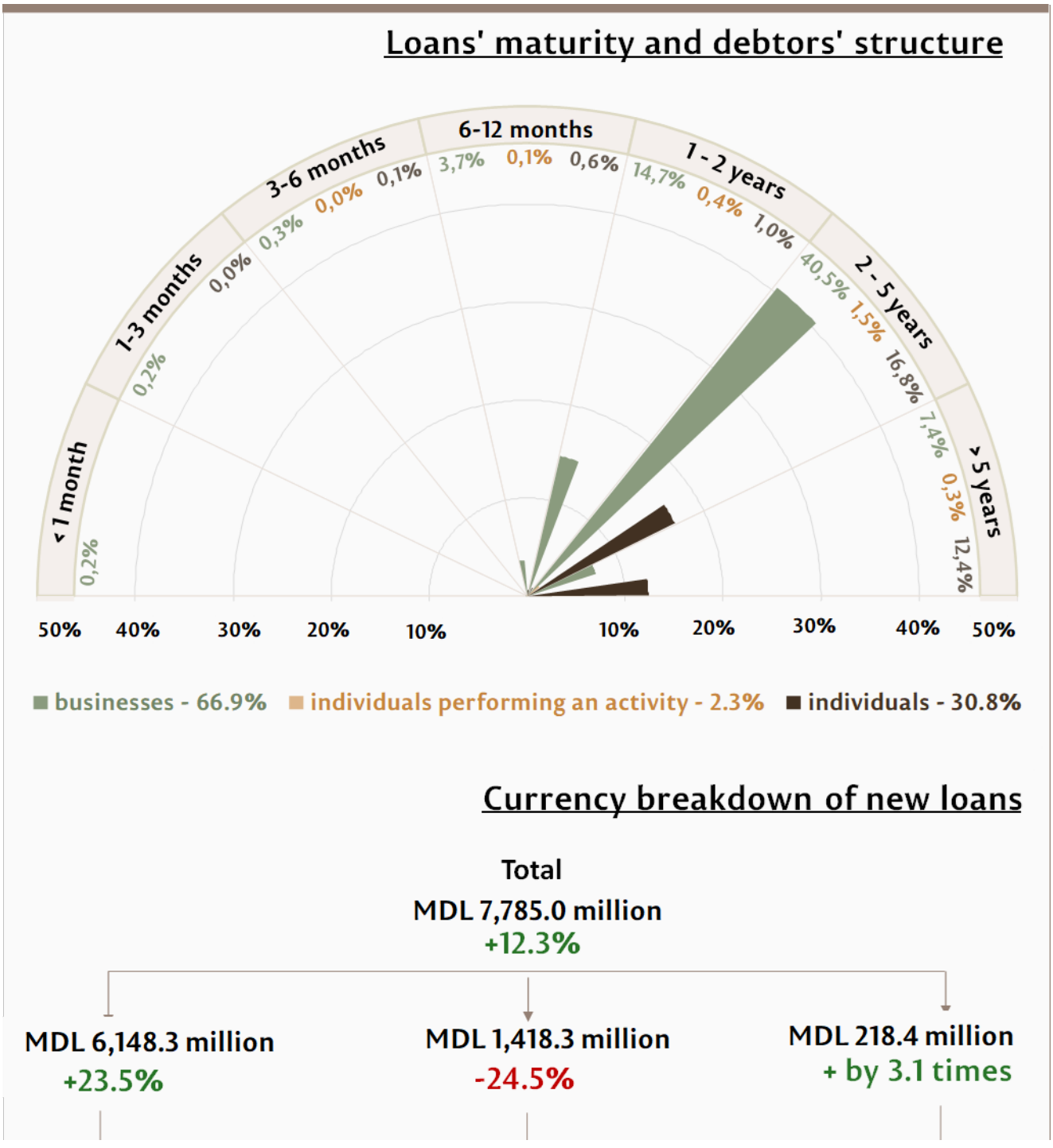
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