Published on (https://www.bnm.md)

20.08.2026

Developments in DEPOSITS market in July 2026

New deposits[1] attracted in July 2026 amounted to MDL 30,678 million, with 71.6% being placed by the businesses and individuals engaged in economic activities and 28.4% by individuals. The volume of new contracts with 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	**3.29%** MDL 16,843 million	**0.97%** MDL 4,159 million
Term deposits	**5.08%** MDL 815 million	**1.79%** MDL 142 million

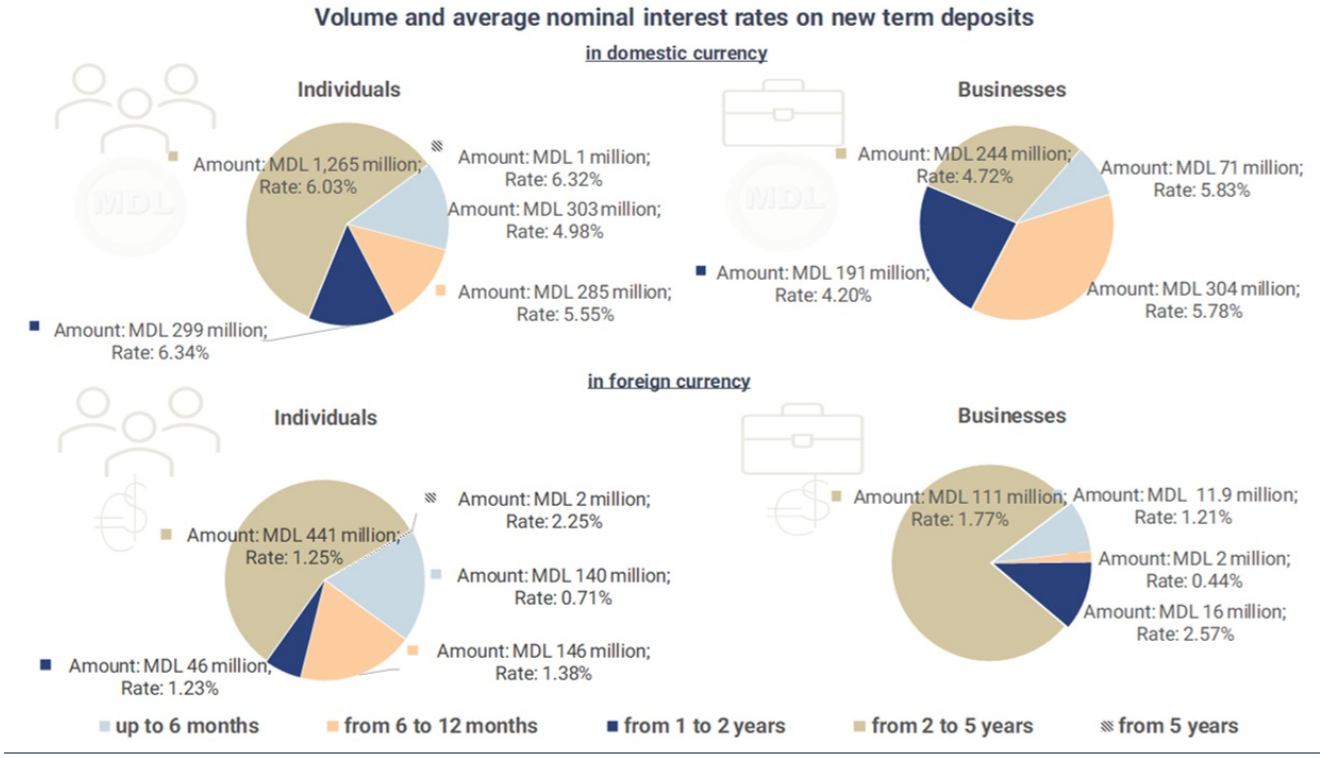
[1]

The volume of new contracts with 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	**0.91%** MDL 5,762 million	**0.84%** MDL 29 million
Term deposits	**5.86%** MDL 2,153 million	**1.18%** MDL 775 million

[2]

Deposits in domestic currency attracted in July 2026 remained the main form of savings - with term deposits in MDL representing 76.4% of total term deposits. The volume of new term deposits and the corresponding nominal interest rates, by currency, are reflected in the chart below.



[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]

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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.

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

See also

Tags

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