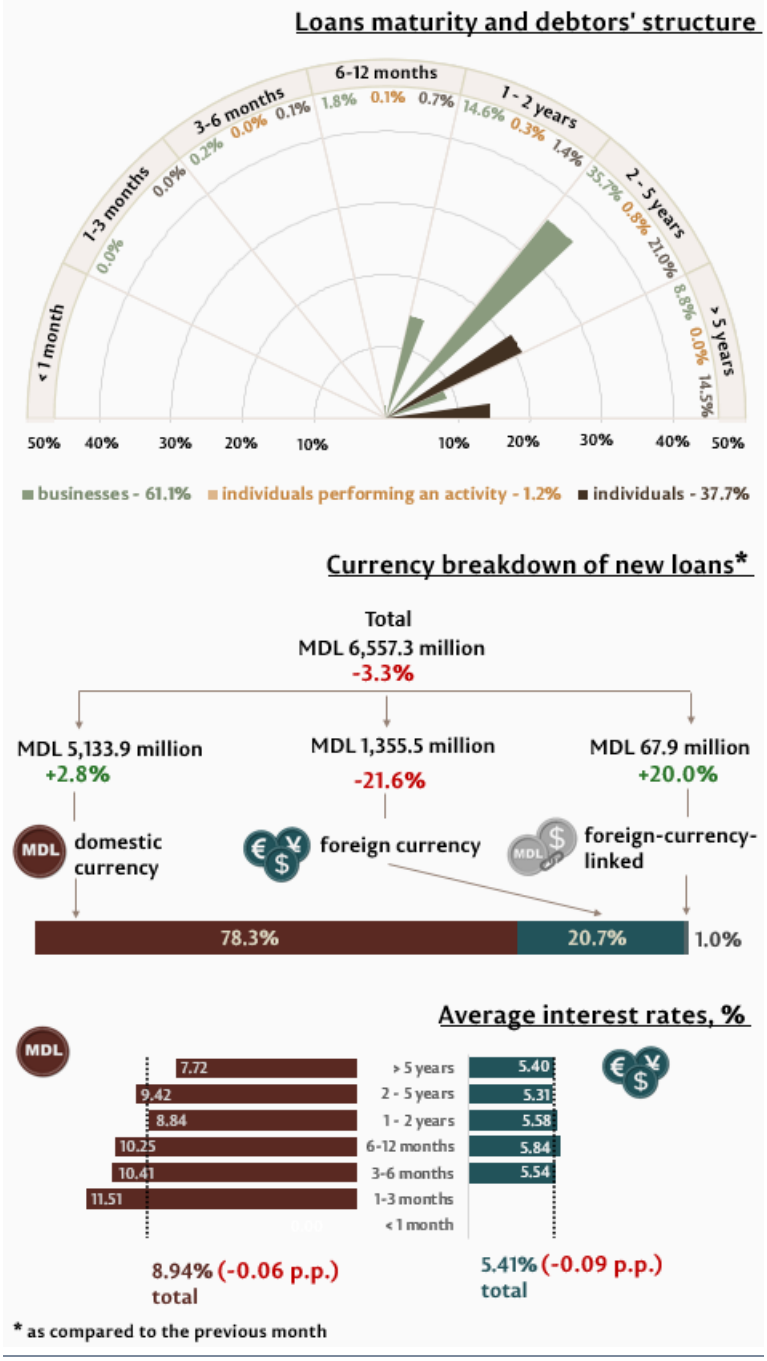
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Developments in the Bank LOAN Market in May 2025

In May 2025, new granted loans[1] (Infographic 1) amounted to MDL 6,557.3 million, decreasing by 3.3% compared to April 2025. The largest share (78.3%) represents domestic currency loans, which totalled MDL 5,133.9 million, increasing by 2.8% as compared to the previous month.

