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NBM Governor Anca Dragu at the AHK Romania event: “The Republic of Moldova’s modern financial infrastructure directly connects the business community to the European market”

The Governor of the National Bank of Moldova (NBM), Ms Anca Dragu, participated in a regional event organised in Chișinău by the German-Romanian Chamber of Commerce and Industry (AHK Romania), in partnership with the Invest Moldova Agency. Held on the margins of Moldova Business Week 2026, the event brought together representatives of public authorities, decision-makers and business community leaders from Romania, Germany and the Republic of Moldova, with a central focus on investment opportunities and the strengthening of trilateral economic relations.

The Governor highlighted the fact that the financial and banking sector is the engine supporting and accelerating the country’s European integration. The head of the central bank emphasised that the Republic of Moldova has moved beyond the stage of intentions and today offers investors modern financial infrastructure capable of reducing businesses’ operating costs and radically simplifying the way they conduct business.

“If we look at the factors that make the Republic of Moldova an attractive investment destination, from the central bank’s perspective, the strongest pillar is the stability and rapid modernisation of our financial infrastructure. Connection to SEPA and the launch of MIA Instant Payments demonstrate that we are no longer talking merely about potential, but about concrete transformations that optimise working capital and directly connect the business community to the European financial market. The Republic of Moldova’s European project is a daily technical process of economic convergence, while the AHK Romania community represents a natural bridge between European industrial expertise and the opportunities offered by our market. The National Bank will remain a trusted partner, ensuring stability, predictability and a modern environment for the development of private capital,” said Ms Anca Dragu.

An important part of the Governor’s address focused on the concrete results achieved through the modernisation of the payments system. She highlighted the success of the national MIA Instant Payments system, which has surpassed the threshold of 1 million users and connected more than 12,000 businesses, providing fast, secure and low-cost transfers, 24/7. The transformative impact of connection to the Single Euro Payments Area (SEPA) was also highlighted. During the first 11 months following accession, approximately 1.1 million transfers worth around EUR 7.6 billion were made through SEPA, generating savings of approximately EUR 15 million for citizens and the business community. With an average cost of around EUR 1 per transaction - more than 14 times lower than traditional SWIFT fees – SEPA accounted for 87% of the country’s total cross-border euro payments in August 2026.

The significant progress made in macroeconomic stability and alignment with the EU acquis was also highlighted. The Republic of Moldova’s banking system is now robust, highly digitalised and strictly supervised in accordance with European standards, providing foreign investors with a familiar governance and transparency framework. These reforms have recently been reaffirmed by credit rating agencies: Fitch Ratings assigned the Republic of Moldova a “BB-/B” rating with a stable outlook, while Moody’s Ratings upgraded the country’s sovereign rating to B2 with a stable outlook, representing the highest level recorded by the country in the past quarter of a century.

At the end of her remarks, the NBM Governor reiterated the central bank's commitment to supporting the diversification of financing sources through the development of the capital market and to maintaining an open dialogue with the international business community, encouraging Romanian and German businesses to explore investment opportunities in the Republic of Moldova with confidence.

Метки

the AHK Romania event [1]

AHK România [2]

the German-Romanian Chamber of Commerce and Industry [3]

the Invest Moldova Investment Agency [4]

Invest Moldova [5]

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[1] https://www.bnm.md/ru/search?hashtags[0]=the AHK Romania event [2] https://www.bnm.md/ru/search?hashtags[0]=AHK România [3] https://www.bnm.md/ru/search?hashtags[0]=the German-Romanian Chamber of Commerce and Industry [4] https://www.bnm.md/ru/search?hashtags[0]=the Invest Moldova Investment Agency [5] https://www.bnm.md/ru/search?hashtags[0]=Invest Moldova