right;
  - 2) general information about beneficial owners of persons referred to in sub-point 1): name, surname of the beneficial owner, country of residence.
- 44.** In case of modifications in the information published in Annex 7, the bank will update the information within 15 days from the date of those changes.
- 45.** The information provided in this chapter is published by posting on the noticeboard in the bank offices and on the bank's web pages and is updated as it is modified, but not later than 10 days from the date of modifications / additions. The information referred to in points 39 and 44 shall be published and updated in accordance with those conditions.
- 46.** Banks shall publish the information regarding the modalities of drawing up the notifications / claims / complaints of the clients and the competent factors authorized to receive and solve them, as well as the formalities of presenting them to the bank.

## **Chapter VII**

### **PUBLICATION OF INFORMATION ON THE MANAGEMENT FRAMEWORK, OWN FUNDS AND CAPITAL REQUIREMENTS, CAPITAL BUFFERS**

- 47.** Banks shall publish, in the form of a report, at least annually, unless otherwise provided in the Regulation, the information specified in this Chapter in the manner and under the conditions set out therein. The annual publication of the information shall take place no later than the date of publication of the financial statements.
- 48.** The Bank, in particular the Bank, which is an O-SII company of the Republic of Moldova, shall assess the need to publish certain or all of the information provided for in this Chapter more than once a year, unless the Regulation provides otherwise, taking into account the size and complexity of the activities carried out by the bank, as well as other relevant characteristics of the activities carried out. In that assessment, special attention will be paid to a potential need for more frequent publication of information on risk exposure and other elements prone to rapid change.
- 49.** Banks shall publish on their website, keep in the bank office and make available to the public, at its request, the report referred to in point 47 for the period of the last three years.
- 50.** The Bank, which in the report referred to in point 47 does not publish certain information in accordance with its provisions due to the lack of activities in that regard, mentions in that report that it did not publish certain information and the reasons for non-publication and provide general

information on the subject matter of the publication requirement, unless such information is considered proprietary or confidential.

**51.** At least one member of the bank's Board and one member of the bank's Executive Body must certify, by a statement at the end of the report, that the publications provided under this Chapter have been prepared in accordance with the Bank's internal control processes and the requirements of this Chapter.

**52.** Banks shall publish their **risk management objectives and policies separately for each distinct category of risk**, which arises from the bank's business model and which is significantly relevant to the bank, in particular for the risks mentioned in this chapter. The information published must include at least:

- 1) strategies and procedures for managing, hedging and mitigating these risks, crisis simulations (portfolios subject to crisis simulations, scenarios adopted and methodologies used, including the use of crisis simulations in risk management), as well as information on monitoring the effectiveness of hedging elements and risk reduction;
- 2) the structure and organization of the risk management function (distribution of responsibilities between the management body, the lines of activity and the risk management function), including information on its competencies and status or other appropriate organizational arrangements (communication channels, culture implementation on risks within the bank (for example, codes of conduct, manuals containing limits or operational procedures to deal with breaches of risk thresholds));
- 3) the scope and type of risk reporting and measurement systems, as well as the description of the flow of risk information to the management body;
- 4) hedging and mitigation policies, as well as strategies and processes for monitoring the continuity of the effectiveness of hedging and mitigation elements arising from the bank's business model;
- 5) a statement approved by the bank's Board regarding the adequacy of the bank's risk management framework, ensuring that existing risk management systems are adequate taking into account the bank's profile and strategy;
- 6) a concise risk statement, approved by the bank's Board, outlining the bank's overall risk profile associated with the business strategy and the nature, extent, purpose and economic substance of the transactions that have a material impact on the risk profile of the bank or on the distribution of risks within the group. That statement should include key indicators and data that provide external stakeholders with a comprehensive overview of how the bank manages its risks, including how the bank's risk profile interacts with the risk tolerance established by the bank's Board.

**53.** Banks must publish the following information, including periodic updates, at least annually, regarding the **management framework**:

- 1) the number of positions, according to Art. 43 paragraphs (12), (13) and (14) of Law no. 202/2017, effectively held for each member of the management body, regardless of whether the position is held in an entity that pursues or not a business objective;
- 2) the selection policy of the members of the management body, their knowledge, qualifications and actual experience;
- 3) the policy on diversity in the selection of members of the management body, objectives and any relevant targets set out in that policy, as well as the extent to which those objectives and targets have been achieved;
- 4) the number of meetings of the risk committee;
- 5) description of the flow of risk information to the management body, in particular the frequency, scope and main content of the risk exposure.

**54.** Banks shall publish at least the following **information regarding the bank's remuneration policy and practices for the bank's staff, mentioned in Art. 39 paragraph (1) of Law no. 202/2017:**

- 1) information on the decision-making process used to determine the remuneration policy, as well as the number of meetings organized by the bank's Board and, where applicable, by the remuneration committee during the financial year, including, where appropriate, information on the composition and the terms of reference of the remuneration committee and / or the external consultant whose services have been used to determine the remuneration policy and the role of the relevant stakeholders;
- 2) information on the correlation between total remuneration and performance;
- 3) the most important design features of the remuneration system, including information on the criteria used to measure performance and risk adjustment, the concept of reduction or non-granting (deferral) of variable remuneration and the criteria for entitlement;
- 4) the ratios between the fixed and the variable components of the total remuneration, established by the bank in accordance with Art. 39, para. (1) letter h) of Law no. 202/2017;
- 5) information on the performance criteria on which the right to shares, options or other variable components of remuneration is based;
- 6) the main parameters and the substantiation of the composition of any scheme of the variable component and of the granting of other non-monetary benefits;
- 7) aggregate quantitative information on remuneration, broken down by areas of activity;
- 8) aggregate quantitative information regarding the remuneration of the bank's staff, mentioned in Art. 39 para. (1) of Law no. 202/2017 with the indication of the following elements:
  - a) the amounts related to the remuneration for the financial year, broken down by fixed and variable remuneration and the number of beneficiaries;
  - b) the amounts and forms of variable remuneration, broken down by cash, shares, share-linked instruments and other types of instruments;
  - c) the amounts of deferred remuneration due and unpaid, broken down into parts for which the entry criteria have been met and parts for which the entry criteria have not been met;
  - d) the amounts of deferred remuneration granted during the financial year, paid and reduced through performance adjustments;
  - e) welcome payments, initial payments for newly hired staff, granted according to Art. 39 par. (2) of Law 202/2017, and the compensatory payments for early termination of employment, made during the financial year and the number of beneficiaries of such payments;
  - f) the amounts of compensatory payments related to the early termination of employment, granted during the financial year, the number of beneficiaries and the highest payment of this type granted to a single person;
- 9) the number of persons who benefited from a remuneration that constitutes the equivalent of the amount of MDL 1 million or more per financial year, broken down into salary intervals of MDL 500,000 for the remunerations between the equivalent of MDL 1 million and the equivalent of MDL 5 million on salary intervals of MDL 1 million for remunerations greater than or equal to MDL 5 million;
- 10) the aggregate remuneration for the members of the Board, as well as for the members of the Executive Body of the bank.

**55.** Banks shall publish at least the following information on the scope of the requirements in the **context of prudential consolidation** provided for in the Regulation on the supervision of

consolidated banks, approved by Decision of the Executive Board of the National Bank of Moldova No. 101 of 16 April 2020 (hereinafter - Regulation No 101/2020):

- 1) the name of the bank;
  - 2) a presentation of the differences between the scope of consolidation for accounting and prudential purposes, with a brief description of the entities included for each entity (indicating at least the trade name of the entity and the sector of activity), explaining whether they are:
    - a) fully consolidated;
    - b) proportionally consolidated;
    - c) deducted from own funds;
    - d) neither consolidated nor deducted;
  - 3) any current or foreseen material practical or legal impediment to the prompt transfer of own funds or repayment of liabilities among the parent undertaking and its subsidiaries;
  - 4) the aggregate amount by which the actual own funds are less than required in all subsidiaries not included in the consolidation, and the name or names of such subsidiaries;
- 56.** Banks shall publish the following information regarding their own funds:
- 1) a full reconciliation of Common Equity Tier 1 items, Additional Tier 1 items, Tier 2 items and filters and deductions applied in accordance with the Bank's Own Funds and Capital Requirements Regulation, approved by the decision of the Executive Board of the National Bank of Moldova no. 109 of May 24, 2018 (hereinafter Regulation no. 109/2018), with the balance sheet from the audited financial statements of the bank;
  - 2) a description of the main features of the Common Equity Tier 1 instruments, additional Equity Tier 1 instruments and additional Equity Tier 2 instruments, by publishing the form set out in Annex 9, taking into account the instructions provided in the given Annex;
  - 3) overview of contractual terms and conditions for all Common Equity Tier 1 instruments, additional Equity Tier 1 instruments and Equity Tier 2 instruments;
  - 4) separate presentation, by publishing the form set out in Annex 10, taking into account the instructions provided in that Annex, of the nature and amounts on:
    - a) each prudential filter applied in accordance with points 26-29 of Regulation no. 109/2018;
    - b) each deduction made in accordance with points 30, 87 and 100 of Regulation no. 109/2018;
    - c) items not deducted in accordance with points 62, 63-67, 87, 100 and points 126-129 of Regulation no. 109/2018;
  - 5) a description of all restrictions applied to the calculation of own funds in accordance with Regulation No 109/2018, as well as of the instruments, prudential filters or deductions to which these restrictions apply, by publishing the form set out in Annex 10, taking into account the instructions provided in the given Annex;
- 57.** For the purposes of point 56 sub-point (1), banks shall apply the methodology set out in Annex 8 and shall publish balance sheet reconciliation information resulting from the application of that methodology.
- 58.** Banks shall publish the own funds requirements set out in point 132 sub-point (2) and (3) of Regulation No 109/2018 separately for each risk specified in those sub-points.
- 59.** Banks shall publish the following information regarding the compliance with the capital requirements provided by point 130 of Regulation no. 109/2018 and by Art. 78 of Law no. 202/2017, with reference to capital adequacy assessment processes (ICAAP), namely:
- 1) a summary of the method used by the bank to assess the adequacy of internal capital in order to support current and future activities;

- 2) the results of the internal process of assessing the adequacy of its internal capital, including the composition of the additional own funds requirements based on the supervisory analysis process as mentioned in Art. 139 para. (3) letter a) of Law no. 202/2017;
- 3) the risk-weighted exposure amounts for each exposure class specified in point 11 of the Regulation on the treatment of credit risk for banks according to the standardized approach, approved by the decision of the Executive Board of the National Bank of Moldova no. 111 of 24 May 2018 (hereinafter Regulation no. 111/2018), which is included in the calculation of the own funds requirement indicator of 10%;
- 4) the own funds requirements calculated in accordance with point 132, sub-points 2), 3) and 4) of Regulation no. 109/2018;
- 5) own funds requirements calculated in accordance with the Regulation on the treatment of operational risk for banks according to the basic approach and the standardized approach, approved by the Decision of the Executive Board of the National Bank of Moldova no.113 of 24 May 2018 and published separately.

**60.** The information referred to in points 59 sub-points (3) to (5) shall be published at least quarterly in accordance with the form set out in Annex 11 and shall be published as separate information from the report published in accordance with point 47, except in the case of annual reporting.

