

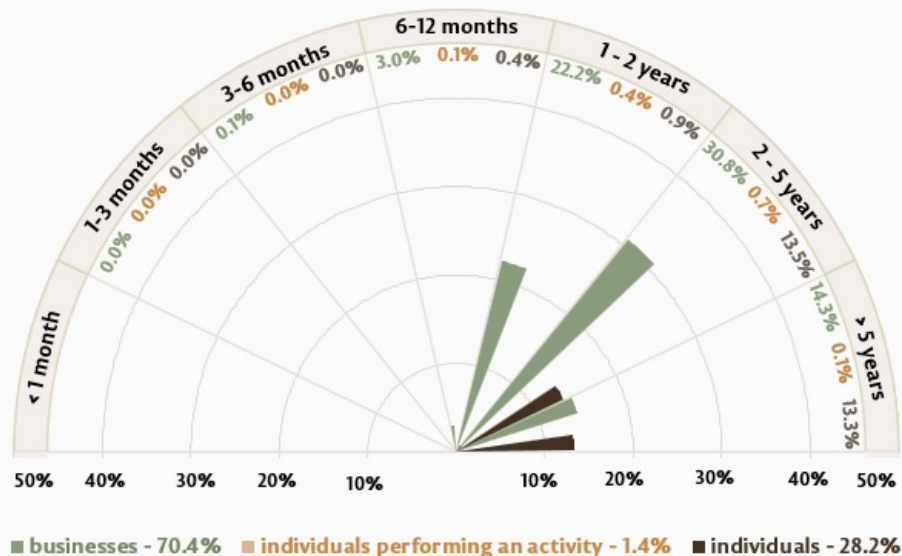
20.01.2025

Bank LOANS market development in December 2024

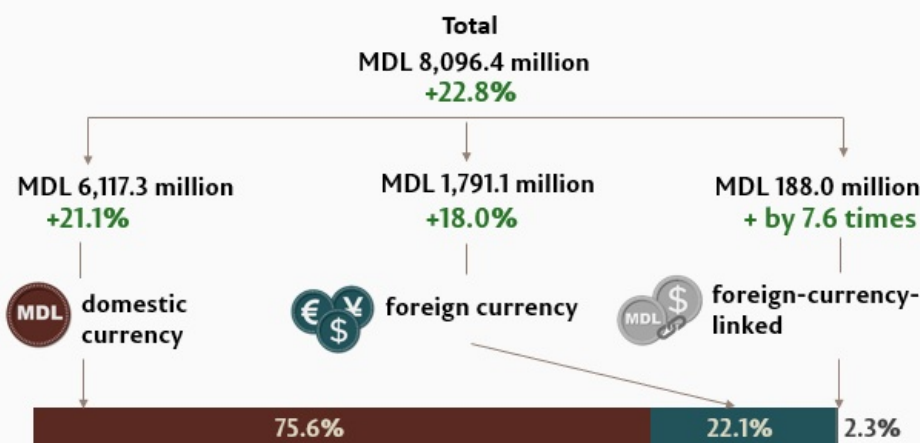
In December 2024, new granted loans¹ (Infographic 1) amounted to MDL 8,096.4 million, increasing by 22.8% compared to November 2024. The largest share (75.6%) represents domestic currency loans, which totalled MDL 6,117.3 million, increasing by 21.1% as compared to the previous month.

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

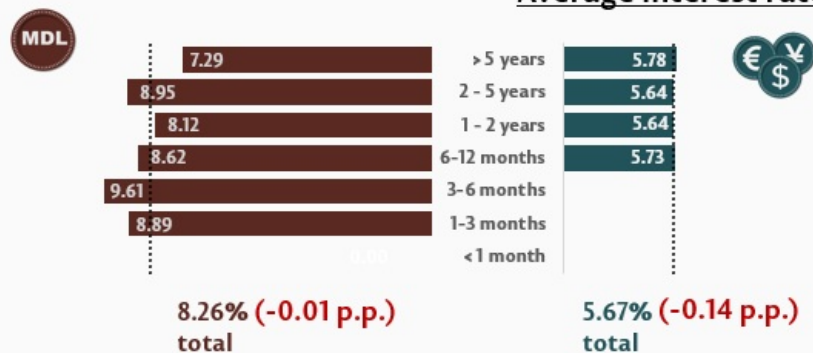
Loans maturity and debtors' structure



New loans by their currency*



Average interest rates, %



* as compared to the previous month

[1]

