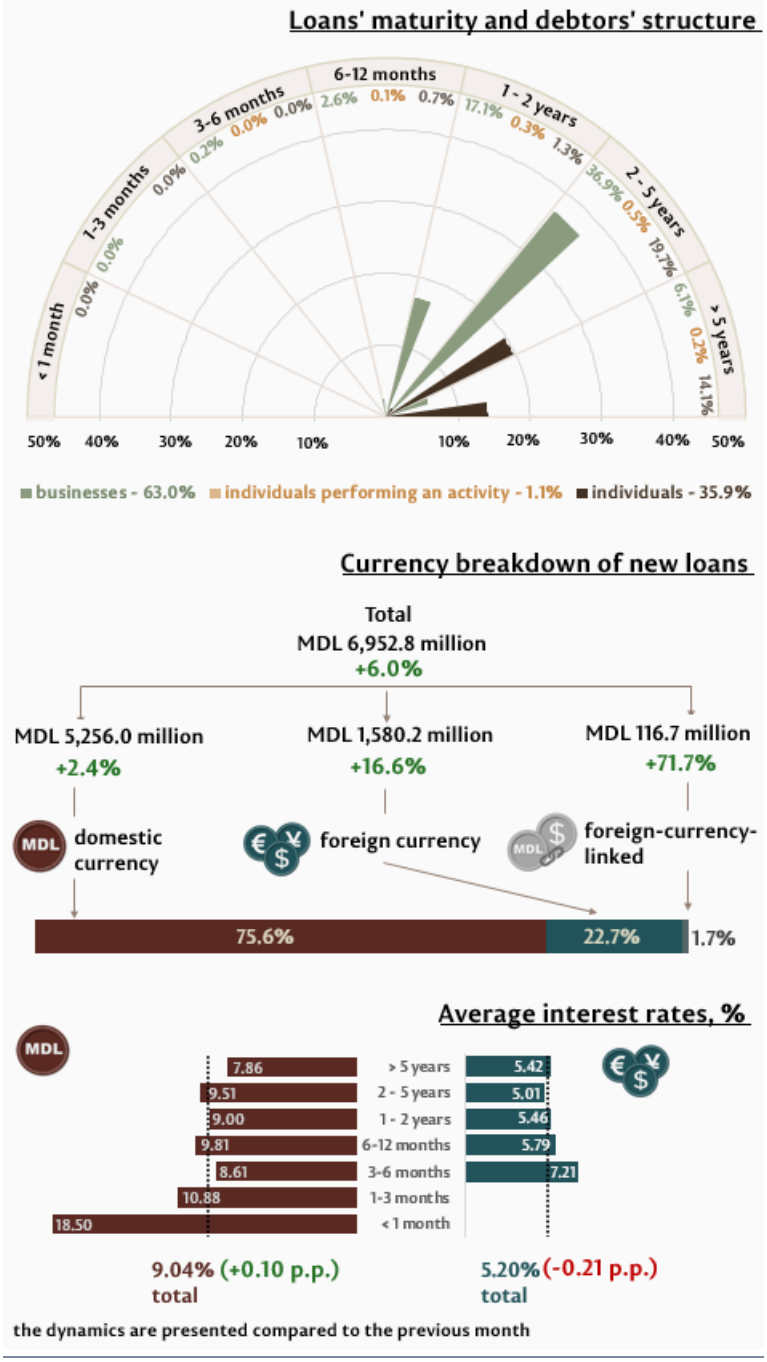
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18.07.2025

Developments in the Bank LOAN Market in June 2025

In June 2025, new granted loans[1] amounted to MDL 6,952.8 million, increasing by 6.0% compared to May 2025 (Infographic 1). The largest share (75.6%) represents domestic currency loans, which totalled MDL 5,256.0 million, increasing by 2.4% as compared to the previous month.

