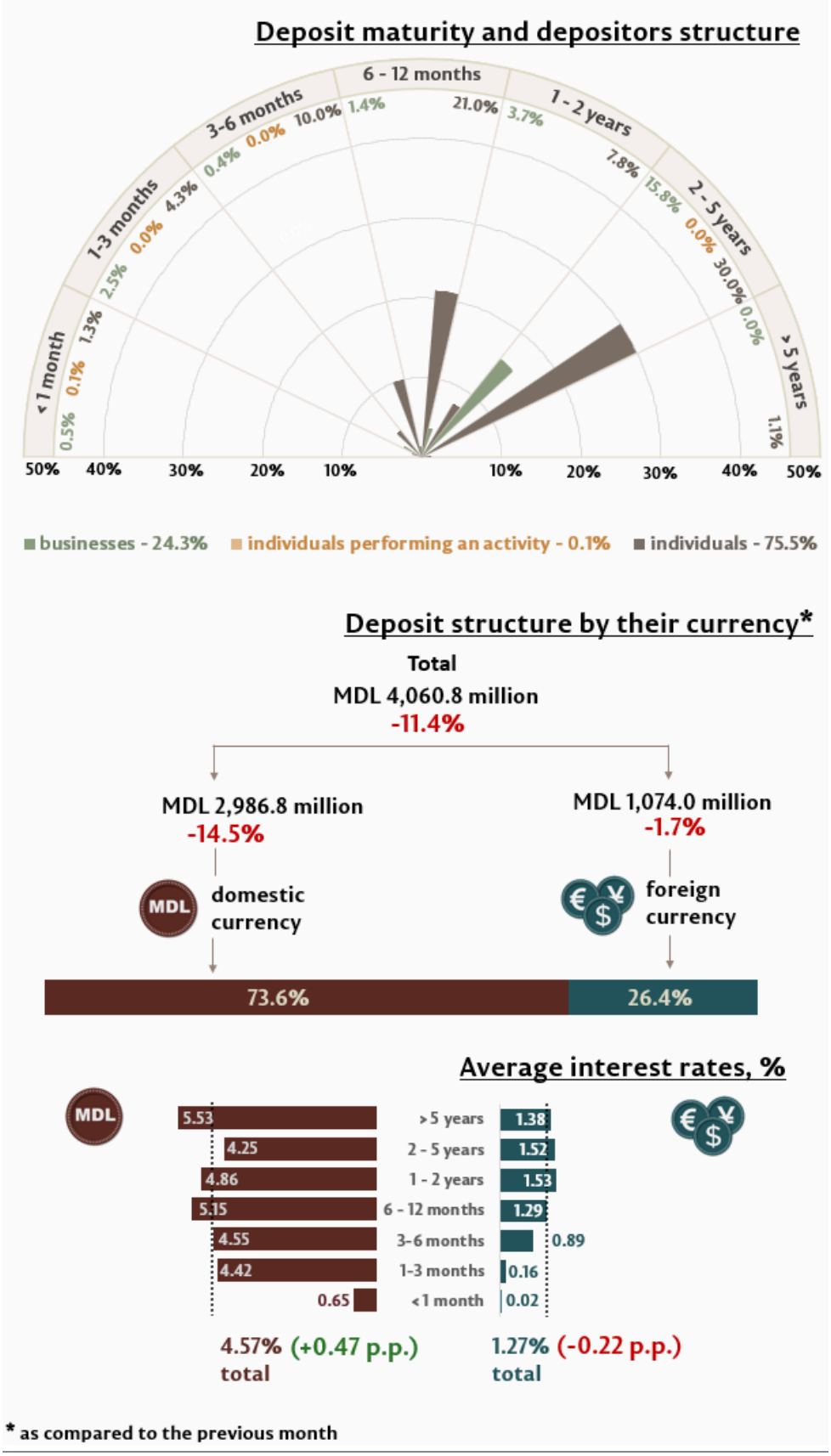
Published on (https://bnm.md)

18.04.2025

Developments in DEPOSITS market in March 2025

In March 2025, new term deposits attracted[1] (Infographic 1) totalled MDL 4,060.8 million, decreasing by 11.4% as compared to February 2025. Deposits attracted in domestic currency recorded a share of 73.6% and totalled MDL 2,986.8 million, decreasing by 14.5% as compared to the previous month. Deposits attracted in foreign currency totalled MDL 1,074.0 million, being 1.7% lower than in the previous month.

