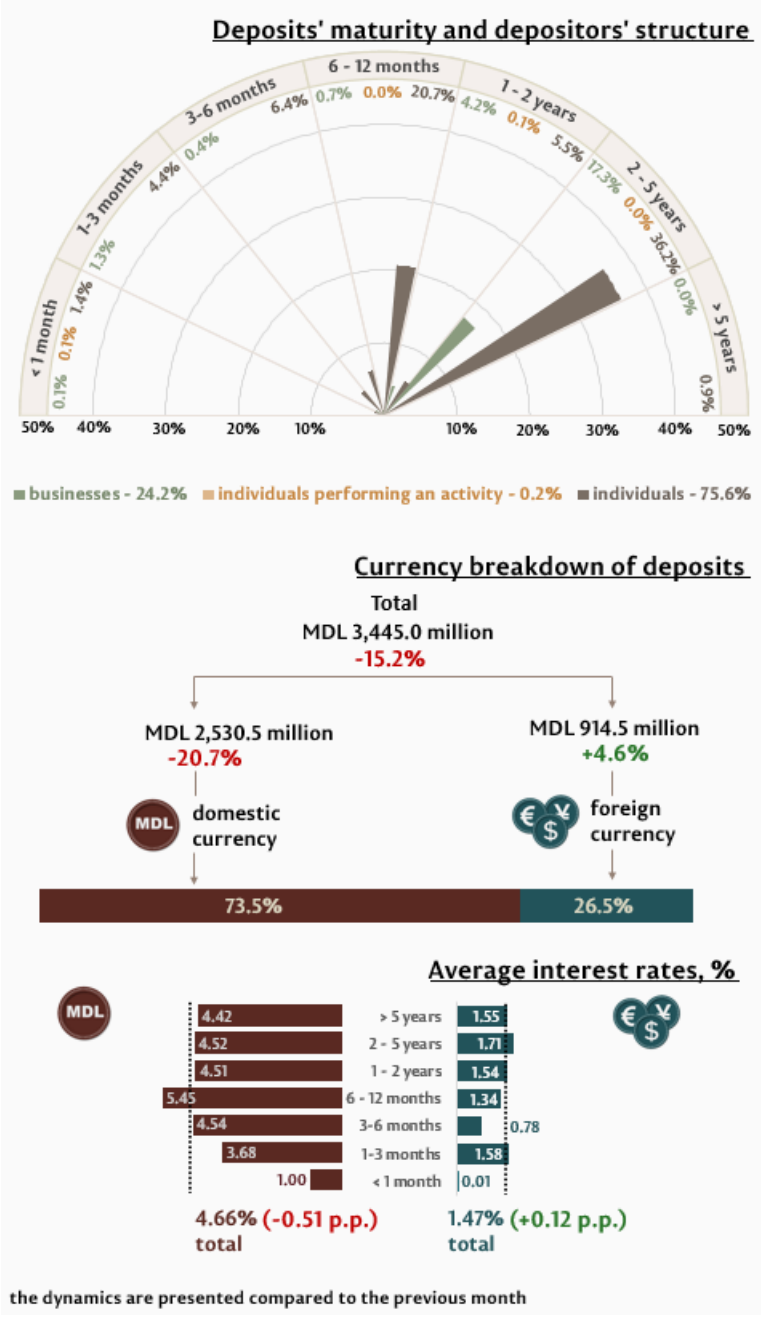
Published on (https://bnm.md)

18.07.2025

Developments in DEPOSITS market in June 2025

New term deposits attracted[1] in June 2025 totalled MDL 3,445.0 million, decreasing by 15.2% as compared to May 2025 (Infographic 1). Deposits attracted in domestic currency recorded a share of 73.5% and totalled MDL 2,530.5 million, decreasing by 20.7% as compared to the previous month. Deposits attracted in foreign currency totalled MDL 914.5 million, being 4.6% higher than in the previous month.

