

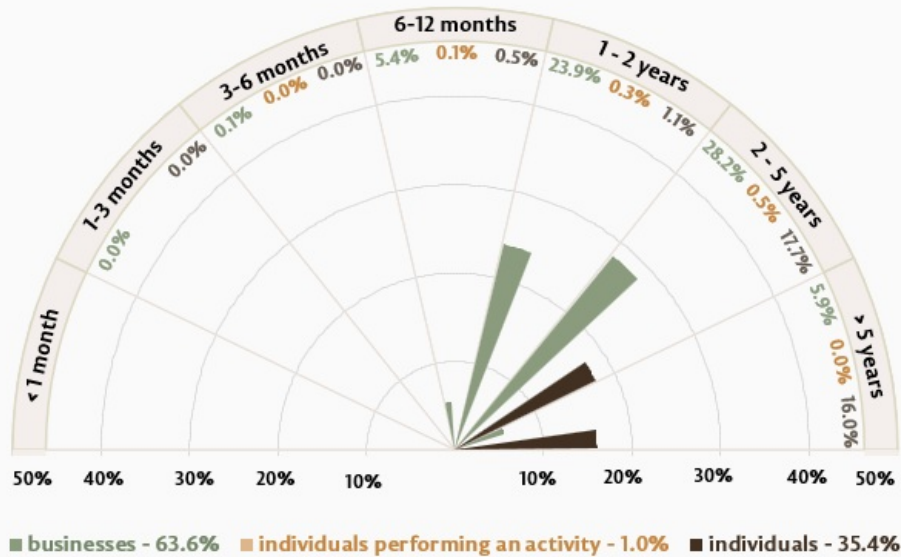
20.02.2025

Bank LOANS market development in January 2025

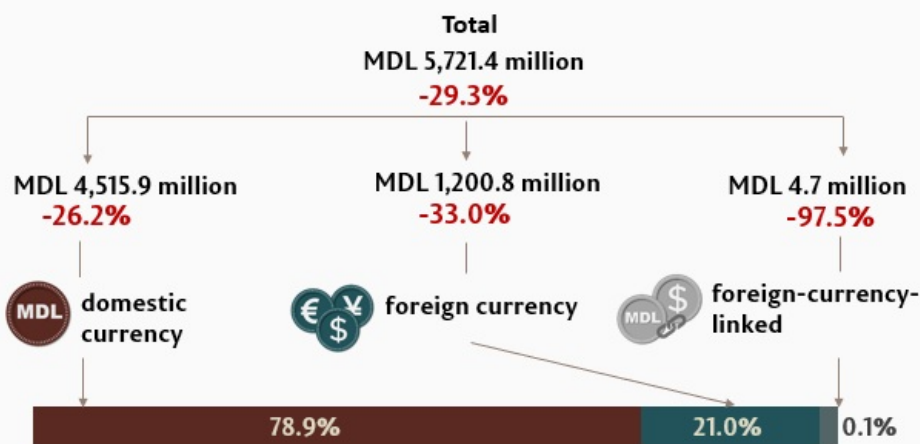
In January 2025, new granted loans¹ (Infographic 1) amounted to MDL 5,721.4 million, decreasing by 29.3% compared to December 2024. The largest share (78.9%) represents domestic currency loans, which totalled MDL 4,515.9 million, decreasing by 26.2% as compared to the previous month.

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

Loans maturity and debtors' structure



New loans by their currency*



Average interest rates, %



* as compared to the previous month

[1]

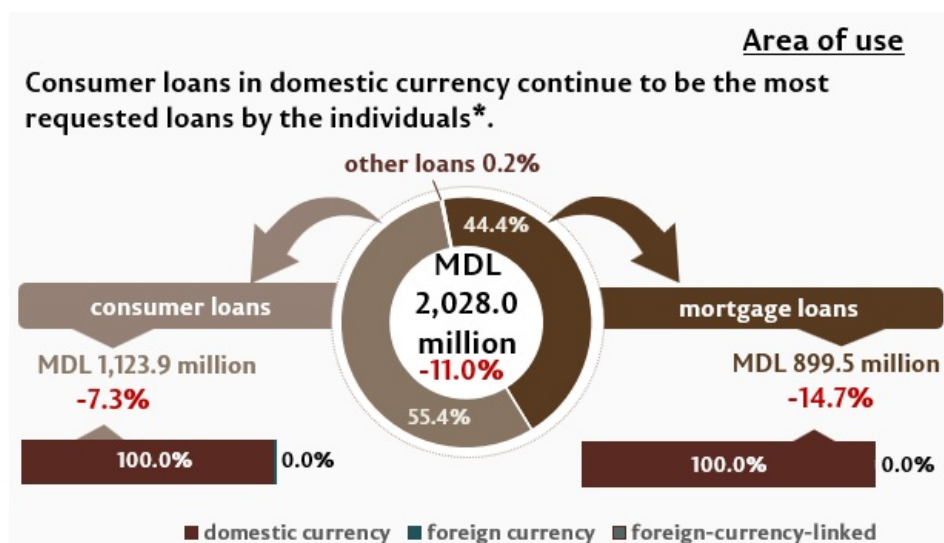
In terms of maturity, loans with maturity ranging from 2 to 5 years recorded the highest demand, having a share of 46.5% in the total amount of granted loans. The share of these loans granted to businesses represented for 28.2% in the total amount of granted loans.

