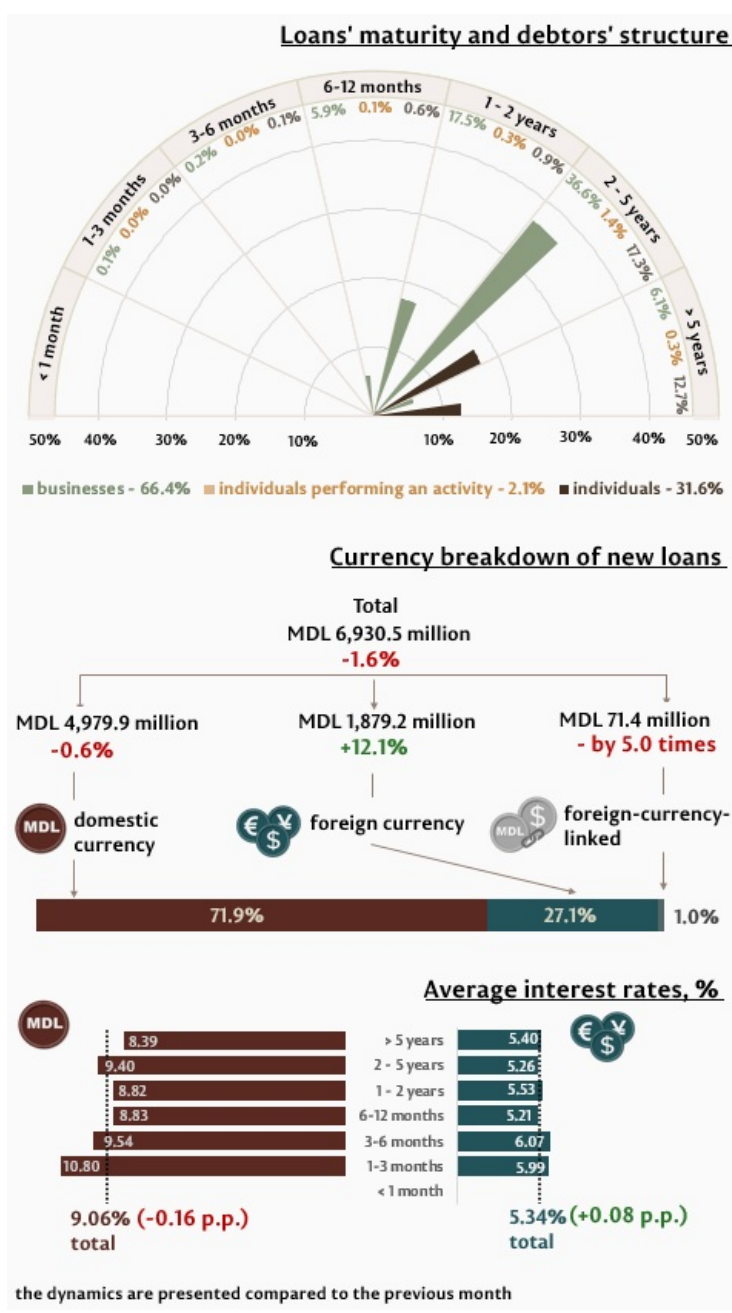


19.12.2025

Developments in the Bank LOAN Market in November 2025

In November 2025, new loans¹ granted amounted to MDL 6,930.5 million, decreasing by 1.6% as compared to the previous month (Infographic 1). Domestic currency loans represent 71.9% of the total granted loans, equal to MDL 4,979.9 million, decreasing by 0.6% as compared to October 2025.

Infographic 1. Developments in new loans granted



[1]

