

# Moldova's largest bank Maib set to establish full digital presence in Romania



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Maib, the largest bank in the Republic of Moldova, has established a strategic partnership with Tuum, a next-generation core banking platform from Estonia, to obtain a fully digital presence for retail customers in Romania.

Tuum's core banking platform will serve as the foundation for Maib's greenfield operations in Romania.

“Maib’s decision to collaborate with Tuum was made following a careful evaluation of the most advanced core banking platforms. Tuum was identified as the most modern, modular, and technologically advanced platform, clearly standing out from other new-wave solutions. We believe this solution will support us in building the next-generation fintech,” said Jurgen de Ruijter, Maib’s representative in Romania, cited by [Economedia](#).

Bank representatives say Tuum stood out due to its rare ability to support agnostic deployment, a functionality that allows for local implementation where needed and which proved to be a key differentiator, offering long-term compliance with European data localization requirements as Maib expands its presence.

“This partnership marks an important milestone for Tuum and a strong validation of our leadership position in the European core banking market. Maib’s expansion into Romania is one of the most ambitious digital banking initiatives in the region, and we are proud to support it with a solution designed for speed, scalability, and compliance,” commented Miljan Stamenkovic, Chief Revenue Officer at Tuum.

Maib is the largest bank in the Republic of Moldova, holding 37.3% of deposits and 37.9% of loans in the entire banking system at the end of Q1 2025. It has a non-performing loan ratio of just 1.5% and a capital adequacy ratio, or CAR, of 19.9% as of March 31, 2025.

The bank paid dividends of nearly EUR 32 million from its 2024 profit and had an almost [16% higher profit](#) this year so far. It serves nearly half of Moldova’s population and is one of the largest private employers, with over 2,500 employees.

Since 2018, Maib’s largest shareholder has been a consortium that includes the European Bank for Reconstruction and Development (EBRD), Invalda INVL, a major asset management group from the Baltic states, and Horizon Capital, a private equity fund focused on emerging markets.