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# The NBM Governor at the conference "Future of Governance: European Financial Integration and the Strategic Digital Advantage": "The reforms implemented by the NBM are producing tangible results for citizens and businesses"

The Governor of the National Bank of Moldova (NBM), Ms Anca Dragu, participated today in the international conference “Future of Governance: European Financial Integration and the Strategic Digital Advantage”, an event dedicated to analysing developments in the fields of European financial integration, governance, and digital transformation.

The conference agenda included relevant topics for the future of the financial system, such as connecting to European financial infrastructure, improving governance and risk oversight in the context of digitalisation, and leveraging technological transformations to enhance economic competitiveness.

In her speech, the NBM Governor highlighted that the modernisation of the Republic of Moldova’s financial system is the result of a sustained process of institutional reforms aimed at strengthening governance, increasing transparency, and aligning with European standards.

“Moldova is advancing in the European integration process, and the financial sector is at the heart of this transformation. Modernisation is a condition for sustainable economic development. The reforms implemented by the NBM are producing tangible results for citizens and businesses: lower costs, better access to finance, increased investor confidence, and deeper integration into the European financial market. The National Bank coordinates three key chapters of the negotiations for EU membership: the free movement of capital, financial services, and economic and monetary policy,” emphasised Ms Anca Dragu.

The NBM Governor also pointed out that the banking system in the Republic of Moldova is stable and well-capitalised, with prudential indicators exceeding the regulated minimum levels. "The results of the reforms in the financial sector have been confirmed by international partners: the FSAP evaluation (IMF and World Bank) highlighted the resilience of the system, while the sovereign rating of 'BB-/B' with a stable outlook, granted by S&P, reflects the strengthening of the macroeconomic and financial framework," added Ms Anca Dragu.

An important aspect of modernisation is the development and integration of payment infrastructure into European systems. The Republic of Moldova’s accession to SEPA has significantly reduced the cost of euro transfers and facilitated the connection of the national economy to the European financial market. Meanwhile, the MIA instant payment system has contributed to transforming the way payments in MDL are made, being widely used by the population and the business environment and quickly becoming a regional success story.

At the same time, the Governor highlighted progress in the development of the capital market for diversifying financing sources, including initiatives to connect to European market infrastructures and launch modern trading platforms designed to attract investment.

"By aligning regulations with European standards, modernising payment infrastructure, developing the

capital market, and pursuing a credible reform path validated internationally, the National Bank of Moldova is building a solid, resilient financial system ready for integration into the European Union," stated Ms Anca Dragu.

The event brought together representatives of public authorities, leaders of financial institutions, members of boards of directors, investors, and international experts, providing a framework for dialogue on the strategic directions of economic and financial development in the region.

The conference offered a high-level platform for dialogue on the future of financial governance and the role of technology in enhancing economic resilience, highlighting the Republic of Moldova's progress in the European integration process and modernising its financial system.

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