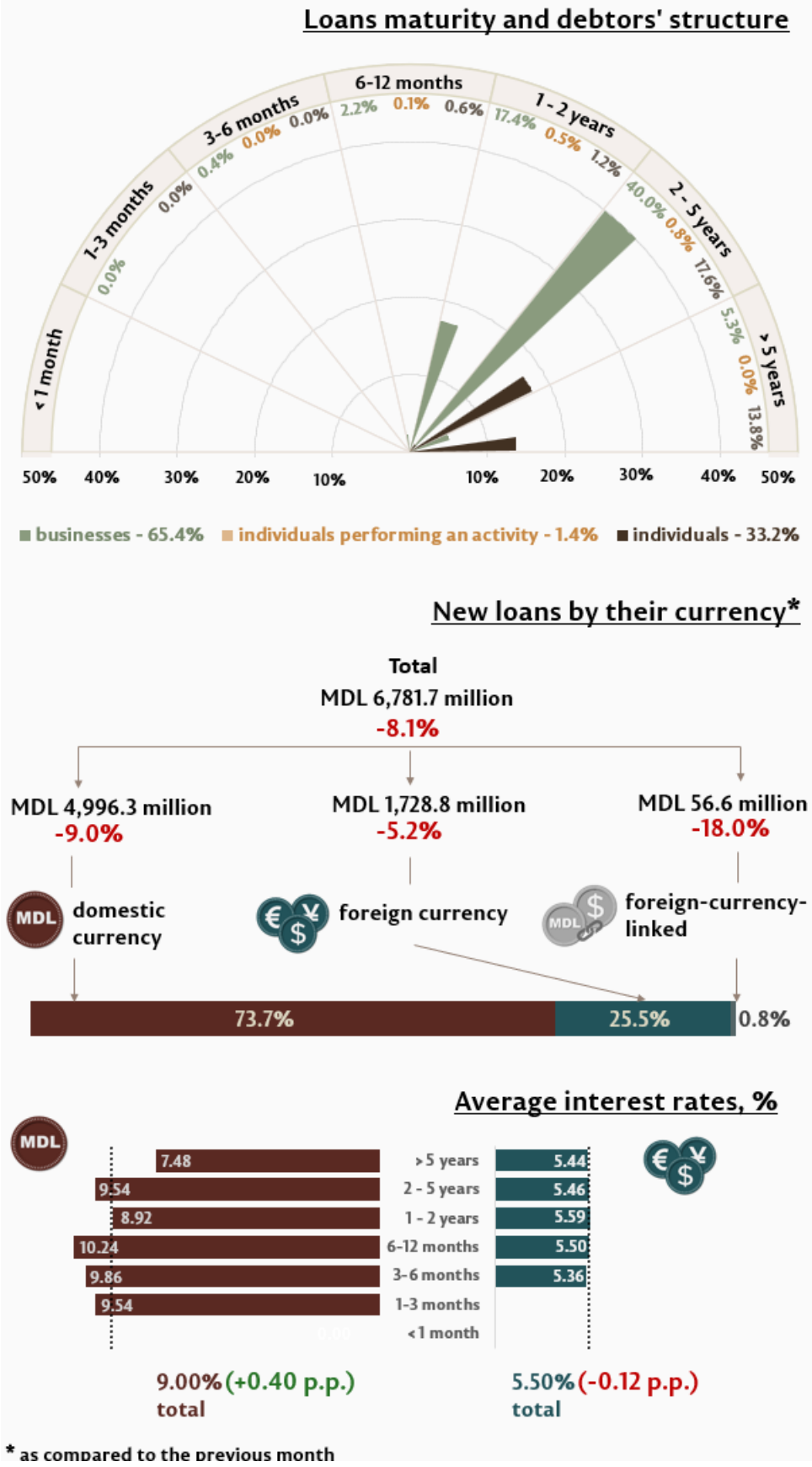
Published on (https://bnm.md)

20.05.2025

Developments in the Bank LOAN Market in April 2025

In April 2025, new granted loans[1] (Infographic 1) amounted to MDL 6,781.7 million, decreasing by 8.1% compared to March 2025. The largest share (73.7%) represents domestic currency loans, which totalled MDL 4,996.3 million, decreasing by 9.0% as compared to the previous month.

