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NBM Governor Anca Dragu at the "Future Banking Summit 2025": The Republic of Moldova – an integral part of Europe's financial landscape and an example of innovation "beyond digital"

The Governor of the National Bank of Moldova (NBM), Ms. Anca Dragu, participated today in the Future Banking Summit 2025, the most important regional event dedicated to innovation and transformation in the financial sector, held in Brașov, Romania.

During the panel discussion on the future of the regional financial system, the Governor of the NBM spoke about the Republic of Moldova's progress in aligning with European standards and the role of the central bank in supporting a modern and competitive economy.

Particular emphasis was placed on the benefits of Moldova's operational integration into the Single Euro Payments Area (SEPA), achieved on 6 October 2025, which eliminates administrative barriers, reduces transaction costs, and strengthens investor confidence in the country's financial system.

"Approximately 70% of the Republic of Moldova's exports and international payments are to the European Union and in euros. Joining SEPA brings Moldova to the same operational level as its European partners, facilitating trade, investment, and economic integration. At the same time, this moment sends a strong signal of confidence to investors, confirming that Moldova's financial system is stable, modern, and aligned with European standards. This achievement was built through the joint efforts of authorities, banks, and European partners," emphasised Ms. Anca Dragu, recalling that joining SEPA successfully completes the path that began with the launch of MIA Instant Payments, created by the NBM.

The Governor pointed out that MIA Instant Payments has become a cornerstone of modern financial infrastructure. "Today, one in three citizens uses instant payments, and the expansion of MIA's functionalities to public services and payments to companies demonstrates how innovation can bring simplicity, transparency, and efficiency to everyday life," added Ms. Anca Dragu.

Next, the NBM Governor spoke about the "beyond digital" vision, which defines the new stage of transformation of the financial sector through the integration of new technologies and solutions based on artificial intelligence (AI).

"At the NBM, we have developed an AI-based assistant, designed as an AI-first and risk-aware tool that complements human expertise and contributes to strengthening financial stability," explained the Governor.

Ms. Anca Dragu also mentioned the importance of cooperation between central banks and international partners, recalling the recent conference "New Technology for Old Markets," organised by the NBM in Chișinău, in partnership with the National Bank of Romania and the Bank of France, which brought together experts and governors from 14 countries – an event that confirmed the active role of the Republic of Moldova in the European dialogue on financial innovation.

In the European context, the Governor also highlighted that the NBM is involved in several chapters of the

negotiation process with the European Union, acting as lead-coordinator in three of them: financial services, capital account liberalisation, and economic and monetary policies.

"Everything we have achieved so far reflects the NBM's commitment to maintaining financial stability and strengthening the European path of the Republic of Moldova. By adopting EU standards, the Moldovan banking sector is becoming more attractive to investors, more competitive, and safer for consumers," stated Ms. Anca Dragu.

In conclusion, Ms. Anca Dragu emphasised that the future of the banking system is built on collaboration, trust, and European integration, and that the NBM remains firmly committed to supporting the stability and continuous modernisation of the national economy.

"Moldova is already an integral part of European finance. Investing in Moldova today means supporting an economy undergoing rapid transformation, with remarkable growth potential and deeply connected to European values. Moldova will be Europe's wonder child," concluded Ms. Anca Dragu.

The two days summit held in Brașov brought together hundreds of representatives from the banking, fintech, technology, and consulting sectors, addressing over 30 major topics related to the challenges and opportunities shaping the future of the banking system, the business environment, and consumers.

The main theme of the 2025 edition, "The evolution of banks beyond the digital era," focused on how financial services are evolving toward a fully integrated ecosystem based on artificial intelligence and the concept of embedded finance, i.e., solutions through which financial products and services are directly integrated into the platforms and applications used daily.

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