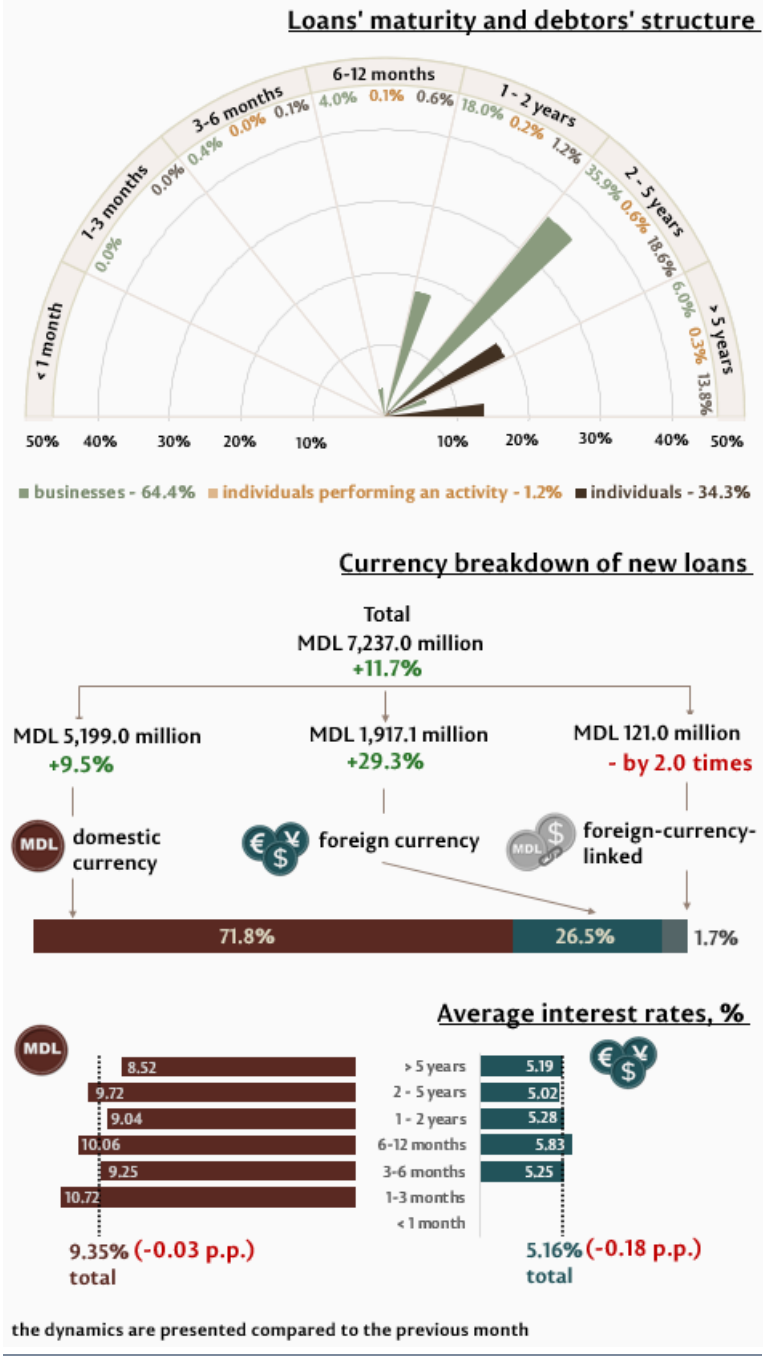
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Developments in the Bank LOAN Market in September 2025

In September 2025, new loans[1] granted amounted to MDL 7,237.0 million, increasing by 11.7% compared to the previous month (Infographic 1). Domestic currency loans represent 71.8% of the total granted loans, totalling to MDL 5,199.0 million, increasing by 9.5% as compared to August 2025.

