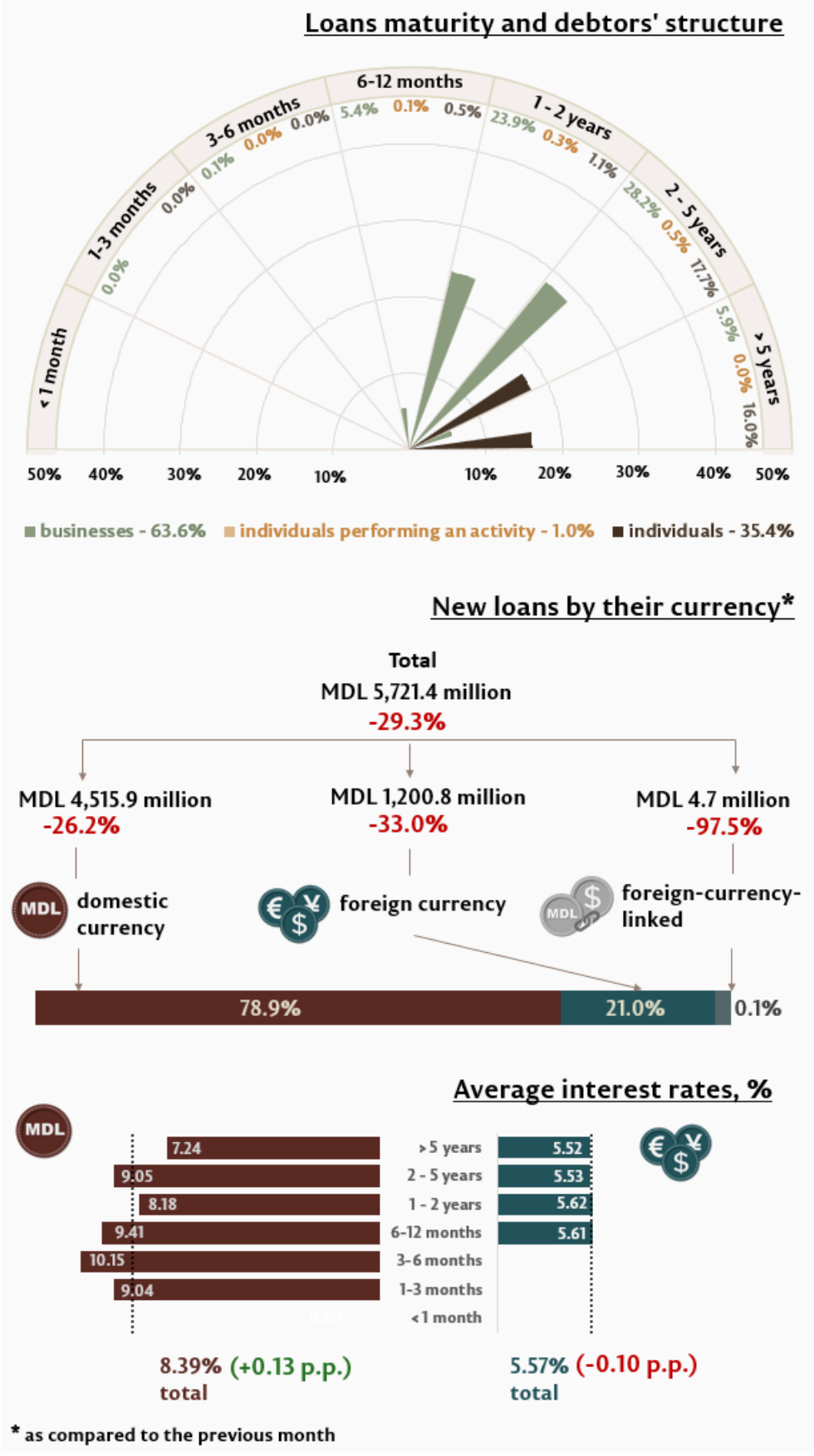
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20.02.2025

Bank LOANS market development in January 2025

In January 2025, new granted loans[1] (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**