**61.** Banks shall publish the following information regarding the **bank's exposure to counterparty credit risk**, as mentioned in the Regulation on counterparty credit risk treatment, approved by Decision of the Executive Board of the National Bank of Moldova no.102 of 16 April 2020 (hereinafter - Regulation No 102/2020):

- 1) a description of the methodology used to allocate internal capital and to establish credit limits related to counterparty credit risk exposures;
- 2) a description of the policies for obtaining collateral and the elements for mitigating risks and counterparty risk assessments;
- 3) a description of the impact of the value of the collateral that the bank should provide in the event of the deterioration of its credit rating;
- 4) gross positive fair value of contracts, netting benefits, netted current credit exposure, collateral held and net derivatives credit exposure. Net derivatives credit exposure is the credit exposure on derivatives transactions after considering both the benefits from legally enforceable netting agreements and collateral arrangements;
- 5) measures for the amount of exposure in accordance with the models set out in the counterparty's credit risk management regulations, regardless of the method used;
- 6) the notional amount of hedges with credit derivatives, as well as the distribution of current credit exposures by types of credit exposures;
- 7) notional amounts of transactions in credit derivatives, segregated from the perspective of use in transactions carried out for the bank's own credit portfolio, as well as in transactions related to intermediation activities, including the distribution of credit derivatives used, further broken down in each product group, in purchased protections and provided protections.

**62.** Banks shall publish the following information for each exposure class specified in point 11 of Regulation No 111/2018:

- 1) the name of the designated external credit assessment institutions (ECAIs) or designated export credit agencies and the reasons for any replacements;
- 2) the classes of exposures for which a particular ECAI or a particular export credit agency is used;

- 3) a description of the process applied to transfer the issuer and issue credit assessments to items not included in the trading book;
  - 4) the correspondence of the external rating of each designated ECAI or of the designated export crediting agencies, with the credit quality levels provided in Regulation no. 111/2018;
  - 5) the exposure values and the exposure values resulting from the application of credit risk mitigation techniques, associated with each credit quality level separately, provided in Regulation no. 111/2018, as well as those deducted from own funds.
- 63.** Banks using risk mitigation techniques will publish the following information:
- 1) the policies and processes related to balance sheet and off-balance sheet netting, as well as the indication of the extent to which the bank uses these nettings;
  - 2) the policies and processes applied for the evaluation and administration of collateral;
  - 3) a description of the main types of collateral accepted by the bank;
  - 4) the main types of collateral and counterparties in transactions with credit derivative financial instruments, as well as their creditworthiness;
  - 5) information on market risk or credit risk concentrations in risk mitigation operations;
  - 6) the total amount of the exposure (after balance sheet or off-balance sheet netting, if applicable) that is covered - after the application of volatility adjustments - by eligible financial collateral or other eligible collateral;
  - 7) the total exposure (after balance sheet or off-balance sheet netting, if applicable) that is covered by personal collateral or credit derivatives.
- 64.** Banks should publish approaches to assessing **own funds requirements for operational risk** in accordance with Regulation no. 113/2018, for which the bank meets the necessary conditions.
- 65.** Banks shall publish the following information on **compliance with the requirement regarding the countercyclical capital buffer**, as mentioned in Art. 63 of Law no. 202/2017 and in the Regulation on capital buffers, approved by the Decision of the Executive Board of the National Bank of Moldova no. 110 of May 24, 2018 (hereinafter Regulation no. 110/2018), namely:
- 1) the geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer;
  - 2) the value of the specific countercyclical capital buffer.
- 66.** The information referred to in point 65 shall be published at least annually in accordance with the requirements set out in Annex 12.
- 67.** Banks shall publish the following information on the **bank's exposure to credit risk and the risk of impairment** (*credit risk adjustments*):
- 1) the definition for accounting purposes of the terms "outstanding" and "depreciated";
  - 2) a description of the approaches and methods applied to determine specific and general credit risk adjustments;
  - 3) the total amount of exposures after accounting netting and without taking into account the effects of credit risk mitigation techniques, as well as the average amount of exposures for the period, broken down by exposure classes, specified in point 11 of Regulation no. 111/2018. The information shall be presented in the form of a table. Exposure classes, the business sector or counterparties that are considered insignificant may be aggregated in a row or in an "other" column;
  - 4) the geographical distribution of exposures broken down by significant areas, by main exposure classes and further detailed, if applicable;
  - 5) the distribution of exposures by business sectors or by types of counterparties, broken down by exposure classes, including specifying the exposure to small and medium-sized enterprises and further detailed, if applicable;

- 6) the distribution of all exposures, depending on the residual maturity, broken down by exposure classes and further detailed, if applicable;
- 7) for each significant business sector or type of counterparty, the amount:
  - a) impaired exposures and outstanding exposures, presented separately;
  - b) specific and general adjustments for credit risk;
  - c) expenses with specific and general adjustments for credit risk during the reporting period;
- 8) the amount of impaired exposures and outstanding exposures, separated and broken down by significant geographical areas, including, where possible, the values of specific and general credit risk adjustments for each geographical area;
- 9) reconciliation of changes in specific and general credit risk adjustments for impaired exposures, presented separately. The information must include:
  - a) a description of the types of specific and general credit risk adjustments;
  - b) the opening balances;
  - c) the amounts taken against the credit risk adjustments during the reporting period;
  - d) the amounts set aside or reversed for estimated probable losses on exposures during the reporting period, any other adjustments including those determined by exchange rate differences, business combinations, acquisitions and disposals of subsidiaries, and transfers between credit risk adjustments;
  - e) the closing balances.

**68.** Specific credit risk adjustments and recoveries recorded directly to the income statement shall be published separately from the information referred to in the preceding item.

**69.** Banks shall publish the **following information regarding the exposures in equities not included in the trading book:**

- 1) the differentiation between exposures based on their objectives, including for capital gains relationship and strategic reasons, and an overview of the accounting techniques and valuation methodologies used, including key assumptions and practices affecting valuation and any significant changes in these practices;

- 2) the balance sheet value, the fair value and, for those exchange-traded, a comparison to the market price where it is materially different from the fair value;

- 3) the types, nature and amounts of exchange-traded exposures, private equity exposures in sufficiently diversified portfolios, and other exposures;

- 4) the cumulative realised gains or losses arising from sales and liquidations in the period; and

- 5) the total unrealised gains or losses, the total latent revaluation gains or losses, and any of these amounts included in Common Equity Tier 1 capital.

**70.** Banks shall publish the following information on their exposure to interest rate risk on positions not included in the trading book:

- 1) the nature of the interest rate risk and the key assumptions (including assumptions regarding loan prepayments and behaviour of non-maturity deposits), and frequency of measurement of the interest rate risk;

- 2) the variation in earnings, economic value or other relevant measure used by the management for upward and downward rate shocks according to management's method for measuring the interest rate risk, broken down by currency.

**71.** Banks shall publish the following information on the leverage ratio calculated in accordance with the Regulation on leverage for banks, approved by Decision of the Executive Board of the National Bank of Moldova No 274/2020 (hereinafter Regulation No 274/2020):

- 1) the leverage ratio;
- 2) a breakdown of the total exposure measure, as well as a reconciliation of the total exposure measure with the relevant information disclosed in published financial statements;
- 3) where appropriate, the amount of unrecognized fiduciary items in accordance with point 14 of Regulation 274/2020;
- 4) a description of the processes used to manage the risk of excessive leverage.

Annex No. 1  
to the Regulation on the requirements for publication  
of information by banks

**Information**  
**on the economic and financial activity**  
of \_\_\_\_\_ (the name of the bank)  
as of \_\_\_\_\_ 20\_\_

No. d/o	Name of indicators	Unit of measurement	Normative*	De facto		
				The reporting month	The month preceding the reporting month	The year preceding the reporting year
A	B	C	D	1	2	3
<b>1</b>	<b>CAPITAL</b>					
1.1	Share capital	MDL million				
1.2	Common Equity Tier 1 capital	MDL million				
1.3	Equity Tier 2 capital	MDL million				
1.4	Total equity	MDL million				
1.5	Eligible capital	MDL million				
1.6	The total amount of risk exposure	MDL million				
1.7	Total capital ratio	%				
1.8	Total equity / Total assets	%				
1.9	Calculated but unreserved amount of allowances for impairment losses on assets and conditional commitments <sup>1</sup>	MDL million				
1.10	Level of impairment of Common Equity Tier 1 capital <sup>2</sup>	%				
1.11	Total debts / Total capital					
1.12	Foreign investments in bank's share capital	%				
<b>2</b>	<b>ASSETS</b>					

2.1	Funds due from banks, excluding National Bank of Moldova (principal amount) <sup>3</sup>	MDL million				
2.2	Funds due from foreign banks (principal amount) <sup>4</sup>	MDL million				
2.3	Funds due from banks, excluding National Bank of Moldova (principal amount) / Total own funds					
2.4	Funds due from foreign banks (principal amount) / Total own funds					
2.5	Balance of credit debt (principal amount)	MDL million				
2.6	Balance of non-performing credits debt (principal amount)	MDL million				
2.7	Balance of non-performing credits debt (principal amount) / Total own funds	%				
2.8	Balance of net non-performing credits debt (principal amount) / Total own funds <sup>5</sup>	%				
2.9	Balance of non-performing credits debt (principal amount) / Balance of credit debt (principal amount)	%				
2.10	Balance of net non-performing assets, including loans / total own funds <sup>6</sup>	%				
2.11	Calculated amount of losses on assets and conditional commitments	MDL million				
2.12	Calculated amount of allowances for impairment losses on assets and provisions made for losses on conditional commitments in accordance with International Financial Reporting Standards	MDL million				
2.13	Calculated amount of the allowance for balance of credit debt (principal amount) / Balance of credit debt (principal amount)	%				
2.14	Total past due credits*	MDL million				
2.15	Monthly average value of interest-bearing assets/ Monthly average value of	%				

	assets <sup>7</sup>					
2.16	Balance of credits debt in foreign currency (principal amount) / Balance of credit debt (principal amount)	%				
2.17	Balance of credit debt to non-residents (principal amount)/ Balance of credit debt (principal amount)	%				
2.18	Total assets / Total own funds					
2.19	The sum of the first ten credit exposures / Total loan portfolio and conditional commitments, included in the calculation of the first ten credit exposures	%				
2.20	The value of the maximum exposure to a client or to a group of connected clients / Eligible capital	%				
2.21	The bank's exposures in Moldovan lei attached to the exchange rate against individuals, including those engaged in entrepreneurial activity or other type of activity / Eligible capital	%				
2.22	The sum of the aggregated amount of the bank's exposures, other than mortgages (after taking into account the credit risk mitigation effect) in Moldovan lei attached to the exchange rate against individuals, including those engaged in entrepreneurial activity or other type of activity / Eligible capital	%				
2.23	The value of the maximum exposure of the bank to affiliated persons or a group of connected clients (after taking into account the credit risk mitigation effect) / Eligible capital	%				
2.24	The value of the aggregated amount of bank exposures to affiliated persons or a group of connected clients with the bank affiliated persons / Eligible capital	%				
2.25	Total exposure of the bank to bank officials / Total own funds	%				
2.26	Balance of credits debt (principal amount) / Balance of deposits (principal					

	amount)					
2.27	Total loans to small and medium-sized enterprises (SMEs)	MDL million				
2.28	Total non-performing credits to SMEs / Total credits to SMEs	%				
2.29	Tangible fixed assets / Total own funds	%				
<b>3</b>	<b>INCOME AND PROFITABILITY</b>					
3.1	Return on assets (ROA) <sup>8</sup>	%				
3.2	Return on equity (ROE) <sup>9</sup>	%				
3.3	Interest-related net income / Total income	%				
3.4	Non-interest related expenditure / Total income <sup>10</sup>	%				
3.5	Interest-related income / Monthly average interest-bearing assets <sup>11</sup>	%				
3.6	Net interest margin (NIM) <sup>12</sup>	%				
3.7	Efficiency ratio (ER) <sup>13</sup>	%				
<b>4</b>	<b>LIQUIDITY</b>					
4.1	Principle I -Long-term liquidity ratio <sup>14</sup>					
4.2	Liquidity coverage ratio (LCR) <sup>14</sup>	%				
4.3	Principle III - Liquidity on maturity bands <sup>14</sup>					
4.3.1	- up to 1 month inclusively					
4.3.2	- between 1 and 3 months inclusively					
4.3.3	- between 3 and 6 months inclusively					
4.3.4	- between 6 and 12 months inclusively					
4.3.5	- over 12 months					
4.4	Balance of liquid assets/Balance of individuals' deposits (principal amount)	%				
4.5	Balance of individuals' deposits (principal amount) / Balance of deposits (principal amount)	%				

