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Developments in DEPOSITS market in January 2026

New deposits[1] attracted in January 2026 amounted to MDL 24,746 million, with 68.2% placed by the businesses and individuals engaged in economic activities and 31.8% by individuals. The volume of new contracts with the businesses and individuals engaged in economic activities and the nominal interest rates are presented in the table below.

Businesses and individuals engaged in economic activities	Nominal interest rate and contract volume	
	Domestic currency	Foreign currency
New interest-bearing sight deposits	2.34% MDL 13,033 million	0.93% MDL 3,295 million
New term deposits	3.77% MDL 443 million	2.04% MDL 117 million

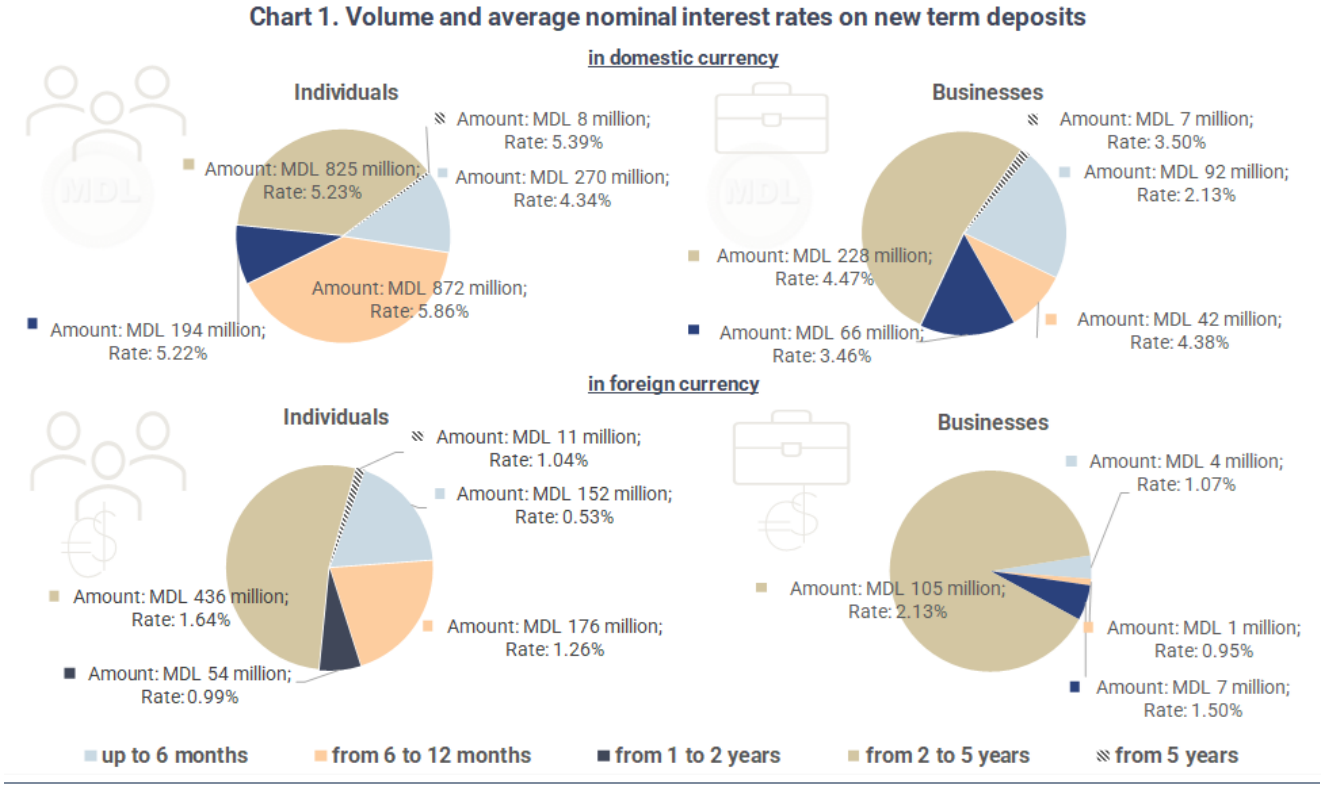
[1]

The volume of new contracts with individuals and the nominal interest rates are reflected in the table below.

Individuals	Nominal interest rate and contract volume	
	Domestic currency	Foreign currency
New interest-bearing sight deposits	0.88% MDL 4,802 million	0.91% MDL 57 million
New term deposits	5.37% MDL 2,168 million	1.31% MDL 829 million

[2]

Deposits in domestic currency attracted in January 2026 remained the main form of savings - with term deposits in MDL representing 73% of total term deposits. The volume of new term deposits and the nominal interest rates, by currency, are reflected in Chart 1.



[3]

Statistical data [4]

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 [5]

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

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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.

See also

Tags

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