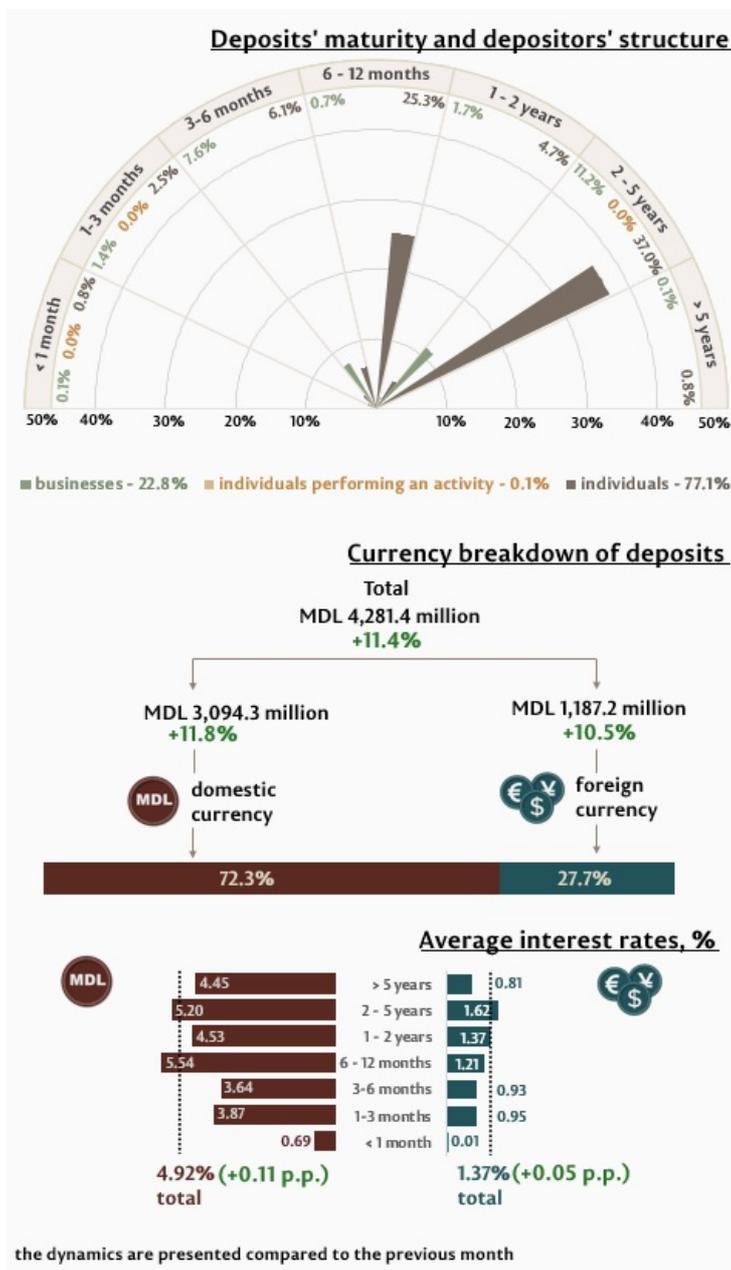


29.09.2025

Developments in DEPOSITS market in August 2025

New term deposits attracted¹ in August 2025 totalled MDL 4,281.4 million, increasing by 11.4% as compared to July 2025 (Infographic 1). Deposits attracted in domestic currency recorded a share of 72.3% and totalled MDL 3,094.3 million, increasing by 11.8% as compared to the previous month. Deposits attracted in foreign currency totalled MDL 1 187.2 million, being 10.5% higher than in the previous month.