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



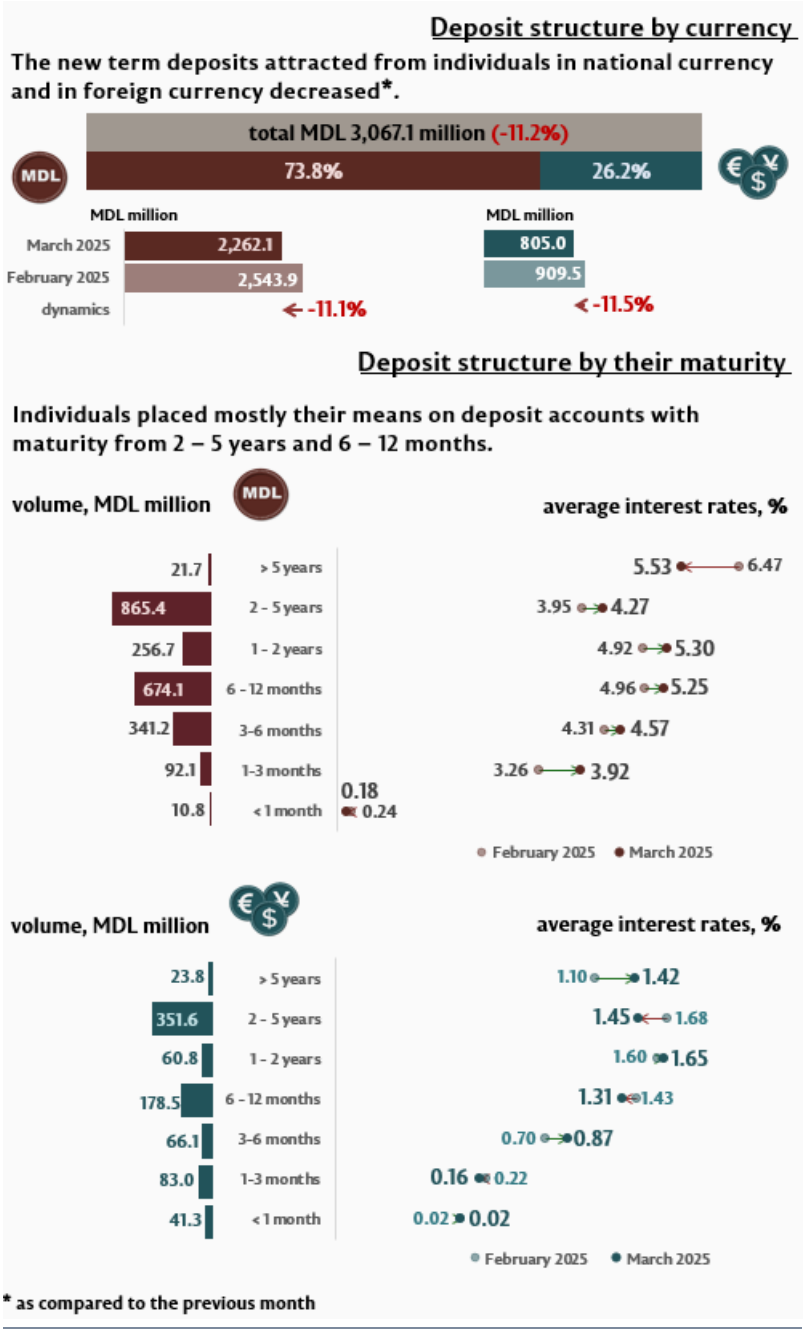
[1]

The average nominal interest rate on domestic currency deposits increased by 0.47 percentage points (p.p.) as compared to the previous month to the value of 4.57%. The average nominal interest rate on foreign currency deposits decreased by 0.22 p.p. to the value of 1.27%.

In terms of maturity, deposits with maturities from 2 to 5 years (45.8%) and deposits with maturities from 6 to 12 months (22.4%) had the largest share in total term deposits.