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



[1]

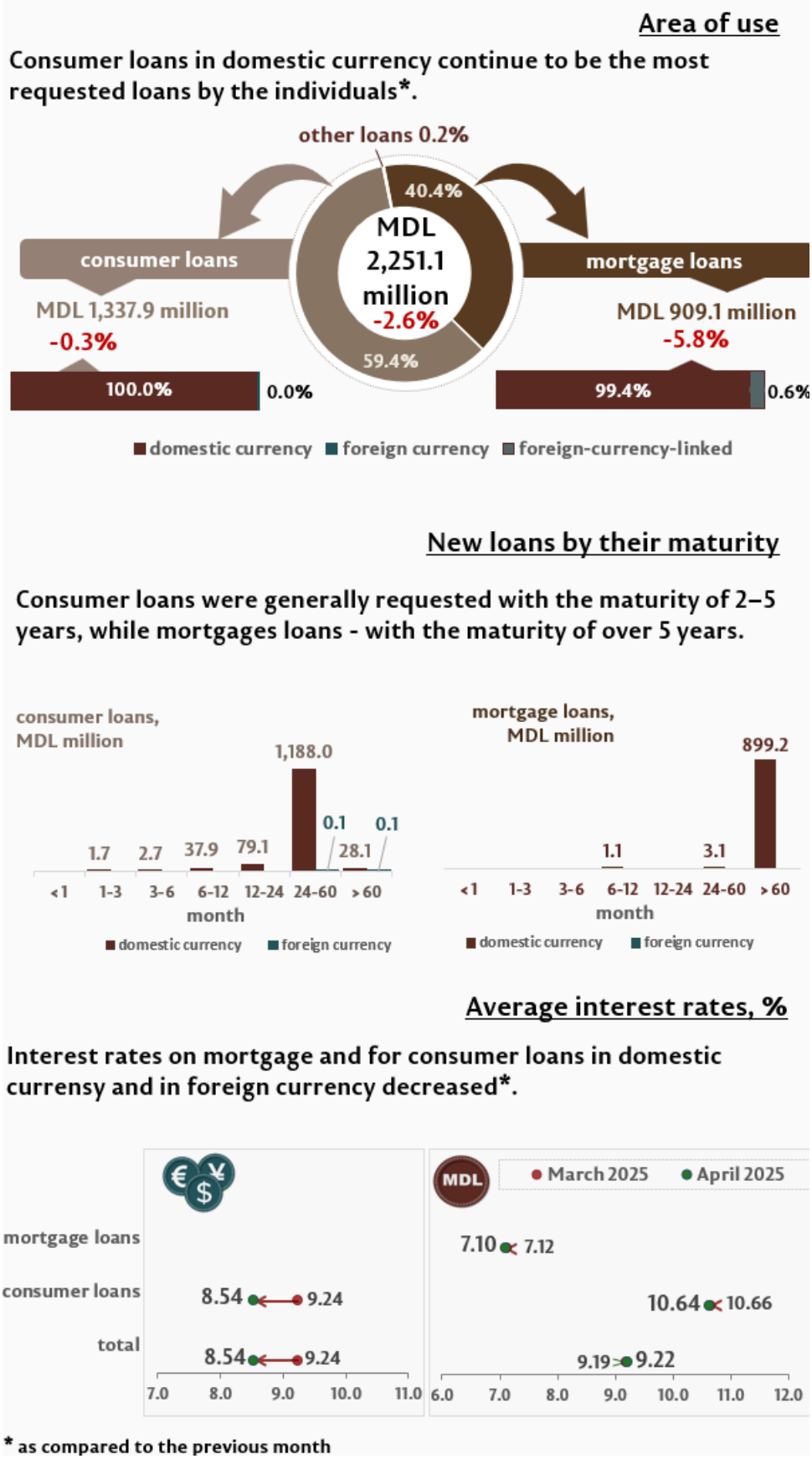
In terms of maturity, loans with maturity ranging from 2 to 5 years recorded the highest demand, having a share of 58.5% in the total amount of granted loans. The share of these loans granted to businesses represented 40.0% of the total amount of granted loans.

The average nominal interest rate on new domestic currency loans as compared to the previous month increased by 0.40 percentage points (p.p.) to the value of 9.00%, while the average interest rate on foreign

currency loans decreased by 0.12 p.p. to the value of 5.50%.