[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

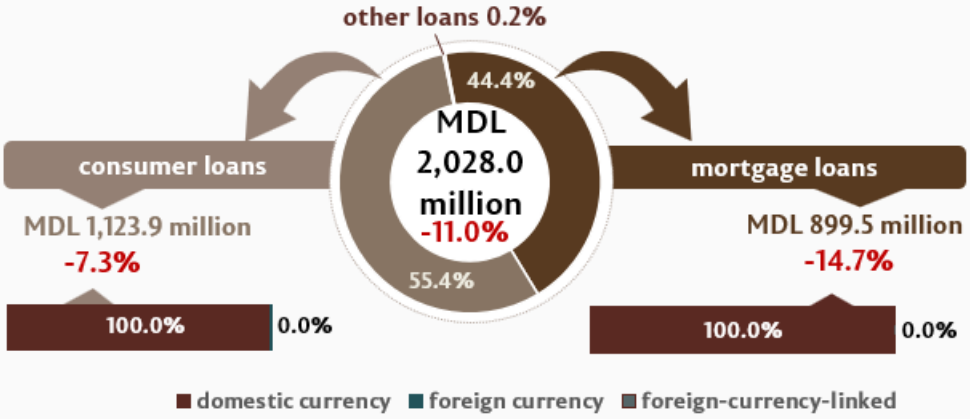
currency loans decreased by 0.10 p.p. to the value of 5.57%.

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**

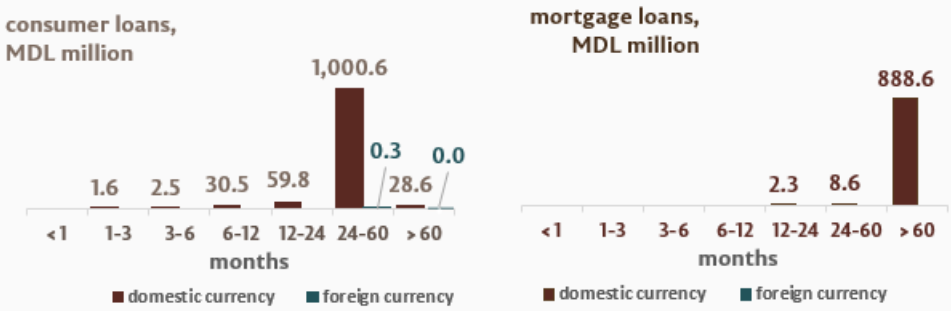
Area of use

Consumer loans in domestic currency continue to be the most requested loans by the individuals*.



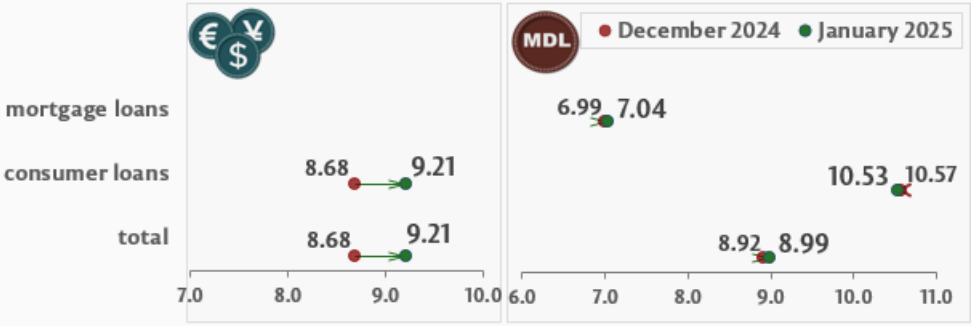
New loans by their maturity

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.