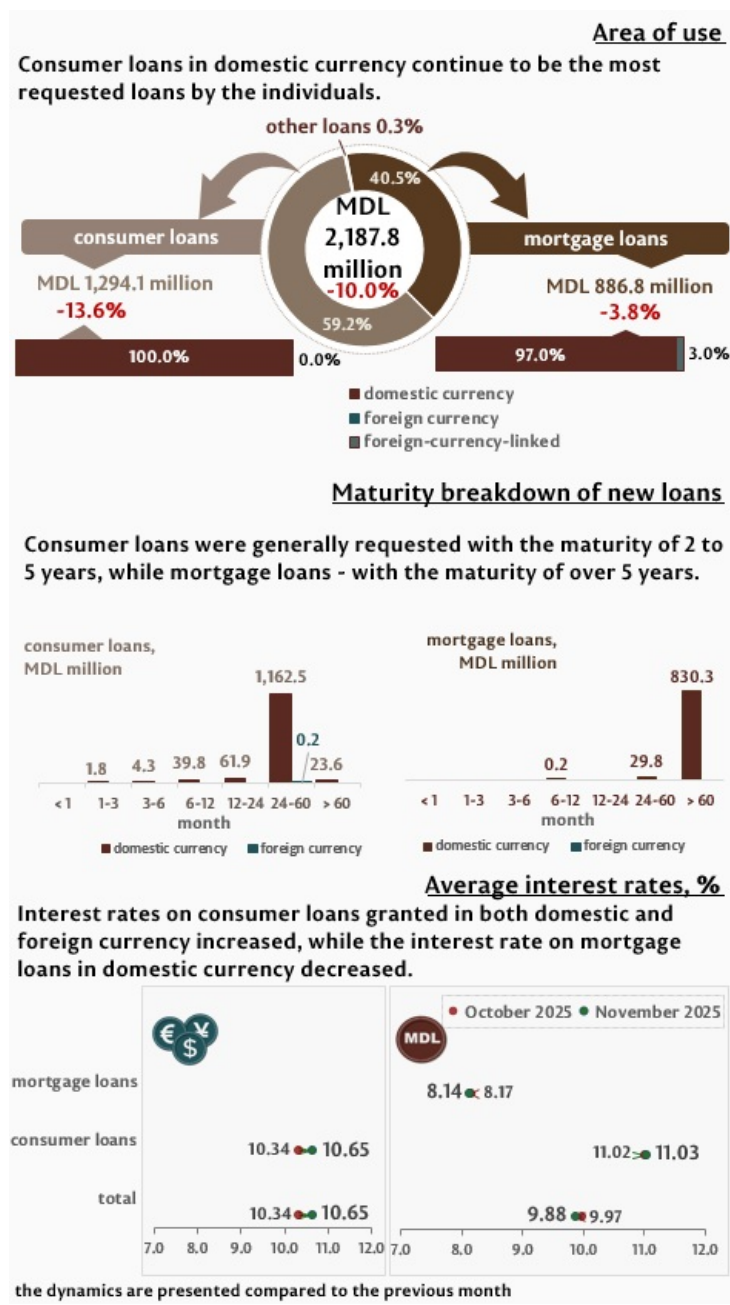
In terms of maturity, loans with maturity ranging from 2 to 5 years recorded the highest demand, having a share of 55.3% in the total amount of loans granted. The share of these loans granted to businesses represented 36.6% of the total amount

of loans granted.

The average nominal interest rate on new domestic currency loans as compared to the previous month decreased by 0.16 percentage points (p.p.) to the value of 9.06%, while the average interest rate on foreign currency loans increased by 0.08 p.p. reaching 5.34%.

In November 2025, individuals contracted new loans amounting to MDL 2,187.8 million, decreasing by 10.0% as compared to the previous month, the largest share (59.2%) representing consumer loans (Infographic 2). The largest part of consumer loans granted to individuals (MDL 1,162.5 million) was granted in domestic currency with a maturity ranging from 2 to 5 years.

Infographic 2. New loans granted to individuals



Mortgage loans represent a share of 40.5% of the total new loans granted to individuals and were granted mainly in domestic currency.

