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Governor Anca Dragu at the ECBC Plenary Meeting in Norway: Moldova strengthens its financial sector through innovation, stability and European integration

Today, 6 May 2026, the Governor of the National Bank of Moldova (NBM), Ms Anca Dragu, attended the 38th Plenary Meeting of the European Covered Bond Council (ECBC) held in Stavanger, Norway, where she presented the Republic of Moldova's perspectives on capital market development and the role of the financial sector in supporting access to housing.

As a keynote speaker, the NBM Governor delivered a presentation entitled "Mortgage Lending in Moldova: market outlook and development directions", in which she emphasised that developing the capital market is a key objective for the Republic of Moldova, given the need to diversify financing sources for the economy and advance the country's European integration path.

"For Republic of Moldova, capital market development is essential to better finance the real economy, long-term investments, and people's access to housing. A more transparent capital market, better connected to the European financial space, can transform housing finance into a lever for inclusion and European convergence," said Ms Anca Dragu.

The Governor highlighted that Moldova's mortgage market has grown in recent years, demonstrating the demand for housing finance and the need for sustainable long-term financing mechanisms. In this context, covered bonds could help refinance mortgage portfolios and broaden the investor base, potentially leading to improved conditions for mortgage lending.

Ms Dragu also stressed that housing accessibility must be considered in light of financial stability, market development, and energy efficiency, while adhering to lending standards, consumer protection, and effective supervision.

A particular focus was placed on the link between housing finance and sustainability. The development of green financial products, including energy-efficient housing loans or funding for residential renovations, can contribute both to reducing long-term household costs and to directing investments toward projects with climate and energy objectives.

The NBM Governor also presented the Republic of Moldova's progress in modernising financial market infrastructure: strengthening the Central Securities Depository, establishing the new Moldovan International Stock Exchange in partnership with the Bucharest Stock Exchange, expanding public access to government securities through the e-VMS platform, and the recent approval by the Moldovan Government of the National Taxonomy for Sustainable Finance.

"The Republic of Moldova is building a financial market that is more connected, credible, and capable of supporting long-term investment. Our goal is prudent development, where financial innovation, European integration, and the protection of financial stability go hand in hand," added Ms Dragu.

During the same meeting, the NBM Governor also participated in the panel "Development of housing and capital markets in EU candidate countries". The session addressed, among other issues, the role of capital

market development in supporting social inclusion and economic growth.

“The National Bank of Moldova will continue to contribute to modernising the national financial framework, aligning it with European Union standards, and developing a solid, transparent financial market focused on the needs of the real economy,” Ms Anca Dragu emphasised.

The 38th ECBC Plenary Meeting is one of the leading international forums for the covered bond industry, bringing together over 300 decision-makers from government and regulatory authorities, issuers, investors, analysts, rating agencies, and the media. The event agenda covered topics including capital market development, housing finance, sustainability, digitalisation, and the evolution of the European framework for covered bonds.

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