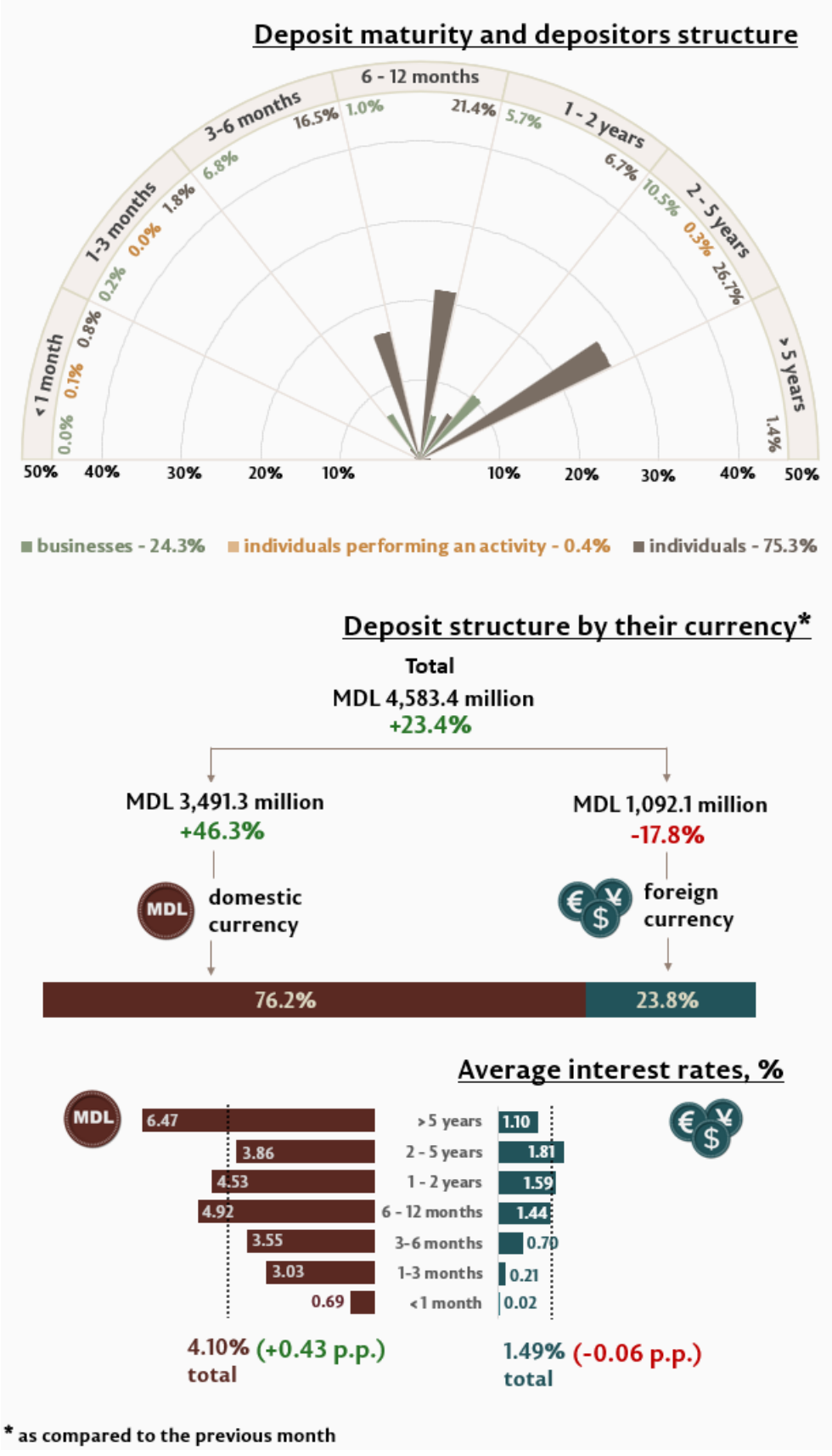
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Developments in DEPOSITS market in February 2025

In February 2025, new term deposits attracted[1] (Infographic 1) totalled MDL 4,583.4 million, increasing by 23.4% as compared to January 2025. Deposits attracted in domestic currency recorded a share of 76.2% and totalled MDL 3,491.3 million, increasing by 46.3% as compared to the previous month. Deposits attracted in foreign currency totalled MDL 1,092.1 million, being 17.8% lower than in the previous month.