Infographic 1. **New deposits attracted**



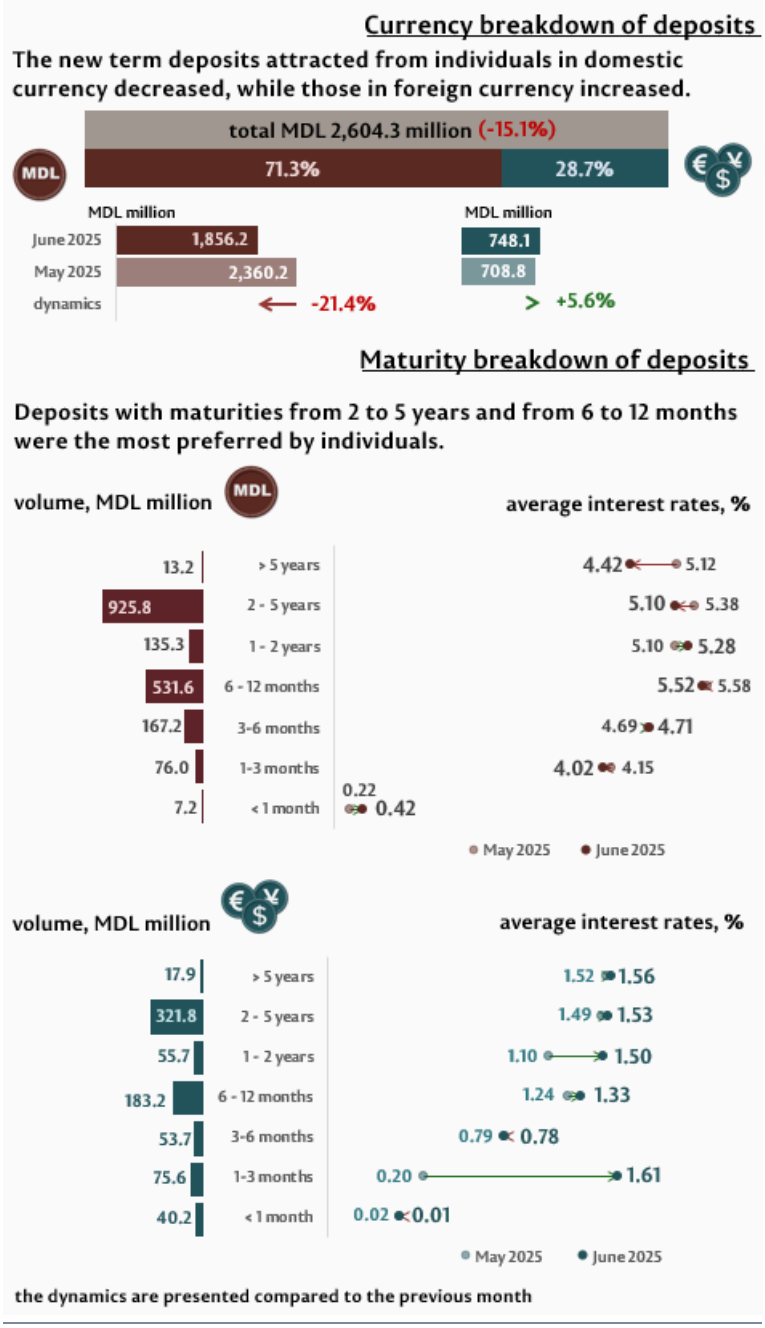
[1]

The average nominal interest rate on domestic currency deposits decreased by 0.51 percentage points (p.p.) as compared to the previous month, reaching the value of 4.66%. The average nominal interest rate on foreign currency deposits increased by 0.12 p.p. to 1.47%.

In terms of deposits' maturity, the largest shares of total term deposits were held by deposits with maturities from 2 to 5 years (53.5%) and from 6 to 12 months (21.5%).

In June 2025, individuals' deposits amounted to MDL 2,604.3 million, decreasing by 15.1% as compared to the previous month (Infographic 2). Deposits with maturities from 2 to 5 years and from 6 to 12 months were the most preferred, representing 47.9% and 27.4% of individuals' total deposits, respectively. Compared to June 2024, individuals' deposits in the domestic currency increased by 66.3%, while those in foreign currency increased by 12.3%.

