





20.05.2026



## Developments in the bank LOAN market in April 2026

New loans<sup>1</sup> granted in April 2026 amounted to MDL 7,299 million, of which 65.1% were contracted by businesses and individuals engaged in economic activities and 34.9% by individuals. The volume of new loans granted to businesses and individuals engaged in economic activities and the corresponding nominal interest rates are presented in the table below.

|  <b>Businesses and individuals engaged in economic activities</b>         | <b>Nominal interest rate and lending volume</b> |                                   |
|---|---|-----------------------------------|
|   | <b>Domestic currency</b>                        | <b>Foreign currency</b>           |
|  <b>New loans granted to non-financial corporations</b>                  | <b>8.38%</b><br>MDL 2,690 million               | <b>4.96%</b><br>MDL 1,468 million |
|  <b>New loans granted to non-banking financial sector</b>                 | <b>9.10%</b><br>MDL 189 million                 | <b>5.54%</b><br>MDL 197 million   |
|  <b>New loans granted to individuals engaged in economic activities</b> | <b>9.92%</b><br>MDL 127 million                 | <b>5.26%</b><br>MDL 0.4 million   |

[1]

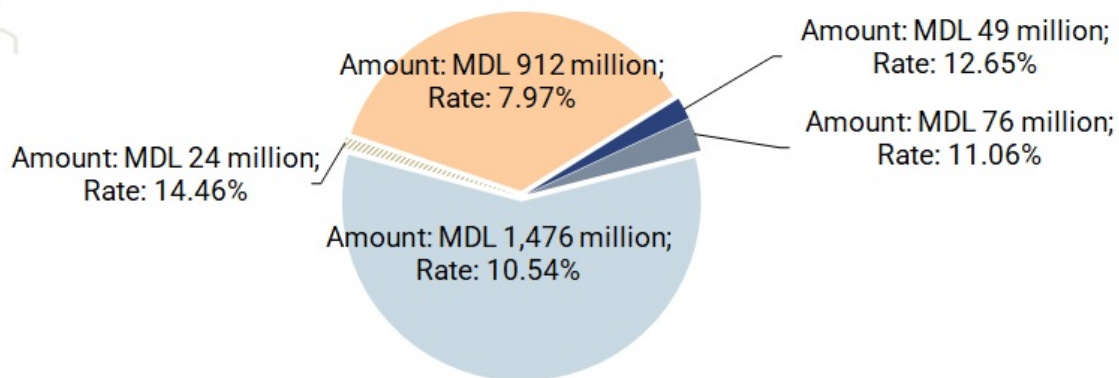
The volume of new loans granted to individuals and the corresponding nominal interest rates are reflected in the table below.

|  <b>Individuals</b>        | <b>Nominal interest rate and lending volume</b> |                                  |
|---|---|----------------------------------|
|   | <b>Domestic currency</b>                        | <b>Foreign currency</b>          |
|  <b>New mortgage loans</b> | <b>7.97%</b><br>MDL 912 million                 | -                                |
|  <b>New consumer loans</b> | <b>10.69%</b><br>MDL 1,626 million              | <b>9.47%</b><br>MDL 0.01 million |

[2]

In the reference month, individuals contracted loans predominantly in domestic currency - their monthly volume and nominal interest rates are detailed in the chart below.

## Volume and nominal interest rates on new consumer and mortgage loans granted in domestic currency to individuals



- Consumer loans up to 12 months
- Consumer loans from 1 to 2 years
- Consumer loans from 2 to 5 years
- ▨ Consumer loans from 5 years
- Mortgage loans

[3]

[Statistical data](#) [4]

[Instruction on the compilation and dissemination reports regarding the interest rates applied by the Moldovan banks, approved by the DEB of the NBM No 331/2016](#) [5]

[Developments in DEPOSITS market in April 2026](#) [6]

1. The press release is made based on the data reported by banks according to the Instruction No 331/2016 on the compilation and dissemination reports regarding the interest rates applied by the Moldovan banks. The definitions used in the press release, especially the definitions of average rates, new loans, businesses and individuals have the meaning from the above-mentioned Instruction.

**Notă:** In the charts the aggregated data may not match the sum of components due to the mathematical rounding.

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