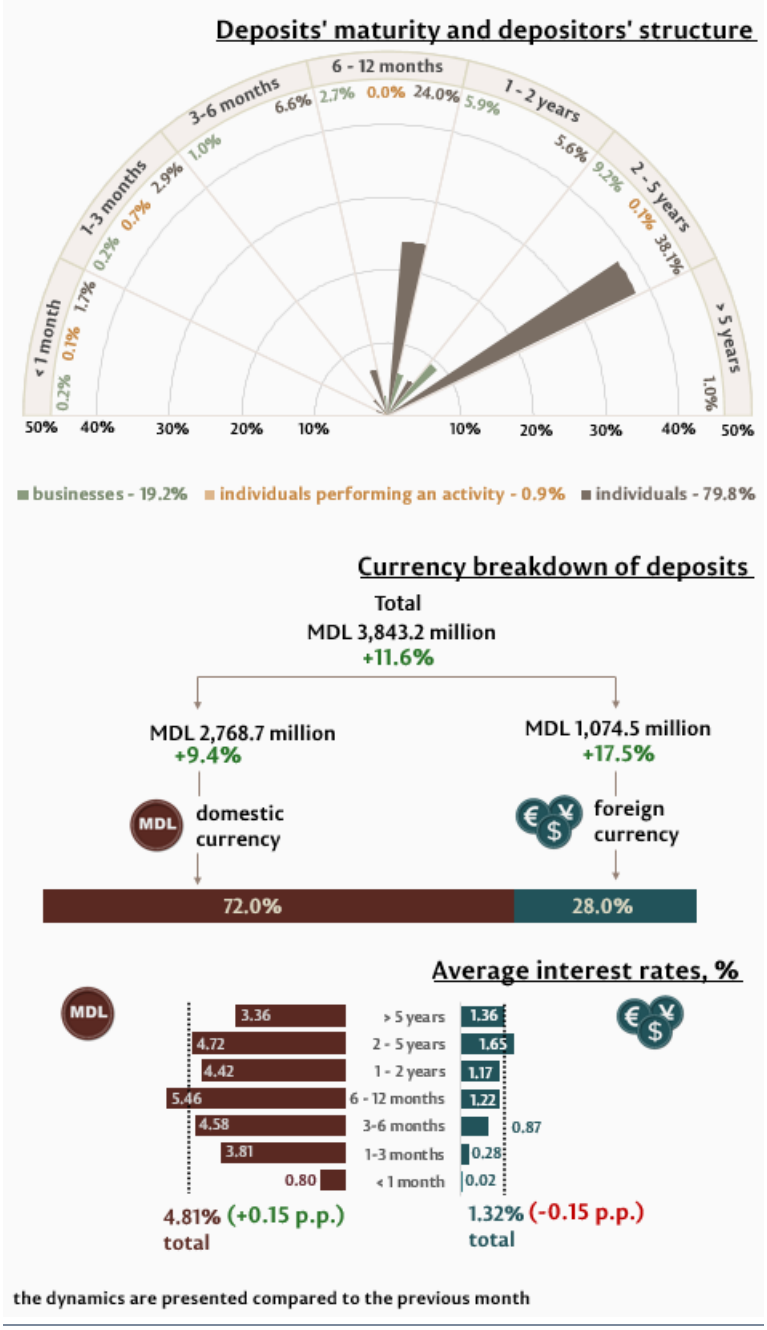
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Developments in DEPOSITS market in July 2025

New term deposits attracted[1] in July 2025 totalled MDL 3,843.2 million, increasing by 11.6% as compared to June 2025 (Infographic 1). Deposits attracted in domestic currency recorded a share of 72.0% and totalled MDL 2,768.7 million, increasing by 9.4% as compared to the previous month. Deposits attracted in foreign currency totalled MDL 1 074.5 million, being 17.5% higher than in the previous month.

