

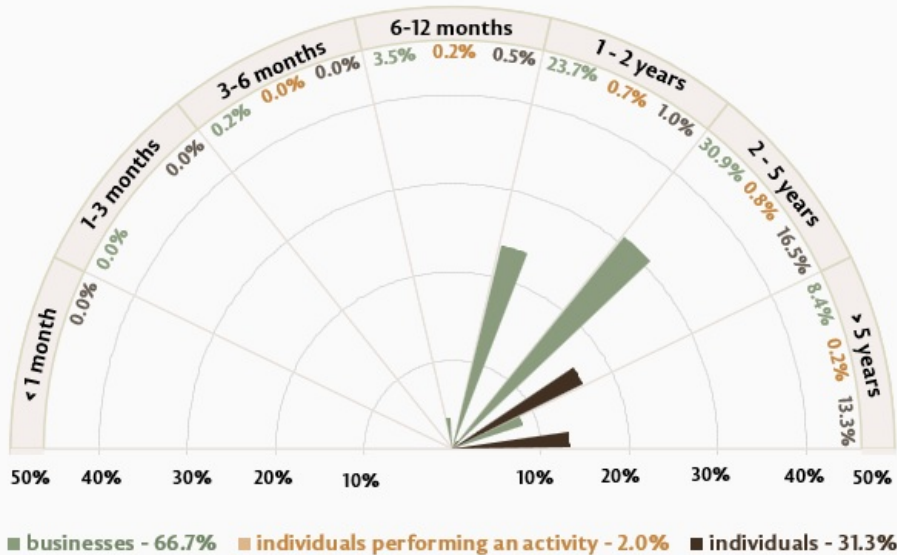
18.04.2025

Developments in the Bank LOAN Market in March 2025

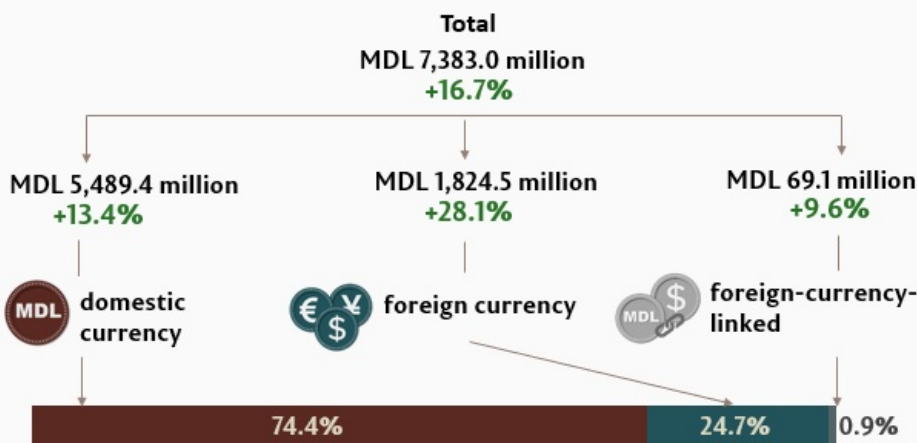
In March 2025, newly granted loans¹ (Infographic 1) amounted to MDL 7,383.0 million, increasing by 16.7% compared to February 2025. The largest share (74.4%) represents domestic currency loans, which totalled MDL 5,489.4 million, increasing by 13.4% as compared to the previous month.

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

Loans maturity and debtors' structure



New loans by their currency*



Average interest rates, %



* as compared to the previous month

[1]

