

01.06.2025

Working papers

2025

[Working Paper No. 1/2025: Predicting Bank Defaults with AI: Improvements over Statistical and Machine Learning Methods](#) ^[1]

Author: Alexandru Monahov (Banca Națională a Moldovei)

2024

[Working Paper No. 1/2024: Improving debt service to income ratio in the Republic of Moldova: a quantitative approach](#) ^[2]

Author: Alexandru Fala, Alexandru Negrușa, Alexandru Cernomoreț (Banca Națională a Moldovei)

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