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Assets - guarantees accepted by the NBM

To receive credits from the National Bank of Moldova (NBM) bank shall place at NBM eligible collateral in an amount sufficient to cover the total value of credits extended by NBM, interest and other related payments.

Assets - guarantees accepted by the NBM are state securities, NBM Certificates, deposits placed with NBM, as well as other categories of eligible marketable assets established by the NBM. ([Chapter II of the Regulation on Guaranteeing of Credits extended by the National Bank of Moldova to Banks](#) ^[1]).

NBM performs monthly, or when necessary, more frequently, the assessment of assets accepted as collateral according to own procedures, taking into consideration the market price of the pledged good (if such a price exists), implied risks and other factors, applying the haircuts or assessment coefficients.

The haircuts and other details on the determination of the value of the accepted guarantee are presented in [The Excerpt from the Regulations on the way of determining the value of assets accepted by the National Bank as guarantees while extending credits to banks](#) ^[2].

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[1] <http://bnm.md/en/content/regulation-no3808-01-guaranteeing-credits-extended-national-bank-moldova-banks-approved-ca> [2] <http://bnm.md/en/content/excerpt-norms-way-determining-value-assets-accepted-national-bank-guarantees-while-extending> [3] [http://bnm.md/ro/search?hashtags\[0\]=pledge](http://bnm.md/ro/search?hashtags[0]=pledge) [4] [http://bnm.md/ro/search?hashtags\[0\]=guarantee for credits](http://bnm.md/ro/search?hashtags[0]=guarantee for credits) [5] [http://bnm.md/ro/search?hashtags\[0\]=the value of assets accepted by the National Bank as guarantees](http://bnm.md/ro/search?hashtags[0]=the value of assets accepted by the National Bank as guarantees) [6] [http://bnm.md/ro/search?hashtags\[0\]=assets accepted](http://bnm.md/ro/search?hashtags[0]=assets accepted) [7] [http://bnm.md/ro/search?hashtags\[0\]=Assets - guarantees accepted by the NBM](http://bnm.md/ro/search?hashtags[0]=Assets - guarantees accepted by the NBM)