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



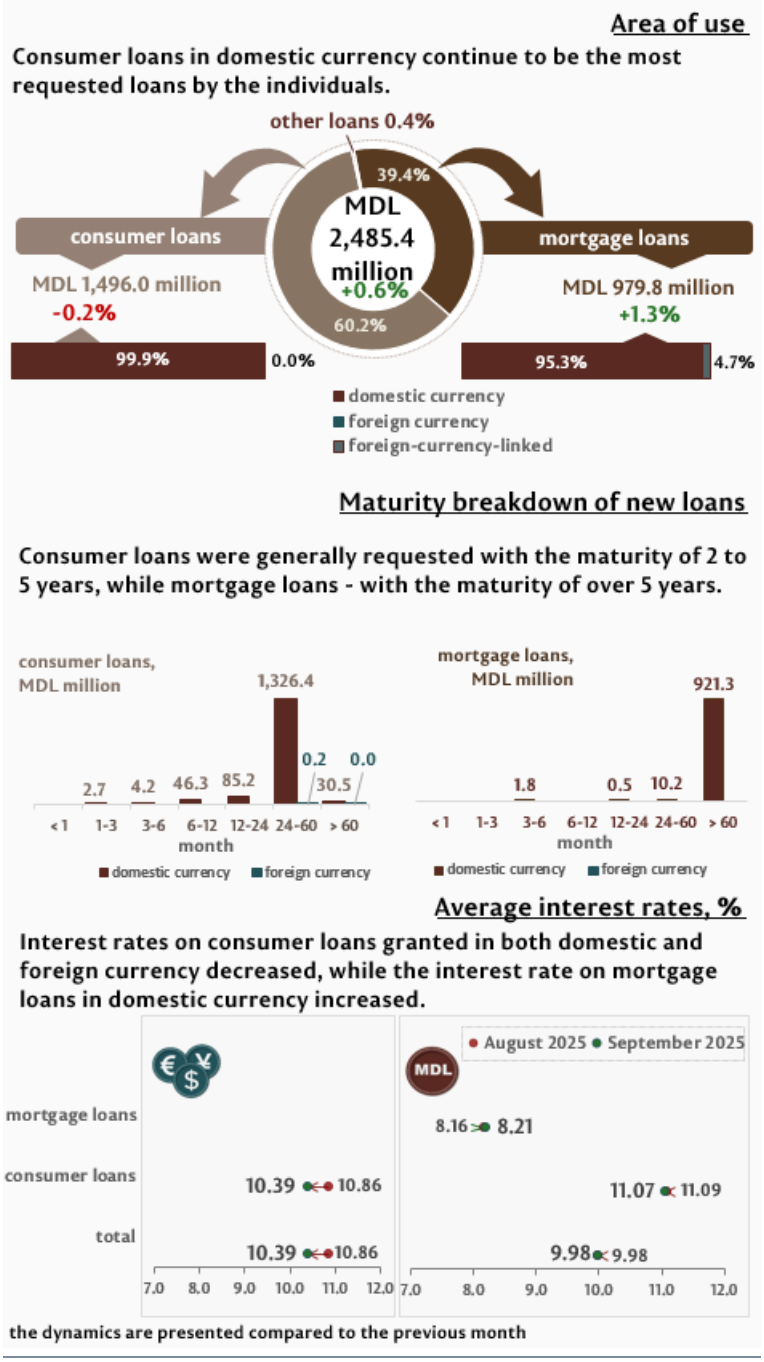
[1]

In terms of maturity, loans with maturity ranging from 2 to 5 years recorded the highest demand, having a share of 55.2% in the total amount of loans granted. The share of these loans granted to businesses represented 35.9% 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 0.03 percentage points (p.p.) to the value of 9.35%, while the average interest rate on foreign currency loans decreased by 0.18 p.p. to the value of 5.16%.

In September 2025, individuals contracted new loans amounting to MDL 2,485.4 million, increasing by 0.6% as compared to the previous month, the largest share (60.2%) representing consumer loans (Infographic 2). The largest part of consumer loans granted to individuals (MDL 1,326.4 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 39.4% of the total new loans granted to individuals and were granted mainly in domestic currency.

