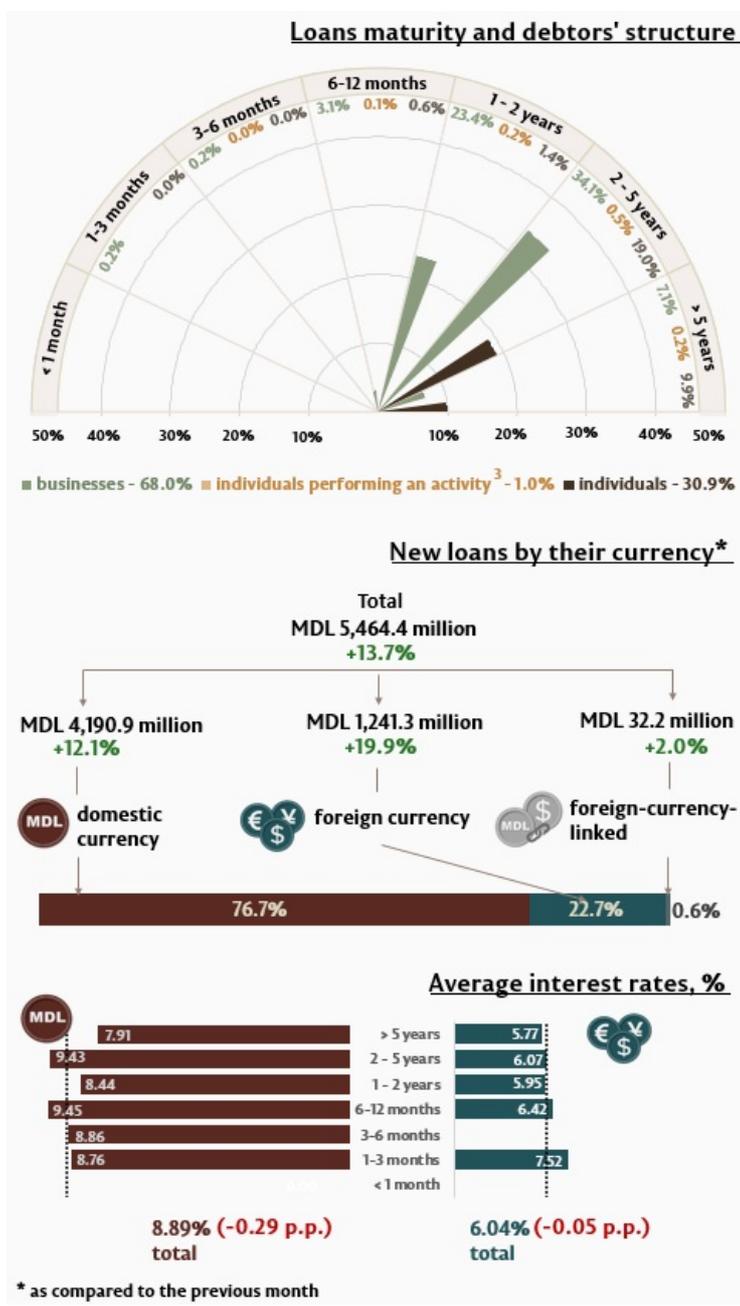


19.07.2024

Developments in LOANS market in June 2024

In June 2024, new loans extended¹ (Infographic 1) amounted to MDL 5,464.4 million, increasing by 13.7% compared to May 2024. The largest share (76.7%) represents domestic currency loans, which tot allled MDL 4,190.9 million, increasing by 12.1% as compared to the previous month.