4.6	Balance of deposits of legal entities, excluding banks (principal amount) / Balance of deposits (principal amount)	%				
4.7	Balance of deposits in foreign currency (principal amount) / Balance of deposits (principal amount)	%				
4.8	Funds due to banks, excluding those from the National Bank of Moldova (principal amount) <sup>15</sup>	MDL million				
4.9	Funds due to foreign banks (principal amount) <sup>16</sup>	MDL million				
4.10	Funds due to banks excluding those from the National Bank of Moldova (principal amount) / Own funds					
4.11	Funds due to foreign banks (principal amount) / Own funds					
<b>5</b>	<b>SENSITIVITY OF MARKET RISK</b>					
5.1	Share of balance sheet assets in foreign currency and foreign currency-linked assets in total assets <sup>17</sup>	%				
5.2	Share of balance sheet liabilities in foreign currency and foreign currency-linked liabilities in total assets <sup>18</sup>	%				
5.3	Total balance sheet assets in foreign currency /Total assets	%				
5.4	Total balance sheet liabilities in foreign currency /Total liabilities	%				
5.5	Ratio of the bank 's open foreign exchange position to each currency (long) <sup>19</sup>					
5.6	Ratio of the bank 's open foreign exchange position to each currency (short) <sup>20</sup>					
5.7	Ratio of the bank's open foreign exchange position to all currencies (long)					
5.8	Ratio of the bank's open foreign exchange position to all currencies (short)					

5.9	The ratio between the amount of foreign currency balance sheet assets and the amount of balance sheet liabilities in foreign currency (for banks where the amount of foreign currency balance sheet assets and the amount of balance sheet liabilities in foreign currency will separately exceed for each of them 10 percent of the total own funds)					
<b>6</b>	<b>DOMINANT POSITION LIMITS ON THE BANKING MARKET</b>					
6.1	Total assets of the bank / Total assets by banking sector	%				
6.2	Total deposits of individuals in banks / Total deposits of individuals in the banking sector	%				
<b>7</b>	<b>GENERAL DATA</b>					
7.1	Total number of bank's employees <sup>21</sup>	no.				
7.2	Subdivisions of bank: - branches - agencies - foreign exchange entities	no.				

**Note:**

The information is published in accordance with the Regulation on publication requirements for banks.

\* Column D "Normative" will be completed by the bank taking into account the requirement established by the normative acts of the National Bank of Moldova on the date of publication of the information.

**Signatures:**

**Head of the bank's executive body** \_\_\_\_\_

(name, surname, position)

**Date of preparation** \_\_\_\_\_

**How to calculate certain indicators:**

<sup>1</sup> *the calculated but unreserved amount of allowances for impairment losses on assets and conditional commitments* represents the difference between the allowances calculated for losses on assets and conditional commitments and the allowances for impairment losses on assets and conditional commitments, according to IFRS;

<sup>2</sup> *the level of capital impairment* represents the difference between the value of the calculated amount of allowances for losses on assets and conditional commitments and the balance of non-performing assets and liabilities divided by Equity Tier 1 capital and multiplied by 100;

<sup>3</sup> *the funds due from banks, excluding the National Bank of Moldova* (principal amount) are funds registered in “Nostro” accounts in banks, funds placed overnight, placements-guarantees in banks, funds placed on term in banks and loans granted to banks;

<sup>4</sup> *the funds due from foreign banks* (principal amount) represent the funds registered in the “Nostro” accounts in foreign banks, funds placed overnight, placements-guarantees in foreign banks, funds placed on term in foreign banks and loans granted to foreign banks;

<sup>5</sup> *the balance of net non-performing credits (principal amount) / Total own funds* represents the difference between the balance of non-performing credits debt subject to classification according to the Regulation on classification of assets and conditional liabilities, approved by the Decision of the Board of Directors of the National Bank of Moldova no. 231/2011 (hereinafter Regulation no. 231/2011) and the amount of allowances calculated for losses on non-performing credits divided by the value of total own funds and multiplied by 100;

<sup>6</sup> *the balance of net non-performing assets, including credits / Total own funds* represents the difference between the balance of non-performing assets, including credits subject to classification according to Regulation no. 231/2011 and the amount of allowances calculated for losses on non-performing assets, including credits divided by the value of total own funds and multiplied by 100;

<sup>7</sup> *The monthly average value of interest-bearing assets / The monthly average value of assets* represents: The monthly average value of interest-bearing assets, which represents the principal amount of all bank assets (excluding interest, value adjustments and allowances for impairment losses on those assets) that generate interest income, reflected in the bank's daily balance sheets for the reporting month divided by the number of calendar days in the reporting month divided by the monthly average value of assets calculated as the sum of assets in the bank's daily balance sheets (not taking into account value adjustments and allowances for impairment losses (loss of value)) divided by the number of calendar days in the reporting month and multiplied by 100;

<sup>8</sup> *the return on assets (ROA)* is the profit or loss for the year during the reporting period (Pnet) divided by the number of months reported (N), multiplied by 12, divided by the average assets for the reporting period (Am) and multiplied by 100 ( $ROA = (((Pnet) / (N \times 12)) / Am) \times 100$ ). The average of the assets for the reporting period is calculated by summing the monthly average value of the assets for each reporting month (not taking into account the value adjustments and allowances for impairment losses (loss of value) on those assets) and dividing this amount by the number of months reported;

<sup>9</sup> *the return on equity (ROE)* represents the profit or loss for the year during the reporting period (Pnet) divided by the number of months reported (N), multiplied by 12, divided by the average capital for the reporting period (Cm) and multiplied by 100 ( $ROE = (((Pnet) / (N \times 12)) / Cm) \times 100$ );

<sup>10</sup> *the non-interest related expenditure / total income* represents non-interest related expenditure obtained for the reporting period divided by the total income obtained for the reporting period and multiplied by 100;

<sup>11</sup> *the interest-related income / average value of interest-bearing assets* represents interest income obtained for the management period (VD) divided by the number of reported months (N), multiplied by 12, divided by the average interest-bearing assets for the reporting period (ADm) and

multiplied by 100  $((VD / N \times 12) / AGD) \times 100$ ). The average of the interest-generating assets for the reporting period is calculated by summing the monthly average value of the interest-bearing assets for each reporting month and dividing this amount by the number of months reported;

<sup>12</sup> *the net interest margin (NIM)* represents the net interest income (interest income minus interest expenses) obtained for the reporting period (Vnet af.d) divided by the number of months reported (N), multiplied by 12, divided by the average of interest-bearing assets for the reporting period (AGD) and multiplied by 100  $(NIM = (NIC / N \times 12) / AGD) \times 100$ ). The average of the interest-bearing assets for the reporting period is calculated by summing the monthly average value of the interest-bearing assets for each reporting month and dividing this amount by the number of months reported;

<sup>13</sup> *the efficiency ratio (ER)* represents: the net interest income (Vnet af.d) plus the non-interest income (Vneaf.d) divided by the non-interest expenses (Chneaf.d) and multiplied by 100  $(ER = (Vnet\ af.d + Vneaf.d) / Chneaf.d) \times 100$ );

<sup>14</sup> *Principle I - long-term liquidity ratio and principle III - liquidity on maturity bands* are calculated according to the Regulation on the bank's liquidity (approved by the Board of Directors of the National Bank of Moldova, minutes no. 28 of 08.08.1997);

<sup>14</sup> *The liquidity coverage ratio (LCR)* are calculated according to the Regulation on Liquidity Coverage requirements for banks (approved by the Decision of the Executive Board of the National Bank of Moldova No 44/2020);

<sup>15</sup> *the funds due from banks, except for those from the National Bank of Moldova* (principal amount), represent the funds of the banks corresponding to the "Loro" accounts and overdrafts allowed to the "Nostro" accounts in banks, overnight deposits placed by banks, deposits-guarantees of banks, deposits on term received from banks and loans obtained from banks;

<sup>16</sup> *the funds due from foreign banks* (principal amount) are the funds of foreign correspondent banks on "Loro" accounts and overdrafts allowed on "Nostro" accounts in foreign banks, overnight deposits placed by foreign banks, deposits-guarantees of foreign banks, deposits on term received from foreign banks and loans obtained from foreign banks;

<sup>17</sup> *the share of balance sheet assets in foreign currency and foreign currency-liked assets in total assets* represent: foreign currency balance sheet assets plus the total amount of foreign currency-liked assets divided by the total amount of assets and multiplied by 100;

<sup>18</sup> *the share of balance sheet liabilities in foreign currency and foreign currency-linked liabilities in total assets* represent the balance sheet liabilities in foreign currency plus the total amount of liabilities attached to the exchange rate divided by the total amount of assets and multiplied by 100;

<sup>19</sup> The ratio of the bank's open foreign exchange position to each currency (long <+ 10%): the highest value of the long foreign exchange position is indicated;

<sup>20</sup> The ratio of the bank's open foreign exchange position to each currency (short > -10%): the highest value of the short foreign exchange position is indicated;

<sup>21</sup> *The total number of employees* of the bank represents the number of persons employed with individual employment contract according to the situation on the last day of the reporting period, except for individual employment contracts suspended by agreement of the parties, as well as those at the initiative of one of the parties. The suspension of these contracts implies the suspension of the work performed by the employee and the payment of his/her right (salary, bonuses, other payments) by the employer.

For the purposes of Annex 1, the term "*principal amount*" means the gross balance of loans / deposits that does not include calculated interest and is not diminished by the amounts of value

adjustments and allowances for expected impairment losses (loss of value) and the amount of losses on assets / conditional commitments calculated in accordance with Regulation no. 231/2011.