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



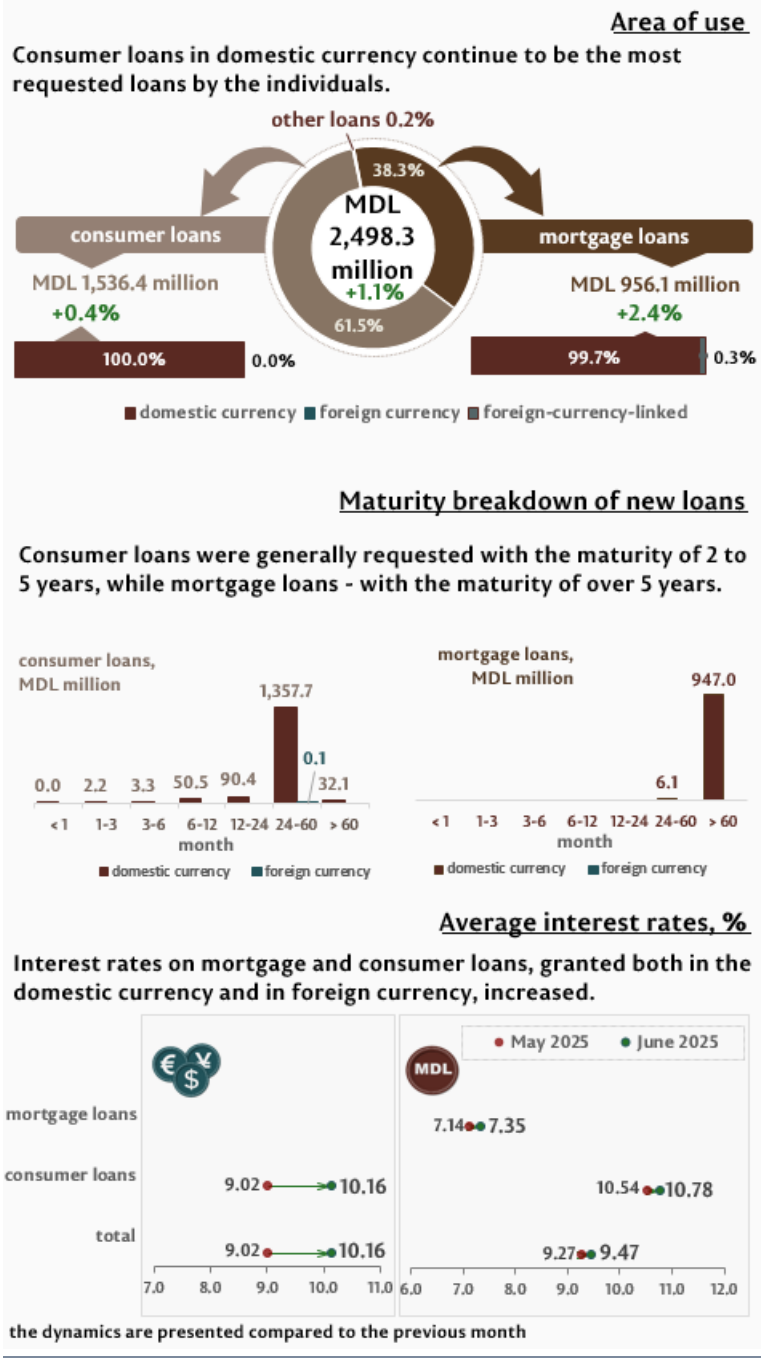
[1]

In terms of maturity, loans with maturity ranging from 2 to 5 years recorded the highest demand, having a share of 57.2% in the total amount of granted loans. The share of these loans granted to businesses represented 36.9% of the total amount of granted loans.

The average nominal interest rate on new domestic currency loans as compared to the previous month increased by 0.10 percentage points (p.p.) to the value of 9.04%, while the average interest rate on foreign currency loans decreased by 0.21 p.p. to the value of 5.20%.

In June 2025, individuals contracted new loans in total amount of MDL 2,498.3 million, increasing by 1.1% as compared to the previous month, the largest share (61.5%) representing consumer loans (Infographic 2). The largest part of consumer loans granted to individuals (MDL 1,357.7 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 38.3% of total new granted loans to individuals and were granted mainly in domestic currency.