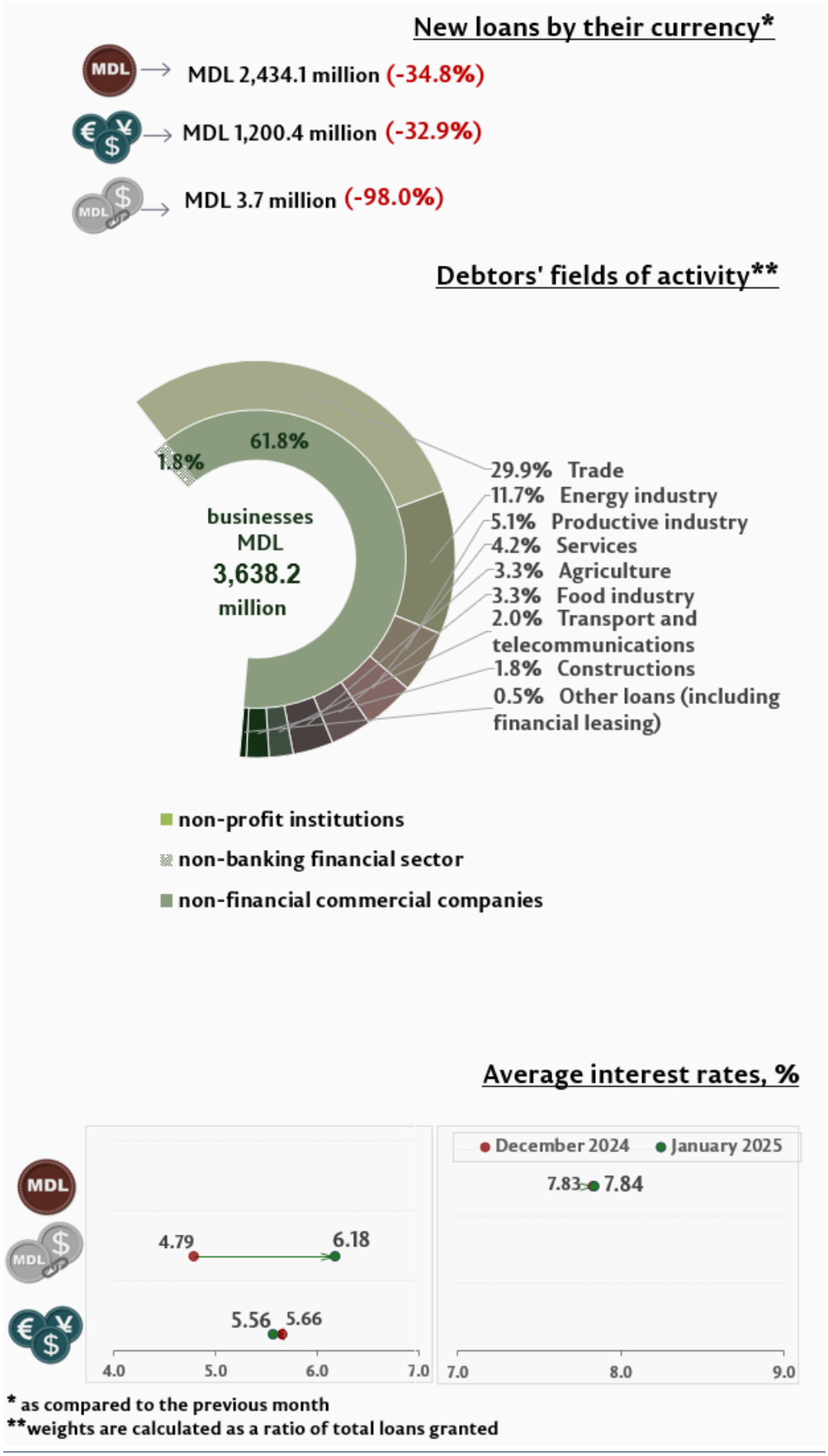
The average interest rate on consumer loans granted in domestic currency decreased by 0.04 p.p. to the value of 10.53%. The average interest rate on loans granted in domestic currency to acquire real estate increased by 0.05 p.p. to the value of 7.04%.

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 loans[2] decreased significantly by 98.0%.