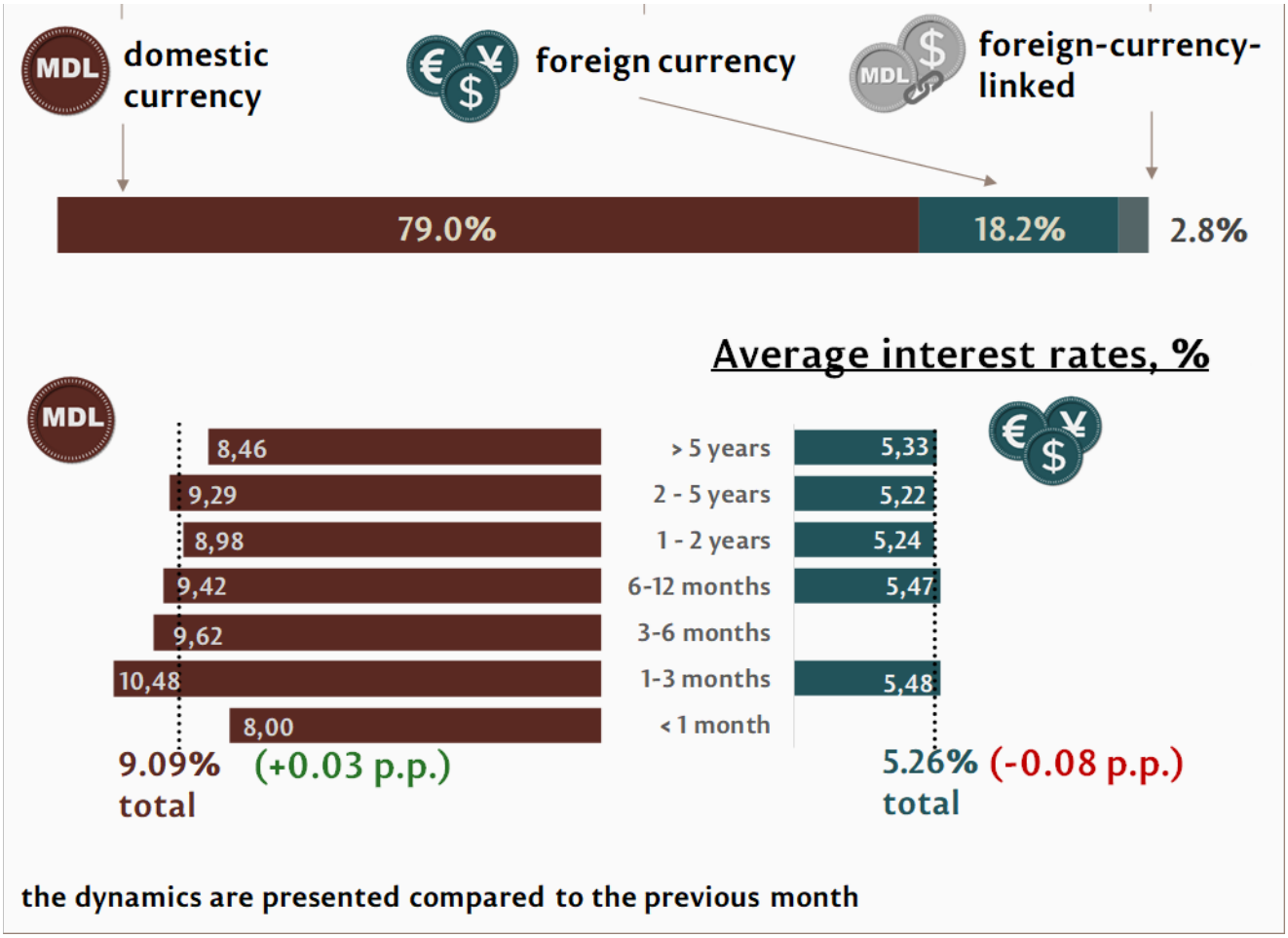
20.01.2026

