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Instruction on the compilation and submission by banks of primary reports to identify and supervise the credit risk

NATIONAL BANK OF MOLDOVA
EXECUTIVE BOARD

DECISION no. 54
of 09.03.2016

On the approval of the Instruction
on the compilation and submission by banks
of primary reports to identify and supervise the credit risk

Under Article 5 paragraph (1) letters c) and d), Article 11 paragraph (1) and Article 27 paragraph (1) letter c) of the Law no. 548-XIII of 21 July 1995 on the National Bank of Moldova (republished in the Official Monitor of the Republic of Moldova, 2015 no.297-300, Article 544) and Articles 25, 33, 37 and 40 of the Law on financial institutions no.550-XIII of 21 July 1995 (republished in the Official Monitor of the Republic of Moldova, 2011, no.78-81, Article 199), the Executive Board of the National Bank of Moldova

DECIDES:

1. To approve the Instruction on compilation and submission by banks of primary reports to identify and supervise the credit risk.

2. To repeal as of 16.09.2016 the Annex no.12 (Portfolio of granted credits and undertaken credit commitments) to the Instruction on the preparation and submission of reports by banks for prudential purposes approved by the Decision of the Council of Administration of the National Bank Moldova no.279 of 01.12.2011 // Official Monitor 216-221 / 2008, 09.12.2011.

3. This decision shall enter into force on 01 July 2016.

Annex to the Decision of the Executive Board
of the National Bank of Moldova
No. 54 of 09.03.2016

INSTRUCTION
on the compilation and submission by banks
of primary reports to identify and supervise the credit risk

1. For prudential purposes, licensed banks are obliged to prepare and submit the following primary reports to identify and supervise the credit risk:
a) Daily report on granted credits and undertaken credit commitments (Annex no.1);
b) Report on persons affiliated with large borrowers (Annex no.2);
c) Report on collateral for large borrowers (Annex no.3);
d) Report on applications for large loans (Annex no.4).

2. Reports shall contain consolidated information on all divisions of the bank.

3. Reports shall be submitted electronically in accordance with the Instruction on the procedure of submission reports by banks in electronic form to the National Bank of Moldova, approved by the Decision of the Executive Board of the National Bank of Moldova no.132 of 17 July 2008 (Official Monitor of the Republic of Moldova, 2008, no.157-159, Article 447).

[Point 3 amended by the Decision of the NBM no. 246 of 26.09.2019, in force of 25.11.2019]

4. All fields of reports marked as mandatory shall be completed if the information is available and likely to be reported.

5. Banks shall maintain financial records in a way that would ensure the possibility to prepare and submit the reports under this Instruction.

6. The amounts shall be reflected in reports in MDL, unless otherwise provided in the compilation procedure of the report.

7. The amounts in MDL and foreign currency shall be indicated in reports in integers. If the code of the national currency/foreign currencies is to be indicated in the report, their numeric codes in accordance with the ISO 4217 shall be provided. The equivalent in MDL for the amounts in foreign currency shall be calculated using the official exchange rate of MDL against the respective currencies (hereinafter – the official exchange rate) valid on the date for which the information is reported.

[Point 7 completed by the Decision of the NBM no. 90 of 03.05.2018, in force of 18.05.2018]

[Point 7 amended by the Decision of the N BM no. 188 of 19.07.2017, in force of 01.01.2018]

8. The coefficients and percentages shall be reflected with two decimal places.

9. Before submitting the reports to the National Bank, the amounts shall be compared with the previous reports. If essential inconsistencies or differences from one period to another were found, an explanatory note on paper shall be submitted along with the rectified report in electronic form. For the purpose of this Instruction, by essential differences are meant the errors found in columns 3,12, 34, and 108 of the report ORD 3.17, as well as the errors found in column 36, if the divergence exceeds the value of MDL 500 thousand or its equivalent. In other cases, the explanatory notes shall be submitted to the NBM upon request.

[Point 9 in the wording of the Decision of the NBM no. 188 of 19.07.2017, in force of 01.01.2018]

[Point 9 amended by the Decision of the NBM no. 108 of 26.05.2022, in force of 01.09.2022]

10. The information in these reports shall reflect the situation of the bank at the end of the operational day of the reporting period (day, month, quarter, year, etc.).

11. Banks shall consider the inspection results carried out by the NBM inspectors when preparing the reports, which have to be submitted at the next reporting date after the examination of inspection reports at the meetings of the Executive Board of the National Bank of Moldova. A note on paper with appropriate explanations on the elimination of the shortcomings found during inspections shall be simultaneously submitted with the reports in electronic form.

12. After examining the annual financial statements by the general meeting of shareholders, banks, no later than 30 April shall submit repeatedly reports in electronic form (as of 31 December) modified following the audit to the National Bank of Moldova. A note on paper with detailed explanations on the adjustments made shall be submitted simultaneously with the reports in electronic form.

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