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NBM Deputy Governor: Fintech - an indispensable element in financial market development and alignment with EU standards

The presentation focused on how financial innovations can simultaneously address two fundamental functions of financial markets: maturity transformation and risk transformation."A modern financial system needs to efficiently transform short-term funds into long-term investments, while redistributing risks to participants who can manage them optimally," explained Mihnea Constantinescu. "In Moldova, both functions are currently undersized, limiting access to capital, especially for SMEs."

To illustrate the potential, a concrete example was presented: a farmer who, despite having a viable business, is unable to access traditional financing due to a lack of credit history. An alternative credit assessment infrastructure could analyse his production data, export contracts, utility payments and mobile phone activity to create a credible risk profile, thus unlocking access to finance for upgrading production technologies.

„This example illustrates how technology can solve information asymmetries without requiring the costly development of a traditional credit infrastructure," added Mihnea Constantinescu. "The discussion on the appropriate regulation of these innovations is essential and will continue in our dialog with the private sector and international partners."

At the same event, the Head of the NBM Fintech Division, Alexandra Sidorenco, spoke about the main opportunities that MIA offers to entrepreneurs in the Republic of Moldova: speed, efficiency at low costs.

The conference gathered regional and international experts, entrepreneurs, startups and industry decision makers. The event offered interactive panels, applied workshops and pitching sessions for startups, creating a unique space to explore the latest trends and solutions in the financial-tech space.


Evoluție Graduală vs. Salt Tehnologic Strategic?
1. Transformarea Scadentelor
(en. Maturity Transformation)
instrumentele cu scadenta scurta (depozite si alte surse de finantare pe termen scurt) → active financiare cu scadenta lunga (credite si investitii pe termen lung).


Evoluție Graduală vs. Salt Tehnologic Strategic?
1. Transformarea Scadentelor
(en. Maturity Transformation)
2. Detectarea, Evaluarea si Gestionarea Riscurilor
(en. Risk Transformation)









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