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

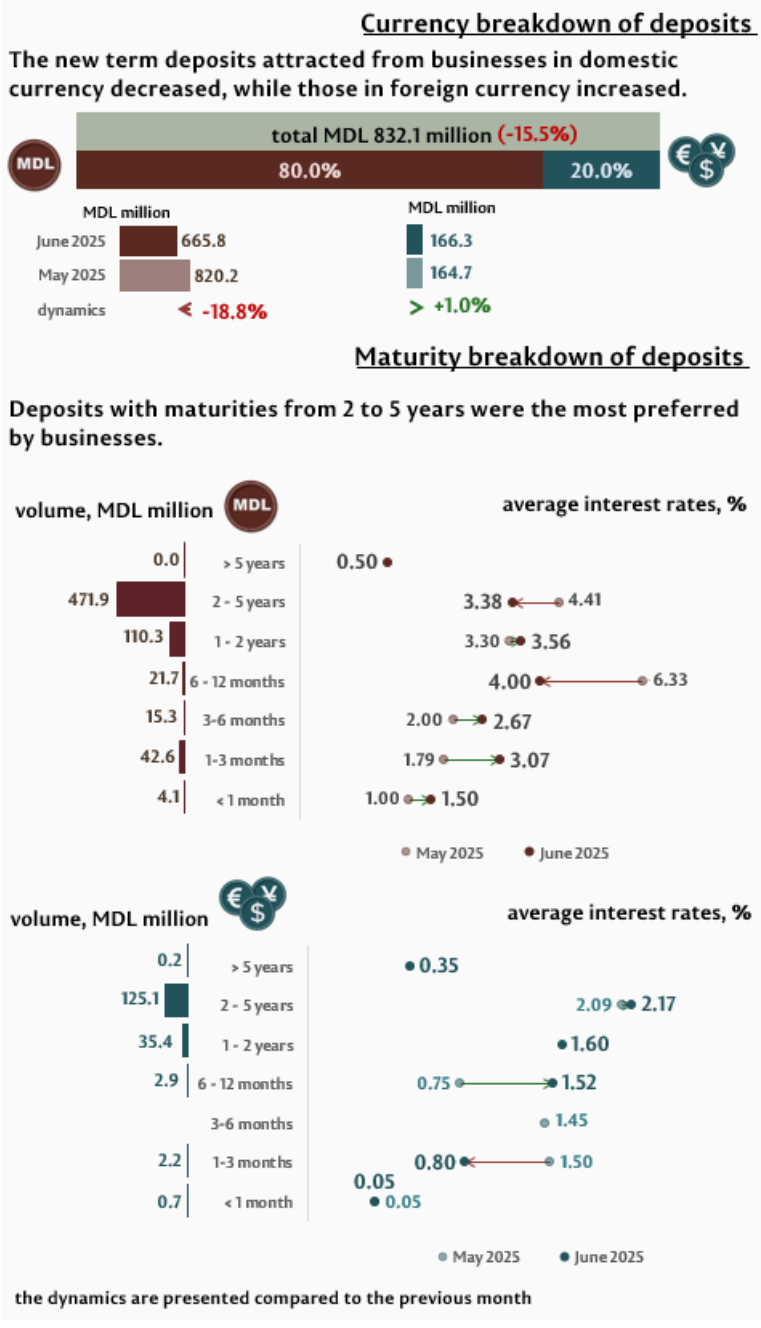


[2]

The average interest rate on deposits attracted in domestic currency from individuals decreased by 0.15 p.p. as compared to the previous month, reaching the value of 5.13%. The average interest rate on foreign currency deposits increased by 0.12 p.p. to 1.35%.

In June 2025, businesses' deposits in domestic currency decreased by 18.8%, while those in foreign currency increased by 1.0%, as compared to the previous month (Infographic 3). Businesses' deposits in domestic currency amounted to MDL 665.8 million, while those in foreign currency totalled MDL 166.3 million. Compared to June 2024, businesses' deposits in domestic currency increased by 2.2 times, while their deposits in foreign currency rose by 22.6%.