Developments in the Bank LOAN Market in December 2025

In December 2025, new loans[1] granted amounted to MDL 7,785.0 million, increasing by 12.3% as compared to the previous month (Infographic 1). Domestic currency loans represent 79% of the total granted loans, equal to MDL 6,148.3 million, increasing by 23.5% as compared to November 2025.

Infographic 1. **Developments in new loans granted**





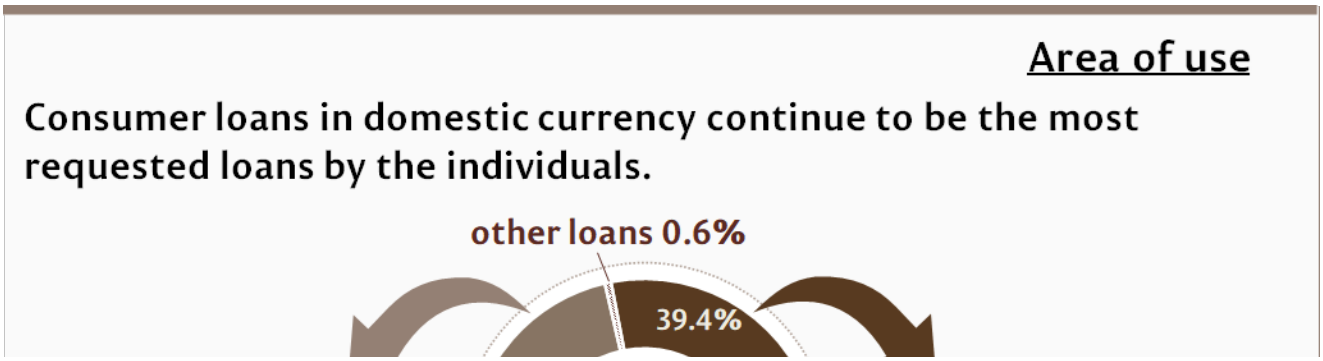
[1]

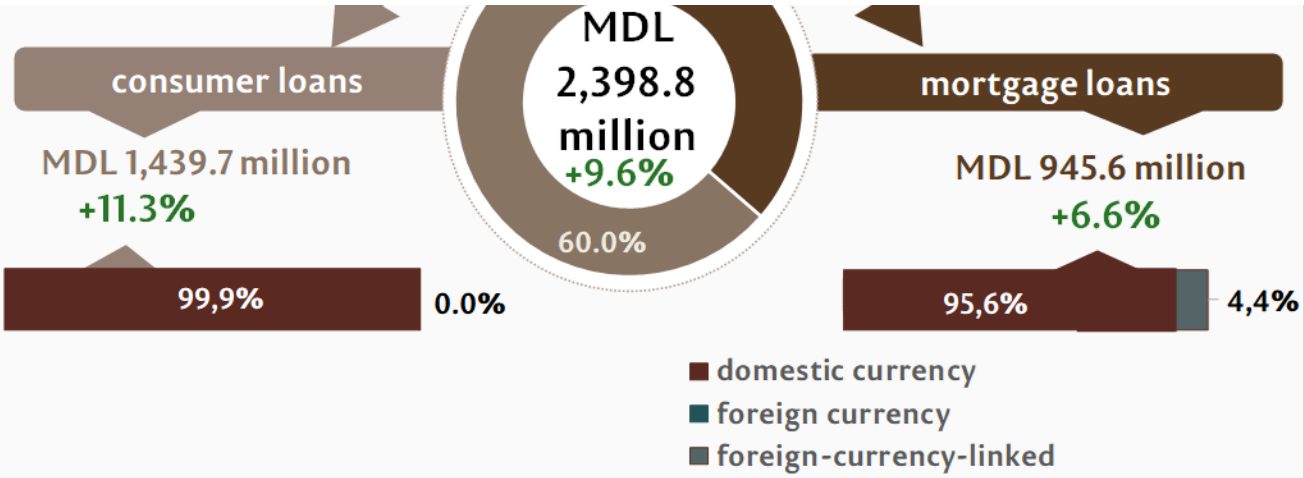
In terms of maturity, the largest share was held by loans with maturity ranging from 2 to 5 years - 58.9% in the total amount of new loans granted. The share of these loans granted to businesses represented 40.5% of the total amount of loans granted.

The average nominal interest rate on new domestic currency loans as compared to the previous month increased by 0.03 percentage points (p.p.) to the value of 9.09%, while the average interest rate on foreign currency loans decreased by 0.08 p.p. reaching 5.26%.

In December 2025, individuals contracted new loans amounting to MDL 2,398.8 million, increasing by 9.6% as compared to the previous month, the largest share (60.0%) representing consumer loans (Infographic 2). The largest part of consumer loans granted to individuals (MDL 1,281.8 million) was granted in domestic currency with a maturity ranging from 2 to 5 years.

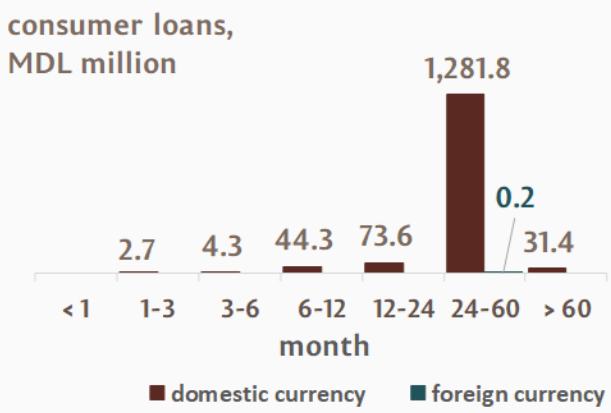
Infographic 2. **New loans granted to individuals**