Individual's deposits amounted in March 2025 to MDL 3,067.1 million, decreasing by 11.2% as compared to the previous month (Infographic 2). The most requested were deposits with terms from 2 to 5 years (39.7% of the total deposits of individuals) and deposits with maturities from 6 to 12 months (27.8%). Compared to March 2024, deposits in the national currency of individuals increased by 63.6%, while those in foreign currency increased by 13.6%.

Infographic 2. **Individual's new term deposits**



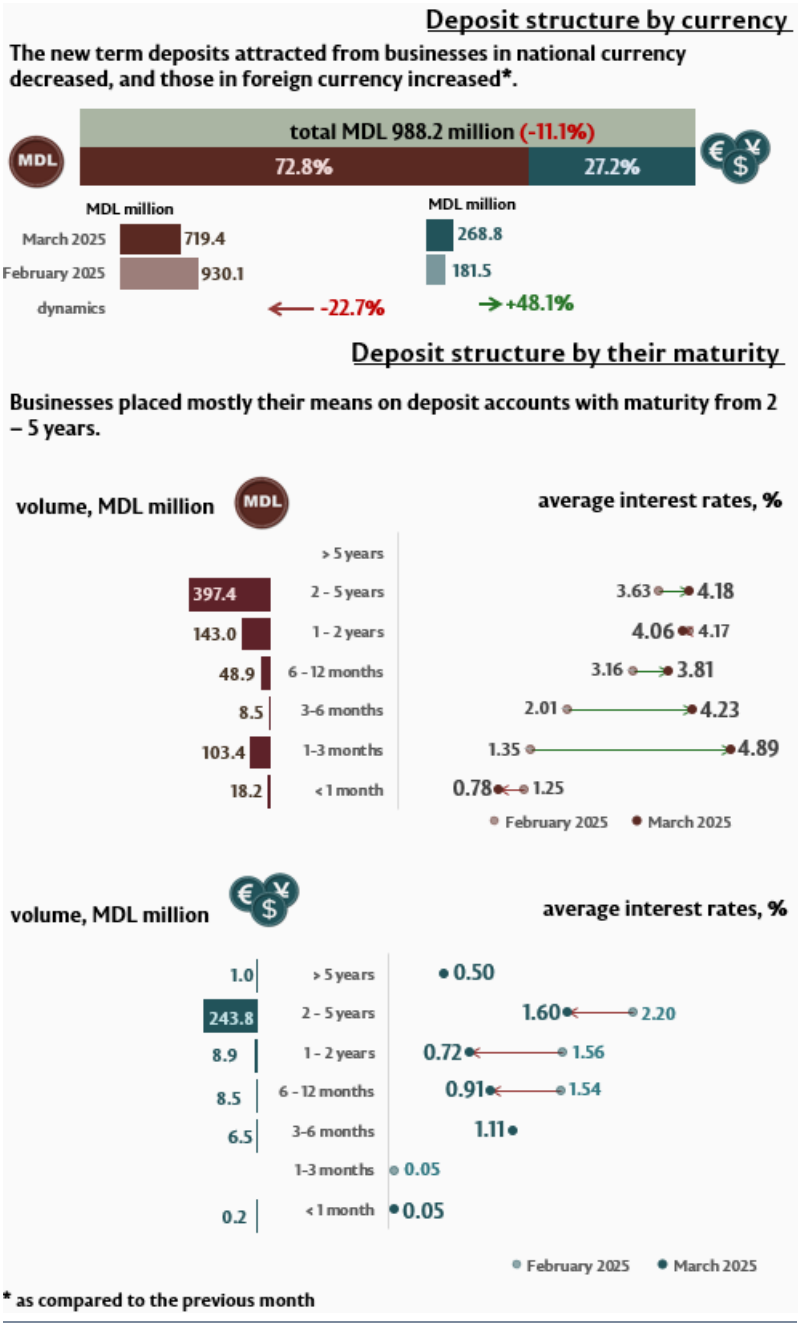
[2]

The average interest rate on deposits attracted in domestic currency from individuals increased by 0.26 p.p. to the value of 4.70%, as compared to the previous month. At the same time, the average interest rate on foreign currency deposits decreased by 0.19 p.p. to the value of 1.18%.

In March 2025, businesses' deposits in domestic currency (Infographic 3) decreased by 22.7%, while those in foreign currency increased by 48.1%, as compared to the previous month. Businesses' deposits in domestic currency amounted to MDL 719.4 million, while those in foreign currency – MDL 268.8 million. Compared to

March 2024, deposits in domestic currency of businesses increased by 59.8%, while those in foreign currency increased by 2.6 times.