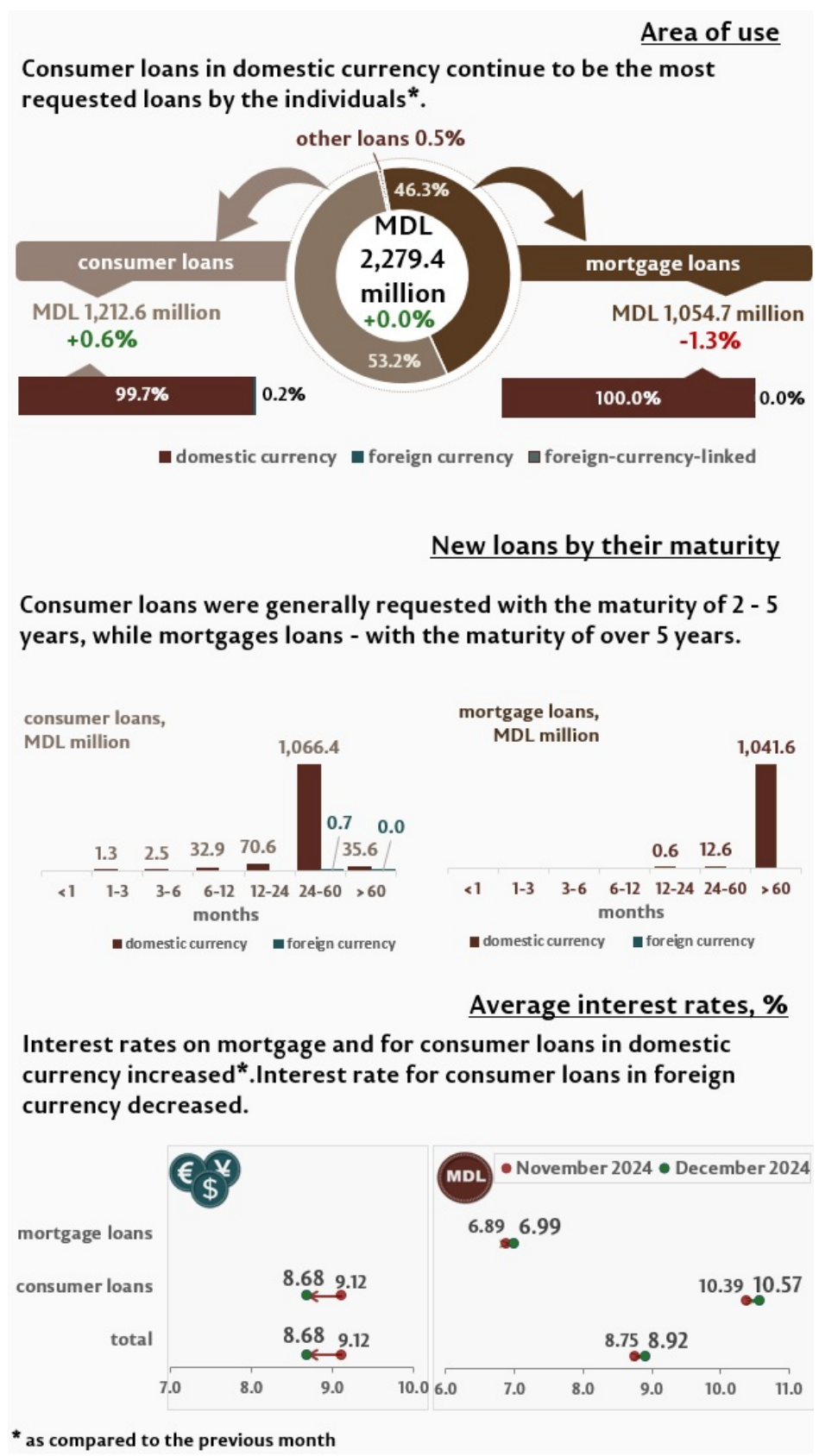
In terms of maturity, loans with maturity ranging from 2 to 5 years recorded the highest demand, having a share of 45.0% in the total amount of granted loans. The share of these loans granted to businesses represented for 30.8% in the total amount of granted loans.