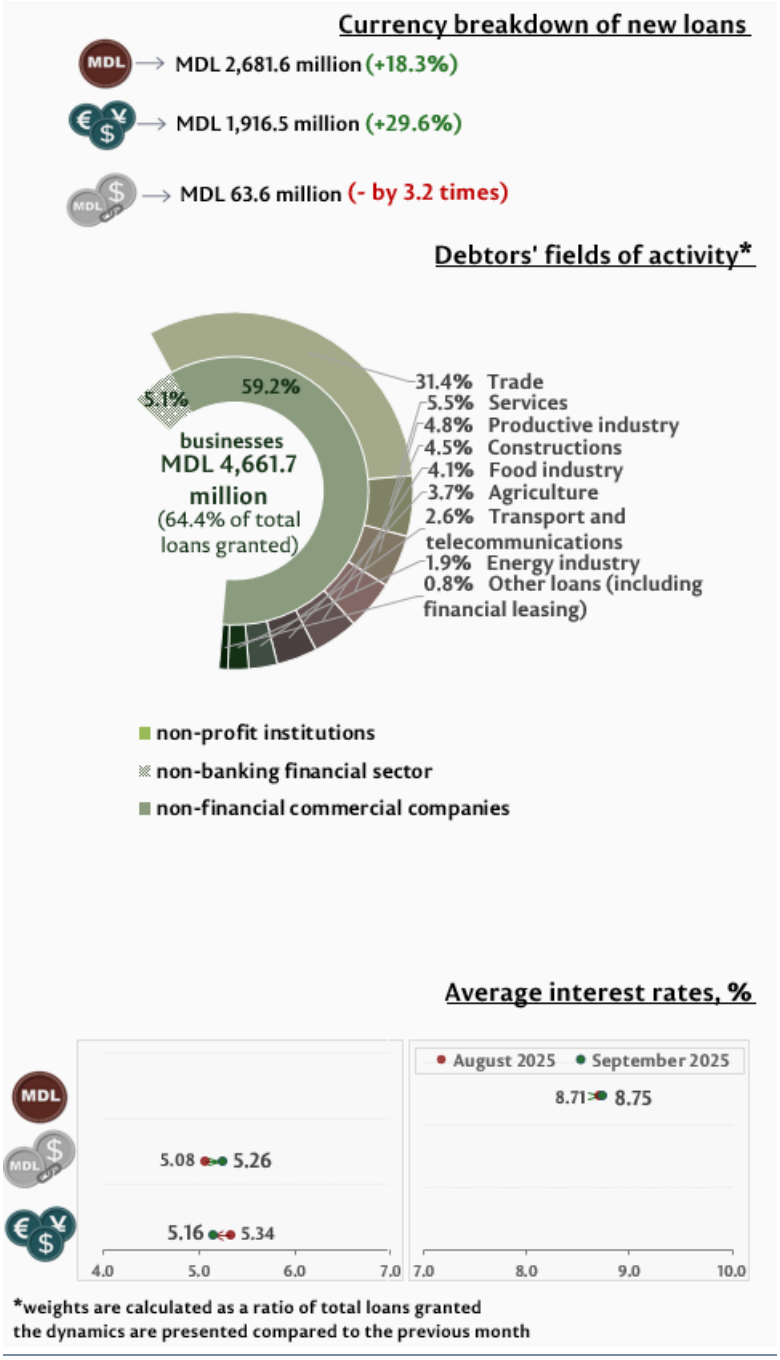
The average interest rate on consumer loans granted in domestic currency decreased by 0.02 p.p. to the value of 11.07%. The average interest rate on loans granted in domestic currency to acquire real estate increased by 0.05 p.p. to the value of 8.21%.

In the reference month, loans granted to businesses amounted to MDL 4 661.7 million, increasing by 18.0% compared to the previous month.

The majority (91.9%) of total new loans granted to businesses was contracted by non-financial commercial companies, which accounted for 59.2% of the total new loans granted in September 2025.

