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NBM Governor, Ms Anca Dragu, Speaker at the "ZF Bankers Summit 2026": The state of the banking sector in the Republic of Moldova and its resilience in times of uncertainty



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The Governor of the National Bank of Moldova (NBM), Ms Anca Dragu, participated as a special guest at the 15th edition of the ZF Bankers Summit, where she offered valuable regional insights into how the banking market in the Republic of Moldova maintains stability while advancing digitalisation and European integration.

Ms Anca Dragu outlined the structural reform model of the banking system in Chișinău and highlighted that, in the face of overlapping crises, the NBM has prioritised innovation and the rapid modernisation of financial infrastructure as solutions for economic recovery.

A key topic of the Governor's address was the rapid technological progress achieved by the Republic of Moldova, driven by the launch of the MIA Instant Payment System, as well as the intensive efforts to secure recognition of the equivalence of the Republic of Moldova's banking prudential framework with that of the EU, in accordance with the methodology of the European Banking Authority, and the country's accession to the Single Euro Payments Area (SEPA).

"The banking sector in the Republic of Moldova today is a model of resilience. In a regional context marked

by uncertainty and high risks, the country's 10 licensed banks report solid financial indicators, with high liquidity ratios and robust capital adequacy levels. Full transparency of shareholding, achieved in recent years, has attracted major European investors—a crucial factor for stability and support of the real economy," said Ms Anca Dragu.

During the event, the Governor emphasised that digitalisation and the European agenda are not mere objectives but vital tools to reduce costs, enhance security, and restore the confidence of private investors: "We focus on open dialogue with the business community to turn current challenges into growth opportunities."

The 15th anniversary edition of the ZF Bankers Summit serves as a platform for cooperation between Romania and the Republic of Moldova within the financial-banking sectors, facilitating the exchange of best practices in risk management and sustainable business financing.

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