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# Congratulatory message from the Governor of the National Bank of Moldova, Ms Anca Dragu, on the occasion of the 35th anniversary of the founding of the NBM



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On 4 June, the date we mark Bank Workers' Day, has a special value for the National Bank of Moldova: we are celebrating the 35th anniversary of its foundation. This is a moment to look back with respect on the journey we have undertaken and forward with confidence towards the future – we are part of the economic architecture of the Republic of Moldova, we contribute to the consolidation of the national currency and to the modernisation of the financial infrastructure, aligned with the needs of citizens and the business environment.

Stability is built step by step, through responsible decisions, through institutions that remain firm in difficult times, through professionals who are consistently attentive to the needs and progress of the entire society.

For this reason, this anniversary is, above all, about the people working in the banking sector: in banks, financial institutions, supervision, payments, analysis, regulation, financial education, technologies, communication and in all fields that support the functioning of the financial system. Your work is reflected in every secure transaction, in every protected savings account, in every responsibly granted loan and in every financial

decision made with greater confidence.

Today, the banking sector in the Republic of Moldova is stronger, better capitalised, more transparent and increasingly aligned with European standards. Approximately 95% of banking assets are controlled by European investors and stability indicators confirm the strengthening of the system: in March 2026, the capital adequacy ratio stood at 22.3%, more than twice the minimum requirement set by the National Bank of Moldova, while the liquidity coverage ratio reached 299.8%. At the same time, the banking sector continues to adapt to higher regulatory and operational standards as the national framework advances towards recognition of its equivalence with that of the European Union.

This progress is also recognised externally. The Republic of Moldova obtained the first sovereign rating from S&P, at BB- level, Fitch confirmed the B+ rating, and Moody's upgraded the country's rating to B2, all with a stable outlook. These assessments place the Republic of Moldova at a level comparable to that of the Western Balkan states and convey an important message: institutional reforms, financial modernisation and European integration strengthen the country's resilience and confidence in the national economy.

Confidence in this path is also reflected in the increasingly close relationship with external partners. Today, the NBM takes on international best practices and shares, in turn, its experience with counterparts from other central banks. The National Bank of Moldova recently brought together in Chișinău representatives of the 24 member states of the Group of Banking Supervisors from Central and Eastern Europe (BSCEE), together with officials of international and European financial institutions. This dialogue confirms the role of the NBM in the regional financial supervision community and in the process of modernising the financial sector.

External opening goes in the same direction as the European path of the Republic of Moldova, which the National Bank supports through reforms, modern infrastructure and financial solutions with direct impact for people and the economy. The connection of the Republic of Moldova to SEPA - the Single Euro Payments Area - is a tangible example of what it means to get closer to the European financial construction: In just a few months, SEPA has become the main channel for payments in euro to and from our country, enabling faster transfers, lower costs and direct benefits for citizens, including diaspora families, businesses and the whole economy.

At the same time, the national MIA Instant Payments system, created by the National Bank of Moldova, has become a regional benchmark and is changing the way individuals and businesses make payments in the Republic of Moldova: fast, at any time and through accessible and secure digital solutions.

We continue to build a safe, modern, inclusive financial system capable of supporting the economy, entrepreneurs and every person who needs accessible and high-quality financial services.

I would like to thank everyone who contributes to strengthening the banking sector. I thank my colleagues from the National Bank of Moldova for their professionalism, balance and dedication. I thank the workers in the banking sector for serving people and the economy through their work.

We continue to build trust with responsibility, vision and respect for the European future of the Republic of Moldova!

Happy Anniversary to the National Bank of Moldova!

Congratulations and best wishes to all professionals working in the banking sector!

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Mesaj de felicitare [2]

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