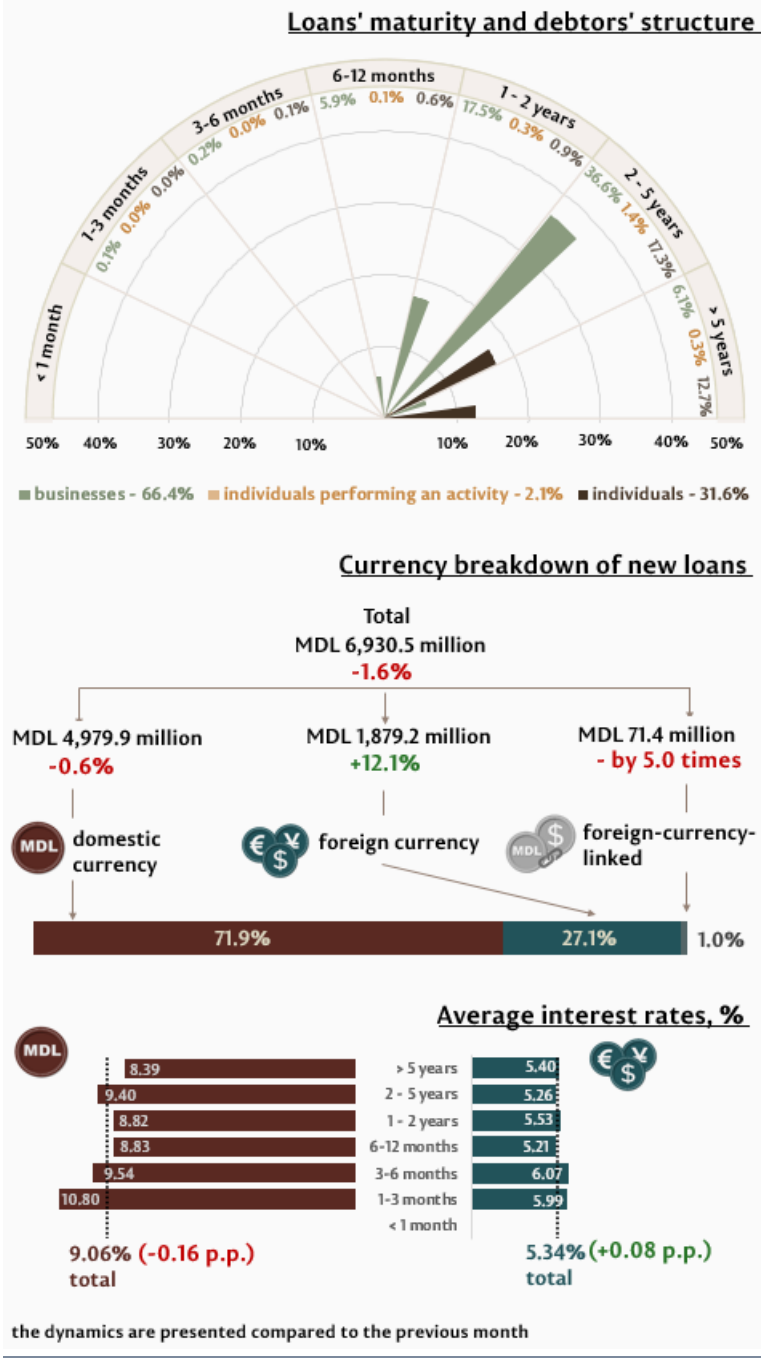
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Developments in the Bank LOAN Market in November 2025

In November 2025, new loans[1] granted amounted to MDL 6,930.5 million, decreasing by 1.6% as compared to the previous month (Infographic 1). Domestic currency loans represent 71.9% of the total granted loans, equal to MDL 4,979.9 million, decreasing by 0.6% as compared to October 2025.

