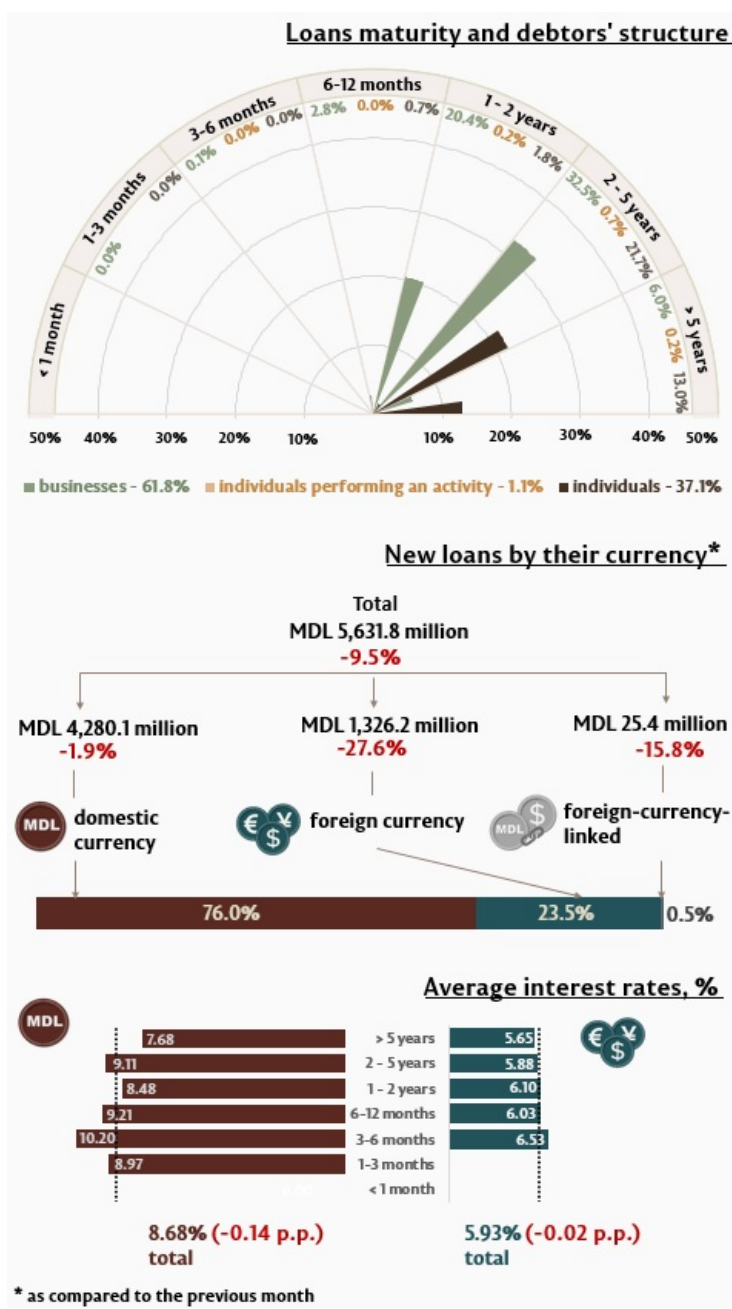


20.09.2024

Developments in LOANS market in August 2024

In August 2024, new granted loans¹ (Infographic 1) amounted to MDL 5,631.8 million, decreasing by 9.5% compared to July 2024. The largest share (76.0%) represents domestic currency loans, which totalled MDL 4,280.1 million, decreasing by 1.9% as compared to the previous month.

Infographic 1. Development in new granted loans



[1]

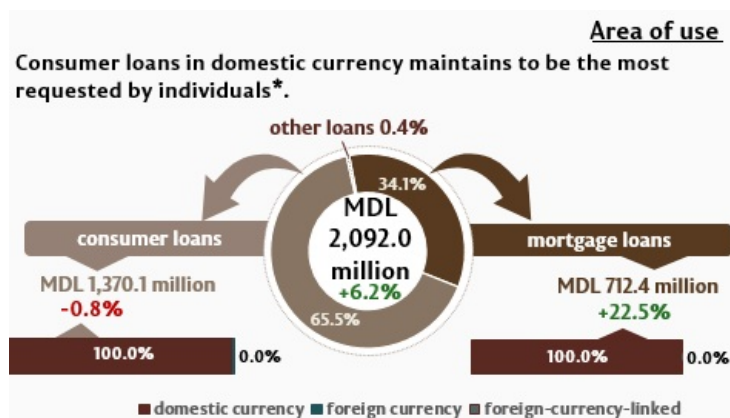
In terms of maturity, loans with maturity ranging from 2 to 5 years recorded the highest demand, having a share of 54.9% in the total amount of granted loans. The share of these loans granted to businesses represented for 32.5% in the total

amount of granted loans.

The average nominal interest rate on new domestic currency loans as compared to the previous month decreased by 0.14 percentage points to the value of 8.68%, while the average interest rate on foreign currency loans decreased by 0.02 percentage points to the value of 5.93%.

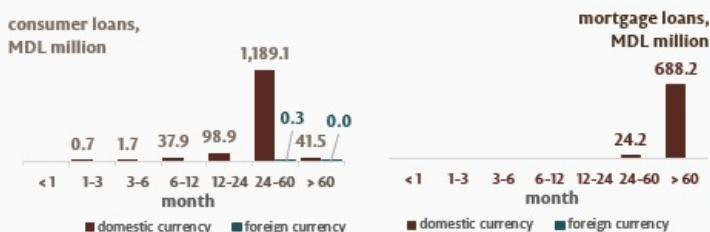
In August 2024, individuals contracted new loans (Infographic 2) in total amount of MDL 2,092.0 million, increasing by 6.2% as compared to the previous month, the largest share (65.5%) representing consumer loans. The largest part of consumer loans granted to individuals (MDL 1,189.1 million) was granted in domestic currency with a maturity ranging from 2 to 5 years.