Infographic 1. Development in new extended loans²



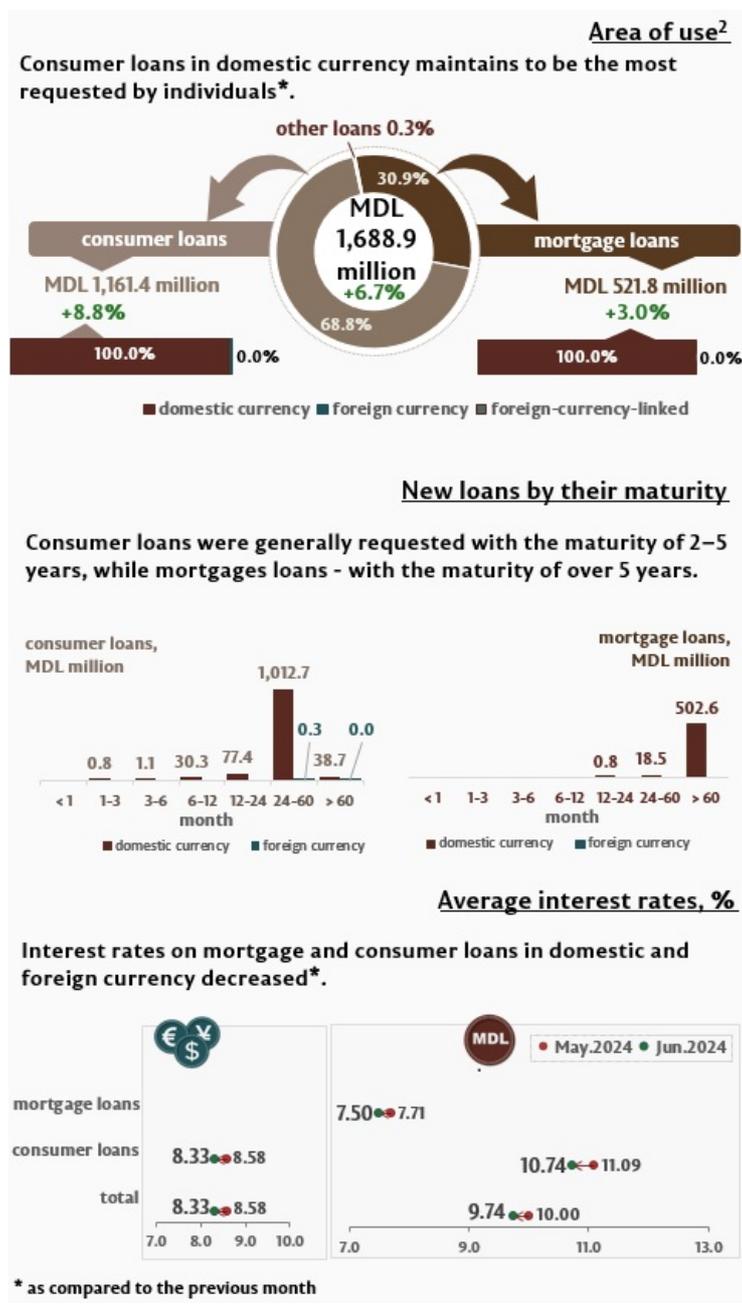
In terms of maturity, loans with maturity ranging from 2 to 5 years recorded the highest demand, having a share of 53.5% in the total amount of extended loans. The share of these loans extended to businesses represented for 34.1% in the total

amount of extended loans.

The average nominal interest rate on new domestic currency loans as compared to the previous month decreased by 0.29 percentage points to the value of 8.89%, while the average interest rate on foreign currency loans decreased by 0.05 percentage points to the value of 6.04%.

In June 2024, individuals contracted new loans (Infographic 2) in total amount of MDL 1,688.9 million, increasing by 6.7% as compared to the previous month, the largest share (68.8%) representing consumer loans. The largest part of these loans (MDL 1,012.7 million) was extended in domestic currency with a maturity ranging from 2 to 5 years.

Infographic 2. New loans extended to individuals



Mortgage loans represents 30.9% of total loans extended to individuals and were extended only in domestic currency.

The average interest rate on consumer loans extended in domestic currency decreased by 0.35 percentage points to the value of 10.74%, while the average interest rate on loans granted in domestic currency to acquire real estate decreased by 0.21 percentage points to the value of 7.50%.

