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The NBM regulates the liquidity coverage requirements in banks

The Regulation on liquidity coverage requirements for banks and the decision on amending the Instruction on submission by banks of COREP reports for supervisory purposes were published in the Official Monitor.

The new regulations will allow the banks to maintain adequate levels of liquidity reserves in order to address eventual imbalances between liquidity inflows and liquidity outflows in the short-term crisis situations.

Thus, the regulation provides for banks' obligation to hold liquid assets, the value of which covers the difference between liquidity outflows and liquidity inflows in crisis situations. The regulation establishes the composition of the banks' liquidity reserve and the eligibility of the bank's assets to be considered as liquid assets, as well as the methodology for calculating the net liquidity outflows.

The banks will maintain the liquidity coverage ratio indicator at the level of at least 100%. The requirement for the minimum value of the liquidity coverage ratio indicator will be implemented on a stepwise basis as from 60% (starting with 1 October 2020 - entry into force of the regulation) to 100% (starting with 1 January 2023).

The liquidity coverage ratio indicator will replace the current liquidity indicator, which will be monitored and reported to the NBM in parallel, until 01.01.2022. The new indicator will be reported according to the instruction amended by the decision mentioned above.

The regulation comes to complement the set of acts necessary for the implementation of the new banking law, in the context of the legislation harmonization with the European standards and international instruments (Basel III requirements), as established by the Association Agreement between the Republic of Moldova and the EU.

Tag-uri
liquidity coverage requirements [1]

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