Infographic 1. **New deposits attracted**



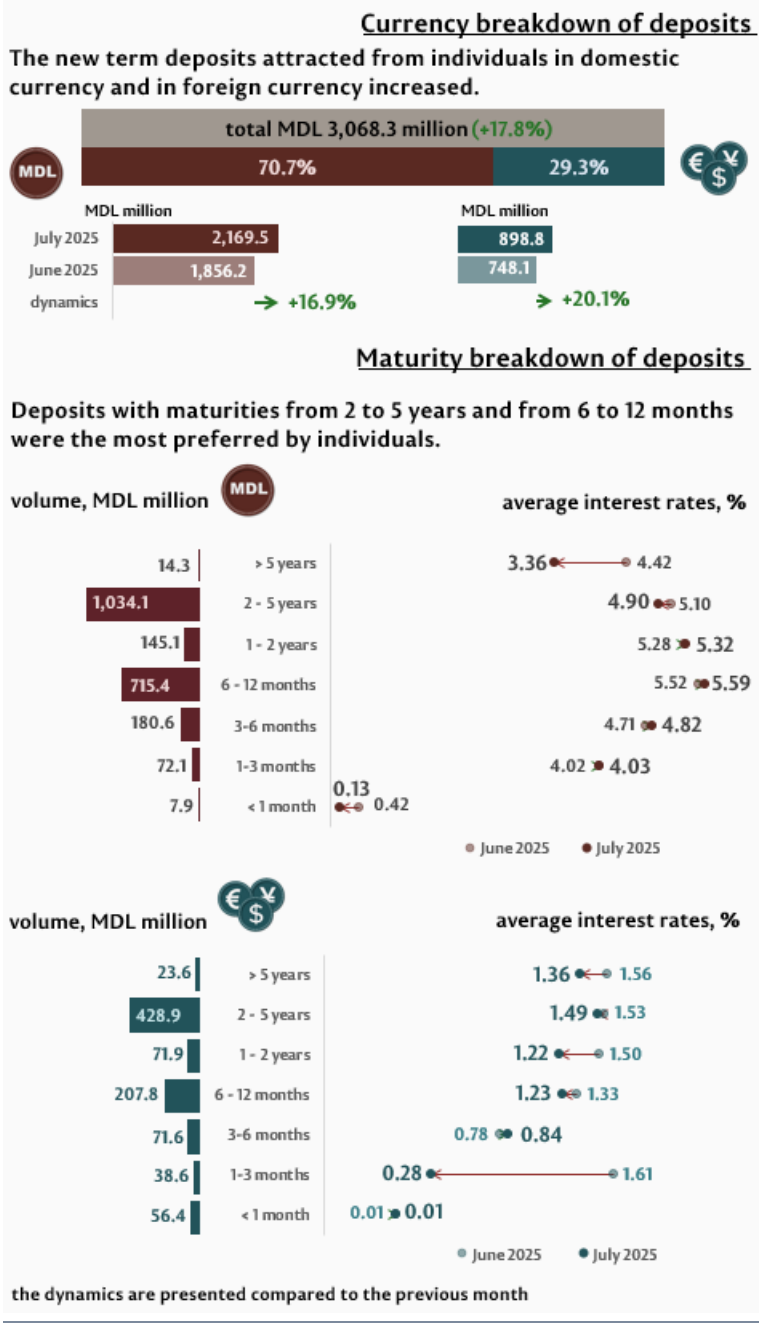
[1]

The average nominal interest rate on domestic currency deposits increased by 0.15 percentage points (p.p.) as compared to the previous month, reaching the value of 4.81%. The average nominal interest rate on foreign currency deposits decreased by 0.15 p.p. to 1.32%.

In terms of deposits' maturity, the largest shares of total term deposits were held by deposits with maturities from 2 to 5 years (47.4%) and from 6 to 12 months (26.7%).

In July 2025, individuals' deposits amounted to MDL 3,068.3 million, increasing by 17.8% 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 47.7% and 30.1% of individuals' total deposits, respectively. Compared to July 2024, individuals' deposits in the domestic currency increased by 51.8%, while those in foreign currency – by 19.5%.

