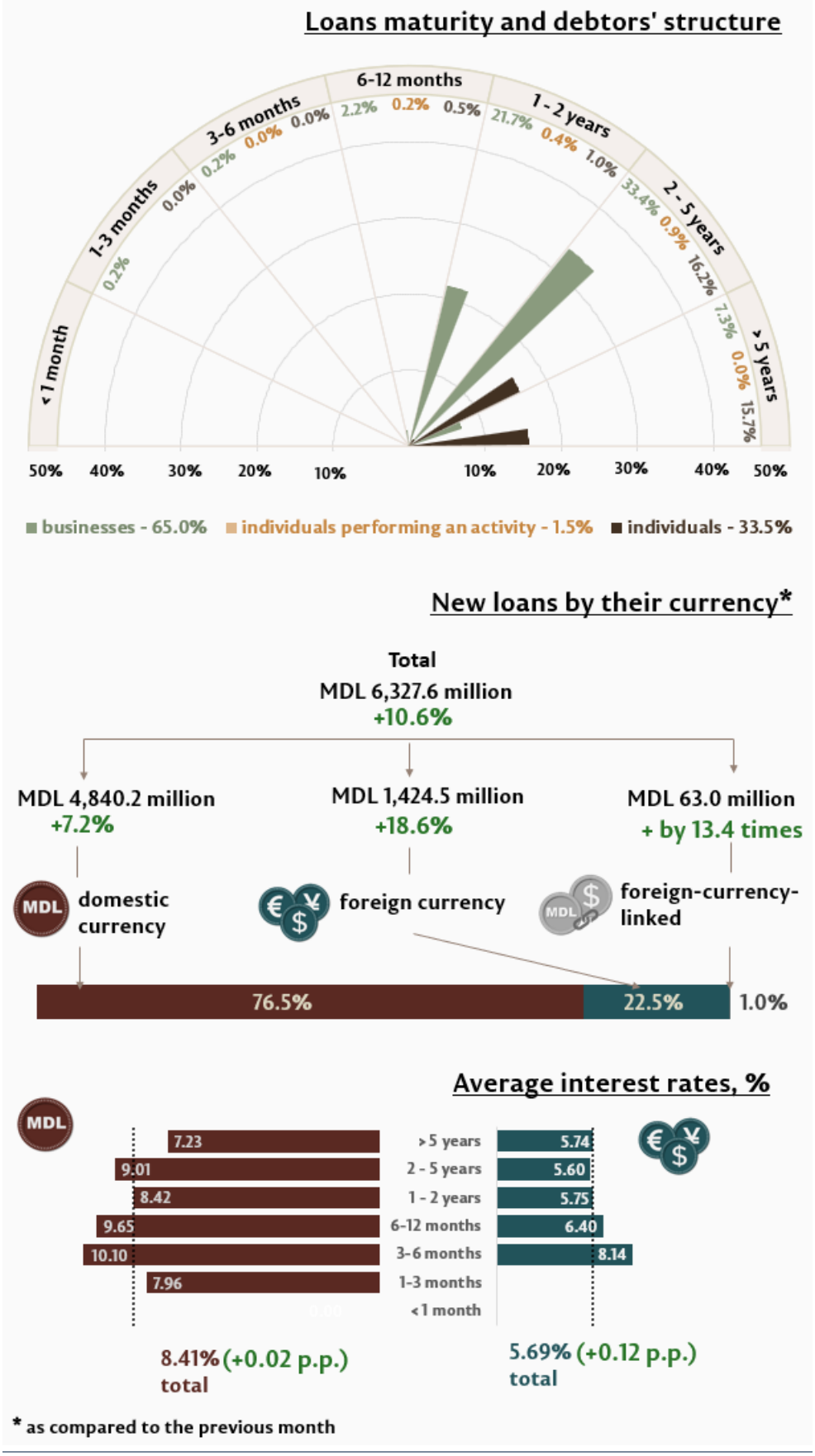
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20.03.2025

Developments in the Bank LOAN Market in February 2025

In February 2025, newly granted loans[1] (Infographic 1) amounted to MDL 6,327.6 million, increasing by 10.6% compared to January 2025. The largest share (76.5%) represents domestic currency loans, which totalled MDL 4,840.2 million, increasing by 7.2% as compared to the previous month.