The average nominal interest rate on new domestic currency loans as compared to the previous month decreased by 0.01 percentage points (p.p.) to the value of 8.26%, while the average interest rate on foreign currency loans decreased by 0.14 p.p. to the value of 5.67%.

In December 2024, individuals contracted new loans (Infographic 2) in total amount of MDL 2,279.4 million, similar to the previous month, the largest share (53.2%) representing consumer loans. The largest part of consumer loans granted to

individuals (MDL 1,066.4 million) was granted in domestic currency with a maturity ranging from 2 to 5 years.

Infographic 2. New granted loans to individuals



Mortgage loans represent a share of 46.3% 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 increased by 0.18 p.p. to the value of 10.57%. The average interest rate on loans granted in domestic currency to acquire real estate increased by 0.10 p.p. to the value of

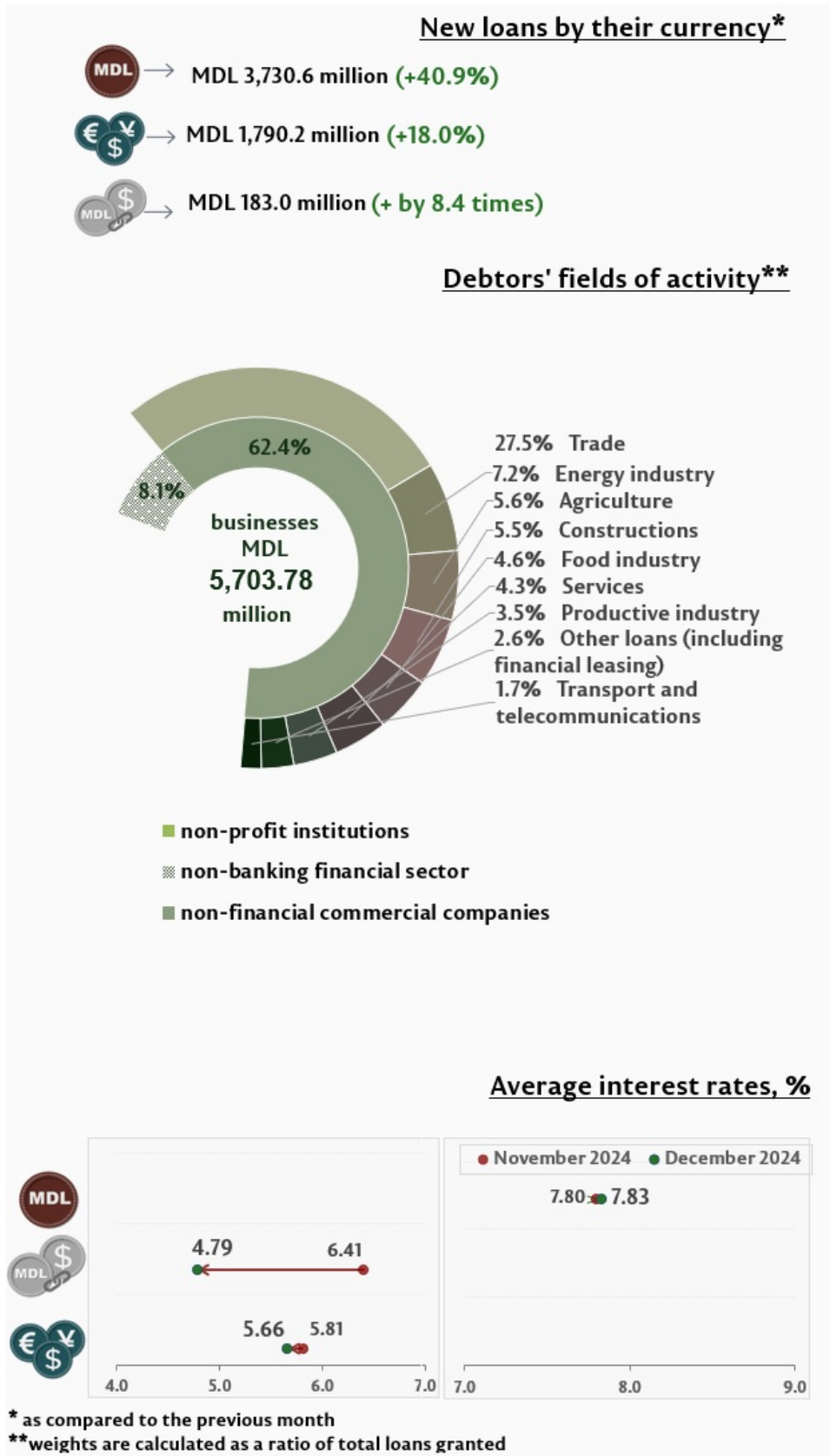
6.99%.