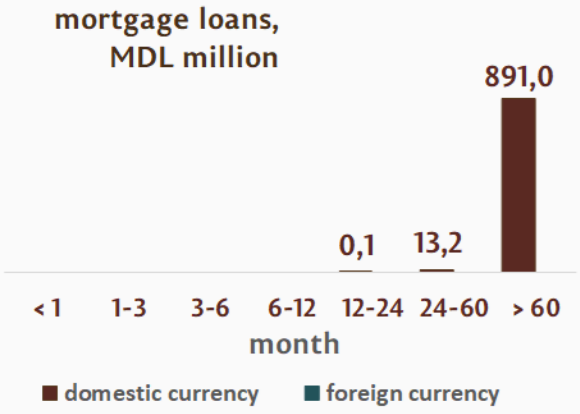




Maturity breakdown of new loans

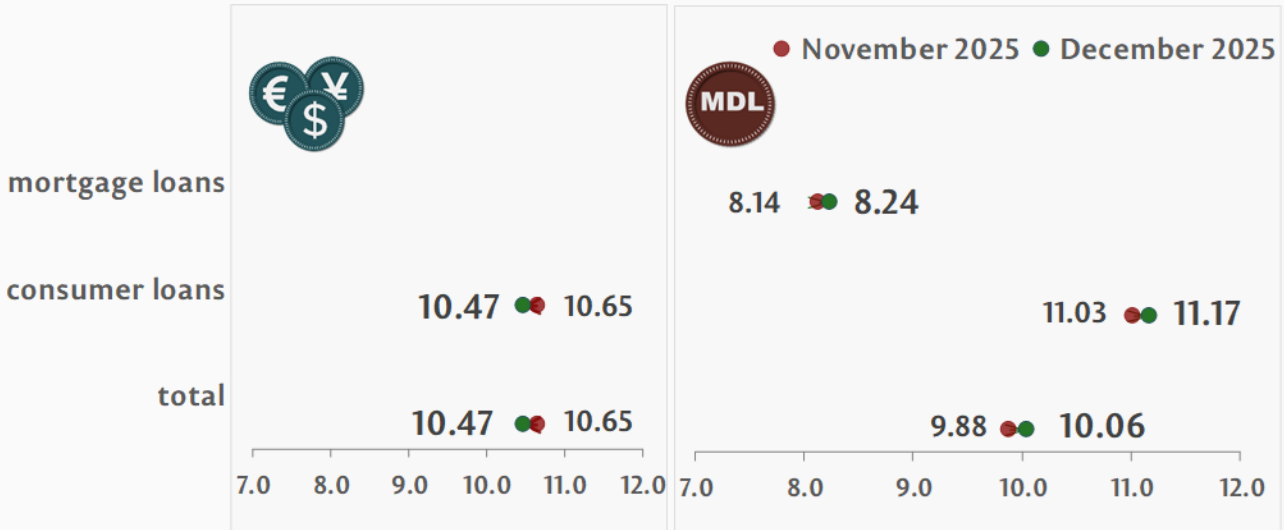
Consumer loans were generally requested with the maturity of 2 to 5 years, while mortgage loans - with the maturity of over 5 years.





Average interest rates, %

Average rates on mortgage and consumer loans granted in the national currency increased, while the average rate on consumer loans in foreign currency decreased



the dynamics are presented compared to the previous month

[2]

Mortgage loans represent a share of 39.4% of the total new loans granted to individuals and were granted mainly in domestic currency.

The average interest rate on consumer new loans granted in domestic currency increased by 0.14 p.p. to 11.17%. The average interest rate on mortgage loans granted in domestic currency increased by 0.10 p.p. to 8.24%.

In the reference month, loans granted to businesses amounted to MDL 5,205.9 million, increasing by 13.2% compared to the previous month.

The majority (87.5%) of total new loans granted to businesses was contracted by non-financial commercial companies, which accounted for 58.5% of the total new loans granted in December 2025.

The average interest rate on domestic currency loans granted to businesses increased by 0.06 p.p. to 8.42% and the average interest rate on foreign currency loans decreased by 0.09 p.p. to 5.25%.