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



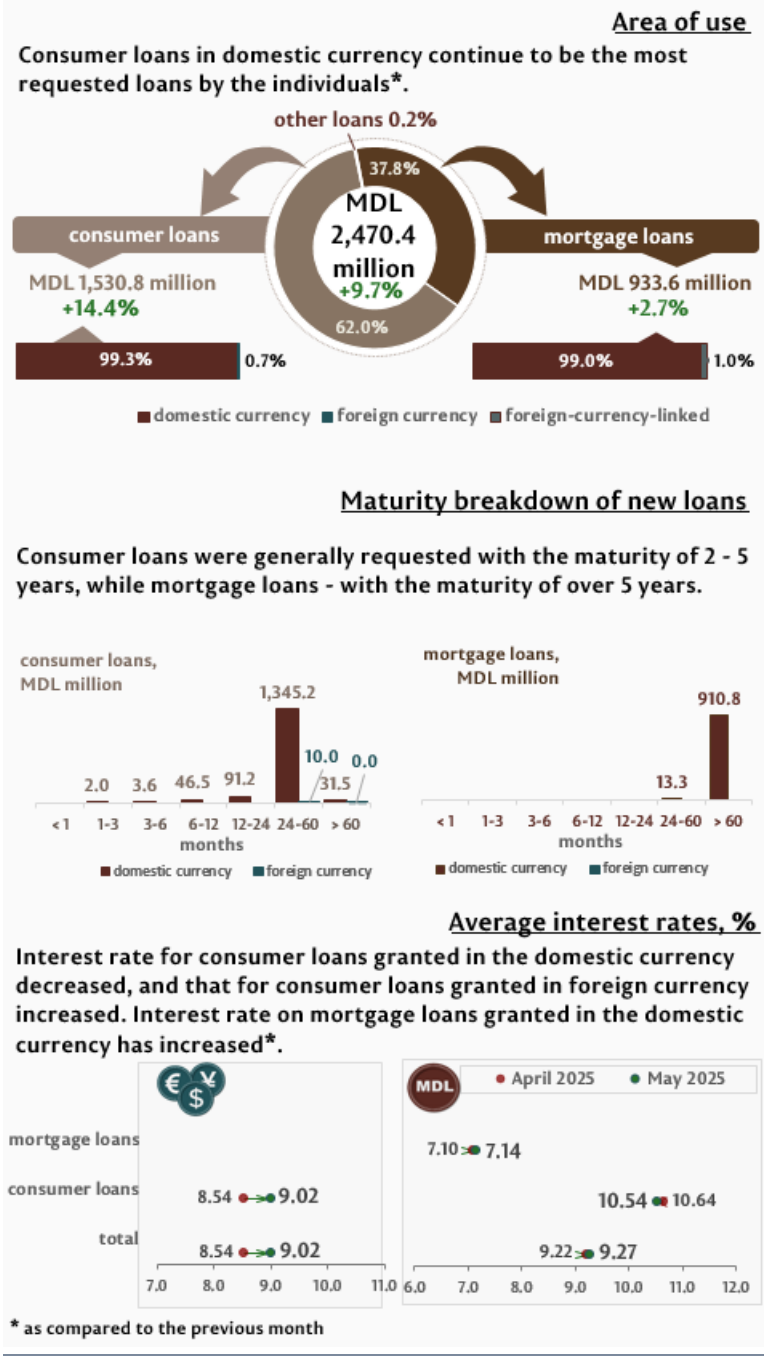
[1]

In terms of maturity, loans with maturity ranging from 2 to 5 years recorded the highest demand, having a share of 57.5% in the total amount of granted loans. The share of these loans granted to businesses represented 35.7% of the total amount of granted loans.

The average nominal interest rate on new domestic currency loans as compared to the previous month decreased by 0.06 percentage points (p.p.) to the value of 8.94%, while the average interest rate on foreign currency loans decreased by 0.09 p.p. to the value of 5.41%.

In May 2025, individuals contracted new loans (Infographic 2) in total amount of MDL 2,470.4 million, increasing by 9.7% as compared to the previous month, the largest share (62.0%) representing consumer loans. The largest part of consumer loans granted to individuals (MDL 1,345.2 million) was granted in domestic currency with a maturity ranging from 2 to 5 years.

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



[2]

Mortgage loans represent a share of 37.8% of total new granted loans to individuals and were granted mainly in domestic currency.