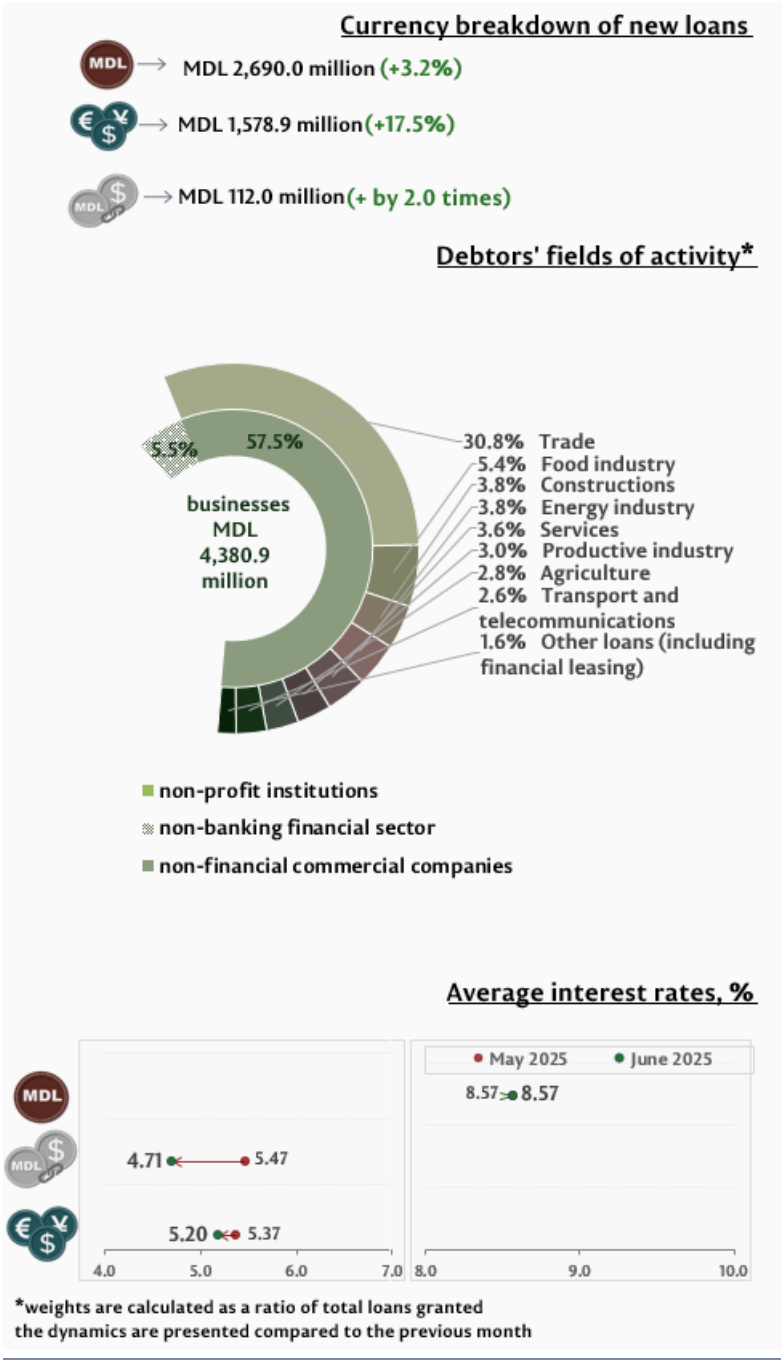
The average interest rate on consumer loans granted in domestic currency increased by 0.24 p.p. to the value of 10.78%. The average interest rate on loans granted in domestic currency to acquire real estate increased by 0.21 p.p. to the value of 7.35%.

Compared to the previous month, businesses requested by 3.2% more new loans in domestic currency (Infographic 3). The volume of loans in foreign currency increased by 17.5%, while the volume of foreign-currency-linked loans increased by 2.0 times.

The majority (91.3%) of total new loans granted to businesses was contracted by non-financial commercial companies. They contracted 57.5% of the total new loans granted in June 2025.