Infographic 1. **Developments in new deposits attracted**



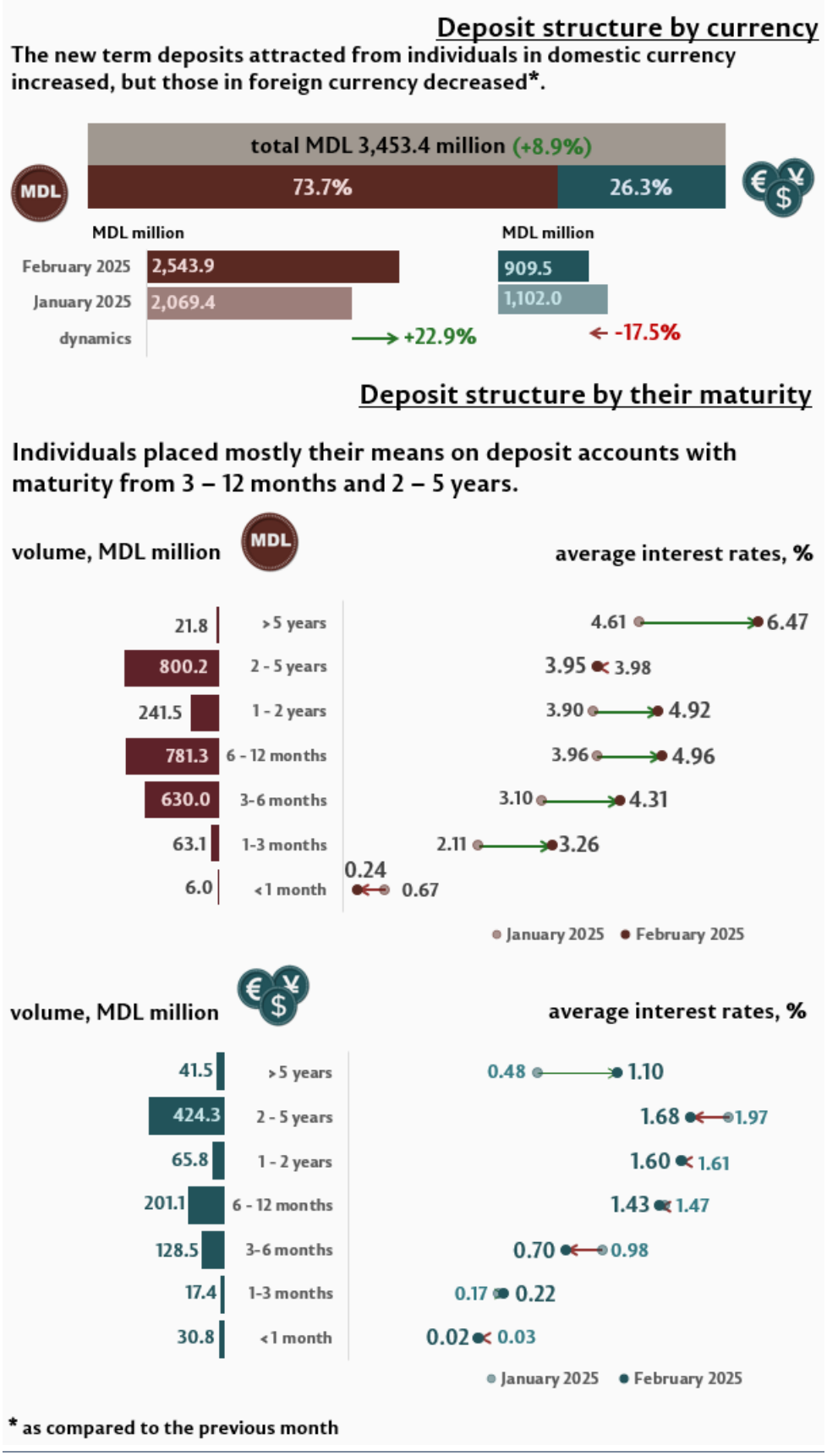
[1]

The average nominal interest rate on domestic currency deposits increased by 0.43 percentage points (p.p.) as compared to the previous month to the value of 4.10%. The average nominal interest rate on foreign currency deposits decreased by 0.06 p.p. to the value of 1.49%.

In terms of maturity, deposits with maturities from 2 to 5 years (37.6%), deposits with maturities from 3 to 6 months (23.3%) and deposits with maturities from 6 to 12 months (22.4%) had the largest share in total term deposits.

Individual's deposits amounted in February 2025 to MDL 3,453.4 million, increasing by 8.9% as compared to the previous month (Infographic 2). The most requested were deposits with terms from 2 to 5 years (35.5% of the total deposits of individuals), deposits with maturities from 6 to 12 months (28.4%) and deposits with maturities from 3 to 6 months (22.0%). Compared to February 2024, deposits in the national currency of individuals increased by 10.9%, while those in foreign currency increased by 12.3%.