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

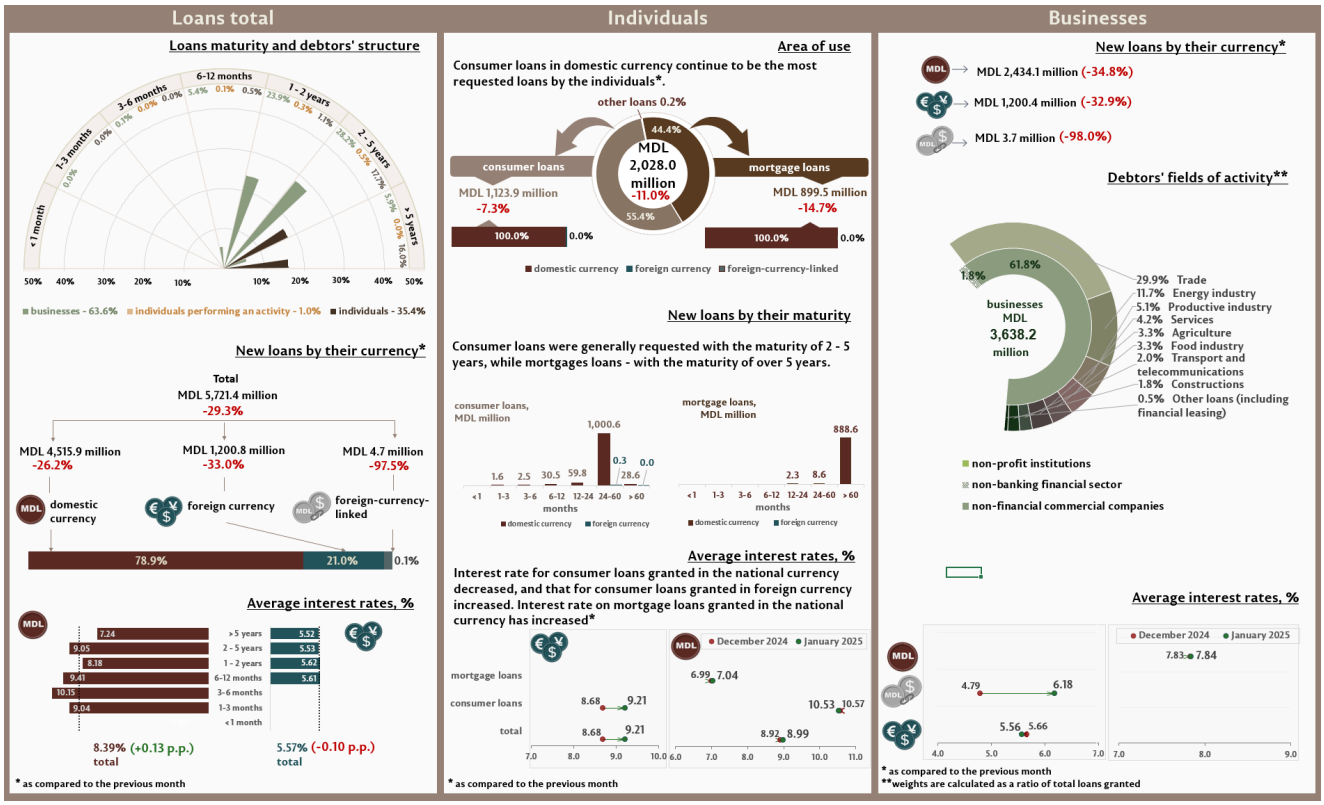
The average interest rate on domestic currency loans granted to businesses increased by 0.01 p.p., reaching 7.84%. The average interest rate on foreign currency loans decreased by 0.10 p.p. to the value of 5.56%.

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



[3]

infographic [4]:



[4]

Developments in DEPOSITS markets in January 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 reported information according to the Instructions on the preparation manner and presenting reports on the interest rates applied by the Moldovan banks, approved by the Decision of the Executive Board of NBM no.331/2016. The notions and terms used in the press release, especially new loans, legal entities, individuals and individuals that practice the activity have got a well-defined meaning in the contracted Instruction.

2. Loans attached to the currency rate represent loans whose balances, according to the conditions established in the corresponding contracts concluded by the bank, change depending on the evolution of the Moldovan leu exchange rate against the currency to which they are attached.

***Note**: In the infographics the aggregated data may not correspond exactly to the sum of components because of the mathematical rounding.*

Vezi și

Tag-uri

loans [8]

average rate [9]

loan market [10]

loan [11]

interest rate [12]

loan interest's rate [13]

interests' rate [14]

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Legături conexe:

[1] https://www.bnm.md/files/Infographic 1_ Development in new granted loans_01-2025.png [2] https://www.bnm.md/files/Infographic 2_ New loans granted to individuals 2025-01.png [3] https://www.bnm.md/files/Infographic 3_ New loans granted to businesses 2025-01.png [4] https://www.bnm.md/files/Graphic visualization_en_01_2025_1.png [5] https://www.bnm.md/en/content/developments-deposits-market-january-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/ro/search?hashtags[0]=loans [9] https://www.bnm.md/ro/search?hashtags[0]=average rate [10] https://www.bnm.md/ro/search?hashtags[0]=loan market [11] https://www.bnm.md/ro/search?hashtags[0]=loan [12] https://www.bnm.md/ro/search?hashtags[0]=interest rate [13] https://www.bnm.md/ro/search?hashtags[0]=loan interest's rate [14] https://www.bnm.md/ro/search?hashtags[0]=interests' rate