Infographic 3. **New loans granted to businesses**

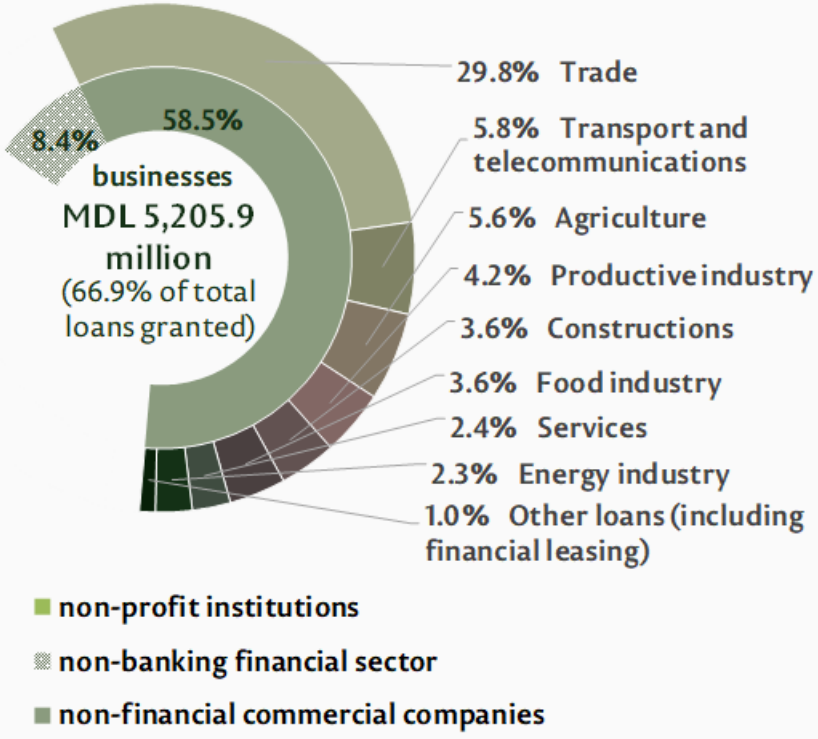
Currency breakdown of new loans

MDL → MDL 3,622.3 million (+35.1%)

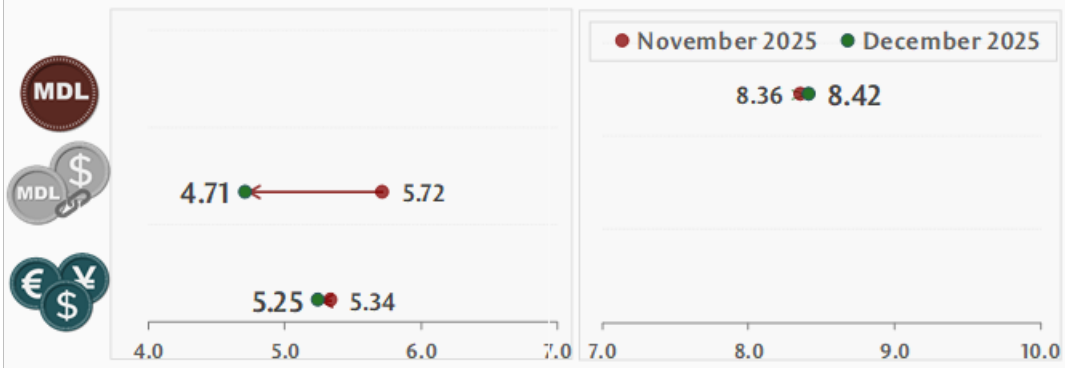
→ MDL 1,415.7 million (-24.6%)

→ MDL 167.9 million (+ by 4.2 times)