**INFORMATION**  
on loans \_\_\_\_\_  
(the name of the bank)  
as of \_\_\_\_\_ 20\_\_

Loan branch	No. of loans granted during the reporting month		Loan portfolio, thousand MDL, balance at the end						Average interest rate on loan balances **% at the end					
			reporting month		month preceding the reporting month		year preceding the reporting year		reporting month		month preceding the reporting month		year preceding the reporting year	
	in MDL	in foreign currency	granted in MDL	granted in foreign currency *	granted in MDL	granted in foreign currency *	granted in MDL	granted in foreign currency *	granted in MDL	granted in foreign currency	granted in MDL	granted in foreign currency	granted in MDL	granted in foreign currency
Loans granted to agriculture														
Loans granted to food industry														
Loans granted in the field of construction														
Consumer loans****														
Loans granted to energy industry														
Loans granted to banks														

Overnight and overdraft loans granted to banks														
Loans granted to institutions financed from the state budget														
Loans granted to the National Social Insurance House / National Medical Insurance Company														
Loans granted to the Government														
Loans granted to administrative-territorial units / institutions subordinated to administrative-territorial units														
Loans granted to the productive industry														
Trade loans														
Loans granted to the non-banking financial environment														
Loans granted for the purchase / construction of the building****														

Loans granted to non-profit organizations														
Loans granted to individuals practicing activity														
Loans granted in the field of transport, telecommunications and network development														
Loans granted in the field of service provision														
Other loans granted ***														

**NOTE:** The information is published in accordance with the provisions of the Regulation on the requirements for publication of information by banks. The distribution of loans will be made according to point 16 of How to prepare the Daily Report on the loan portfolio granted and the credit commitments assumed in Annex no.1 to the Instruction on the preparation and presentation by banks of primary reports in order to identify and monitor credit risk, approved by the Decision of the Executive Board of the National Bank of Moldova no. 54 of March 9, 2016.

\* the amounts of loans in foreign currency are recalculated at the official exchange rate of the Moldovan leu valid on the reporting date.

\*\* shall be calculated according to point 4 of the Instruction on the preparation and presentation of reports on interest rates applied by banks in the Republic of Moldova, approved by Decision of the Executive Board of the National Bank of Moldova no. 331 of December 1, 2016 (hereinafter - Instruction No. 331/2016).

\*\*\* Loans granted to individuals, with the exception of individuals engaged in activity, are classified under "Other loans granted", according to the characteristics of group of accounts 1490, 1510 and others, which were not reflected in the other types of loans.

\*\*\*\* loans granted to individuals who do not practice entrepreneurial activity.

**Signature:**

**Head of the bank's executive body** \_\_\_\_\_

(name, surname, position)

**Date of preparation** \_\_\_\_\_

**INFORMATION**  
on deposits \_\_\_\_\_  
(the name of the bank)  
as of \_\_\_\_\_ 20\_\_

Type of deposit	Deposit portfolio, thousand MDL, balance at the end						Average interest rate on deposit balances ***% at the end					
	reporting month		month preceding the reporting month		year preceding the reporting year		reporting month		month preceding the reporting month		year preceding the reporting year	
	accepted in MDL	accepted in foreign currency **	accepted in MDL	accepted in foreign currency **	accepted in MDL	accepted in foreign currency **	accepted in MDL	accepted in foreign currency	accepted in MDL	accepted in foreign currency	accepted in MDL	accepted in foreign currency
<b>Non-interest bearing sight deposits:</b>												
deposits of individuals												
deposits of legal entities *, of which:												
- bank deposits												
<b>Interest-bearing sight deposits:</b>												

deposits of individuals												
deposits of legal entities *, of which:												
- bank deposits												
<b>Non-interest bearing time deposits:</b>												
deposits of individuals												
deposits of legal entities *, of which:												
- bank deposits												
<b>Interest-bearing time deposits:</b>												
deposits of individuals												
deposits of legal entities *, of which:												
- bank deposits												
<b>Total deposits:</b>												
deposits of individuals												
deposits of legal entities *, of which:												
- bank deposits												

**NOTE:** The information is published in accordance with the provisions of the Regulation on the requirements for publication of information by banks.

\* This category also includes deposits of the budget of the Republic of Moldova and local budgets, banks, non-banking financial companies and other individuals engaged in entrepreneurial activity or other activity, etc.

\*\* the amounts of foreign currency deposits are recalculated at the official exchange rate of the Moldovan leu valid on the reporting date.

\*\*\* shall be calculated according to point 4 of the Instruction no. 331/2016.

**Signature:**

**Head of the bank's executive body** \_\_\_\_\_  
(name, surname, position)

**Date of preparation** “\_\_\_” \_\_\_\_\_.

**Information**  
**on the conditions of acceptance of deposits \***  
by \_\_\_\_\_  
(the name of the bank)

Name of published information	Types of deposits accepted							
	sight deposits		time deposits					
	individuals	legal entities	individuals			legal entities		
			A <sup>1</sup>	B <sup>1</sup>	C <sup>1</sup>	A <sup>2</sup>	B <sup>2</sup>	C <sup>2</sup>
1. Deposit amount (minimum / maximum) in national currency / foreign currency	x	x						
2. Term of acceptance of the deposit (time or sight) in national currency / foreign currency	x	x						
3. Deposit acceptance currency (national currency / foreign currency)								
4. Interest rate (floating / fixed) on deposits accepted in national currency / foreign currency, as well as the method of calculating the value of the interest rate, which will be presented by means of representative examples								
5. The manner (with or without capitalization) and the term / periodicity of interest payment								
6. The right and conditions for changing the interest rate								
7. Commissions, fees related to the opening and maintenance of the deposit account								
8. The right and the manner of supplementing or partial withdrawal of the funds from the deposit account	x	x						
9. Conditions for termination of the deposit contract before the deadline								
10. Documents required for opening, modifying and closing the deposit account								

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At the end of the table, the "Guidelines for opening deposit accounts" will be accessed at a distance of one click, according to point 30, subpoint 4).

**Note:** The information is published in accordance with the provisions of the Regulation on the requirements for publication of information by banks

<sup>1, 2</sup> It is classified according to the name and characteristic of the deposit according to the destination (term, interest rate, beneficiary, etc.)

**Signature:**

**Head of the bank's executive body** \_\_\_\_\_  
(name, surname, position)

**Date of preparation / where applicable, date of entry into force “ \_\_\_ ” \_\_\_\_\_.**

**INFORMATION**  
**on the conditions for granting loans**  
by \_\_\_\_\_  
(the name of the bank)

Name of published information	Types of loans granted to											
	consumers				individuals who practice activity				legal entities			
	A <sup>1</sup>	B <sup>1</sup>	C <sup>1</sup>	D <sup>1</sup>	A <sup>2</sup>	B <sup>2</sup>	C <sup>2</sup>	D <sup>2</sup>	A <sup>3</sup>	B <sup>3</sup>	C <sup>3</sup>	D <sup>3</sup>
1. Credit currency												
2. Total value of credit in national currency (minimum / maximum) / total value of credit in foreign currency (minimum / maximum)												
3. Credit interest rate, fixed / floating, in national currency (minimum / maximum) / in foreign currency (minimum / maximum), as well as the method of calculating the credit interest rate using at least two representative examples												
4. Duration of the credit agreement in national currency (minimum / maximum) / duration of the credit agreement in foreign currency (minimum / maximum)												
5. Payments other than the interest rate related to the credit in national currency / foreign currency, which are included in the total cost of the credit												
6. The effective annual interest rate of the credit in national currency / in foreign currency and the information set out in Art. 4 point (3) of Law no. 202/2013, as the case may be					X	X	X	X	X	X	X	X
7. Mode (annuities, installments, full) and frequency of payments												
8. Documents required to obtain the loan												

9. Forms of credit insurance accepted by the bank																				
10. The effects of the early repayment, as well as the penalties related to the credit agreement																				
11. Conditions under which the interest rate may change																				
12. Mention that for loans granted in foreign currency or in the national currency attached to the exchange rate, the payments will change depending on the evolution of the Moldovan leu exchange rate against foreign currencies, if the payments will be made in the national currency																				
13. How to apply the exchange rate when making payments related to loans granted in foreign currency or in the national currency attached to the foreign exchange rate																				

**NOTE:** The information is published in accordance with the provisions of the Regulation on the requirements for publication of information by banks.

<sup>1</sup> This category will reflect the types of loans according to the destination (for example: for the purchase of cars, for studies, etc.).

<sup>2</sup> This category will reflect the types of loans according to the destination (for example: for business development, supplementing fixed and / or current assets, etc.).

<sup>3</sup> This category will reflect the types of loans according to the destination (for example: to supplement fixed and / or current assets, "overdraft" facilities, etc.).

**Signature:**

**Head of the bank's executive body** \_\_\_\_\_

(name, surname, position)

**Date of preparation / where applicable, date of entry into force** “ \_\_\_ ” \_\_\_\_\_.

**INFORMATION  
on members of the board and the executive body**

\_\_\_\_\_  
(the name of the bank)

No. crt.	Name, Surname	Position	Date of approval by the National Bank	Position (s) held in companies *	Work experience in the last 5 years	Studies (university, postgraduate, training courses in the last 5 years)	Qualified holding held in the bank's share capital (%)
1	2	3	4	5	6	7	8
	Members of the bank's board					1	
1.							
2.							
3.							
	Members of the executive body of the bank						
1.							
2.							
3.							

**NOTE:** The information is published in accordance with the provisions of the Regulation on the requirements for publication of information by banks.

\* In the event that members of the management body hold several positions simultaneously, including management, all positions held in companies other than the bank will be mentioned.

**Signature:**

**Head of the bank's executive body** \_\_\_\_\_  
(name, surname, position)

**Date of preparation** \_\_\_\_\_

**INFORMATION**  
**on shareholders and / or groups of persons acting in concert and**  
**holding qualified holdings in the share capital of the bank and on their beneficial owners**

No. crt.	Direct holders of qualified holdings					Beneficial owners of qualified holdings	
	Name, surname / Name of shareholders	Country of Residence	Group number *	Holding,%	Voting rights,%	Name, surname of beneficial owners	Country of Residence

**NOTE:** The information is published in accordance with the provisions of the Regulation on the requirements for publication of information by banks.

\* \*This category indicates the group number (1, 2, 3 - n) according to Annex no. 10, section “How to prepare the Report on the bank's shareholders” to the Instruction no. 279/2011.