Infographic 2. **Individuals' new term deposits**



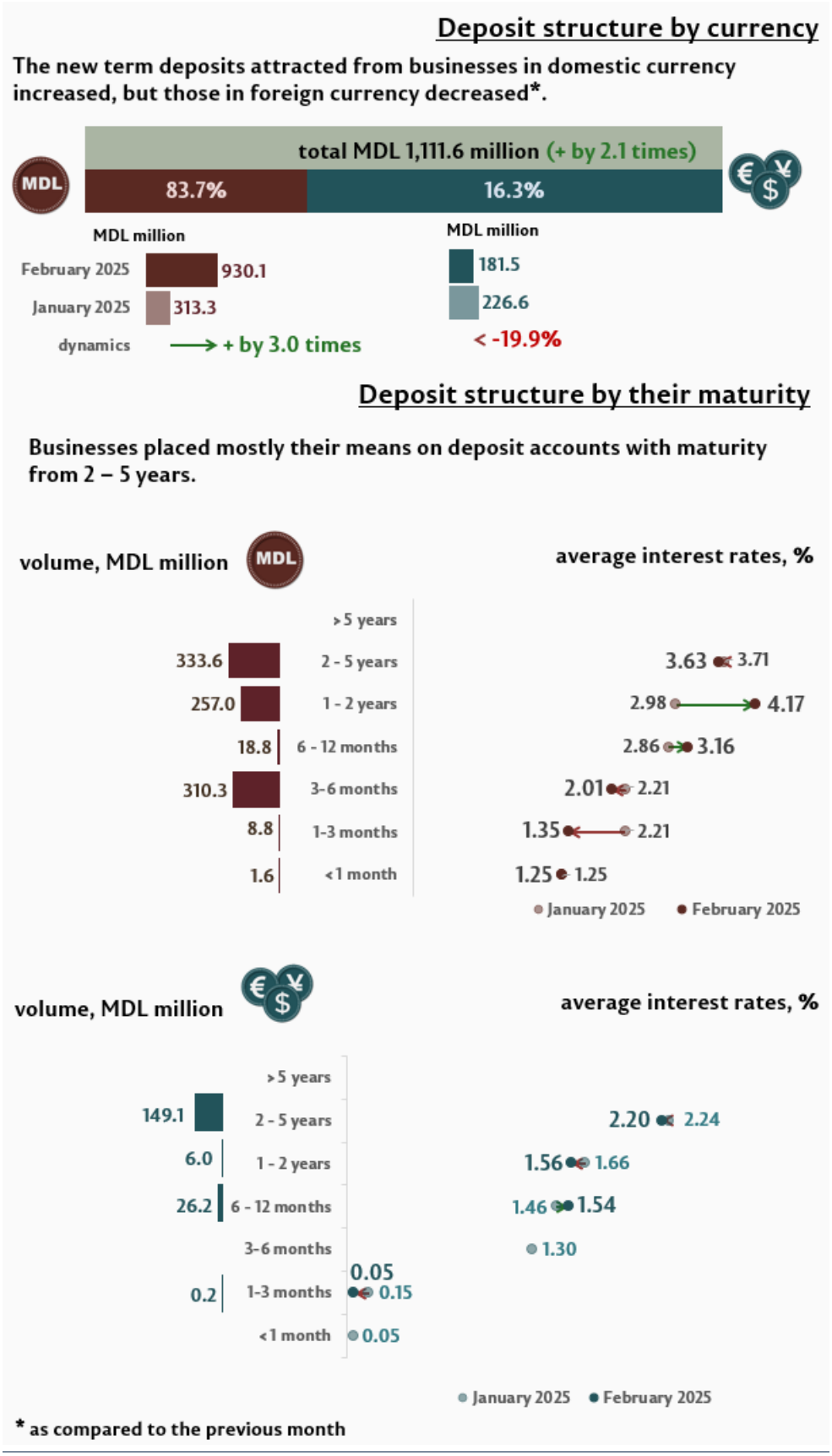
[2]

The average interest rate on deposits attracted in domestic currency from individuals increased by 0.71 p.p. to the value of 4.44%, as compared to the previous month. At the same time, the average interest rate on foreign currency deposits decreased by 0.11 p.p. to the value of 1.37%.

In February 2025, businesses' deposits in domestic currency (Infographic 3) increased significantly by 3.0 times, while those in foreign currency decreased by 19.9%, as compared to the previous month. Businesses' deposits in domestic currency amounted to MDL 930.1 million, while those in foreign currency – MDL 181.5

million. Compared to February 2024, deposits in domestic currency of businesses increased by 2.7 times, while those in foreign currency decreased by 34.4%.

