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# European Commission Report on the Republic of Moldova: the national financial system is becoming increasingly prepared for EU accession




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The European Commission acknowledges and commends the progress made in recent months by the Republic of Moldova in the areas of the free movement of capital, financial services, as well as the independence of the National Bank of Moldova. These findings and assessments are presented in the European Commission's Annual Report on the Republic of Moldova for 2026 [1], published today, 4 November.

According to the report, the Republic of Moldova has continued its efforts to liberalise capital outflows. At the same time, with regard to payments, the report states that national legislation is largely aligned with the European Payment Services Directive (PSD2) and highlights the benefits of the Republic of Moldova's accession to the Single Euro Payments Area (SEPA).

In addition, a number of regulations in the areas of banking, financial market infrastructure, sustainable finance, and digital finance have been aligned with EU legislation. The same report also notes that the banking sector remains stable and well-capitalised, with solid liquidity reserves. Lending to households and businesses grew strongly in 2025, supported by favourable financing conditions and broad policies to promote investment. At the same time, the level of non-performing loans remained relatively low.

The European Commission also recognised the substantial progress made by the Republic of Moldova in aligning its national legislation with EU requirements regarding the governance and independence of the

National Bank of Moldova.

“This assessment encourages us to continue the reforms with the same high standards and dedication we have always demonstrated. I would like to thank the National Bank’s team for their professionalism, rigor, and hard work, as well as our national and international partners who support us through technical assistance and the exchange of expertise. Every step forward requires competent people, cooperation, and decisive action. We have a responsibility to turn these reforms into tangible benefits for citizens and businesses. We will continue to work consistently and transparently, to strengthen the central bank’s institutional capacity, and to take the European Commission’s recommendations seriously. Trust is built through the results of our work and through the way we fulfil our mandate in the public interest every day,” emphasised NBM Governor Anca Dragu upon the publication of the European Commission’s report.

The recommendations focus on continuing to align national legislation with EU rules on central bank independence, bank recovery and resolution, deposit guarantees, and insurance.

The report on the Republic of Moldova is part of the European Commission’s annual Enlargement Package, which assesses the European progress of countries with candidate or potential candidate status for EU membership. The document reflects the progress made over the past 12 months and the level of preparedness for EU membership and contains recommendations on priorities for continuing reforms.

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[1] https://enlargement.ec.europa.eu/document/download/d8e3aa52-536e-420e-9639-8c1752321ac9_en?filename=moldova-report-2026.pdf [2] https://www.bnm.md/ro/search?hashtags[0]=The European Commission’s Report on the Republic of Moldova [3] https://www.bnm.md/ro/search?hashtags[0]=The European Commission’s Report