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## Message of the NBM Governor, Ms Anca Dragu, on the 35th anniversary of the proclamation of Independence of the Republic of Moldova



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**“THE REPUBLIC OF MOLDOVA IS A SOVEREIGN, INDEPENDENT AND DEMOCRATIC STATE, FREE TO DECIDE ITS PRESENT AND FUTURE...”**

These words, enshrined in the Declaration of Independence of 27 August 1991, affirmed the right of the Republic of Moldova to determine its own destiny. Today, an excerpt from the text of the Declaration is engraved on the commemorative coin issued by the National Bank of Moldova to mark the 35th anniversary of Independence, as a timeless testament to the freedom gained and the responsibility to preserve it.

Independence Day is, first and foremost, the day of the citizens of the Republic of Moldova. Over the past 35 years, the country has transformed profoundly, following a path that has been far from easy. It has weathered economic and financial crises and periods of instability, and today it faces disinformation, manipulation and hybrid attacks that challenge public trust and social cohesion. However, the citizens of the Republic of Moldova have reaffirmed the country’s strategic direction – integration into the European

Union.

The year 2026 marks two anniversaries that are part of the same journey: 35 years of independence for the Republic of Moldova and 35 years since the establishment of the National Bank of Moldova. The NBM has evolved alongside the country and has become one of the pillars on which the European future of the Republic of Moldova is built.

The banking sector is one of the clearest examples of the transformation that the Republic of Moldova has undergone. Today, the banking sector is stable, well-capitalised and with a high level of liquidity.

These results are reaching people directly through modern financial services. MIA Instant Payments, a system created by the National Bank, connects nearly one million users, businesses and public institutions. Transfers and payments are made within seconds, directly from a mobile phone, at very low or no cost. Since its launch, more than 31 million transactions have been made through MIA, with a total value of approximately MDL 28.5 billion.

The Republic of Moldova's connection to SEPA in 2025 marked a strategic milestone in the country's European financial integration. Citizens, the diaspora and businesses can now make euro transfers faster, more securely and at significantly lower cost. Today, eight out of ten euro transactions are carried out through SEPA, and in the first ten months following the connection, citizens and businesses saved more than EUR 13 million.

At the same time, the National Bank continues to align legislation, regulation and financial supervision with European Union standards. This means clearer rules, stronger institutions and safer financial services for citizens and businesses.

European Moldova is built through such results: a resilient economy, a strong banking sector, modern payments, clear rules and direct access to European financial infrastructure.

These results demonstrate that the Republic of Moldova can advance rapidly when there is vision, cooperation and trust.

The National Bank will continue to ensure price and financial stability, modernise payment services, promote financial education and support the Republic of Moldova's integration into the European Union, with professionalism, independence and responsibility.

**Happy Independence Day, Republic of Moldova!**

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