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The NBM set the banks' contributions to the banking resolution fund for 2020

The National Bank of Moldova announced to the licensed banks the amount, tranches, deadlines and form of payment of their contributions to the banking resolution fund that will be collected by the end of 2020. The central bank determined them based on recently entered into force regulation on calculation and payment of contributions to the banking resolution fund.

The normative act was elaborated according to the Law on banks' recovery and resolution, which stipulates that the resources of the banking resolution fund are administered by the Deposit Guarantee Fund in the banking system and are used to cover the needs of effective application of resolution tools, according to the decision of the National Bank of Moldova.

Thus, the regulation of the National Bank contains the methodology for calculating the annual contributions to be paid by each bank and also describes the process of calculating and paying them. The new provisions are based on the European Union countries practice as reference model, but also take into account the specifics of the national banking system.

So, the target level of 3% of the amount of guaranteed deposits that will be reached by the end of 2024, as well as the adjustment coefficient to increase the volume of deposits, the bank's specific risk-adjusted multiplier, were the basis for calculating the amount of contributions for the entire banking system for 2020 in the amount of MDL 52.8 million. At the same time, the target level resulting from the amount of guaranteed deposits as of 31 December 2019 represents MDL 239.2 million and will be annually revalued.

The establishment of the banking resolution fund will contribute to strengthening the banking sector and its credibility, by supporting the interests of depositors.

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