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



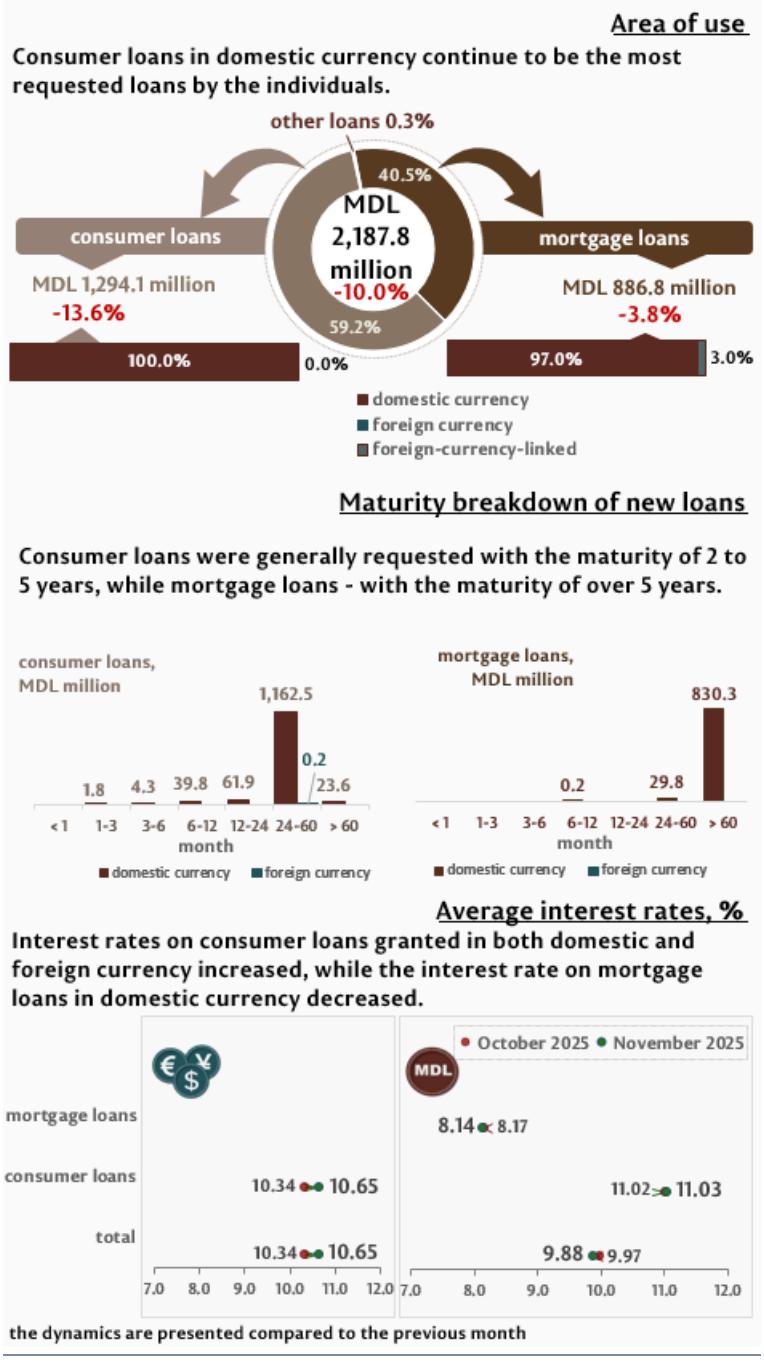
[1]

In terms of maturity, loans with maturity ranging from 2 to 5 years recorded the highest demand, having a share of 55.3% in the total amount of loans granted. The share of these loans granted to businesses represented 36.6% of the total amount of loans granted.

The average nominal interest rate on new domestic currency loans as compared to the previous month decreased by 0.16 percentage points (p.p.) to the value of 9.06%, while the average interest rate on foreign currency loans increased by 0.08 p.p. reaching 5.34%.

In November 2025, individuals contracted new loans amounting to MDL 2,187.8 million, decreasing by 10.0% as compared to the previous month, the largest share (59.2%) representing consumer loans (Infographic 2). The largest part of consumer loans granted to individuals (MDL 1,162.5 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 40.5% of the total new loans granted to individuals and were granted mainly in domestic currency.