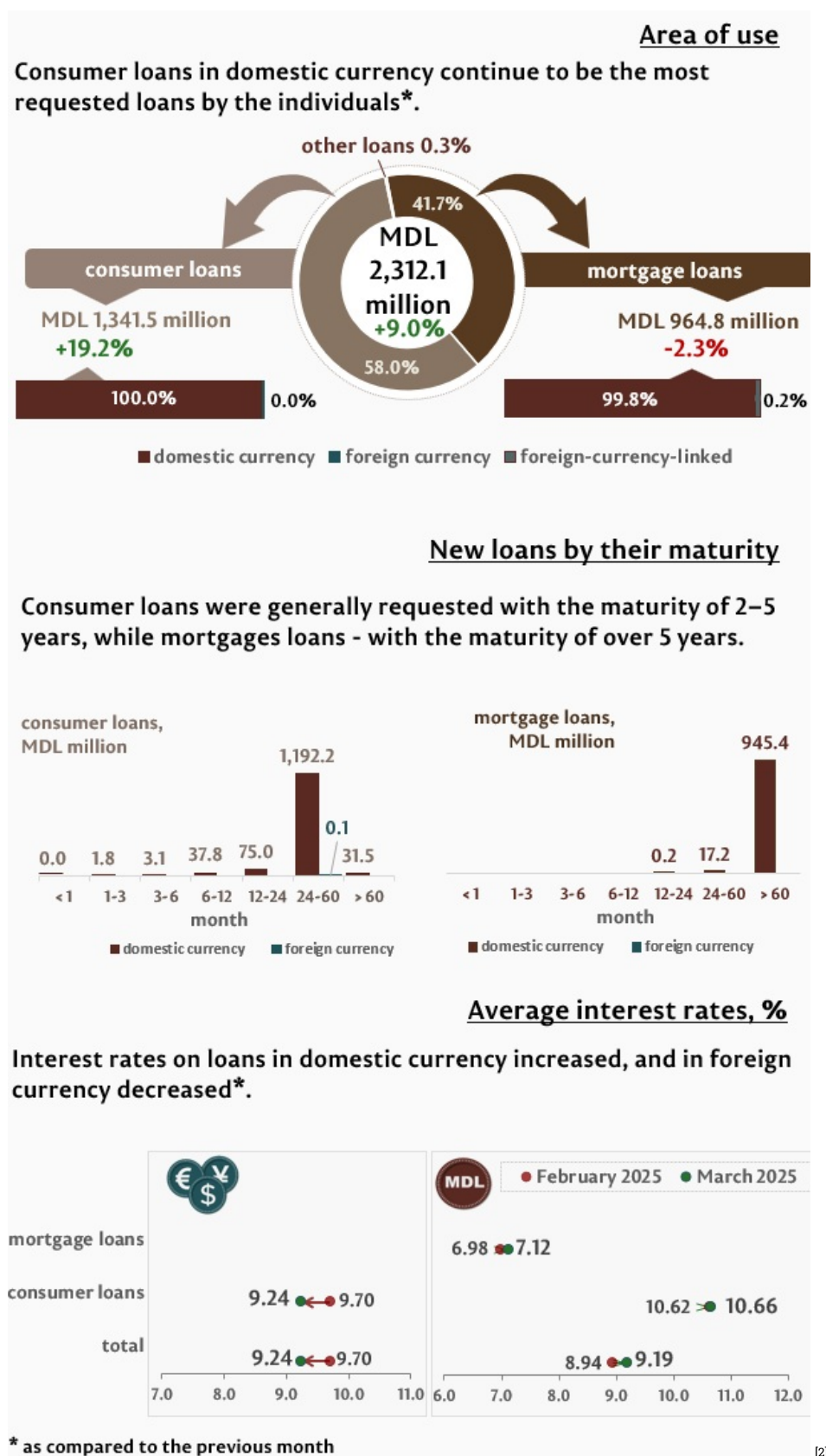
In terms of maturity, loans with maturity ranging from 2 to 5 years recorded the highest demand, having a share of 48.2% in the total amount of granted loans. The share of these loans granted to businesses represented 30.9% of the total amount of granted loans.

The average nominal interest rate on new domestic currency loans as compared to the previous month increased by 0.19 percentage points (p.p.) to the value of 8.60%, while the average interest rate on foreign currency loans decreased by 0.07 p.p. to the value of 5.62%.

In March 2025, individuals contracted new loans (Infographic 2) in total amount of MDL 2,312.1 million, increasing by 9.0% as compared to the previous month, the largest share (58.0%) representing consumer loans. The largest part of consumer

loans granted to individuals (MDL 1,192.2 million) was granted in domestic currency with a maturity ranging from 2 to 5 years.

Infographic 2. Newly granted loans to individuals



Mortgage loans represent a share of 41.7% of total newly granted loans to individuals and were granted only in domestic currency.

