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Message from the Governor of the National Bank of Moldova, Ms. Anca Dragu, on the occasion of the Winter Holidays



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At the end of a year marked by significant transformations for the Republic of Moldova, I would like to express my appreciation for the involvement that has made the modernisation of the financial sector possible.

The year 2025 will remain a landmark in the country's financial history: the connection to the Single Euro Payments Area (SEPA) was a significant step that went beyond the scope of a technical project, becoming a symbol of our European journey. Together with the national instant payment platform MIA, the integration into SEPA has fundamentally changed the way citizens and businesses interact with the financial system, bringing efficiency, security, and alignment with European standards.

These achievements are the result of the dedicated work of the team at the National Bank of Moldova and all professionals in the banking sector, as well as the effective collaboration with state institutions, which have demonstrated competence, perseverance, and responsibility. At the same time, this progress would not have been possible without the continuous commitment of our international partners, who have supported with trust

the integration and European convergence processes. I extend my gratitude to all for their dedication and spirit of cooperation, which have made these projects possible.

A special appreciation goes to the citizens – those who have adopted the new payment solutions, embraced innovation, and thus demonstrated that financial education can have tangible effects. The choice of modern, secure, and transparent payment solutions is proof that the Republic of Moldova is becoming a more connected economy, better prepared for the future.

We look towards 2026 with confidence and responsibility, determined to strengthen our integration into the European financial market and to support a stable, transparent, and predictable climate for citizens and investors. The National Bank will remain an active and professional partner, focused on sustainable solutions and the public interest.

I wish all of you health and inspiration during the winter holidays, and may the New Year be one of peace, cooperation, and projects that bring the Republic of Moldova closer to the European Union.

Happy New Year and Merry Christmas!

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