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# Governor of the NBM, Ms Anca Dragu, at the EBA Business Outlook: Reforms in the financial sector bring real benefits for citizens and the business environment

The Governor of the National Bank of Moldova (NBM), Ms Anca Dragu, attended today the 5th edition of the EBA Business Outlook event, organised by the European Business Association Moldova.

The event brought together representatives from public authorities, European institutions, the business environment, and the expert community, focusing on the economic and investment prospects of the Republic of Moldova in the context of the European integration process.

This year's agenda specifically addressed the perspectives of the European Union's new multiannual financial framework, the implementation of the Growth Plan for the Republic of Moldova, the development of the capital market, the use of European financial instruments, as well as developments in the energy sector and associated investment opportunities.

In her intervention during the Growth Plan – catalyst for the European integration process session, the NBM Governor highlighted the role of financial stability and structural reforms in supporting the economic development and European path of the Republic of Moldova.

"European integration means, above all, tangible benefits for people and the business environment: more accessible financial services, lower costs, and greater development opportunities. The National Bank contributes to this process by strengthening the regulatory framework, developing the financial market infrastructure, and maintaining a stable banking system. The banking reform carried out in recent years is recognised and appreciated by international partners, and this institutional strengthening contributes to increased investor confidence," stated Ms Anca Dragu.

The NBM Governor also reviewed the institution’s recent key achievements, with a focus on the European financial integration of the Republic of Moldova, marked by operational membership in SEPA, which allows for faster, safer, and significantly lower-cost euro transfers for citizens and businesses.

Additionally, Ms Anca Dragu emphasised the impact of digitalisation on the financial system, highlighting the performance of the MIA instant payment system – in lei, a reference project at the regional level that facilitates fast and secure transfers between individuals and businesses, contributing to increased efficiency and accessibility of financial services.

Furthermore, the NBM Governor stressed progress in strengthening the legal and regulatory framework in alignment with European Union standards, including the transposition of European banking requirements and the modernisation of the prudential supervision framework. In this regard, the National Bank is in an advanced process of evaluating the equivalence of the Republic of Moldova's prudential framework with that of the European Union. This effort contributes to boosting investor confidence and facilitating the financial integration of the Republic of Moldova.

The annual EBA Business Outlook event provides a platform for dialogue between authorities and the

business environment, helping to identify solutions for sustainable economic development and harnessing the opportunities offered by the European integration of the Republic of Moldova.

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