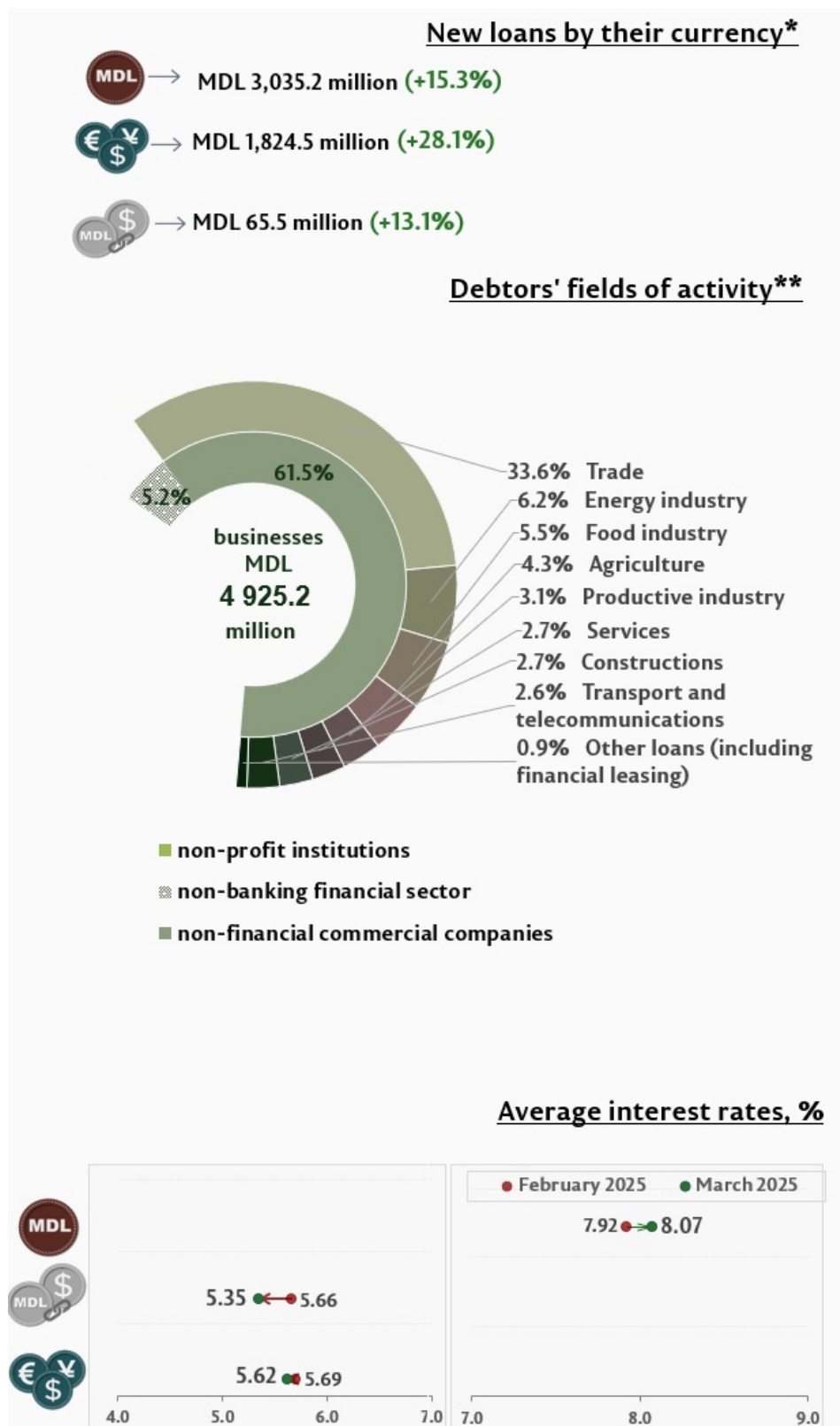
The average interest rate on consumer loans granted in domestic currency increased by 0.04 p.p. to the value of 10.66%. The average interest rate on mortgage loans granted in domestic currency increased by 0.14 p.p. to the value of 7.12%.

Compared to the previous month (Infographic 3), businesses requested in the reference month by 15.3% more new loans in national currency. The volume of new loans in foreign currency increased by 28.1%, while the volume of foreign-currency-linked loans² increased by 13.1%.

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 0.15 p.p., reaching 8.07%. The average interest rate on foreign currency loans decreased by 0.07 p.p. to the value of 5.62%.

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



* as compared to the previous month

** weights are calculated as a ratio of total loans granted

Tag-uri

[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]

Sursa URL:

<http://bnm.md/ro/node/68812>

Legături conexe:

[1] http://bnm.md/files/Infographic_1_Developments_in_new_granted_loans_03-2025.png [2]

http://bnm.md/files/Infographic_2_Newly_loans_granted_to_individuals_2025-03.png [3] http://bnm.md/files/Infographic_3_Newly_loans_granted_to_businesses_2025-03.png [4] http://bnm.md/files/loans_2025-03_en_graphic_visualization.png [5]

<http://bnm.md/en/content/developments-deposits-market-march-2025> [6]

<http://bnm.md/bdi/pages/reports/dpmc/DPMC8.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_rate) [10] [http://bnm.md/ro/search?hashtags\[0\]=loan_market](http://bnm.md/ro/search?hashtags[0]=loan_market) [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_rate) [13]

[http://bnm.md/ro/search?hashtags\[0\]=loan_interest%39s_rate](http://bnm.md/ro/search?hashtags[0]=loan_interest%39s_rate) [14] [http://bnm.md/ro/search?hashtags\[0\]=interests%39rate](http://bnm.md/ro/search?hashtags[0]=interests%39rate) [15] [http://bnm.md/ro/search?hashtags\[0\]=Bank_Loan_Market](http://bnm.md/ro/search?hashtags[0]=Bank_Loan_Market)