Infographic 3. **Businesses' new term deposits**

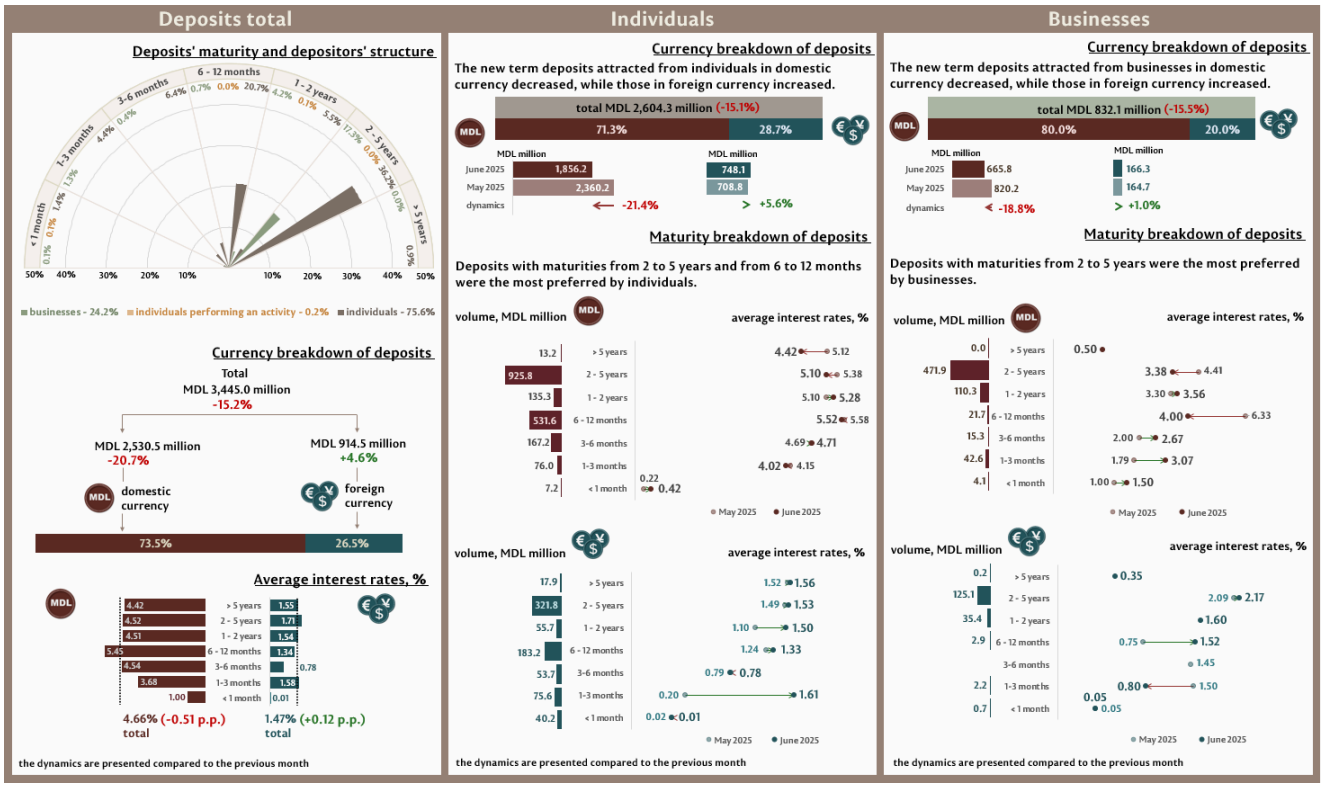


[3]

The average interest rate on deposits attracted in domestic currency from businesses decreased by 1.51 p.p. as compared to the previous month, reaching the value of 3.38% and the average interest rate on their

foreign currency deposits increased by 0.17 p.p. to 2.01%.

Graphic visualization [4]:



[4]

Developments in LOANS market in June 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 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 deposits, 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

deposits [8]

loans [9]

average rate [10]

loan market [11]

deposit market [12]

Source URL:
https://bnm.md/en/content/developments-deposits-market-june-2025

Related links:

[1] https://bnm.md/files/Infographic 1_ Developments in new granted deposits_06.png [2] https://bnm.md/files/Infographic 2_ Individuals' new term deposits_06.png [3] https://bnm.md/files/Infographic 3_ Businesses' new term deposits_06.png [4] https://bnm.md/files/Graphic visualization_06_1.png [5] https://bnm.md/en/content/developments-bank-loan-market-june-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]=loans [10] https://bnm.md/en/search?hashtags[0]=average rate [11] https://bnm.md/en/search?hashtags[0]=loan market [12] https://bnm.md/en/search?hashtags[0]=deposit market