**Signature:**  
**Head** \_\_\_\_\_

**Date of preparation** \_\_\_\_\_

### **Balance sheet reconciliation methodology**

1. Banks shall apply the methodology described in this Annex to provide information on the reconciliation of balance sheet items used to calculate own funds and regulated own funds. Own funds items in the audited financial statements include all items that form components or are deducted from regulated own funds, including equity, liabilities, such as debt or other balance sheet items that affect regulated own funds, such as intangible assets, goodwill, deferred tax liabilities.
2. Banks shall use as a starting point the relevant balance sheet items used to calculate their own funds, as in their published financial statements. The financial statements are considered to be audited financial statements when the reconciliation relates to the financial statements at the end of the year.
3. Where banks comply with the publication obligations on a consolidated basis and the scope of consolidation or the method of consolidation used in the balance sheet of the financial statements is different from the scope of consolidation and the method of consolidation provided for in Regulation 101/2020, banks shall also publish information on the regulatory balance sheet, which is a balance sheet drawn up in accordance with the prudential consolidation rules laid down in Regulation 101/2020 and limited to own funds items. The regulatory balance sheet is at least as detailed as the balance sheet in the financial statements for own funds items, and its items are accompanied by a clear indication, in parallel columns, of the correspondence with the own funds items of the balance sheet in the financial statements. Banks shall provide qualitative and quantitative information on the differences between the own funds items that are determined by the scope of consolidation and the method of consolidation used for the two balance sheets.
4. Banks shall present their own fund items of the regulatory balance sheet in such a way that all the components to be included in the form for the publication of information on own funds appear separately. Banks shall present their balance sheet items only to the level of detail that is necessary to derive the components to be included in the form for the publication of information on own funds.
5. Banks shall establish a correspondence between the elements resulting from the presentation of the regulatory balance sheet as described in point 4 of this Annex and the elements included in the form for the publication of information on own funds.
6. Where banks comply with the publication obligations set out in this Regulation on a consolidated basis, but the scope of consolidation and the method of consolidation used for the balance sheet in the financial statements are identical to the scope of consolidation and the method of consolidation defined in accordance with the Regulation No 101/2020, and the banks clearly state that there are no differences between the respective scope and consolidation methods, only points 5 and 6 of this Annex apply, based on the balance sheet in the financial statements.

7. Where banks comply with the publication obligations set out in this Regulation on an individual basis, points 5 and 6 of this Annex shall apply on the basis of the balance sheet in the financial statements.
8. Information on the reconciliation of own funds items in the balance sheet resulting from the application of the methodology described in this Annex may be provided in an unaudited format.

**Instructions for completing the form on the main characteristics  
of capital instruments**

1. This Annex sets out forms for the purpose of publishing information in accordance with point 56 sub-points 1) and 2) of this Regulation.
2. Banks shall complete the form referred to for the following categories of instruments: Common Equity Tier 1 capital instruments, additional tier 1 instruments and tier 2 instruments.
3. The forms include columns with the characteristics of the different instruments. If the capital instruments in the same category have identical characteristics, banks may complete only one column with these identical characteristics and identify the issues to which the identical characteristics refer.

**Form on the main characteristics of capital instruments**

<b>Form on the main characteristics of capital instruments</b>		
	<b>The main characteristics of capital instruments</b>	<b>Instructions for completing the form</b>
1.	Issuer	The name of the issuing entity shall be indicated. <i>(free text)</i>
2.	Unique identifier	The unique identifier shall be indicated: e.g. CUSIP, ISN, or Bloomberg for private placements. <i>(free text)</i>
3.	Legislation applicable to the instrument	The legislation governing the instrument shall be indicated. <i>(free text)</i>
	<b><i>Regulation</i></b>	
4.	Treatment of regulated own funds	The treatment of regulated own funds under Regulation no. 109/2018 shall be specified.  It shall be indicated

		<ul style="list-style-type: none"> <li>- „ Common Equity Tier 1 capital”,</li> <li>- „ Additional Equity Tier 1 capital”,</li> <li>- „ Equity Tier 2 capital”,</li> <li>- „ ineligible”.</li> </ul>
5.	Eligible at individual / consolidated / individual and consolidated level	<p>The level (s) within the group at which the instrument is included in own funds shall be indicated:</p> <ul style="list-style-type: none"> <li>- „individual”,</li> <li>- „consolidated” or</li> <li>- ”individual and consolidated”.</li> </ul>
6.	Type of instrument	The type of instrument including the references to the respective points of Regulation 109/2018 shall be specified.
7.	Recognized value under regulated capital (currency in millions at the most recent reporting date)	<p>The value recognized in the regulated capital shall be indicated.</p> <p><i>(free text)</i></p>
8.	The nominal value of the instrument	<p>The nominal value of the instrument (in the currency of issue and in the currency used for the reporting obligations) shall be indicated.</p> <p><i>(free text)</i></p>
9.	Issue price	<p>The issue price of the instrument shall be indicated.</p> <p><i>(free text)</i></p>
10.	Redemption price	<p>The redemption price of the instrument shall be indicated.</p> <p><i>(free text)</i></p>
11.	Accounting classification	<p>The accounting classification shall be indicated:</p> <ul style="list-style-type: none"> <li>- „ shareholders' capital”;</li> <li>- „ debts - amortized costs”;</li> <li>- „ debt - fair value measurement option”;</li> <li>- „ minority interests in a consolidated subsidiary”.</li> </ul>
12.	Initial date of issue	The original date of issue shall be specified.

		<i>(free text)</i>
13.	Perpetual or fixed-term	Specify whether the instrument is perpetual or fixed-term: <ul style="list-style-type: none"> <li>- „perpetual”;</li> <li>- „maturity”.</li> </ul>
14.	Original maturity	For a fixed-term instrument, the original maturity (day, month and year) shall be indicated. For a perpetual instrument it shall be indicated "without maturity".
15.	Option to buy by the issuer subject to prior approval by the NBM	It shall be specified if there is a purchase option by the issuer (all purchase options). "Yes" or "No" shall be indicated.
16.	Optional date of exercise of purchase option, date of exercise of conditional purchase options and redemption amount	For an instrument with a purchase option by the issuer, the first date of exercise of the option shall be specified, if the instrument has a purchase option on a certain date (day, month and year) and / or if the instrument has a purchase option related to tax or regulatory events. The redemption price shall also be specified. Contributes to the assessment of permanence.  <i>(free text)</i>
17.	Subsequent dates of the exercise of purchase option, as appropriate	It shall be specified whether there are subsequent dates for exercising the purchase option and their frequency, as appropriate. Contributes to the assessment of permanence.  <i>(free text)</i>
	<b><i>Coupons / dividends</i></b>	
18.	Fixed or variable dividend / coupon	It shall be specified whether the dividend / coupon is: either fixed for the life of the instrument, or fixed at present, but will become variable in the future, or variable at present, but will become at a fixed rate in the future. It shall be indicated:  <ul style="list-style-type: none"> <li>- "fixed";</li> <li>- "variable";</li> <li>- "fixed then variable";</li> <li>- "variable then fixed".</li> </ul>

19.	Coupon rate and any related index	<p>The coupon rate for the instrument and any index to which the coupon / dividend relates shall be specified.</p> <p><i>(free text)</i></p>
20.	Existence of a "dividend stopper" mechanism (prohibition on the payment of dividends)	<p>It shall be specified whether the non-payment of a coupon or dividend for the instrument involves the prohibition of the payment of dividends for ordinary shares, i.e. whether there is a "dividend stopper" mechanism. "Yes" or "No" shall be indicated.</p>
21.	Fully discretionary, partly discretionary or mandatory (on schedule)	<p>It shall be specified whether the issuer has full, partial or no freedom of action with respect to the payment or non-payment of a coupon / dividend.</p> <p>If the bank has full freedom of action regarding the cancellation of the payment of coupons / dividends in all circumstances it shall be indicated "fully discretionary" (including if there is a coupon settlement mechanism that does not prevent the bank cancel payments related to the instrument). The Bank shall also specify the reasons for the discretionary nature, the existence of coupon settlement mechanisms (ACSM).</p> <p>If there are conditions that must be met before canceling the payment (for example, the level of capital below a certain threshold), the bank shall indicate "partially discretionary character". If the bank does not have the capacity to cancel the payment in cases other than insolvency, it shall specify "mandatory".</p>
22.	Fully discretionary, partly discretionary or mandatory (in terms of amount)	<p>It shall be specified whether the issuer has full, partial or no freedom of action with respect to the amount of a coupon / dividend.</p> <p>Specify, as appropriate:</p> <ul style="list-style-type: none"> <li>- „ fully discretionary”,</li> <li>- „ partly discretionary” or</li> <li>- „ mandatory”.</li> </ul>
23.	Existence of a step-up or other redemption incentive	<p>It shall be specified if there is a step-up or other redemption incentive. "Yes" or "No" shall be indicated.</p>

24.	Non-cumulative or cumulative	It shall be specified whether the dividends / coupons are "cumulative", "non-cumulative" or "ACSM".
25.	Convertible or non-convertible	It shall be specified whether the instrument is convertible or not. It shall be indicated "convertible" or "non-convertible".
26.	If it is convertible - the factor (s) that triggers the conversion	The conditions under which the instrument will be converted shall be specified. If one or more authorities have the capacity to initiate the conversion, those authorities are listed. For each of the authorities it is mentioned whether the legal basis for initiating the conversion is represented by contractual clauses (contractual approach) or is provided by other statutory means (statutory approach).  <i>(free text)</i>
27.	If it is convertible - in whole or in part	It shall be specified whether the instrument will always be fully converted, whether it can be fully or partially converted or whether it will always be partially converted.
28.	If it is convertible - conversion rate	The conversion rate in the instrument with a better loss absorption capacity shall be specified.  <i>(free text)</i>
29.	If it is convertible - mandatory or optional conversion	For convertible instruments it shall be specified whether the conversion is mandatory or optional. It shall be indicated:  "mandatory"; "optional"; "N / A"; "at the choice of the owners"; "at the choice of the issuer"; "at the choice of the holders and the issuer".
30.	If it is convertible, the type of instrument to which it can be converted shall be specified	For convertible instruments, it shall be specified the type of instrument in which they are convertible. Contributes to the assessment of loss absorption capacity. It shall be indicated "Common Equity Tier 1 capital", "Additional Tier 1", "tier 2" or "other".
31.	If it is convertible, the issuer of the instrument to which it is converted shall be specified	For convertible instruments, the issuer of the instrument in which it is converted shall be specified.  <i>(free text)</i>

32.	Features of reduction of the book value	It shall be specified whether there is a reduction feature in the book value. "Yes" or "No" shall be indicated.
33.	In case of a reduction of the book value, the factor (s) that trigger it	The factors that trigger the reduction in the book value shall be specified. If one or more authorities have the capacity to trigger the reduction in the book value, these authorities shall be indicated. For each of the authorities it will be mentioned whether the legal basis for triggering the reduction in the book value is represented by contractual clauses (contractual approach) or is provided by statutory modalities (statutory approach).  <i>(free text)</i>
34.	In the event of a reduction in the book value, in full or in part	It shall be specified whether the instrument will always be subject to a full value reduction, whether it may be subject to a partial value reduction or whether it will always be subject to a partial value reduction. Contributes to the assessment of the level of loss absorption capacity when reducing the book value.  It shall be indicated:  - „always in full”,  - „in whole or in part”,  - „always partially”.
35.	In case of a reduction in the book value, permanent or temporary	For an instrument with a mechanism for reducing the book value, it shall be specified whether the reduction in the book value is permanent or temporary. It shall be indicated:  - „permanent”,  - „temporary” or  - „N/A”.
36.	In case of a temporary reduction in the book value, the description of the mechanism for increasing the book value	The mechanism for increasing the book value shall be described.  <i>(free text)</i>
37.	Position in the subordination hierarchy in case of liquidation (specify the type of instrument of	The instrument to which it is immediately subordinated shall be specified. Where appropriate, banks shall specify the column numbers in the main

	the next higher level)	characteristics form corresponding to the instruments to which the instrument in question is immediately subordinated. <i>(free text)</i>
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**Note:** If the question does not apply, indicate "N / A"