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

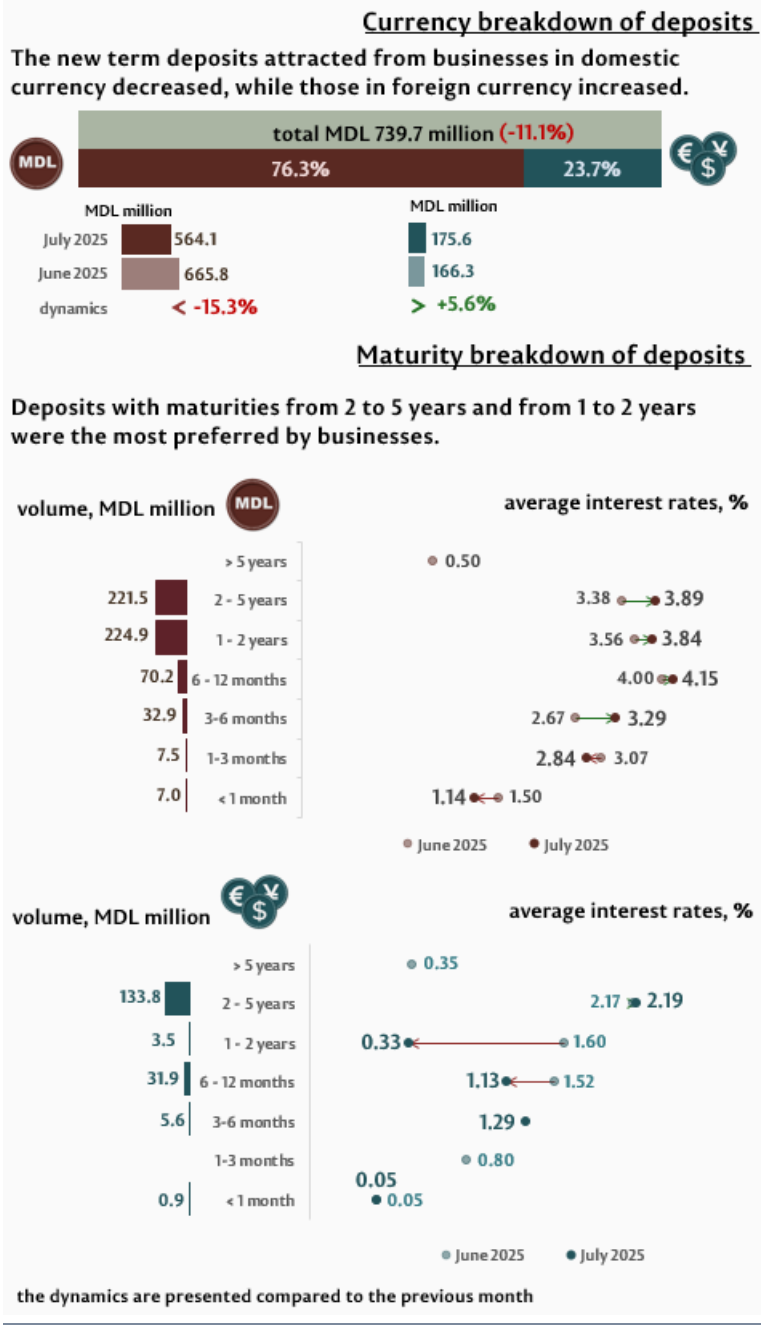


[2]

The average interest rate on deposits attracted in domestic currency from individuals decreased by 0.04 p.p. as compared to the previous month, reaching the value of 5.09%. The average interest rate on foreign currency deposits decreased by 0.15 p.p. to 1.21%.

In July 2025, businesses' deposits in domestic currency decreased by 15.3%, while those in foreign currency increased by 5.6%, as compared to the previous month (Infographic 3). Businesses' deposits in domestic currency amounted to MDL 564.1 million, while those in foreign currency totalled MDL 175.6 million. Compared to July 2024, businesses' deposits in domestic currency decreased by 10.2%, and their deposits in foreign currency – by 21.9%.