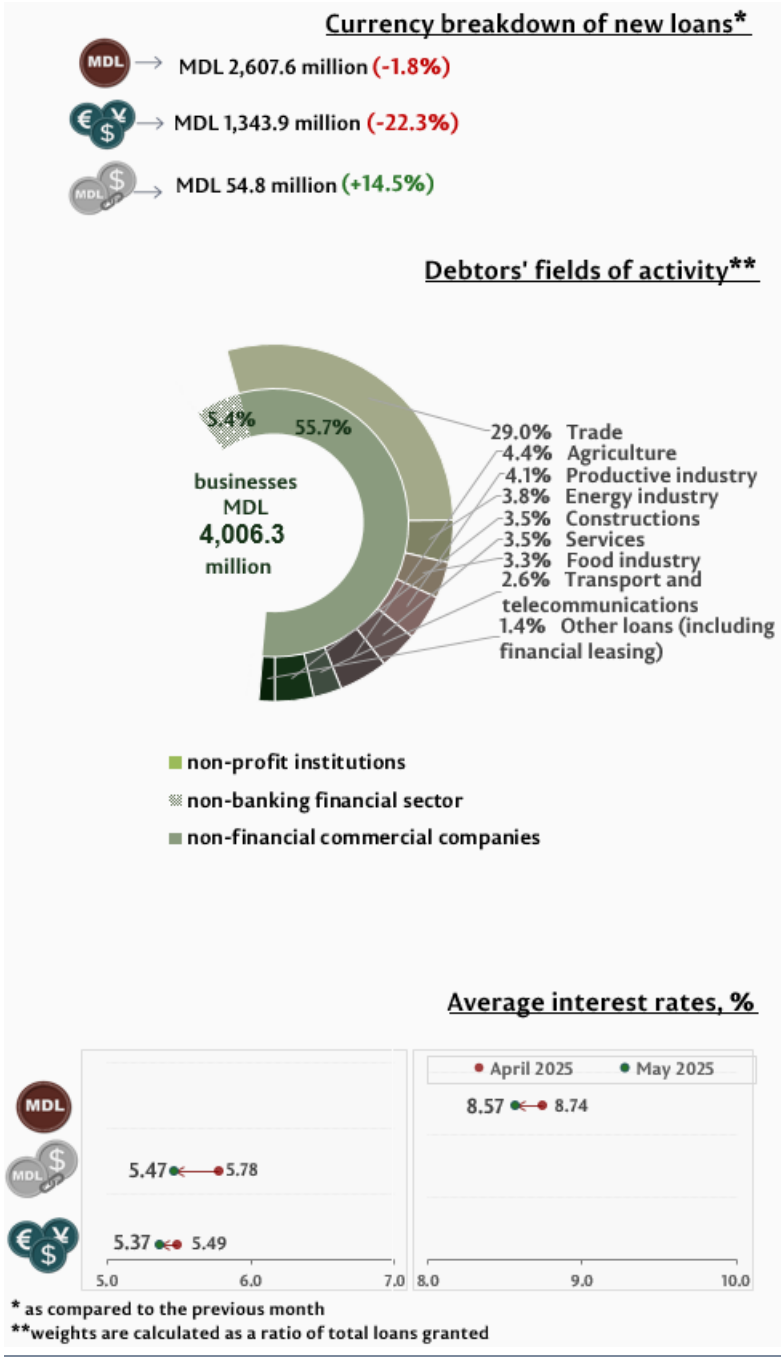
The average interest rate on consumer loans granted in domestic currency decreased by 0.10 p.p. to the value of 10.54%. The average interest rate on loans granted in domestic currency to acquire real estate increased by 0.04 p.p. to the value of 7.14%.

Compared to the previous month (Infographic 3), businesses requested by 1.8% less new loans in the domestic currency. The volume of loans in foreign currency decreased by 22.3%, while the volume of foreign-currency-linked loans increased by 14.5%.

Non-financial commercial companies contracted the largest share (55.7%) of new granted loans.