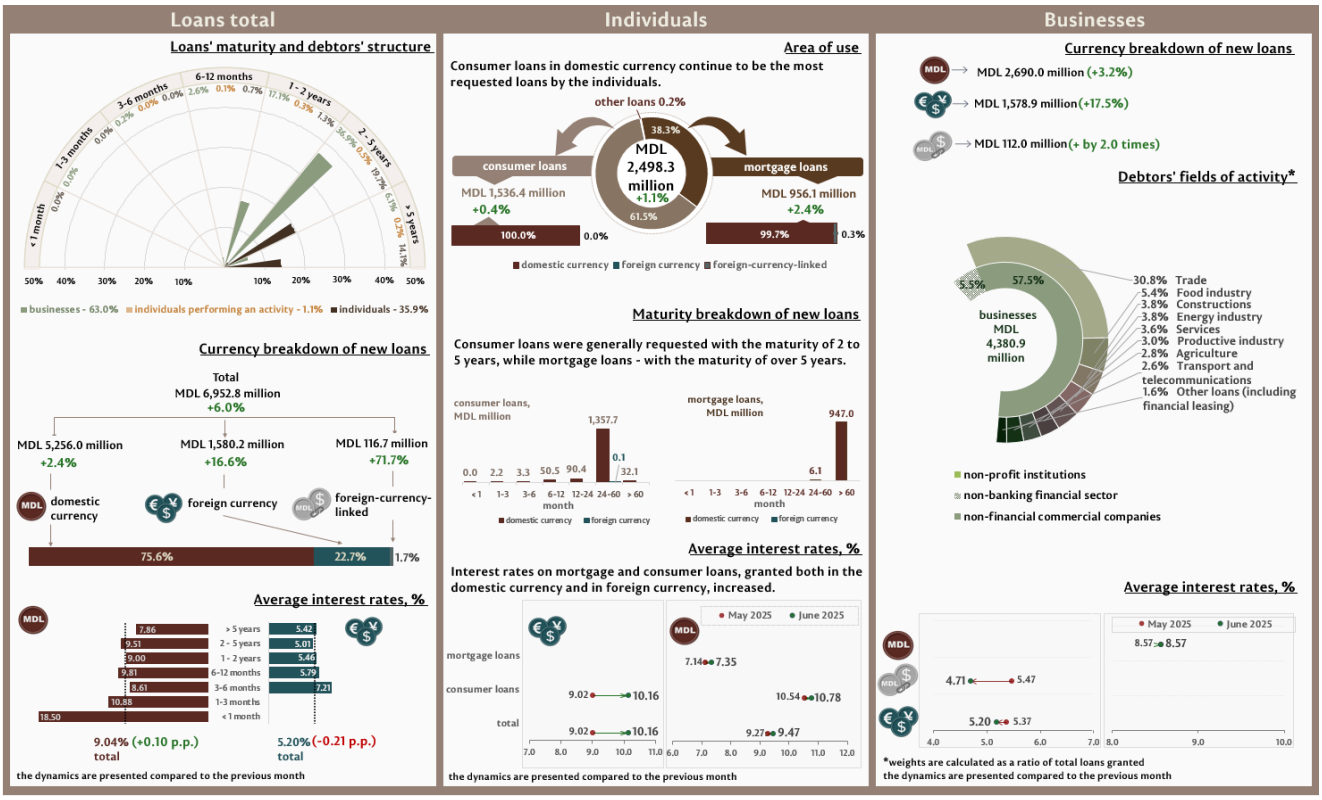
The average interest rate on domestic currency loans granted to businesses remained at the level of 8.57%. The average interest rate on foreign currency loans decreased by 0.17 p.p. to the value of 5.20%.

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



[3]

infographic [4]:



[4]

Developments in DEPOSITS markets in June 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 Instruction on the compilation and dissemination reports regarding the interest rates applied by the Moldovan banks, approved by the Decision of the Executive Board of the 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.*

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]

Bank Loan Market [15]

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Legături conexe:

[1] https://www.bnm.md/files/Infographic 1_ Developments in new granted loans_06-2025.png [2] https://www.bnm.md/files/Infographic 2_ Newly loans granted to individuals 2025-06.png [3] https://www.bnm.md/files/Infographic 3_ Newly loans granted to businesses 2025-06.png [4] https://www.bnm.md/files/Graphic visualization_en_06_2025.png [5] https://www.bnm.md/en/content/developments-deposits-market-june-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 [15] https://www.bnm.md/ro/search?hashtags[0]=Bank Loan Market