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# Message of the Governor of the National Bank of Moldova, Anca Dragu, on the occasion of the winter holidays



[1]

The winter holidays bring us a sense of hope, a time when we reconnect with the values that define us as people. It is that time when we look back with gratitude and forward with confidence, courage and determination in every action.

Looking back, 2024 was a historic year for Moldova. The European Union opened its doors wide to membership and the National Bank played an active role in this process. Through constant dialog and strategic reforms, we have strengthened relations with external partners, strengthening Moldova's position in the world.

In the year 2024, Chisinau was a veritable international financial centre, hosting top leaders at the International Monetary Fund and World Bank Constituency meeting. This event showed that Moldova is ready to be part of the European family, to embrace its values: peace, solidarity and human dignity.

Our success is not just about big events. In everyday life, progress is taking shape: every fifth working person in Moldova benefits from instant payments through the MIA system,

which makes every transaction faster, safer and easier. At the same time, SEPA (Single Euro Payments Area) membership is making steady progress. Thus, 2024 has marked significant progress in digitization and financial infrastructure, directly benefiting citizens.

These achievements are complemented by the actions taken by the NBM to maintain the stability of the national currency and manage inflation. Beyond the numbers, these measures reflect a commitment to strengthening confidence in the country's economy.

None of this would have been possible without teamwork - a close partnership between institutions and citizens. Together, we have managed to overcome the challenges and take concrete steps towards the goal of a European Moldova.

The winter holidays bring us a moment of calm as we look to the year ahead with optimism and determination to continue to build a country to be proud of.

I wish you a joyous, light and warm holiday season with your loved ones.

Health, fulfilment and peace in your homes!

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