In April 2025, individuals contracted new loans (Infographic 2) in total amount of MDL 2,251.1 million, decreasing by 2.6% as compared to the previous month, the largest share (59.4%) representing consumer loans. The largest part of consumer loans granted to individuals (MDL 1,188.0 million) was granted in domestic currency with a maturity ranging from 2 to 5 years.

Infographic 2. **New loans granted to individuals**



[2]

Mortgage loans represent a share of 40.4% of total new granted loans to individuals and were granted only in domestic currency.

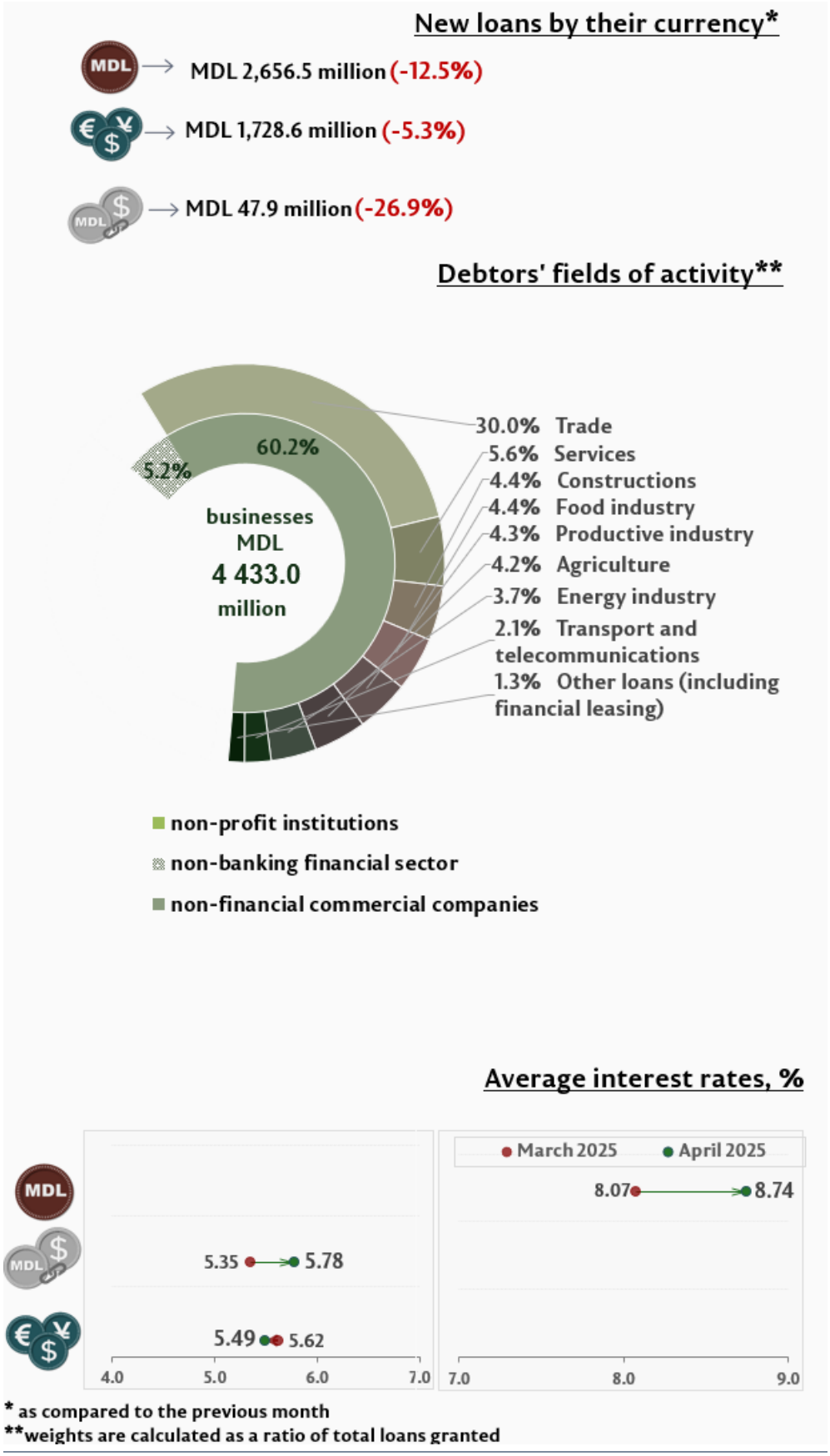
The average interest rate on consumer loans granted in domestic currency decreased by 0.02 p.p. to the value of 10.64%. The average interest rate on loans granted in domestic currency to acquire real estate decreased by 0.02 p.p. to the value of 7.10%.