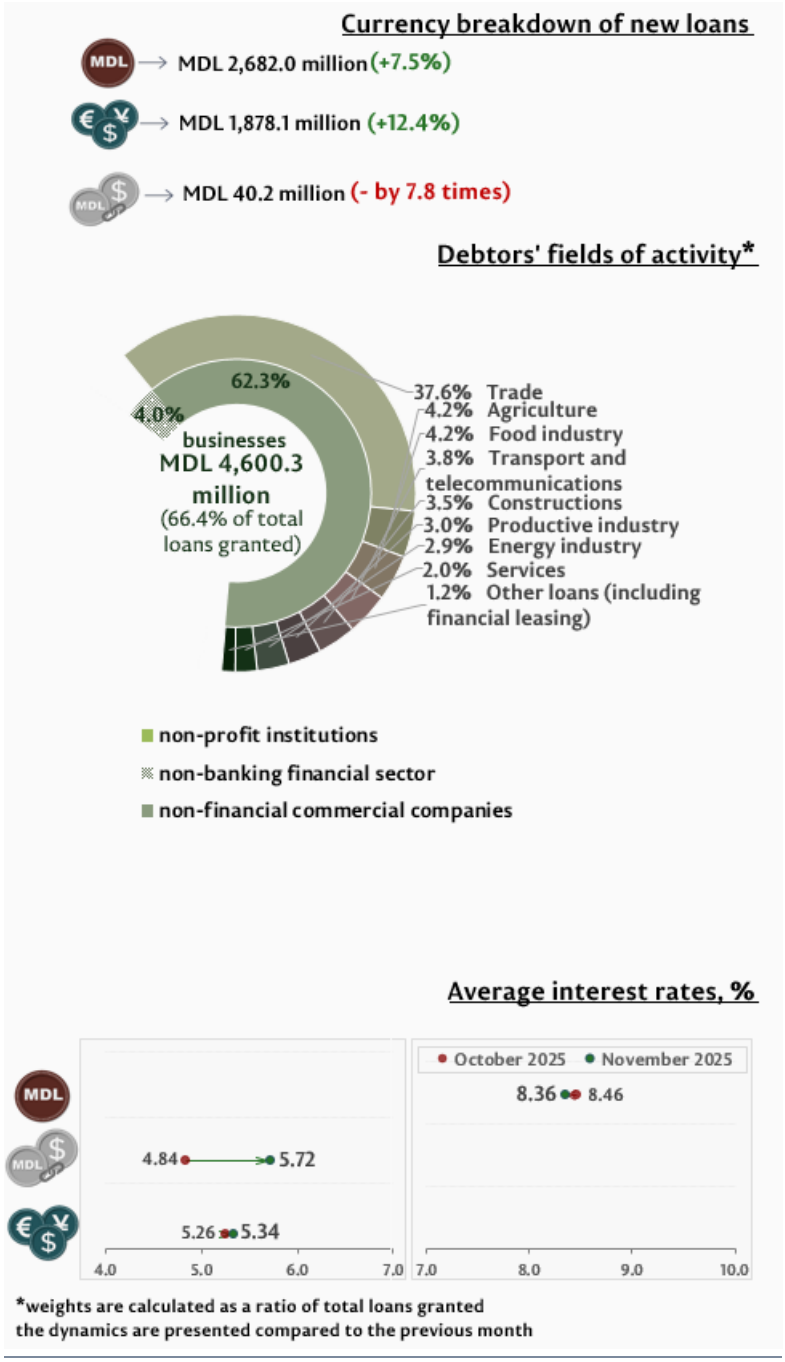
The average interest rate on consumer loans granted in domestic currency increased by 0.01 p.p. to 11.03%. The average interest rate on loans granted in domestic currency to acquire real estate decreased by 0.03 p.p. to 8.14%.

In the reference month, loans granted to businesses amounted to MDL 4,600.3 million, increasing by 2.7% compared to the previous month.