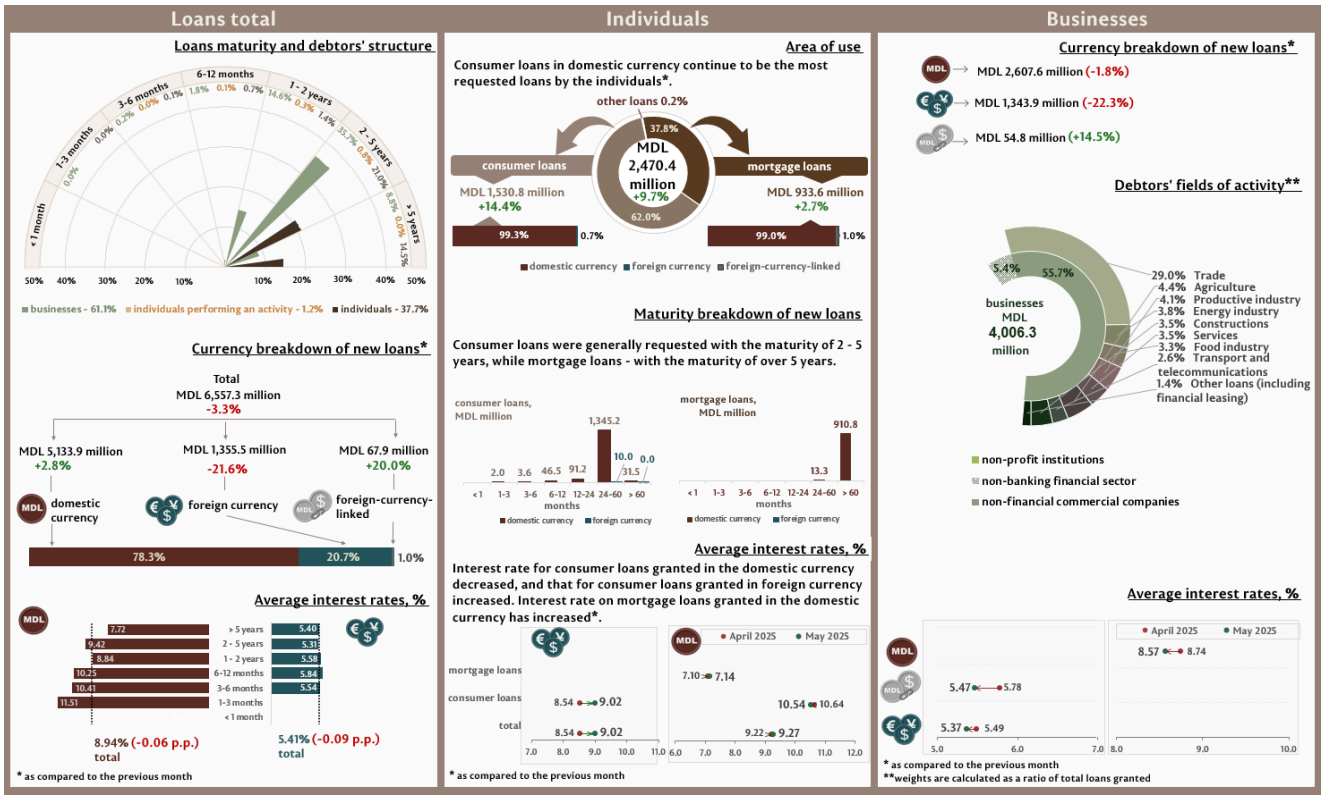
The average interest rate on domestic currency loans granted to businesses decreased by 0.17 p.p., reaching 8.57%. The average interest rate on foreign currency loans decreased by 0.12 p.p. to the value of 5.37%.

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



[3]

infographic [4]:



[4]

Developments in DEPOSITS markets in May 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]

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1. The press release is made based on the data reported according to the Instructions on the compilation and dissemination reports regarding the interest rates applied by the Moldovan banks, approved by the Decision of the Executive Board of 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.

2. Foreign-currency-linked loans represent loans whose balances, according to the conditions established in the corresponding contracts contracted by banks, change depending on the evolution of the Moldovan leu exchange rate against the currency to which they are linked.

***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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[1] https://www.bnm.md/files/Infographic 1_ Developments in new granted loans_05-2025.png [2] https://www.bnm.md/files/Infographic 2_ Newly loans granted to individuals 2025-05.png [3] https://www.bnm.md/files/Infographic 3_ Newly loans granted to businesses 2025-05.png [4] https://www.bnm.md/files/Graphic visualization_en_05_2025.png [5] https://www.bnm.md/en/content/developments-bank-loan-market-may-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