Infographic 1. New deposits attracted



[1]

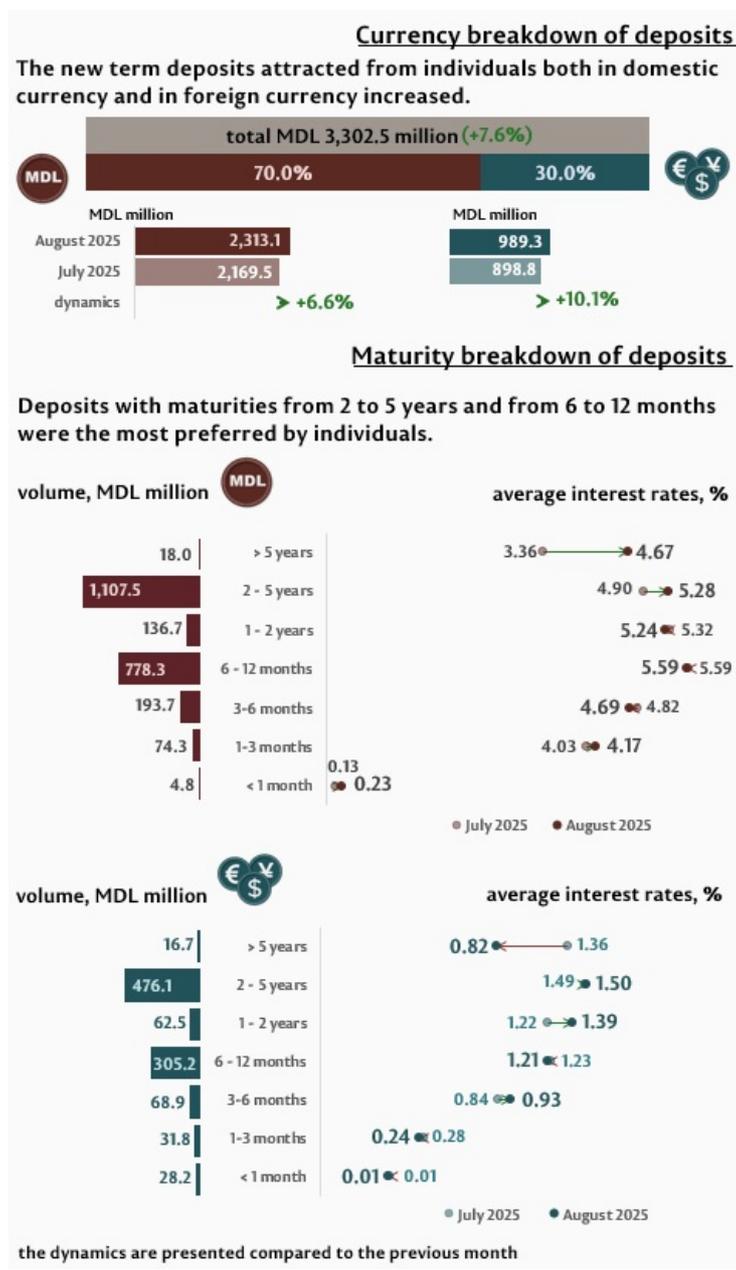
The average nominal interest rate on domestic currency deposits increased by 0.11 percentage points (p.p.) as compared to the previous month, reaching the value of 4.92%. The average nominal interest rate on foreign currency deposits increased

by 0.05 p.p. to 1.37%.

In terms of deposits' maturity, the largest shares of total term deposits were held by deposits with maturities from 2 to 5 years (48.2%) and from 6 to 12 months (26.0%).

In August 2025, individuals' deposits amounted to MDL 3,302.5 million, increasing by 7.6% 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 48.0% and 32.8% of individuals' total deposits, respectively. Compared to August 2024, individuals' deposits in the domestic currency increased by 46.8%, while those in foreign currency – by 3.4%.