Infographic 3. Businesses' new term deposits

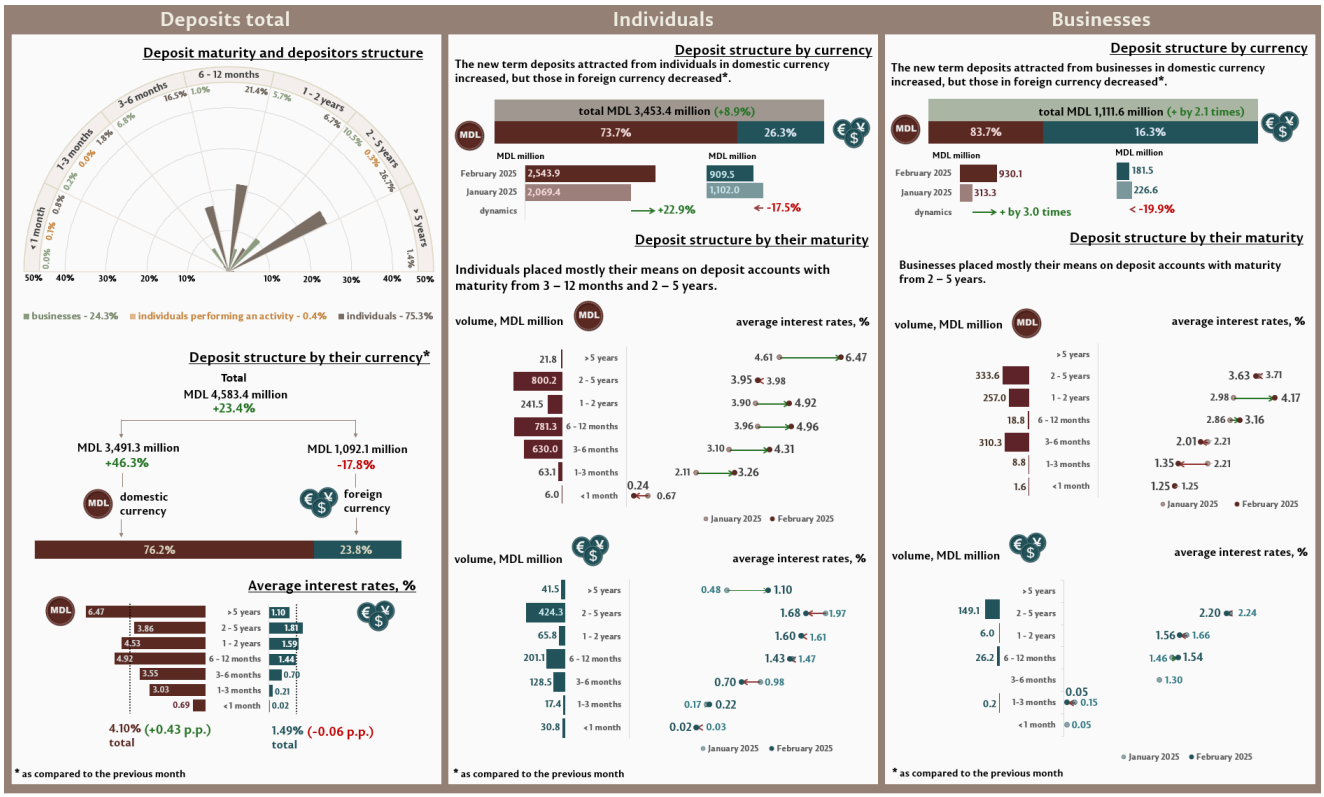


[3]

The average interest rate on deposits attracted in domestic currency from businesses decreased by 0.12 p.p.

as compared to the previous month, reaching 3.20% and the average interest rate on foreign currency deposits increased by 0.19 p.p. to the value of 2.08%.

infographic [4].



[4]

Developments in LOANS markets in February 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]

1. The press release is made based on reported information according to the Instructions on the preparation manner and presenting reports regarding the interest rates applied by the Moldovan banks, approved by the Decision of the Executive Board of NBM no.331/2016. The notions and terms used in the press release, especially new deposits, legal persons, individuals and individuals that practice the activity have got a well-defined meaning in the contracted Instruction.

***Note**: In the infographics the aggregated data may not correspond exactly to the sum of components because of the mathematical rounding.*

See also

Tags

deposits [8]

average rate [9]

credit market [10]

deposit market [11]

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[1] https://bnm.md/files/Infographic 1_ Developments in new deposits_02.png [2] https://bnm.md/files/Infographic 2_ Individuals' new term deposits_02.png [3] https://bnm.md/files/Infographic 3_ Businesses' new term deposits_02.png [4] https://bnm.md/files/Graphic visualization_02.png [5] https://bnm.md/en/content/developments-bank-loan-market-february-2025 [6] https://bnm.md/bdi/pages/reports/dpmc/DPMC9.xhtml [7] https://bnm.md/ro/content/instructiune-cu-privire-la-modul-de-intocmire-si-prezentare-rapoartelor-privind-ratele [8] https://bnm.md/en/search?hashtags[0]=deposits [9] https://bnm.md/en/search?hashtags[0]=average rate [10] https://bnm.md/en/search?hashtags[0]=credit market [11] https://bnm.md/en/search?hashtags[0]=deposit market