



18.09.2026

Developments in DEPOSITS market in August 2026

New deposits¹ attracted in August 2026 amounted to MDL 27,085 million, with 68.5% being placed by the businesses and individuals engaged in economic activities and 31.5% by individuals. The volume of new deposits attracted from the businesses and individuals engaged in economic activities and the related nominal interest rates are presented in the table below.

 New deposits placed by businesses and individuals engaged in economic activities	Nominal interest rate and the volume of deposits	
	Domestic currency	Foreign currency
 Interest-bearing sight deposits	3.38% MDL 14,898 million	0.83% MDL 3,150 million
 Term deposits	4.53% MDL 420 million	1.97% MDL 92 million

[1]

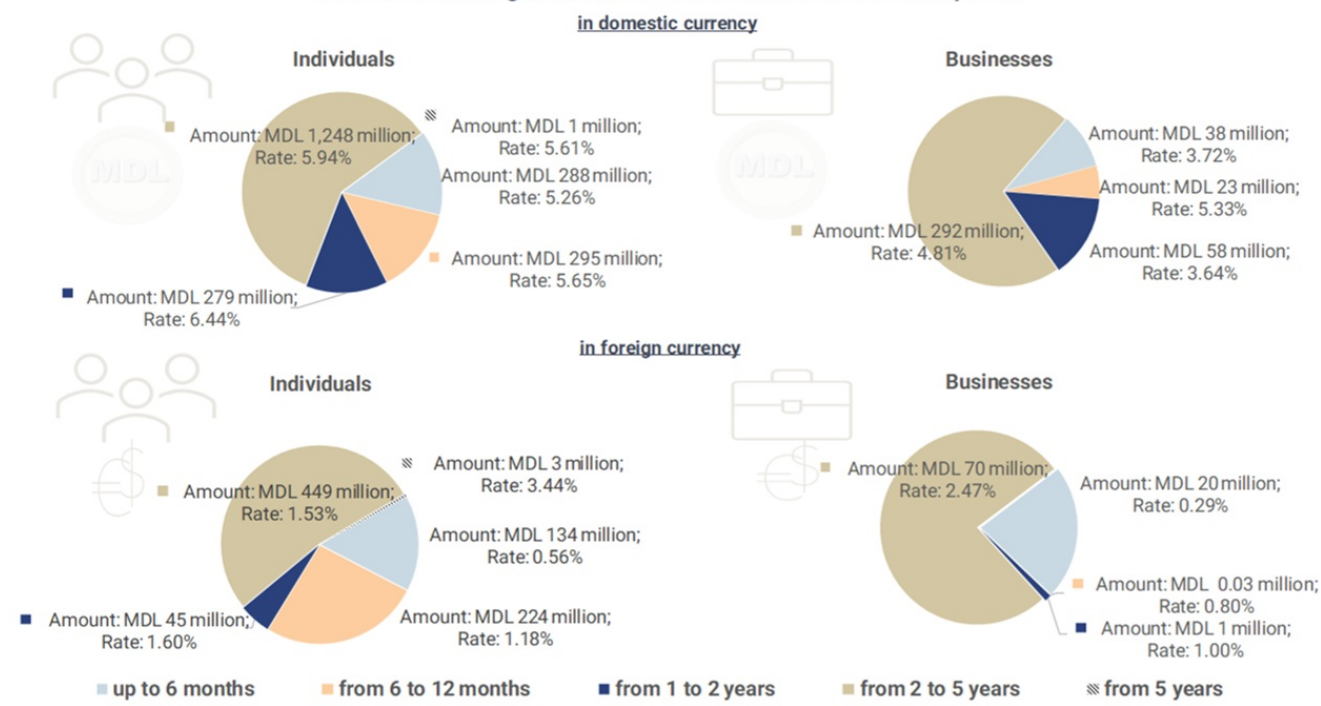
The volume of new deposits attracted from individuals and the related nominal interest rates are reflected in the table below.

 New deposits placed by individuals	Nominal interest rate and the volume of deposits	
	Domestic currency	Foreign currency
 Interest-bearing sight deposits	0.92% MDL 5,540 million	0.79% MDL 21 million
 Term deposits	5.87% MDL 2,110 million	1.30% MDL 854 million

[2]

Deposits in domestic currency attracted in August 2026 remained the main form of savings - with term deposits in MDL representing 72.8% of total term deposits. The volume of new term deposits and the corresponding nominal interest rates, by currency, are reflected in the chart below.

Volume and average nominal interest rates on new term deposits



[3]

Statistical data [4]

Instruction on the compilation and dissemination reports regarding the interest rates applied by the Moldovan banks, approved by the DEB of the NBM No 331/2016 [5]

Developments in loans market [6]

1. The press release is made based on the data reported by banks according to the Instruction No 331/2016 on the compilation and dissemination reports regarding the interest rates applied by the Moldovan banks. The definitions used in the press release, especially the definitions of average rates, new loans, businesses and individuals have the meaning from the above-mentioned Instruction.

Note: In the charts and tables the aggregated data may not match the sum of components due to the mathematical rounding.

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[1] [https://bnm.md/files/1. New deposits-business sector-08.2026.png](https://bnm.md/files/1.New%20deposits-business%20sector-08.2026.png) [2] [https://bnm.md/files/2. New deposits-individuals-08.2026 .png](https://bnm.md/files/2.New%20deposits-individuals-08.2026.png) [3] [https://bnm.md/files/Chart 1.Term deposits-08.2026 .png](https://bnm.md/files/Chart%201.Term%20deposits-08.2026.png) [4] <https://bnm.md/bdi/pages/reports/dpmc/DPMC9.xhtml> [5] <https://bnm.md/ro/content/instructiune-cu-privire-la-modul-de-intocmire-si-prezentare-rapoartelor-privind-ratele> [6] <https://bnm.md/en/content/developments-bank-loan-market-august-2026> [7] [https://bnm.md/ro/search?hashtags\[0\]=deposits](https://bnm.md/ro/search?hashtags[0]=deposits) [8] [https://bnm.md/ro/search?hashtags\[0\]=loans](https://bnm.md/ro/search?hashtags[0]=loans) [9] [https://bnm.md/ro/search?hashtags\[0\]=average rate](https://bnm.md/ro/search?hashtags[0]=average%20rate) [10] [https://bnm.md/ro/search?hashtags\[0\]=loan market](https://bnm.md/ro/search?hashtags[0]=loan%20market) [11] [https://bnm.md/ro/search?hashtags\[0\]=deposit market](https://bnm.md/ro/search?hashtags[0]=deposit%20market)