Infographic 2. Individuals' new term deposits

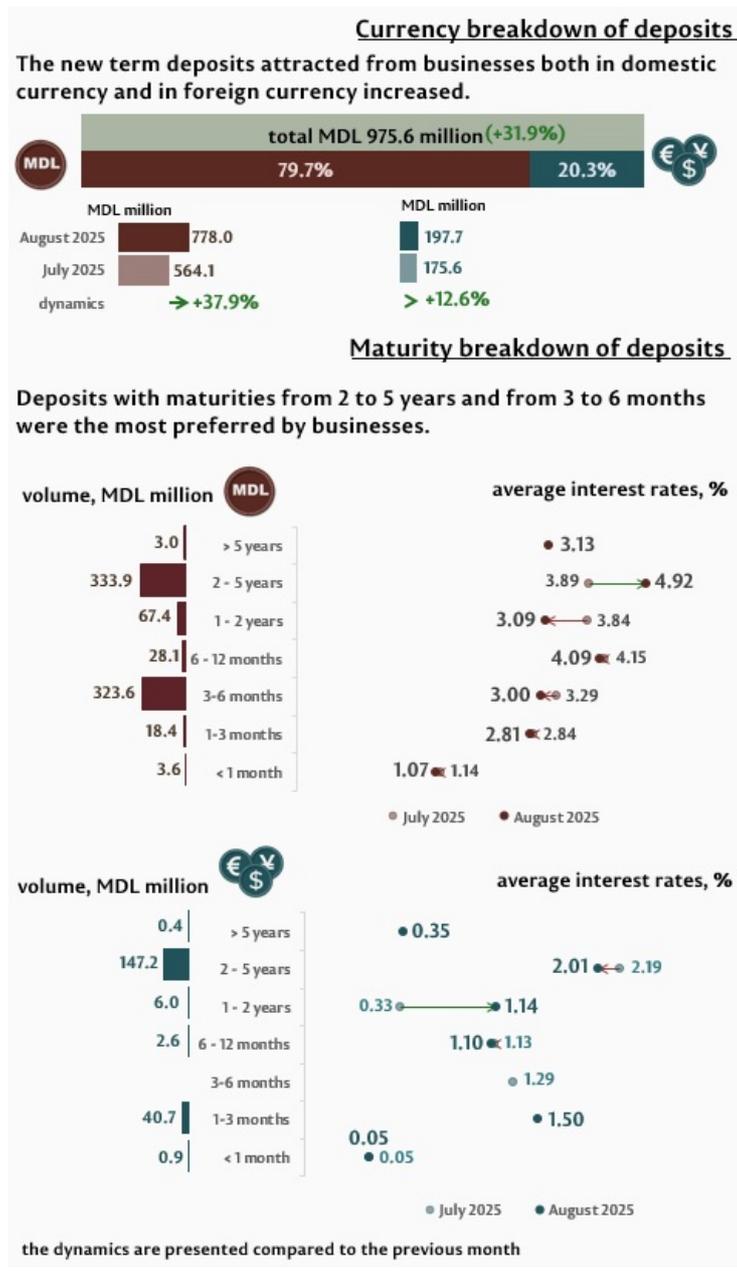


[2]

The average interest rate on deposits attracted in domestic currency from individuals increased by 0.19 p.p. as compared to the previous month, reaching the value of 5.28%. The average interest rate on foreign currency deposits increased by 0.07 p.p. to 1.27%.

In August 2025, businesses' new term deposits totalled MDL 975.6 million, increasing by 31.9% as compared to the previous month. Deposits in domestic currency amounted to MDL 778.0 million (+37.9%), while those in foreign currency – MDL 197.7 million (+12.6%). Compared to August 2024, businesses' deposits in domestic currency decreased by 12.7%, and their deposits in foreign currency – by 27.8%.

Infographic 3. Businesses' new term deposits



[3]

The average interest rate on deposits attracted in domestic currency from businesses increased by 0.04 p.p. as compared to the previous month, reaching the value of 3.86%, while the average interest rate on their foreign currency deposits decreased by 0.07 p.p. to 1.86%.

Graphic visualization [4]:

Legături conexe:

[1] http://bnm.md/files/Infographic_1_Developments_in_new_granted_deposits_08.png [2] http://bnm.md/files/Infographic_2_Individuals'_new_term_deposits_08.png [3] http://bnm.md/files/Infographic_3_Businesses'_new_term_deposits_08.png [4] http://bnm.md/files/Graphic_visualization_08.png [5] <http://bnm.md/en/content/developments-bank-loan-market-august-2025> [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/ro/search?hashtags\[0\]=deposits](http://bnm.md/ro/search?hashtags[0]=deposits) [9] [http://bnm.md/ro/search?hashtags\[0\]=average rate](http://bnm.md/ro/search?hashtags[0]=average%20rate) [10] [http://bnm.md/ro/search?hashtags\[0\]=deposit market](http://bnm.md/ro/search?hashtags[0]=deposit%20market) [11] [http://bnm.md/ro/search?hashtags\[0\]=developments in deposits](http://bnm.md/ro/search?hashtags[0]=developments%20in%20deposits)