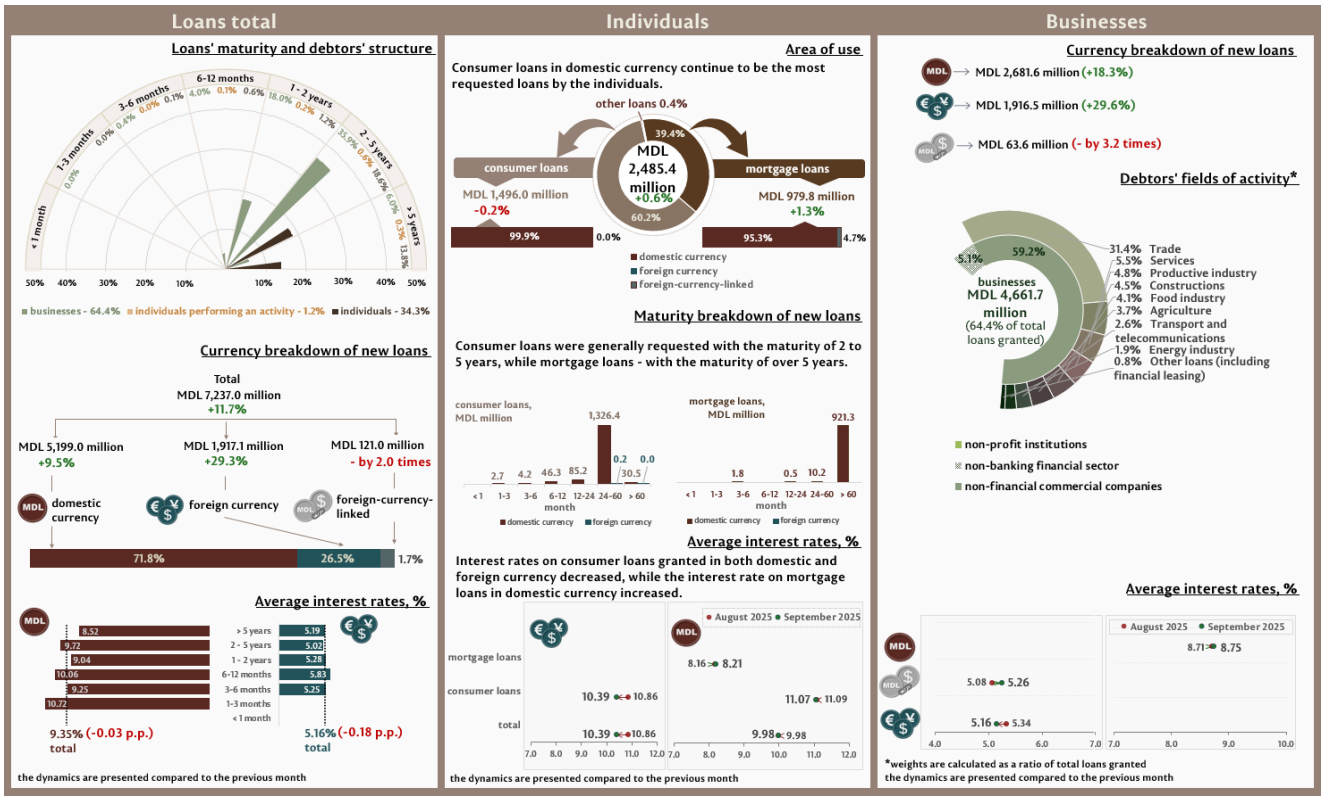
The average interest rate on domestic currency loans granted to businesses increased by 0.04 p.p. to the level of 8.75%. The average interest rate on foreign currency loans decreased by 0.18 p.p. to the value of 5.16%.

Infographic 3. New loans granted to businesses



[3]

infographic [4]:



[4]

Developments in DEPOSITS markets in September 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]

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interest rate [12]

loan interest's rate [13]

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Bank Loan Market [15]

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