Compared to the previous month (Infographic 3), businesses requested more loans in domestic (+40.9%) and in foreign currency (+18.0%), while the volume of foreign-currency-linked loans² increased 8.4 times.

Non-financial commercial companies contracted the largest share (62.4%) of new granted loans.

The average interest rate on domestic currency loans granted to businesses increased by 0.03 p.p., reaching 7.83%. The average interest rate on foreign currency loans decreased by 0.15 p.p. to the value of 5.66%.

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



Tag-uri

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Sursa URL:

<http://bnm.md/ro/node/68297>

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[1] [http://bnm.md/files/Infographic 1_Development in new granted loans_12-2024.png](http://bnm.md/files/Infographic_1_Development_in_new_granted_loans_12-2024.png) [2] [http://bnm.md/files/Infographic 2_New loans granted to individuals 2024-12.png](http://bnm.md/files/Infographic_2_New_loans_granted_to_individuals_2024-12.png) [3] [http://bnm.md/files/Infographic 3_New loans granted to businesses 2024-12.png](http://bnm.md/files/Infographic_3_New_loans_granted_to_businesses_2024-12.png) [4] [http://bnm.md/files/Graphic visualization_en_12_2024.png](http://bnm.md/files/Graphic_visualization_en_12_2024.png) [5] <http://bnm.md/en/content/developments-deposits-market-december-2024> [6] <http://bnm.md/bdi/pages/reports/dpmc/DPMC9.xhtml> [7] <http://bnm.md/ro/content/instructiune-cu-privire-la-modul-de-intocmire-si-prezentare-rapoartelor-privind-ratele> [8] [http://bnm.md/ro/search?hashtags\[0\]=loans](http://bnm.md/ro/search?hashtags[0]=loans) [9] [http://bnm.md/ro/search?hashtags\[0\]=average rate](http://bnm.md/ro/search?hashtags[0]=average%20rate) [10] [http://bnm.md/ro/search?hashtags\[0\]=loan market](http://bnm.md/ro/search?hashtags[0]=loan%20market) [11] [http://bnm.md/ro/search?hashtags\[0\]=loan](http://bnm.md/ro/search?hashtags[0]=loan) [12] [http://bnm.md/ro/search?hashtags\[0\]=interest rate](http://bnm.md/ro/search?hashtags[0]=interest%20rate) [13] [http://bnm.md/ro/search?hashtags\[0\]=loan interest rate](http://bnm.md/ro/search?hashtags[0]=loan%20interest%20rate) [14] [http://bnm.md/ro/search?hashtags\[0\]=interests rate](http://bnm.md/ro/search?hashtags[0]=interests%20rate)