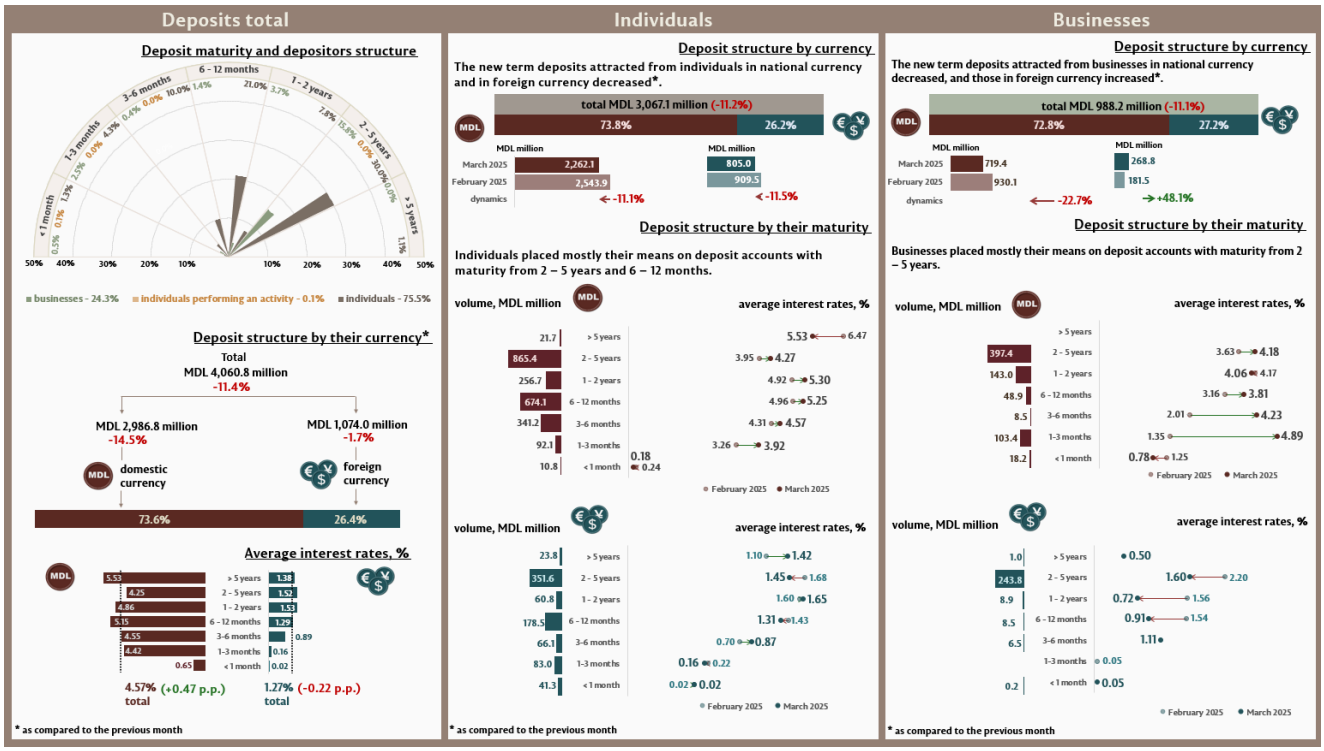
Infographic 3. **Businesses' new term deposits**



[3]

The average interest rate on deposits attracted in domestic currency from businesses increased by 0.95 p.p. as compared to the previous month, reaching 4.15% and the average interest rate on foreign currency deposits decreased by 0.54 p.p. to the value of 1.54%.

infographic [4].



[4]

Developments in LOANS market in March 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]

deposit market [10]

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

Related links:

[1] https://bnm.md/files/Infographic 1_ Developments in new granted deposits_03.png [2] https://bnm.md/files/Infographic 2_ Individuals' new term deposits_03.png [3] https://bnm.md/files/Infographic 3_ Businesses' new term deposits_03.png [4] https://bnm.md/files/Graphic visualization_03.png [5] https://bnm.md/en/content/developments-bank-loan-market-march-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]=deposit market