The average nominal interest rate on new domestic currency loans as compared to the previous month increased by 0.13 percentage points (p.p.) to the value of 8.39%, while the average interest rate on foreign currency loans decreased by 0.10 p.p. to the value of 5.57%.

In January 2025, individuals contracted new loans (Infographic 2) in total amount of MDL 2,028.0 million, in decrease by 11.0% as compared to the previous month, the largest share (55.4%) representing consumer loans. The largest part of

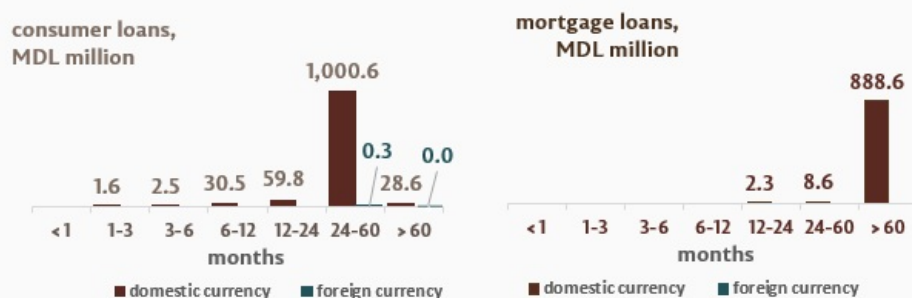
consumer loans granted to individuals (MDL 1,000.6 million) was granted in domestic currency with a maturity ranging from 2 to 5 years.

Infographic 2. New granted loans to individuals



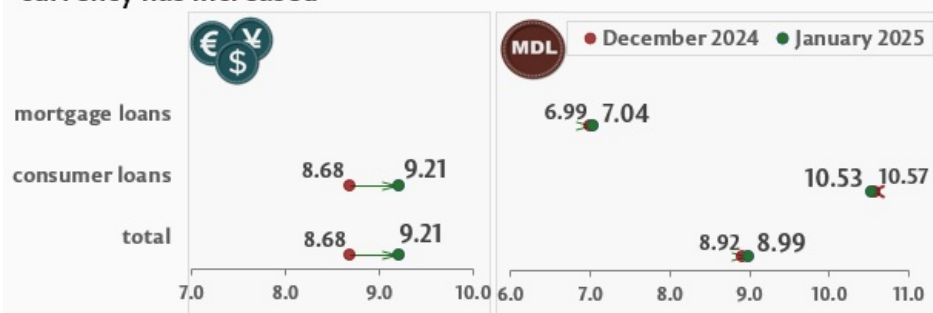
New loans by their maturity

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



Average interest rates, %

Interest rate for consumer loans granted in the national currency decreased, and that for consumer loans granted in foreign currency increased. Interest rate on mortgage loans granted in the national currency has increased*



* as compared to the previous month

[2]

Mortgage loans represent a share of 44.4% of total new granted loans to individuals and were granted only in domestic currency.

The average interest rate on consumer loans granted in domestic currency decreased by 0.04 p.p. to the value of 10.53%.

The average interest rate on loans granted in domestic currency to acquire real estate increased by 0.05 p.p. to the value of 7.04%.

Compared to the previous month (Infographic 3), businesses requested less loans in domestic currency (-34.8%). The volume of loans in foreign currency decreased by 32.9%, while the volume of foreign-currency-linked loans² decreased significantly by 98.0%.

Non-financial commercial companies contracted the largest share (61.8%) of new granted loans.

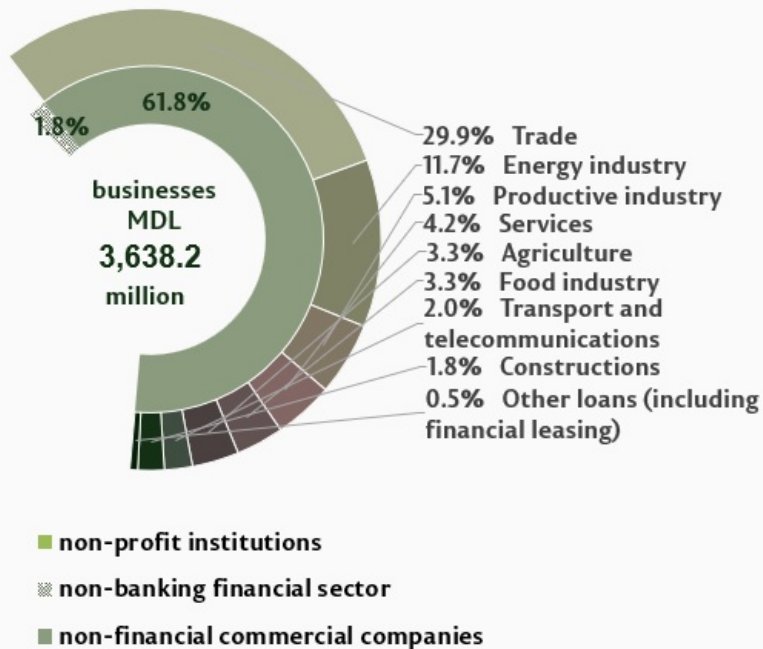
The average interest rate on domestic currency loans granted to businesses increased by 0.01 p.p., reaching 7.84%. The average interest rate on foreign currency loans decreased by 0.10 p.p. to the value of 5.56%.

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

New loans by their currency*



Debtors' fields of activity**



Average interest rates, %



* as compared to the previous month

**weights are calculated as a ratio of total loans granted

[3]

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<http://www.bnm.md/ro/node/68298>

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