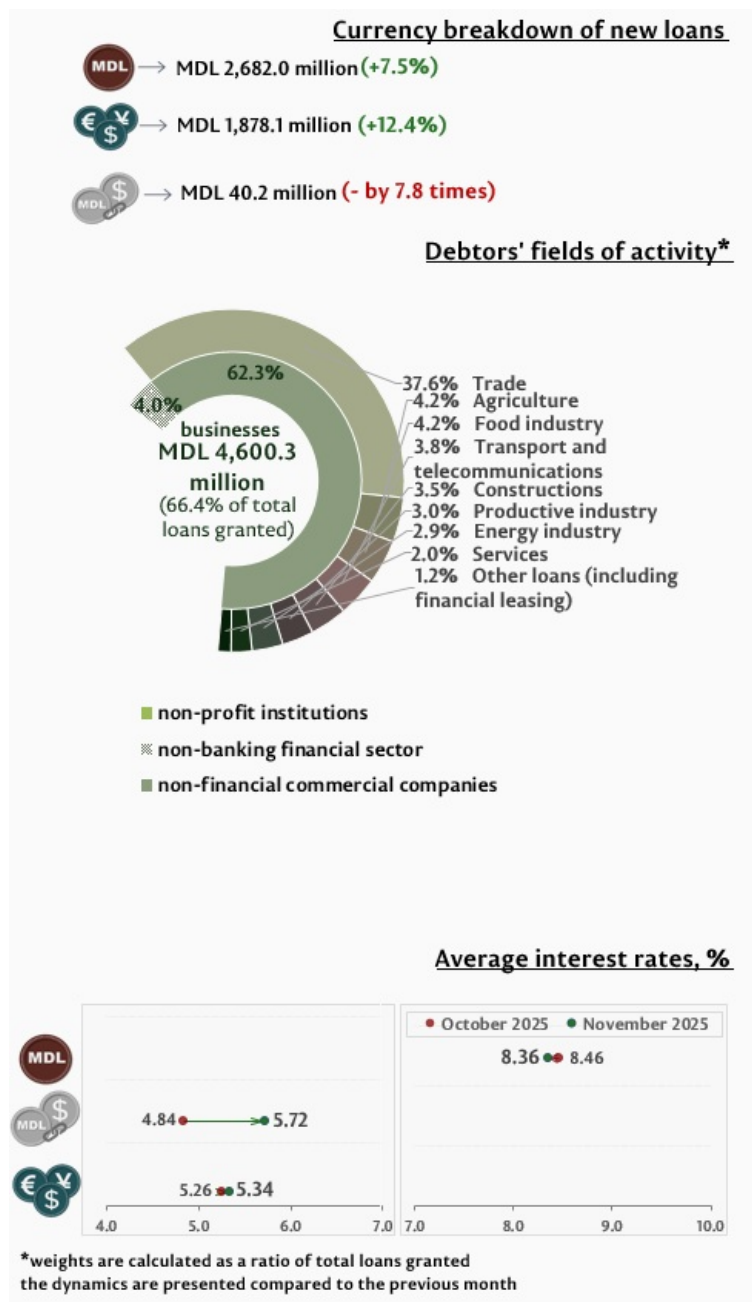
The average interest rate on consumer loans granted in domestic currency increased by 0.01 p.p. to 11.03%. The average interest rate on loans granted in domestic currency to acquire real estate decreased by 0.03 p.p. to 8.14%.

In the reference month, loans granted to businesses amounted to MDL 4,600.3 million, increasing by 2.7% compared to the previous month.

The majority (93.9%) of total new loans granted to businesses was contracted by non-financial commercial companies, which accounted for 62.3% of the total new loans granted in November 2025.

The average interest rate on domestic currency loans granted to businesses decreased by 0.10 p.p. to 8.36%. The average interest rate on foreign currency loans increased by 0.08 p.p. to 5.34%.

Infographic 3. New loans granted to businesses



[3]

infographic [4]:

Source URL:

<http://www.bnm.md/en/content/developments-bank-loan-market-november-2025>

Related links:

[1] http://www.bnm.md/files/Infographic_1_Developments_in_new_granted_loans_11-2025.png [2] http://www.bnm.md/files/Infographic_2_Newly_loans_granted_to_individuals_2025-11.png [3] http://www.bnm.md/files/Infographic_3_Newly_loans_granted_to_businesses_2025-11.png [4] http://www.bnm.md/files/Graphic_visualization_en_11_2025.png [5] <http://www.bnm.md/en/content/developments-deposits-market-november-2025> [6] <http://www.bnm.md/bdi/pages/reports/dpmc/DPMC9.xhtml> [7] <http://www.bnm.md/ro/content/instructiune-cu-privire-la-modul-de-intocmire-si-prezentare-rapoartelor-privind-ratele> [8] [http://www.bnm.md/en/search?hashtags\[0\]=loans](http://www.bnm.md/en/search?hashtags[0]=loans) [9] [http://www.bnm.md/en/search?hashtags\[0\]=average rate](http://www.bnm.md/en/search?hashtags[0]=average rate) [10] [http://www.bnm.md/en/search?hashtags\[0\]=loan market](http://www.bnm.md/en/search?hashtags[0]=loan market) [11] [http://www.bnm.md/en/search?hashtags\[0\]=loan](http://www.bnm.md/en/search?hashtags[0]=loan) [12] [http://www.bnm.md/en/search?hashtags\[0\]=interest rate](http://www.bnm.md/en/search?hashtags[0]=interest rate) [13] [http://www.bnm.md/en/search?hashtags\[0\]=loan interest's rate](http://www.bnm.md/en/search?hashtags[0]=loan interest's rate) [14] [http://www.bnm.md/en/search?hashtags\[0\]=interests' rate](http://www.bnm.md/en/search?hashtags[0]=interests' rate) [15] [http://www.bnm.md/en/search?hashtags\[0\]=Bank Loan Market](http://www.bnm.md/en/search?hashtags[0]=Bank Loan Market)