Compared to the previous month (Infographic 3), in the reference month businesses requested by 12.5% less new loans in national currency . The volume of new loans in foreign currency decreased by 5.3%, and that of new foreign-currency-linked loans by 26.9%.

Non-financial commercial companies contracted the largest share (60.2%) of new granted loans.

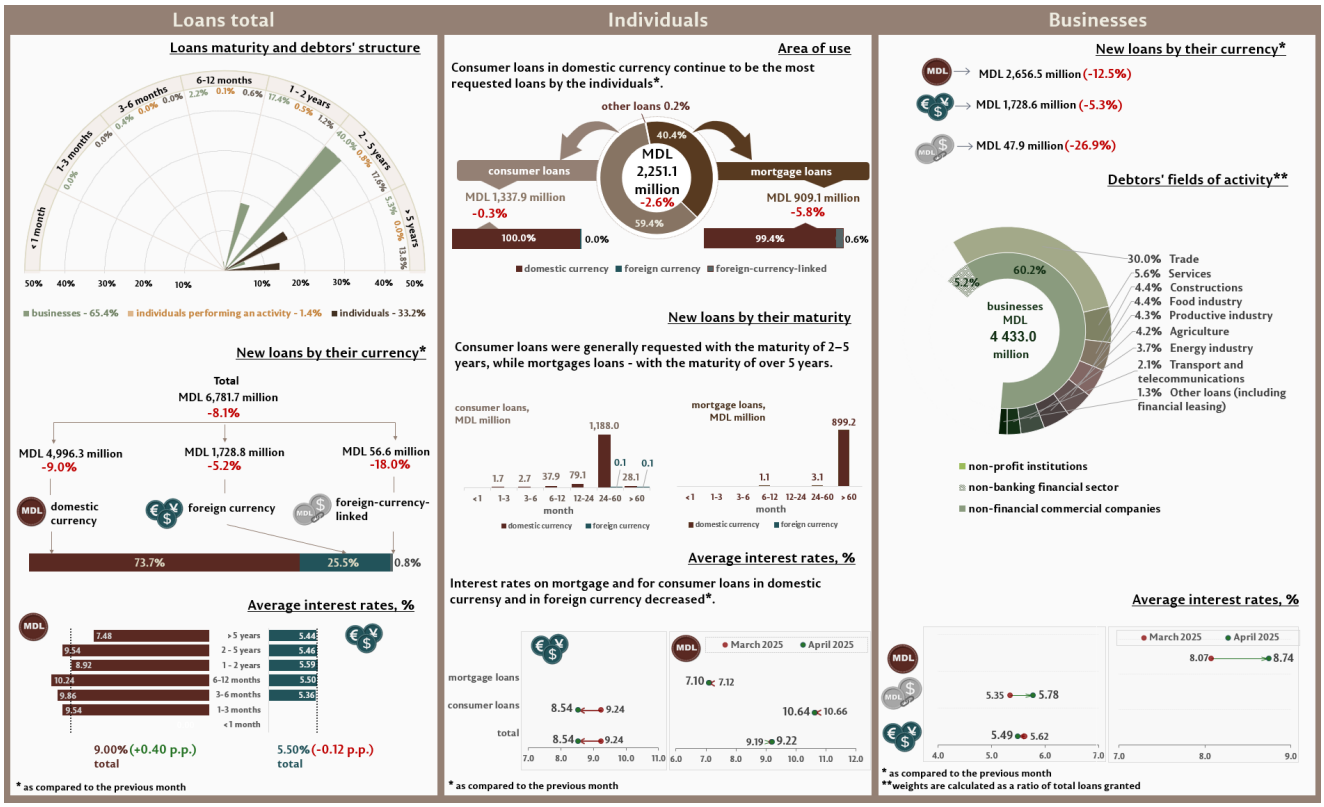
The average interest rate on domestic currency loans granted to businesses increased by 0.67 p.p., reaching 8.74%. The average interest rate on foreign currency loans decreased by 0.13 p.p. to the value of 5.49%.

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



[3]

infographic [4]:



[4]

Developments in DEPOSITS markets in April 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.*

See also

Tags

loans [8]

average rate [9]

loan market [10]

loan [11]

interest rate [12]

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Bank Loan Market [15]

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