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



[1]

In terms of maturity, loans with maturity ranging from 2 to 5 years recorded the highest demand, having a share of 50.5% in the total amount of granted loans. The share of these loans granted to businesses represented 33.4% 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 0.02 percentage points (p.p.) to the value of 8.41%, while the average interest rate on foreign

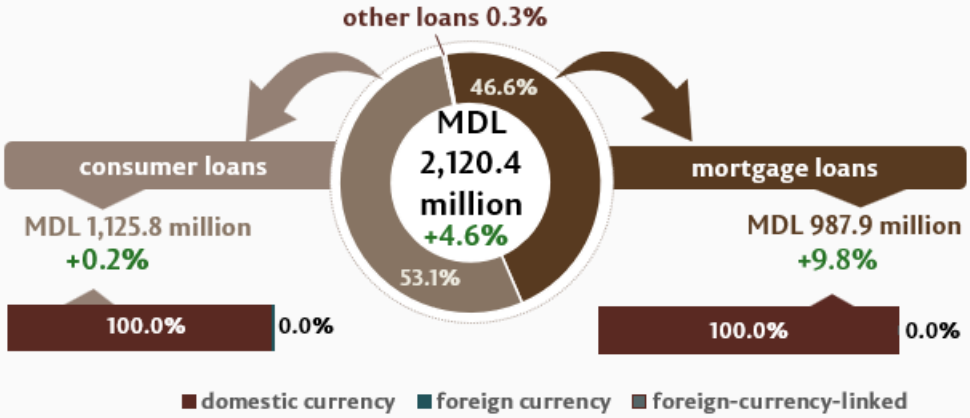
currency loans increased by 0.12 p.p. to the value of 5.69%.

In February 2025, individuals contracted new loans (Infographic 2) in total amount of MDL 2,120.4 million, increasing by 4.6% as compared to the previous month, the largest share (53.1%) representing consumer loans. The largest part of consumer loans granted to individuals (MDL 1,001.7 million) was granted in domestic currency with a maturity ranging from 2 to 5 years.

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

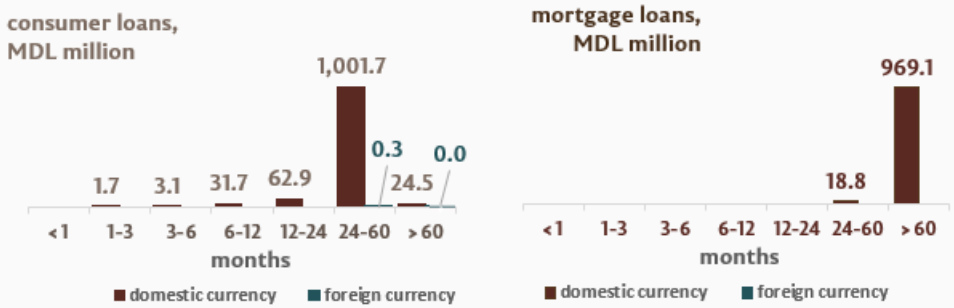
Area of use

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



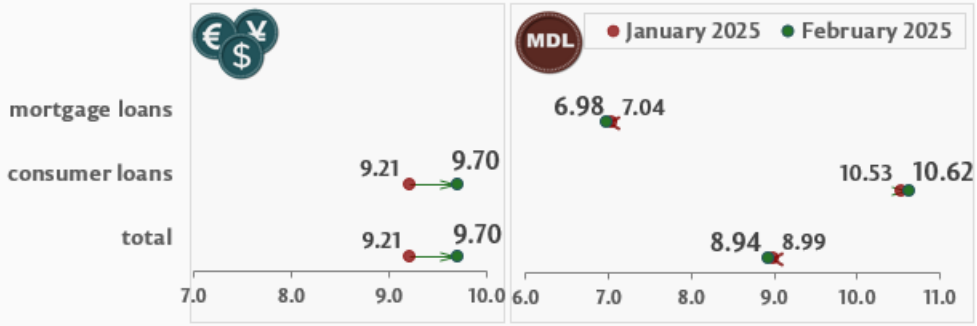
New loans by their maturity

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



* as compared to the previous month

[2]

Mortgage loans represent a share of 46.6% of total newly granted loans to individuals and were granted only in domestic currency.

