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Basel III means trust: Clear rules for a stable banking system in Moldova



The National Bank of Moldova (NBM) continues to promote transparency and strengthen public trust in the financial system by applying the highest international standards of banking supervision.

What do banks in Moldova have in common with those in Germany, France, or Spain? They all follow the same rules that ensure the safety of money: the Basel III principles—a set of regulations requiring banks to maintain sufficient capital reserves and manage risks responsibly to withstand economic shocks and prevent crises.

In a new explanatory video, released in the context of Moldova's European path, the NBM presents the essence of this international framework that contributes to the stability of the banking system.

"Basel III means banks with responsible management, sufficient reserves, and resilience capacity. It is part of the commitments made in the European integration process, and the NBM ensures that these rules are respected. This essentially means real protection for people's savings," says Anca Dragu, Governor of the National Bank of Moldova.

The video is part of a series produced by the NBM to clearly explain the reforms undertaken in the process of harmonising national legislation with European standards. In this way, the NBM continues to strengthen the pillars of a stable, competitive, and inclusive banking environment focused on the needs of citizens.

Read more about the role of the NBM in the negotiations for the integration of the Republic of Moldova into the European Union: [National Bank of Moldova's role in the process of preparing for the Republic of Moldova's accession to the European Union](#) ^[1].

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