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Developments in the bank LOAN market in January 2026

New loans[1] granted in January 2026 amounted to MDL 5,254 million, of which 64.5% were contracted by businesses and individuals engaged in economic activities and 35.5% 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.

Businesses and individuals engaged in economic activities	Nominal interest rate and contract volume	
	Domestic currency	Foreign currency
New loans granted to non-financial corporations	8.22% MDL 1,945 million	5.04% MDL 1,215 million
New loans granted to non-banking financial sector	9.51% MDL 38 million	5.37% MDL 47 million
New loans granted to individuals engaged in economic activities	10.29% MDL 83 million	5.29% MDL 0.4 million

[1]

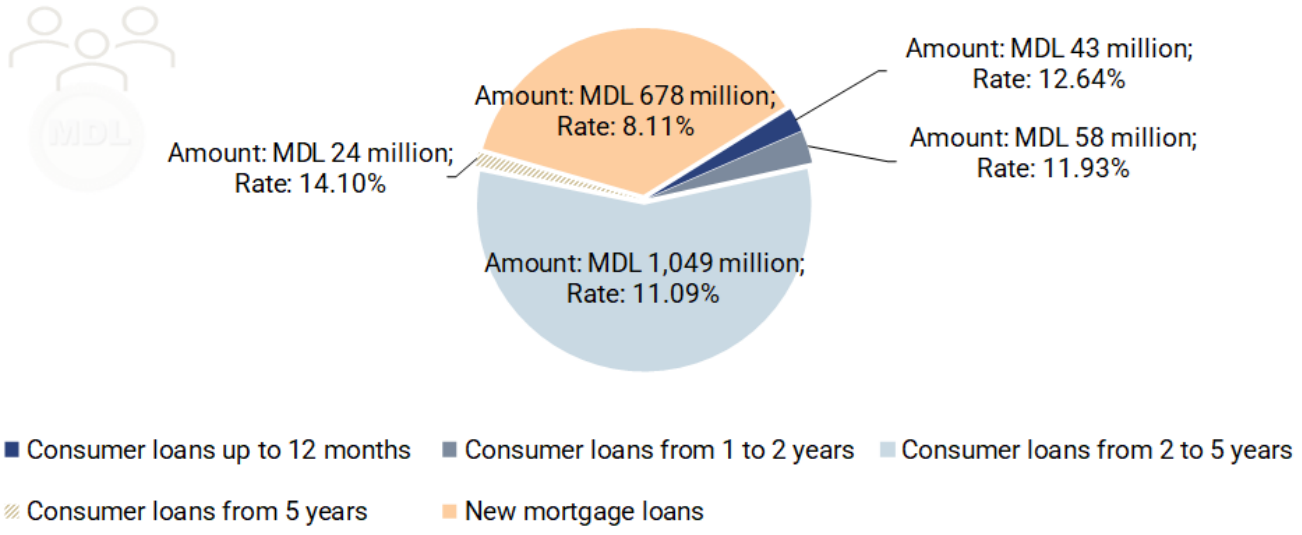
The volume of new loans granted to individuals and the nominal interest rates are reflected in the table below.

Individuals	Nominal interest rate and contract volume	
	Domestic currency	Foreign currency
New mortgage loans	8.11% MDL 678 million	-
New consumer loans	11.25% MDL 1,173 million	9.87% MDL 0.1 million

[2]

In the reference month, individuals contracted loans predominantly in domestic currency - their monthly volume and nominal interest rates are detailed in Chart 1.

Chart 1. Volume and nominal interest rates on new consumer and mortgage loans granted in domestic currency to individuals



[3]

Statistical data [4]

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 [5]

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

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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.

See also

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