

## SPI Romania 2007 projects

### PUBLIC-PRIVATE FINANCIAL SECTOR MODERNIZATION MATRIX

		<b>ECB CRITERIA</b>				
<b>ABI CRITERIA</b>		<b>Asymmetric information</b>	<b>Completeness of the market</b>	<b>Increased opportunities to engage in financial transactions</b>	<b>Reduced transaction costs</b>	<b>Increased competition</b>
<b>Business development</b>	Positive credit information sharing		1. Rural lending 2. Credit Rating Agencies	Law on bank guarantees	Loss-Given-Default Database	Mortgage Loan Database
<b>Industry competitiveness</b>	Stress testing		MiFID implementation		1. AML Law 2. Law on Goods Safety 3. Debit Instruments 4. Roland Berger Study 5. Banknotes for ATMs	
<b>Industry reputation</b>				1. Ombudsman 2. Consumer education		
		<b>2</b>	<b>3</b>	<b>3</b>	<b>6</b>	<b>1</b>