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

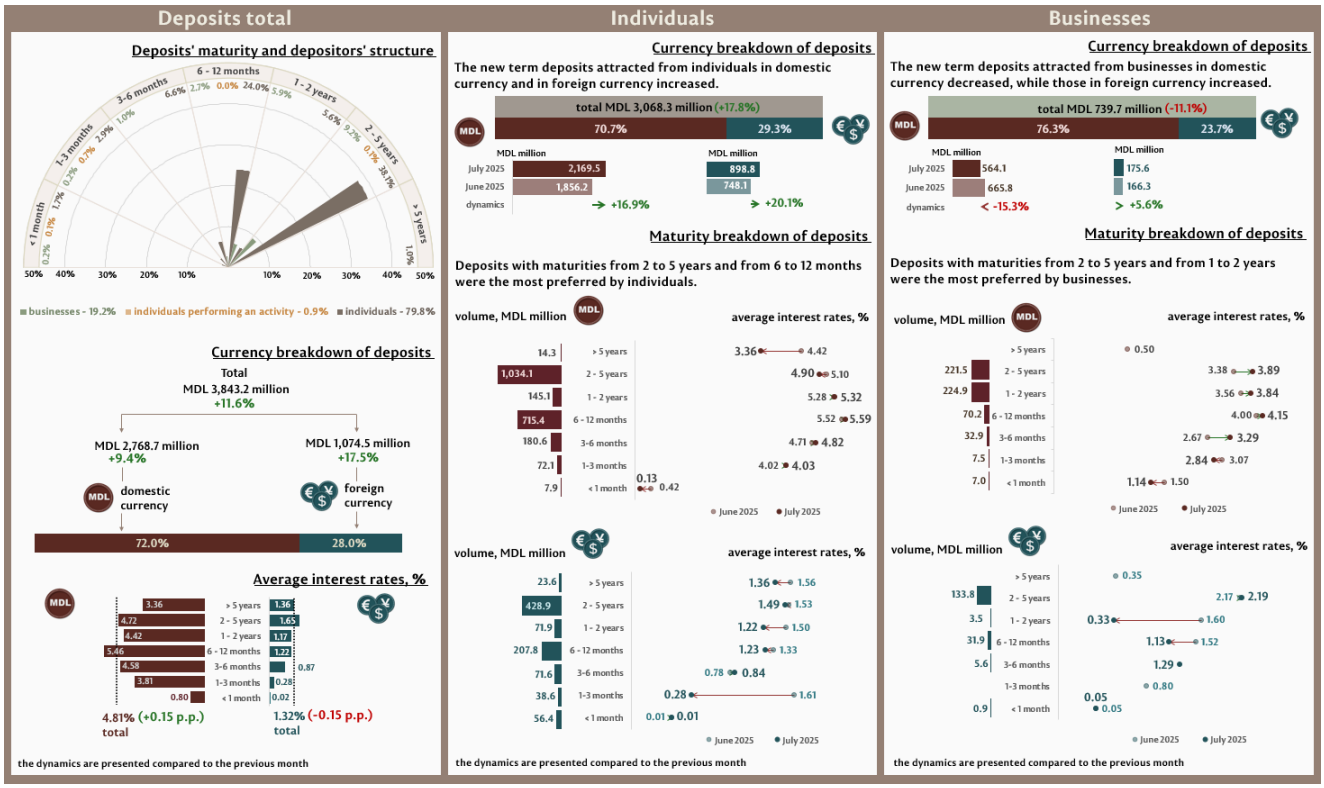


[3]

The average interest rate on deposits attracted in domestic currency from businesses increased by 0.44 p.p. as compared to the previous month, reaching the value of 3.82%, while the average interest rate on their

foreign currency deposits decreased by 0.09 p.p. to 1.92%.

Graphic visualization [4]:



[4]

Developments in LOANS market in July 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]

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