Infographic 2. New granted loans to individuals



New loans by their maturity

Consumer loans were generally requested with the maturity of 2–5 years, while mortgages loans - with the maturity of over 5 years.



Average interest rates, %

Interest rates on mortgage loans in domestic currency increased and for consumer loans in domestic currency decreased. Interest rates for consumer loans in foreign currency increased*.



* as compared to the previous month

[2]

Mortgage loans represent a share of 34.1% of total new granted loans to individuals and were granted only in domestic currency.

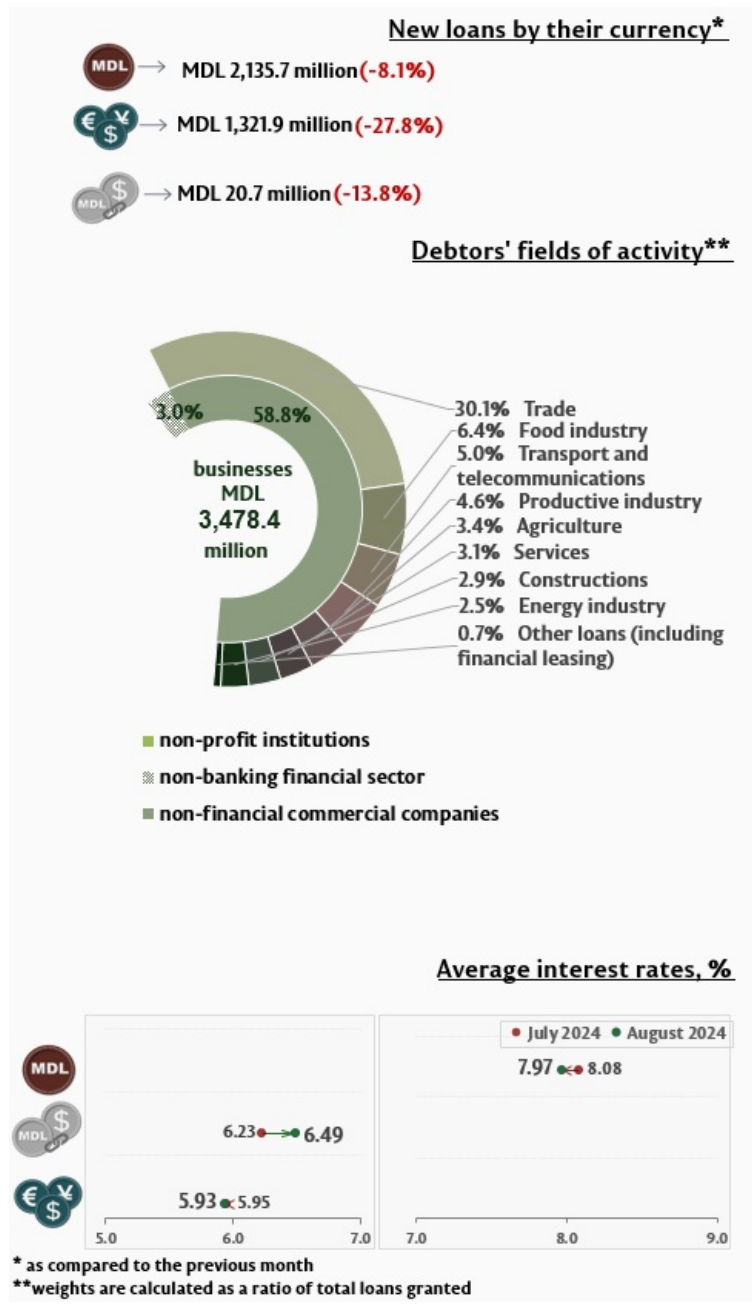
The average interest rate on consumer loans granted in domestic currency decreased by 0.27 percentage points to the value of 10.35%. The average interest rate on loans granted in domestic currency to acquire real estate also increased by 0.09 percentage points to the value of 7.47%.

Compared to the previous month (Infographic 3), businesses requested less loans in domestic currency (-8.1%). The volume of loans in foreign currency decreased by 27.8%, while the volume of foreign-currency-linked loans² decreased by 13.8%.

Non-financial commercial companies contracted the largest share (58.8%) of new granted loans.

The average interest rate on domestic currency loans granted to businesses decreased by 0.11 percentage points, reaching 7.97%. At the same time, the average interest rate on foreign currency loans decreased by 0.02 percentage points to the value of 5.93%.

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



infographic [4]:

[loan](#) ^[1]

[interest rate](#) ^[12]

[loan interest's rate](#) ^[13]

[interests' rate](#) ^[14]

Источник УРЛ:

<http://bnm.md/ru/node/68131>

Ссылки по теме:

[1] http://bnm.md/files/Infographic_1_Development_in_new_extended_loans_08-2024.PNG [2]

http://bnm.md/files/Infographic_2_New_loans_extended_to_individuals_2024-08.PNG [3] http://bnm.md/files/Infographic_3_New_loans_extended_to_businesses_2024-08.PNG [4] http://bnm.md/files/Graphic_visualization_en_1.png [5]

<http://bnm.md/en/content/developments-deposits-market-august-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/ru/search?hashtags\[0\]=loans](http://bnm.md/ru/search?hashtags[0]=loans) [9]

[http://bnm.md/ru/search?hashtags\[0\]=average rate](http://bnm.md/ru/search?hashtags[0]=average rate) [10] [http://bnm.md/ru/search?hashtags\[0\]=loan market](http://bnm.md/ru/search?hashtags[0]=loan market) [11]

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