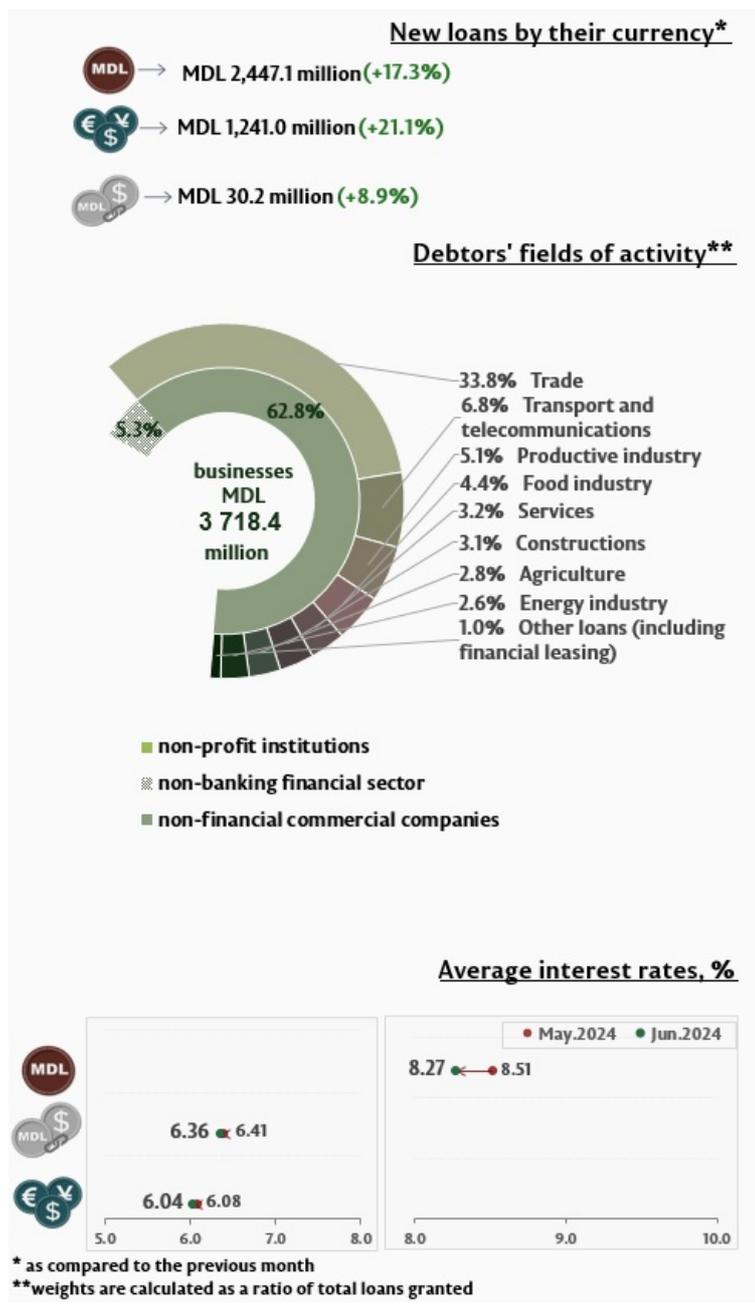
Compared to the previous month (Infographic 3), businesses requested more loans in domestic currency (+17.3%). The

volume of loans in foreign currency increased by 21.1%, while the volume of foreign-currency-linked loans⁴ increased by 8.9%.

Non-financial commercial companies contracted the largest share (62.8%) of new extended loans.

The average interest rate on domestic currency loans extended to businesses decreased by 0.24 percentage points, reaching 8.27%. At the same time, the average interest rate on foreign currency loans decreased by 0.04 percentage points to the value of 6.04%.

Infographic 3. New loans extended to businesses²



infografic ^[4]:

Смотрите также

Метки

[loans](#) ^[8]

[average rate](#) ^[9]

[loan market](#) ^[10]

[loan](#) ^[11]

Источник УРЛ:

<http://www.bnm.md/ru/node/67521>

Ссылки по теме:

[1] http://www.bnm.md/files/Infografic_1_Total_credite_3.png [2] http://www.bnm.md/files/Infografic_2_Fizice_credite_3.png [3] http://www.bnm.md/files/Infografic_3_Juridice_credite_3.png [4] http://www.bnm.md/files/Infografic_4.png [5] <http://www.bnm.md/en/content/developments-deposits-market-june-2024> [6] <http://www.bnm.md/bdi/pages/reports/dpmc/DPMC8.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/ru/search?hashtags\[0\]=loans](http://www.bnm.md/ru/search?hashtags[0]=loans) [9] [http://www.bnm.md/ru/search?hashtags\[0\]=average rate](http://www.bnm.md/ru/search?hashtags[0]=average%20rate) [10] [http://www.bnm.md/ru/search?hashtags\[0\]=loan market](http://www.bnm.md/ru/search?hashtags[0]=loan%20market) [11] [http://www.bnm.md/ru/search?hashtags\[0\]=loan](http://www.bnm.md/ru/search?hashtags[0]=loan)