20.08.2026

Developments in the bank LOAN market in July 2026

New loans[1] granted in July 2026 amounted to MDL 7,395 million, of which 62.4% were contracted by businesses and individuals engaged in economic activities and 37.6% 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.

New loans granted to businesses and individuals engaged in economic activities	Nominal interest rate and lending volume	
	Domestic currency	Foreign currency
Non-financial corporations	**8.58%** MDL 2,328 million	**5.04%** MDL 1,589 million
Non-banking financial sector	**8.79%** MDL 248 million	**5.75%** MDL 187 million
Individuals engaged in economic activities	**10.34%** MDL 101 million	**5.18%** MDL 0.5 million

[1]

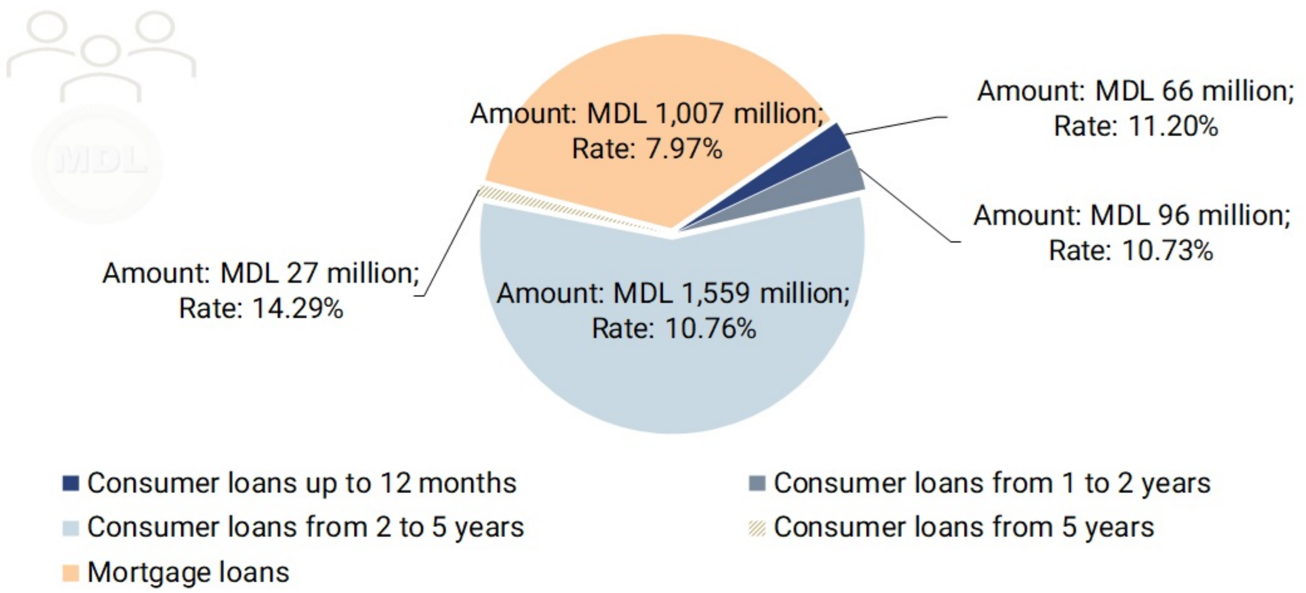
The volume of new loans granted to individuals and the corresponding nominal interest rates are reflected in the table below.

New loans granted to individuals	Nominal interest rate and lending volume	
	Domestic currency	Foreign currency
Mortgage loans	**7.97%** MDL 1,007 million	-
Consumer loans	**10.83%** MDL 1,748 million	**9.46%** 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 the chart below.

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 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 [6]

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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.

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

See also

Tags

loans [7]

average rate [8]

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