The majority (93.9%) of total new loans granted to businesses was contracted by non-financial commercial companies, which accounted for 62.3% of the total new loans granted in November 2025.

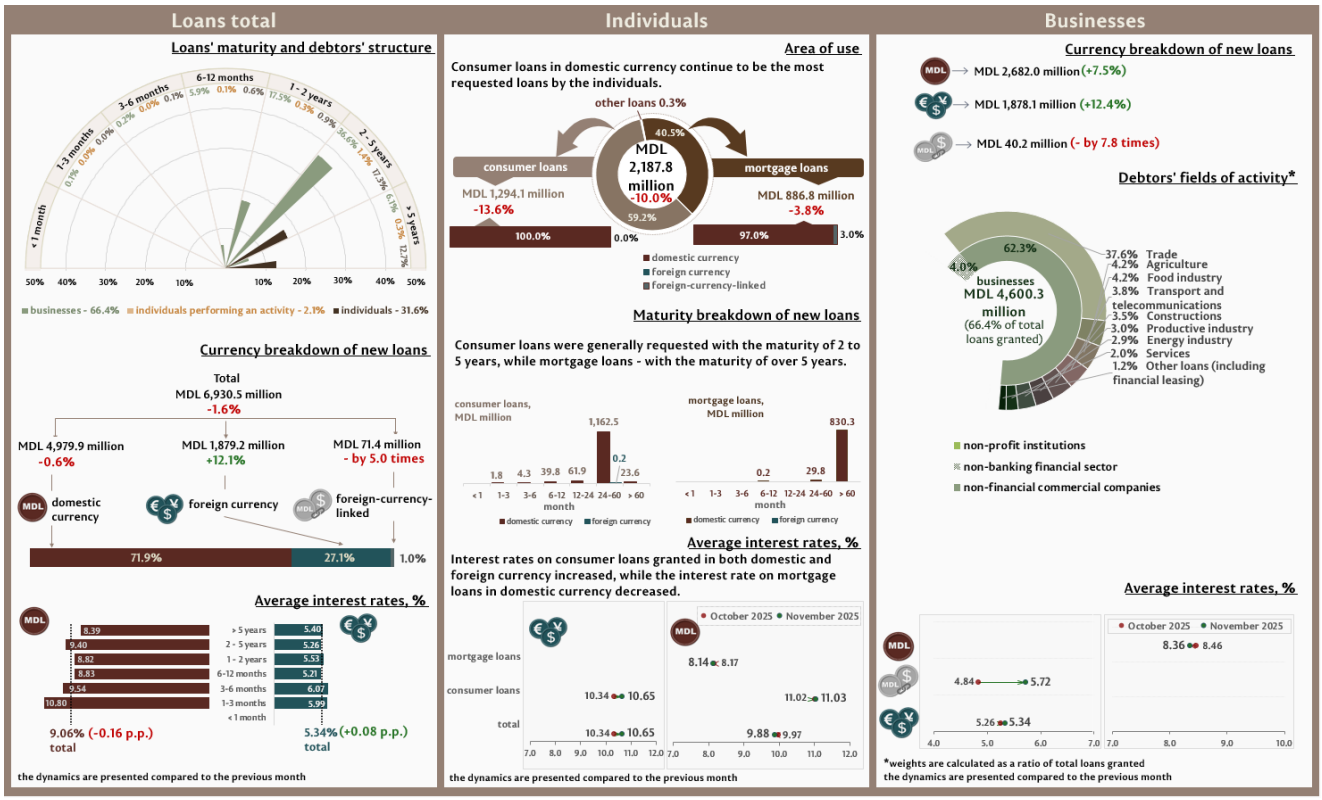
The average interest rate on domestic currency loans granted to businesses decreased by 0.10 p.p. to 8.36%. The average interest rate on foreign currency loans increased by 0.08 p.p. to 5.34%.

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



[3]

infographic [4]:



[4]

Developments in DEPOSITS markets in November 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.

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

See also

Tags

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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