**Form for publishing information on own funds**

No. d/o	Name of the indicator	Value	Legal references	Instructions for completing the form  <i>(this column represents instructions for banks and will not be included in the table to be made public)</i>
<b>Common Equity Tier 1 capital (CET 1): instruments and reserves</b>				
1.	Capital instruments and issue premium accounts		P.10 subp.1) of Regulation 109/2018	It reflects the capital instruments and the related issue premium accounts in accordance with p.10 subp.1) of Regulation 109/2018.
2.	Reported result		P.10 subp.3) of Regulation 109/2018	It reflects the result carried forward before all adjustments regulated in accordance with p.10 subp.3) of Regulation 109/2018 (before the inclusion of any net interim profits or losses).
3.	Other accumulated overall result items and other reserves		P.10 subp.4) and 5) of Regulation 109/2018	It reflects the amount of other elements of the accumulated overall result and other reserves in accordance with p.10 subp.4) and 5) of Regulation 109/2018.
4.	Minority interests (amount that can be included in consolidated Common Equity Tier 1 capital)		Regulation 109/2018	It reflects minority interests (the amount that can be included in the consolidated Common Equity Tier 1 capital) in accordance with Regulation 109/2018.
5.	Interim profits verified independently,		P.13 of Regulation	It reflects the interim profits independently verified, after

	after deducting any foreseeable obligations or dividends		109/2018.	deducting any foreseeable obligations or dividends as provided in p.13 of Regulation 109/2018.
6.	<b>Common own funds (CET 1) before regulated adjustments</b>		The sum of rows 1-5	It reflects the sum of rows 1-5.
<b>Common Equity Tier 1 capital (CET 1): additional adjustments</b>				
7.	Additional value adjustments ( <i>negative value</i> )		P.28 of Regulation 109/2018	It reflects the additional value adjustments in accordance with p.28 of Regulation 109/2018.  ( <i>negative value</i> )
8.	Intangible assets, excluding related tax liabilities ( <i>negative value</i> )		P.30 subp.2) of Regulation 109/2018	It reflects intangible assets, excluding the related tax obligations in accordance with p.30 subp.2) of Regulation 109/2018.  ( <i>negative value</i> )
9.	Deferred tax liabilities based on future profitability, excluding those arising from temporary holdings (excluding tax liabilities) ( <i>negative value</i> )		P.40 of Regulation 109/2018, taking into account p.30 subp.3) and p. 38-43 of Regulation 109/2018	It reflects the deferred tax liabilities based on future profitability, excluding those resulting from temporary holdings (without tax obligations when the conditions from p.40 of Regulation 109/2018 are met) in accordance with p.30 subp.3) and p. 38-43 of Regulation 109/2018. ( <i>negative value</i> )
10.	Reserves resulting from fair value measurement, representing gains or losses generated by cash flow hedges		P.26 subp.1) of Regulation 109/2018	It reflects the reserves resulting from the valuation at fair value, representing gains or losses generated by the hedges of cash flows in accordance with p.26 subp.1) of Regulation 109/2018.
11.	Negative amounts resulting from the calculation of expected loss values	X		

12.	Any increase in equity resulting from securitized assets ( <i>negative value</i> )	X		
13.	Gains or losses on the fair value of debt and resulting from a change in the bank's credit risk		P.26 subp.2) of Regulation 109/2018	It reflects the gains or losses recorded by the bank from the valuation at fair value of debts and resulting from the modification of its credit risk in accordance with p.26 subp.2) of Regulation 109/2018.
14.	Assets of the defined benefit pension fund ( <i>negative value</i> )		P.30 subp.4) and p.47-50 of Regulation 109/2018	It reflects the assets of the pension fund with determined benefits in accordance with the requirements of p.30 subp.4) and p.47-50 of Regulation 109/2018.  ( <i>negative value</i> )
15.	Direct and indirect holdings of banks' Common Equity Tier 1 capital instruments ( <i>negative value</i> )		P.30 subp.5) and p.51 of Regulation 109/2018	It reflects the direct and indirect holdings of banks' Common Equity Tier 1 capital instruments as provided in p.30 subp.5) and p.51 of Regulation 109/2018.  ( <i>negative value</i> )
16.	Direct, indirect and synthetic holdings of Common Equity Tier 1 capital instruments / equity of financial sector entities, if these entities and the bank hold mutual participations intended to artificially increase the bank's own funds ( <i>negative value</i> )		P.30 subp.6) and p.54 and 55 of Regulation 109/2018	It reflects the direct, indirect and synthetic holdings of Common Equity Tier 1 capital instruments / equity of financial sector entities, if these entities and the bank hold mutual participations intended to artificially increase the bank's own funds, as provided in p.30 subp.6) and p.54 and 55 of Regulation 109/2018. ( <i>negative value</i> )
17.	Direct, indirect and synthetic holdings of the bank of Common Equity Tier 1 capital instruments / equity of financial		P.30 subp.7) and p.52, 53, 55 and p.56-61 of Regulation 109/2018	It reflects the direct, indirect and synthetic holdings of the bank of Common Equity Tier 1 capital instruments / equity of financial sector entities in which the bank does not hold a

	sector entities in which the bank does not hold a significant investment (significant investment - value above the 10% threshold and excluding eligible short positions) ( <i>negative value</i> )			significant investment (significant investment - value above the 10% threshold and excluding eligible short positions) as provided in p.30 subp.7) and p.52, 53, 55 and p.56-61 of Regulation 109/2018.  ( <i>negative value</i> )
18.	Direct, indirect and synthetic holdings of the bank of Common Equity Tier 1 capital instruments / equity of financial sector entities in which the bank holds a significant investment (value above the 10% threshold and excluding eligible short positions) ( <i>negative value</i> )		P.30 subp.8) and p.52, 53, 55 and p.62-67 of Regulation 109/2018	It reflects the direct, indirect and synthetic holdings of the bank of Common Equity Tier 1 capital instruments / equity of financial sector entities in which the bank holds a significant investment (significant investment - value above the 10% threshold and excluding eligible short positions ) as provided in p.30 subp.8) and p.52, 53, 55 and p.62-67 of Regulation 109/2018.  ( <i>negative value</i> )
19.	The value of the exposure related to the following elements, which qualifies for a risk weight of 1000%, when the bank opts for the deduction alternative. From which:		P.30 subp.10) of Regulation 109/2018	It reflects the value of the exposure, which qualifies for a risk weight of 1000%, when the bank opts for the deduction alternative, as provided in p.30 subp.10) of Regulation 109/2018.
20.	- securitization positions; ( <i>negative value</i> )	X		
21.	- incomplete transactions; ( <i>negative value</i> )		P.30 subp.10) of Regulation 109/2018	It reflects the value of incomplete transactions in accordance with p.30 subp.10) of Regulation 109/2018 and p.10 of the Regulation on the treatment of settlement / delivery risk for banks, approved by the Decision of the Executive Board of the National Bank of Moldova no.115 of 24.05.2018.

				<i>(negative value)</i>
22.	Deferred tax liabilities resulting from temporary holdings (value above the 10% threshold with the deduction of tax obligations when the conditions from p.40 of Regulation 109/2018 are met) <i>(negative value)</i>		P.30 subp.3), p. 38-43 and p.63 subp.1) of Regulation 109/2018	It reflects the deferred tax liabilities resulting from temporary holdings (value above the threshold of 10% with the deduction of tax obligations when the conditions from p.40 of Regulation 109/2018 are met) in accordance with p.30 subp.3), p. 38-43 and p.63 subp.1) of Regulation 109/2018.  <i>(negative value)</i>
23.	Value above the threshold of 15% <i>(negative value)</i>		P.63 of Regulation 109/2018	It reflects the value above the threshold of 15% in accordance with p.63 of Regulation 109/2018.  <i>(negative value)</i>
24.	- of which: direct and indirect holdings of the bank of Common Equity Tier 1 capital instruments / equity of financial sector entities in which the bank holds a significant investment		P.30 subp.8) and p.63 subp.2) of Regulation 109/2018	From the value reported in row 21 the value of the direct and indirect holdings of the bank of Common Equity Tier 1 capital instruments / equity of financial sector entities in which the bank holds a significant investment, as provided in p.30 subp.8 ) and p.63 subp.2) of Regulation 109/2018.
25.	- of which: deferred tax liabilities arising from temporary differences		P.30 subp.3), p. 38-43 and p.63 subp.1) of Regulation 109/2018	From the value reported in row 21 the value of deferred tax liabilities resulting from temporary differences, as provided in p.30 subp.3), p.38-43 and p.63 subp.1) of Regulation 109/2018.
26.	Losses for the current financial year <i>(negative value)</i>		P.30, subp.1) of Regulation 109/2018	It reflects the amount of losses for the current financial year in accordance with p.30, subp.1) of Regulation 109/2018.  <i>(negative value)</i>
27.	Predictable taxes on Common Equity Tier 1 capital items <i>(negative value)</i>		P.30, subp.11) of Regulation 109/2018	It reflects the amount of any tax on Common Equity Tier 1 capital items that is foreseeable at the time of its calculation, unless the bank appropriately adjusts the amount of

				Common Equity Tier 1 capital items, to the extent that such taxes reduce the amount to which these items may be allocated to cover risks or losses, in accordance with p.30, sub.11) of Regulation 109/2018.  <i>(negative value)</i>
28.	Eligible deductions from Additional Equity Tier 1 capital (AT 1) in excess of the bank's Additional Equity Tier 1 capital <i>(negative value)</i>		P.30, subp.9) of Regulation 109/2018	It reflects the amount of eligible deductions from the bank's Additional Equity Tier 1 capital (AT 1), which exceed the Additional Equity Tier 1 capital, as provided in p.30, subp.9) of Regulation 109/2018.  <i>(negative value)</i>
29.	<b>Total regulated adjustments to Common Equity Tier 1 capital (CET 1)</b>		The sum of rows 7-19, row 22 and the sum of rows 26-28	Total regulated adjustments of Common Equity Tier 1 capital (CET 1), calculated as the sum of rows 7-19, row 22 and the sum of rows 26-28.
30.	<b>Common Equity Tier 1 capital (CET 1)</b>		The sum of row 6 minus the sum of row 29	Common Equity Tier 1 capital (CET 1) - is calculated as the amount of row 6 minus the amount of row 29.
<b>Additional Equity Tier 1 capital (AT 1): instruments</b>				
31.	Capital instruments and related issue premium accounts		P.68 -70 of Regulation 109/2018	It reflects the capital instruments and the related issue premium accounts in accordance with p.68 -70 of Regulation 109/2018.
32.	- of which: classified as equity in accordance with applicable accounting standards		Value in row 30 classified as equity in accordance with applicable accounting standards.	It reflects the amount in row 30 classified as equity in accordance with applicable accounting standards.