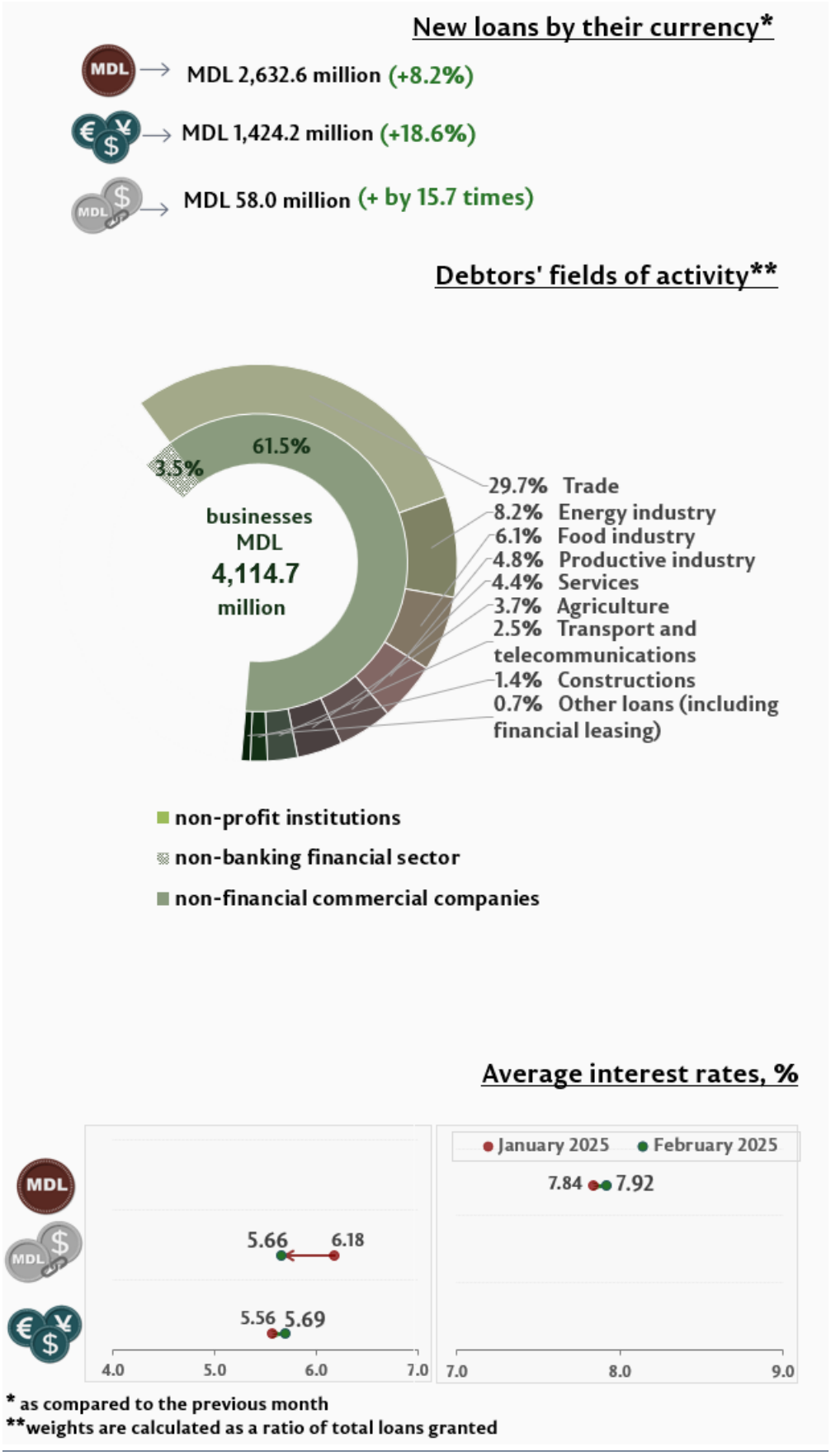
The average interest rate on consumer loans granted in domestic currency increased by 0.09 p.p. to the value of 10.62%. The average interest rate on loans granted in domestic currency to acquire real estate decreased by 0.06 p.p. to the value of 6.98%.