Debtors' fields of activity*



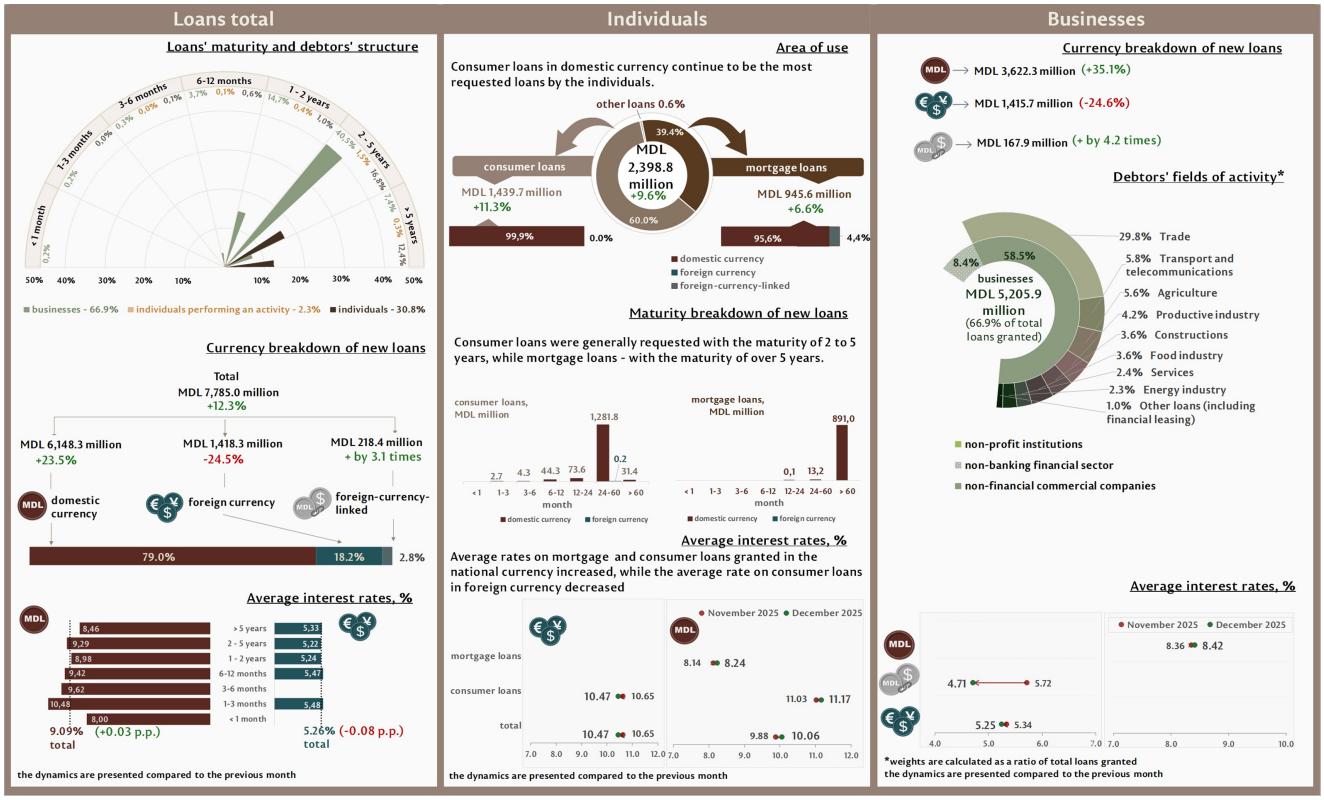
Average interest rates, %



*weights are calculated as a ratio of total loans granted
the dynamics are presented compared to the previous month

[3]

infographic [4]:



[4]

Developments in DEPOSITS markets in December 2025 [5]

Statistical data [6]

Instruction on the compilation and submission of reports on interest rates applied by the banks in the Republic of Moldova, approved by the DEB of the NBM No 331 of 01.12.2016 [7]

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

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

See also

Tags

loans [8]

average rate [9]

loan market [10]

loan [11]

interest rate [12]

loan interest's rate [13]

interests' rate [14]

Bank Loan Market [15]

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Related links:

[1] https://www.bnm.md/files/Infographic 1_ Developments in new granted loans_12-2025.png [2] https://www.bnm.md/files/Infographic 2_ Newly loans granted to individuals 2025-12.png [3] https://www.bnm.md/files/Infographic 3_ Newly loans granted to businesses 2025-12.png [4] https://www.bnm.md/files/Graphic visualization_en_12_2025.png [5] https://www.bnm.md/en/content/developments-deposits-market-december-2025 [6] https://www.bnm.md/bdi/pages/reports/dpmc/DPMC9.xhtml [7] https://www.bnm.md/ro/content/instructiune-cu-privire-la-modul-de-intocmire-si-prezentare-rapoartelor-privind-ratele [8] https://www.bnm.md/en/search?hashtags[0]=loans [9] https://www.bnm.md/en/search?hashtags[0]=average rate [10] https://www.bnm.md/en/search?hashtags[0]=loan market [11] https://www.bnm.md/en/search?hashtags[0]=loan [12] https://www.bnm.md/en/search?hashtags[0]=interest rate [13] https://www.bnm.md/en/search?hashtags[0]=loan interest's rate [14] https://www.bnm.md/en/search?hashtags[0]=interests' rate [15] https://www.bnm.md/en/search?hashtags[0]=Bank Loan Market