33.	- of which: classified as liabilities in accordance with applicable accounting standards		The amount in row 34 is classified as a liability in accordance with applicable accounting standards.	It reflects the amount in row 34 classified as debt in accordance with applicable accounting standards.
34.	Eligible Common Equity Tier 1 capital included in consolidated Additional Equity Tier 1 capital (including minority interests not included in row 4) issued by subsidiaries and held by third parties		Regulation 109/2018	It reflects eligible Common Equity Tier 1 capital included in consolidated Additional Equity Tier 1 capital (including minority interests not included in row 4) issued by subsidiaries and held by third parties, as provided for in Regulation 109/2018.
35.	<b>Additional Equity Tier 1 capital (AT1) before regulatory adjustments</b>		The sum of rows 31 and 34	The sum of rows 31 and 34
<b>Additional Equity Tier 1 capital (AT1): regulatory adjustments</b>				
36.	Direct and indirect holdings of the bank of Additional Equity Tier 1 capital instruments ( <i>negative value</i> )		P. 70 subp.2), p.87 subp.1) and p.88 of Regulation 109/2018	It reflects the direct and indirect holdings of the bank of Additional Equity Tier 1 capital instruments, as described in p. 70 subp.2), p.87 subp.1) and p.88 of Regulation 109/2018. ( <i>negative value</i> )
37.	Direct, indirect and synthetic holdings of Additional Equity Tier 1 capital instruments of financial sector entities, if these entities and the institution hold mutual participations intended to artificially increase the institution's own funds ( <i>negative value</i> )		P. 70 subp.3) and p. 89 of Regulation 109/2018	It reflects the direct, indirect and synthetic holdings of Additional Equity Tier 1 capital instruments of financial sector entities, if these entities and the institution hold mutual participations intended to artificially increase the institution's own funds (negative value), as provided in p. 70 subp.3) and p. 89 of Regulation 109/2018. ( <i>negative value</i> )
38.	Direct, indirect and synthetic holdings of Additional Equity Tier 1 capital		P. 70 subp.3), p. 90 and p.91-95 of Regulation	It reflects the direct, indirect and synthetic holdings of Additional Equity Tier 1 capital instruments of financial sector entities in which the bank does not have a significant

	instruments of financial sector entities in which the bank does not have a significant investment (value above the 10% threshold and excluding eligible short positions) ( <i>negative value</i> )		109/2018	investment (value above the 10% threshold and excluding eligible short positions), as provided in p. 70 subp.3), p.90 and p.91-95 of Regulation 109/2018. ( <i>negative value</i> )
39.	Direct, indirect and synthetic holdings of the institution of Additional Equity Tier 1 capital instruments of financial sector entities in which the institution holds a significant investment (excluding eligible short positions) ( <i>negative value</i> )		P. 70 subp.3), p. 90 and p.91-95 of Regulation 109/2018	It reflects the direct, indirect and synthetic holdings of the institution of Additional Equity Tier 1 capital instruments of financial sector entities in which the institution holds a significant investment (excluding eligible short positions), as provided in p. 70 subp.3) , p. 90 and p.91-95 of Regulation 109/2018.
40.	Eligible deductions from Equity Tier 2 capital exceeding the bank's Equity Tier 2 capital ( <i>negative value</i> )		P. 87 subp.5) of Regulation 109/2018	It reflects the eligible deductions from Equity Tier 2 capital exceeding the bank's Equity Tier 2 capital, as provided in p. 87 subp.5) of Regulation 109/2018.
41.	<b>Regulatory adjustments to Additional Equity Tier 1 capital (AT1)</b>		The sum of rows 36 - 40	The sum of rows 36 - 40
42.	<b>Additional Equity Tier 1 capital (AT1)</b>		The sum of row 35 minus the sum of row 41	The sum of row 35 minus the sum of row 41
43.	<b>Equity Tier 1 capital</b> <b>(T1=CET1+AT1)</b>		The sum of rows 30 and 42	The sum of rows 30 and 42
<b>Equity Tier 2 capital</b>				
<b>(T2): instruments and provisions</b>				
44.	Capital instruments and related issue premium accounts		P. 96-97 of Regulation 109/2018	It reflects the capital instruments and related issue premium accounts, as provided in p. 96-97 of Regulation 109/2018.

45.	Eligible equity instruments included in consolidated Equity Tier 2 capital (including minority interests not included in row 4) issued by subsidiaries and held by third parties		Regulation 109/2018	It reflects eligible equity instruments included in consolidated Equity Tier 2 capital (including minority interests not included in row 4) issued by subsidiaries and held by third parties, as provided for in Regulation 109/2018.
46.	Credit risk adjustments		P.96 subp.3) of Regulation 109/2018	Adjustments for credit risk will be reflected in accordance with p.96 subp.3) of Regulation 109/2018.
47.	<b>Equity Tier 2 capital (T2) before regulated adjustments</b>		The sum of rows 44, 45 and 46	The sum of rows 44, 45 and 46
<b>Equity Tier 2 capital (T2) before regulated adjustments</b>				
48.	Direct and indirect holdings of banks' Equity Tier 2 capital instruments and subordinated loans (negative value)		P. 97, subp.2, letter a), p.100 subp.1) and p. 102 of Regulation 109/2018	It reflects the direct and indirect holdings of banks' Equity Tier 2 capital instruments and subordinated loans, as provided in p. 97, subp.2, letter a), p.100 subp.1) and p. 102 of Regulation 109/2018.  <i>(negative value)</i>
49.	Holdings of Equity Tier 2 capital instruments and subordinated loans of financial sector entities, if these entities and the bank hold mutual participations intended to artificially increase the bank's own funds <i>(negative value)</i>		P.100 subp.2) and p. 103 of Regulation 109/2018	It reflects the holdings of Equity Tier 2 capital instruments and subordinated loans of financial sector entities, if these entities and the bank hold mutual participations intended to artificially increase the bank's own funds, as provided in p.100 subp. 2) and p. 103 of Regulation 109/2018.  <i>(negative value)</i>
50.	Direct and indirect holdings of Equity Tier 2 capital instruments and subordinated loans of financial sector entities in which the bank does not have a significant investment (value above the		P.100 subp.3) and p. 104 of Regulation 109/2018	It reflects the direct and indirect holdings of Equity Tier 2 capital instruments and subordinated loans of financial sector entities in which the bank does not have a significant investment (value above the 10% threshold and excluding eligible short positions), as provided in p .100 subp.3) and p.

	10% threshold and excluding eligible short positions) ( <i>negative value</i> )			104 of Regulation 109/2018.  ( <i>negative value</i> )
51.	Direct and indirect holdings of banks' Equity Tier 2 capital instruments and subordinated loans of financial sector entities in which the bank holds a significant investment (excluding eligible short positions) ( <i>negative value</i> )		P.100 subp.4), p. 104 and p.126-129 of Regulation 109/2018	It reflects the direct and indirect holdings of banks' Equity Tier 2 capital instruments and subordinated loans of financial sector entities in which the bank holds a significant investment (excluding eligible short positions), as provided in p.100 subp.4) , p. 104 and p. 126-129 of Regulation 109/2018.  ( <i>negative value</i> )
52.	<b>Total regulatory adjustments to Equity Tier 2 capital (T2)</b>		The sum of rows 48-51	The sum of rows 48-51
53.	<b>Equity Tier 2 capital (T2)</b>		The sum of row 47 minus the sum of row 52	The sum of row 47 minus the sum of row 52
54.	<b>Total equity (TC= T1+T2)</b>		The sum of rows 43 and 53	The sum of rows 43 and 53
55.	<b>Total risk weighted assets</b>		Risk weighted assets of the reporting group	Risk weighted assets of the reporting group
<b>Rates and buffers of own funds</b>				
56.	Common Equity Tier 1 capital (as a percentage of the total value of the risk exposure)		P.131 subp.1) of Regulation 109/2018	It reflects the Common Equity Tier 1 capital (as a percentage of the total value of the risk exposure), calculated as row 30 divided by row 55 (as a percentage) in accordance with p.131 subp.1) of Regulation 109/2018.
57.	Equity Tier 1 capital (as a percentage of total risk exposure)		P.131 subp.2) of Regulation 109/2018	It reflects Equity Tier 1 capital (as a percentage of the total value of risk exposure), calculated as row 43 divided by row

				55 (as a percentage) in accordance with p.131 subp.2) of Regulation 109/2018.
58.	Total equity (as a percentage of total risk exposure)		P.131 subp.3) of Regulation 109/2018	It reflects the total equity (as a percentage of the total value of the risk exposure), calculated as row 54 divided by row 55 (as a percentage) in accordance with p.131 subp.3) of Regulation 109/2018.
59.	Bank-specific buffer requirement (Common Equity Tier 1 capital requirement in accordance with p.130 subp. 1) plus capital conservation buffer and countercyclical buffer requirements, plus systemic risk buffer, plus systemically important institutions buffer expressed as a percentage of the value of the risk exposure)		P.16-26, p.53-69, p.66-86 of Regulation 110/2018	<p>It reflects the bank-specific buffer requirement (Common Equity Tier 1 capital requirement in accordance with p.130 subp. 1) of Regulation 109/2018 plus the capital conservation buffer and countercyclical buffer requirements, plus the systemic risk buffer, plus the systemically important institutions buffer expressed as a percentage of the value of the risk exposure).</p> <p>It shall be calculated as 5.5%, plus 2.5%, plus the countercyclical buffer requirement calculated in accordance with points 16-26 of Regulation 110/2018, plus the systemic buffer requirement (as applicable) calculated in accordance with p.66 -86 of Regulation 110/2018, plus the systemically important institutions buffer (O-SII buffer) calculated in accordance with p.53-69 of Regulation 110/2018.</p>
60.	- of which: capital conservation buffer requirement			It reflects the value in row 59 (expressed as a percentage of risk-weighted assets) regarding the capital conservation buffer (indicate 2.5%).
61.	- of which: countercyclical buffer requirement			It reflects the value in row 59 (expressed as a percentage of risk-weighted assets) relating to the countercyclical buffer.
62.	- of which: systemic buffer requirement			It reflects the value in row 59 (expressed as a percentage of risk weighted assets) relating to the systemic buffer.