In February 2025 (Infographic 3), businesses contracted new loans in the total amount of MDL 4,114.7 million, recording an increase of 13.1% compared to the previous month. The volume of loans in national currency increased by 8.2%, loans in foreign currency increased by 18.6%, while the volume of foreign-currency-linked loans[2] increased by 15.7 times.

Non-financial commercial companies contracted the largest share (61.5%) of newly granted loans.

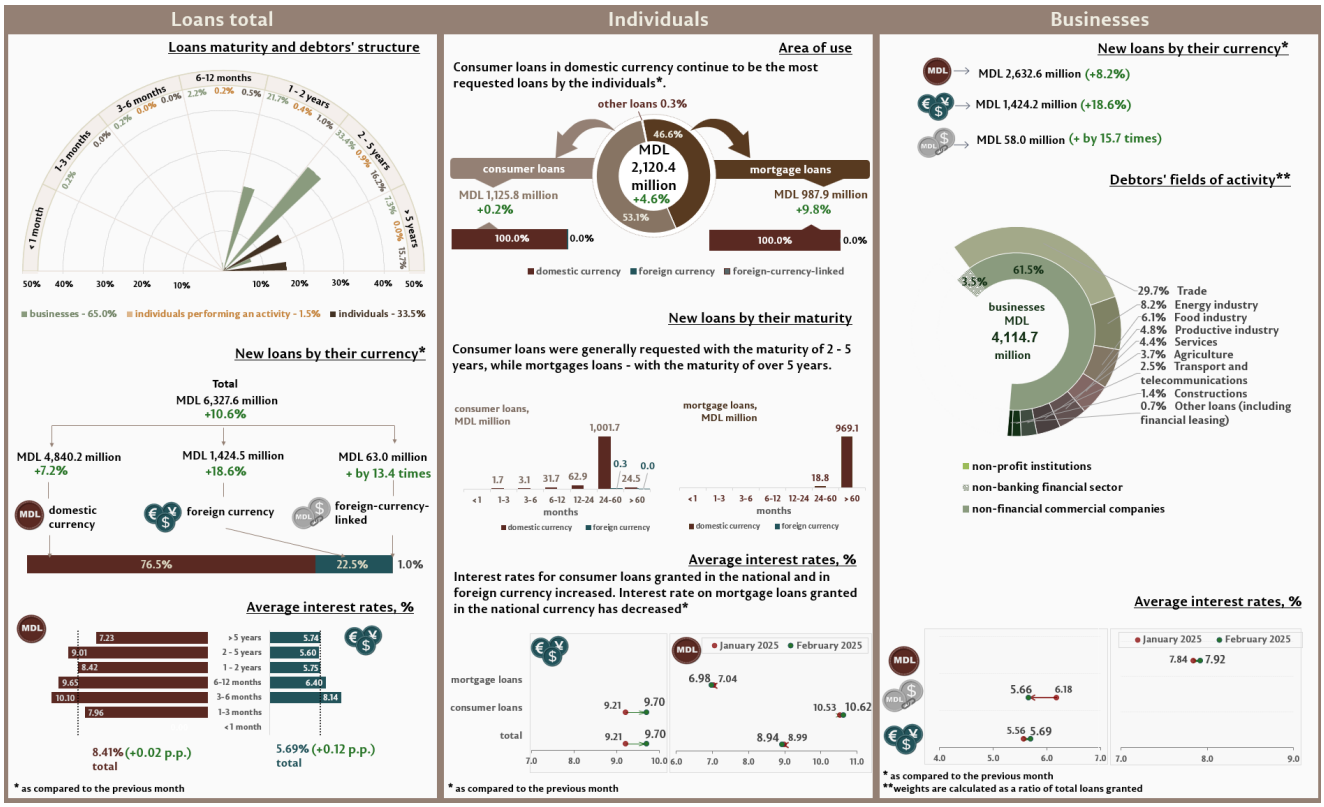
The average interest rate on domestic currency loans granted to businesses increased by 0.08 p.p., reaching 7.92%. The average interest rate on foreign currency loans increased by 0.13 p.p. to the value of 5.69%.

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



[3]

infographic [4]:



[4]

Developments in DEPOSITS markets in February 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

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average rate [9]

loan market [10]

loan [11]

interest rate [12]

loan interest's rate [13]

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