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Developments in the Bank LOAN Market in February 2026

New loans[1] granted in February 2026 amounted to MDL 6,722 million, of which 67.8% were contracted by businesses and individuals engaged in economic activities and 32.2% by individuals.

The volume of new loans granted to businesses and individuals engaged in economic activities and the corresponding nominal interest rates are presented in the table below.

Businesses and individuals engaged in economic activities	Nominal interest rate and lending volume	
	Domestic currency	Foreign currency
New loans granted to non-financial corporations	8.16% MDL 2,491 million	4.97% MDL 1,443 million
New loans granted to non-banking financial sector	8.02% MDL 245 million	5.48% MDL 162 million
New loans granted to individuals engaged in economic activities	10.29% MDL 106 million	5.00% MDL 0.4 million

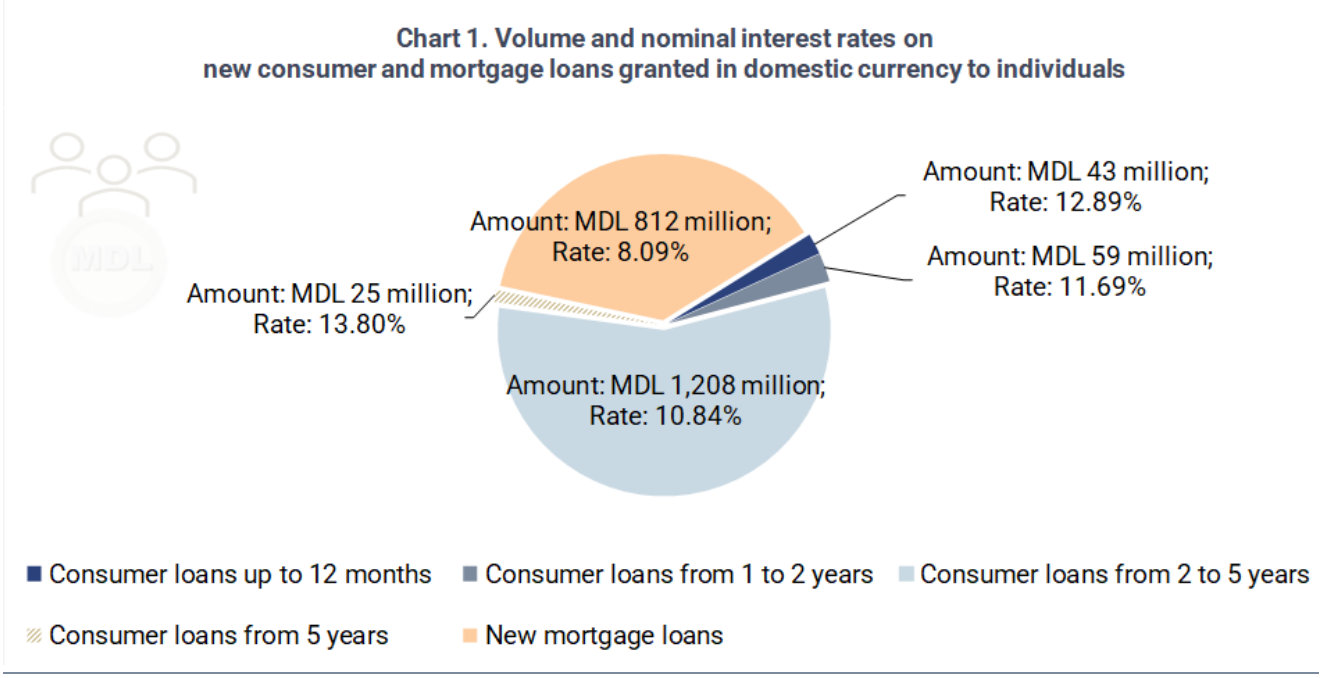
[1]

The volume of new loans granted to individuals and the nominal interest rates are reflected in the table below.

Individuals	Nominal interest rate and lending volume	
	Domestic currency	Foreign currency
New mortgage loans	8.09% MDL 812 million	-
New consumer loans	11.00% MDL 1,336 million	9.47% MDL 0.1 million

[2]

In the reference month, individuals contracted loans predominantly in domestic currency - their monthly volume and nominal interest rates are detailed in Chart 1.



[3]

Statistical data [4]

Instruction on the compilation and dissemination reports regarding the interest rates applied by the Moldovan banks, approved by the DEB of the NBM No 331/2016 [5]

Developments in Deposits market [6]

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1. The press release is made based on the data reported by banks according to the Instruction No 331/2016 on the compilation and dissemination reports regarding the interest rates applied by the Moldovan banks. The definitions used in the press release, especially the definitions of average rates, new loans, businesses and individuals have the meaning from the above-mentioned Instruction.

***Notă**: In the charts the aggregated data may not match the sum of components due to the mathematical rounding.*

See also

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