63.	- of which: buffer for systemically important institutions (O-SII)			It reflects the value in row 59 (expressed as a percentage of risk-weighted assets) relating to the O-SII buffer.
64.	Common Equity Tier 1 capital available to meet buffer requirements (as a percentage of the value of the risk exposure)			It reflects the Common Equity Tier 1 capital available to meet the buffer requirements (as a percentage of the value of the risk exposure). It will be calculated as the bank's Common Equity Tier 1 capital minus all Common Equity Tier 1 capital items used to meet the bank's Equity Tier 1 capital requirements and the total capital requirements of the bank.
<b>Amounts below deduction thresholds (before risk weighting)</b>				
65.	Direct and indirect capital holdings of financial sector entities in which the bank does not hold a significant investment (value below the 10% threshold and excluding eligible short positions)		P.30 subp. 7), p.55-61 p.90-95, p.100 subp.3) and p.104-109 of Regulation 109/2018	It reflects the direct and indirect capital holdings of entities in the financial sector in which the bank does not hold a significant investment (value below the 10% threshold and excluding eligible short positions) in accordance with p.30 subp. 7), p.55-61 p.90-95, p.100 subp.3) and p.104-109 of Regulation 109/2018.
66.	Direct and indirect holdings of banks' Common Equity Tier 1 capital instruments of financial sector entities in which the bank holds a significant investment (value below the 10% threshold and excluding eligible short positions)		P.30 subp. 8), p.55 and p.63-67 of Regulation 109/2018	It reflects the direct and indirect holdings of banks' Common Equity Tier 1 capital instruments of financial sector entities in which the bank holds a significant investment (value below the 10% threshold and excluding eligible short positions) in accordance with p.30 subp. 8), p.55 and p.63-67 of Regulation 109/2018
67.	Deferred tax liabilities resulting from temporary differences (value below the 10% threshold, excluding related tax obligations when the conditions from		P.30 subp. 3), p.38-43, p.63 - 67 of Regulation 109/2018	It reflects the deferred tax liabilities resulting from temporary differences (value below the 10% threshold, excluding the related tax obligations when the conditions from p.40 of Regulation 109/2018 are met) in accordance

	p.40 of Regulation 109/2018 are met)			with p.30 subp. 3), p.38-43, p.63 - 67 of Regulation 109/2018.
<b>Applicable ceilings for the inclusion of provisions in Equity Tier 2 capital</b>				
68.	Credit risk adjustments included in Equity Tier 2 capital, taking into account exposures subject to the standardized approach (before the ceiling is applied)		P.96 subp.3) of Regulation 109/2018	It reflects the adjustments for credit risk included in Equity Tier 2 capital, taking into account the exposures that are subject to the standardized approach (before the ceiling is applied) in accordance with p.96 subp.3) of Regulation 109/2018.
69.	Ceiling on the inclusion of credit risk adjustments in Equity Tier 2 capital according to the standardized approach		P.96 subp.3) of Regulation 109/2018	It reflects the ceiling for including credit risk adjustments in Equity Tier 2 capital according to the standardized approach in accordance with p.96 subp.3) of Regulation 109/2018.

**Form for the provision of information on the risk weighted exposure amount (RWA)**

No. d/o		risk weighted exposure amount (RWA)		Minimum capital requirements
		Reporting quarter	The quarter preceding the reporting quarter	Reporting quarter
1.	<b>Credit risk</b> (excluding counterparty credit risk)			
2.	Of which: standardized approach			
3.	Of which: Basic IRB Approach (FIRB)	<b>X</b>	<b>X</b>	<b>X</b>
4.	Of which: Advanced IRB Approach (AIRB)	<b>X</b>	<b>X</b>	<b>X</b>
5.	Of which: Equity from the IRB approach according to the simple risk weighted approach or AMI	<b>X</b>	<b>X</b>	<b>X</b>
6.	<b>Counterparty credit risk</b>			
7.	Of which: The method of mark to market			
8.	Of which: Initial Exposure Method			
9.	Of which: Standardized Method			
10.	Of which: Internal Model Method (IMM)	<b>X</b>	<b>X</b>	<b>X</b>
11.	Of which: Risk Exposure Value for CPC Guarantee Fund Contributions	<b>X</b>	<b>X</b>	<b>X</b>

12.	Of which: credit valuation adjustment (CVA)			
13.	<b>Settlement risk</b>			
14.	Securitization exposures in the banking portfolio (by ceiling)	X	X	X
15.	Of which: IRB approach	X	X	X
16.	Of which: IRB Regulated Formula (SFA) Method	X	X	X
17.	Of which: Internal Assessment Approach (IAA)	X	X	X
18.	Of which: standardized approach			
19.	<b>Market risk</b>			
20.	Of which: standardized approach			
21.	Of which: AMI	X	X	X
22.	<b>Operational risk</b>			
23.	Of which: basic approach			
24.	Of which: standardized approach			
25.	Of which: Advanced Measurement Approaches	X	X	X
26.	Values below the deduction thresholds (which are subject to a 250% risk weight) after applying the 250% risk weight.			
27.	Total			

**STANDARD FORMAT FOR PUBLISHING INFORMATION ON THE BANK'S COMPLIANCE WITH THE  
COUNTERCYCLICAL CAPITAL BUFFER REQUIREMENT**

**Table 1**

**Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer**

Row		General exposures from loans		Exposures included in the trading book		Securitization exposures		Own funds requirements				Weights applied to own funds requirements	Countercyclical capital buffer rate
		Exposure value for the standardized approach (SA)	Exposure value for the IRB approach	Sum of long and short positions in the trading book	Value of exposures included in the trading book for internal models	Exposure value for the standardized approach (SA)	Exposure value for the IRB approach	Of which: General Credit Exposures	Of which: exposures included in the trading book	Of which: securitization exposures	Total		
		010	020	030	040	050	060	070	080	090	100		
010	Breakdown by country		X		X		X						

	Ғара: 001												
	002												
	...												
	NNN												
020													

Table 2

**The value of the bank-specific countercyclical capital buffer**

<b>Row</b>		<b>Column</b>
		<b>010</b>
010	The total value of the risk exposure	
020	Bank-specific countercyclical capital buffer rate	
030	Bank-specific countercyclical capital buffer requirement	

## How to fill in

### standard publishing formats

### GENERAL INSTRUCTIONS

#### Reference data

1. Under the heading "Level of application", banks shall indicate the level of application underlying the data provided in Tables 1 and 2 of this Annex. When completing this heading, banks choose one of the following options:
  - a) consolidated;
  - b) individual;
2. Banks shall complete Tables 1 and 2 of this Annex on an individual or consolidated basis, depending on the level of publication of the information.

### STANDARD FORMAT INSTRUCTIONS

*Table 1*

#### **Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer**

The scope of Table 1 is limited to credit exposures relevant for the calculation of the countercyclical capital buffer, in accordance with Regulation no. 110/2018.

<b>Legal references and instructions</b>	
<b>Row no.</b>	<b>Explanation</b>
010-01X	<b>Breakdown of exposures from relevant credit, by country</b> List of countries in which the bank has credit exposures relevant for the calculation of the bank-specific countercyclical buffer in accordance with Regulation no. 110/2018.  The number of rows may vary depending on the number of countries in which the bank has credit exposures relevant for the calculation of the countercyclical buffer. In accordance with Regulation No. 110/2018, if the exposures included in a bank's trading book or external credit exposures represent less than 2% of the aggregate value of its risk-weighted exposures, the bank may choose to allocate these exposures to the bank's location. If the exposures presented for the location of the bank also include exposures from other countries, they should be clearly identified in a note or in a footnote to the disclosure table.
020	<b>Total</b> The value obtained according to the explanation for columns 010-120 of this table.

	<b>Legal references and instructions</b>
<b>Column no.</b>	<b>Explanation</b>
010	<p><b>Exposure value related to general credit exposures for the standardized approach (SA)</b></p> <p>The value of the exposure related to the relevant credit exposures, defined in accordance with p. 19 subp.1) of Regulation no.110 / 2018 and determined according to p.5 - 10 of Regulation no.111 / 2018</p> <p>The geographical breakdown is made in accordance with the Annex to Regulation no. 110/2018.</p> <p>Row 020 (Total): the sum of all relevant credit exposure as determined, as specified above.</p>
020	<p><b>Exposure value related to general credit exposures for the IRB approachX</b></p>
030	<p><b>The sum of the long and short positions of the exposures included in the trading book</b></p> <p>The sum of the long and short positions of the relevant credit exposures, defined in accordance with p. 19 subp.2) of Regulation no. 110/2018, calculated as the sum of the long and short positions, determined in accordance with p.36-38 of Regulation on the treatment of market risk according to the standardized approach, approved by the Decision of the Executive Board of the National Bank of Moldova no. 114 of 24.05.2018.</p> <p>The geographical breakdown is made in accordance with the Annex to Regulation no. 110/2018.</p> <p>Row 020 (Total): the sum of all long and short positions in the relevant credit exposures as determined, as specified above.</p>
040	<p><b>Value of exposures included in the trading book for internal models</b></p> <p>X</p>
070	<p><b>Own funds requirements: general credit exposures</b></p> <p>Own funds requirements for relevant credit exposures in the country concerned, defined in accordance with p. 19 subp.1) of Regulation no.110 / 2018, determined in accordance with Regulation no.111 / 2018, Regulation no.112 / 2018 , Regulation no. 102/2020.</p> <p>Row 020 (Total): the sum of all own funds requirements for the relevant credit exposures as determined, as specified above.</p>

080	<p><b>Own funds requirements: exposures included in the trading book</b></p> <p>Own funds requirements for relevant credit exposures in the country concerned, defined in accordance with p. 19 subp.2) of Regulation no. 110/2018, determined for the specific risk in accordance with Regulation no. 114/2018.</p> <p>Row 020 (Total): the sum of all own funds requirements for the relevant credit exposures as determined, as specified above.</p>
100	<p><b>Own funds requirements - Total</b></p> <p>The sum of columns 070 and 080.</p> <p>Row 020 (Total): the sum of all own funds requirements for the relevant credit exposures, defined in accordance with p.19 of Regulation no.110 / 2018.</p>
110	<p><b>Weights applied to own funds requirements</b></p> <p>Share applied in each country to the countercyclical buffer rate, calculated as the result of dividing the total own funds requirements relating to the relevant credit exposures in the country concerned (row 01X, column 100) to the total own funds requirements relating to all relevant credit exposures for the calculation of the countercyclical buffer in accordance with Regulation no. 110/2018 (row 020, column 100).</p> <p>This value is presented as an absolute number, with 2 decimals.</p>
120	<p><b>Countercyclical capital buffer rate</b></p> <p>The rate of the capital countercyclical buffer applicable in the country concerned, established in accordance with Regulation no. 110/2018. This column does not include the countercyclical capital buffer rates that have been set, but are not yet applicable when calculating the bank-specific countercyclical capital buffer to which the publication relates.</p> <p>This value is presented as a percentage with the same number of decimals established in accordance with Regulation no. 110/2018.</p>

*Table 2*

**The value of the bank-specific countercyclical capital buffer**

Banks shall apply the instructions set out in this compartment to complete Table 2 - The value of the bank-specific countercyclical capital buffer.

<b>Legal references and instructions</b>
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Row no.	Explanation
010	<p><b>The total value of the risk exposure</b></p> <p>The total value of the risk exposure, calculated in accordance with point 132 of Regulation no. 109/2018.</p>
020	<p><b>Bank-specific countercyclical capital buffer rate</b></p> <p>Bank-specific countercyclical capital buffer rate, determined in accordance with Regulation no. 110/2018.</p> <p>The bank-specific countercyclical capital buffer rate is calculated as a weighted average of the countercyclical buffer rates applicable in the countries where the relevant bank credit exposures are located and are reported in rows 010-01X, in column 120 of Table 1.</p> <p>The share applied to the countercyclical buffer rate in each country is the share of own funds requirements in the total own funds requirements related to the relevant credit exposures in the territory concerned and is presented in Table 1 column 110.</p> <p>This value is presented as an absolute number, with 2 decimals.</p>
030	<p><b>Bank-specific countercyclical capital buffer requirement</b></p> <p>The bank-specific countercyclical capital buffer requirement, calculated as the bank-specific countercyclical buffer rate, as reported in row 020 of this Table, applied to the total amount of risk exposure, as reported in row 010 of the Table.</p>
<b>Legal references and instructions</b>	
Column no.	Explanation
010	The value as described according to the explanation for rows 010-030 in this Table.