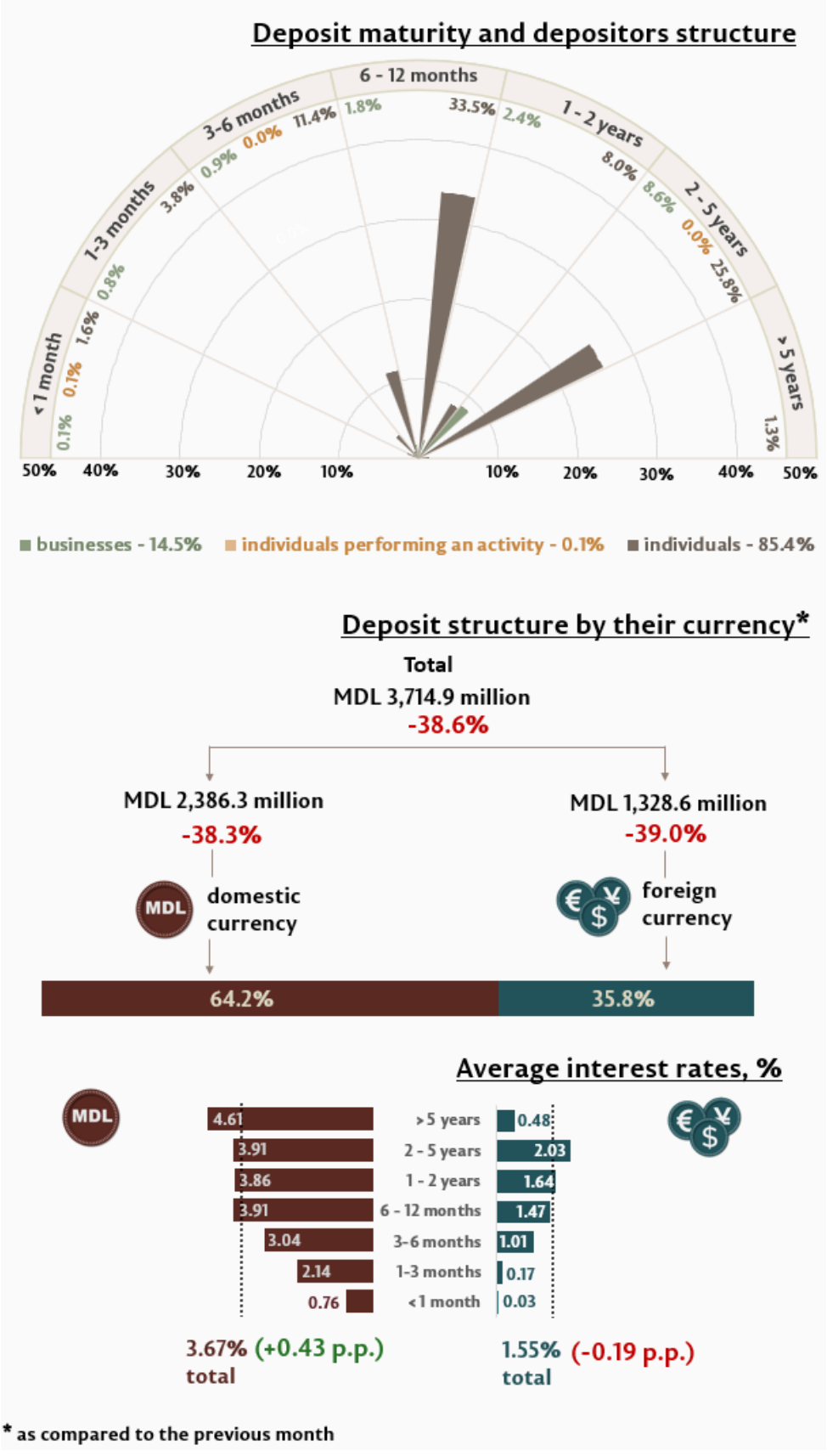
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20.02.2025

Developments in DEPOSITS market in January 2025

In January 2025, new term deposits attracted[1] (Infographic 1) totalled MDL 3,714.9 million, decreasing by 38.6% as compared to December 2024. Deposits attracted in domestic currency recorded a major share of 64.2% and totalled MDL 2,386.3 million, decreasing by 38.3% as compared to the previous month. Deposits attracted in foreign currency totalled MDL 1,328.6 million, being 39.0% lower than in the previous month.

Infographic 1. **Developments in new attracted deposits**



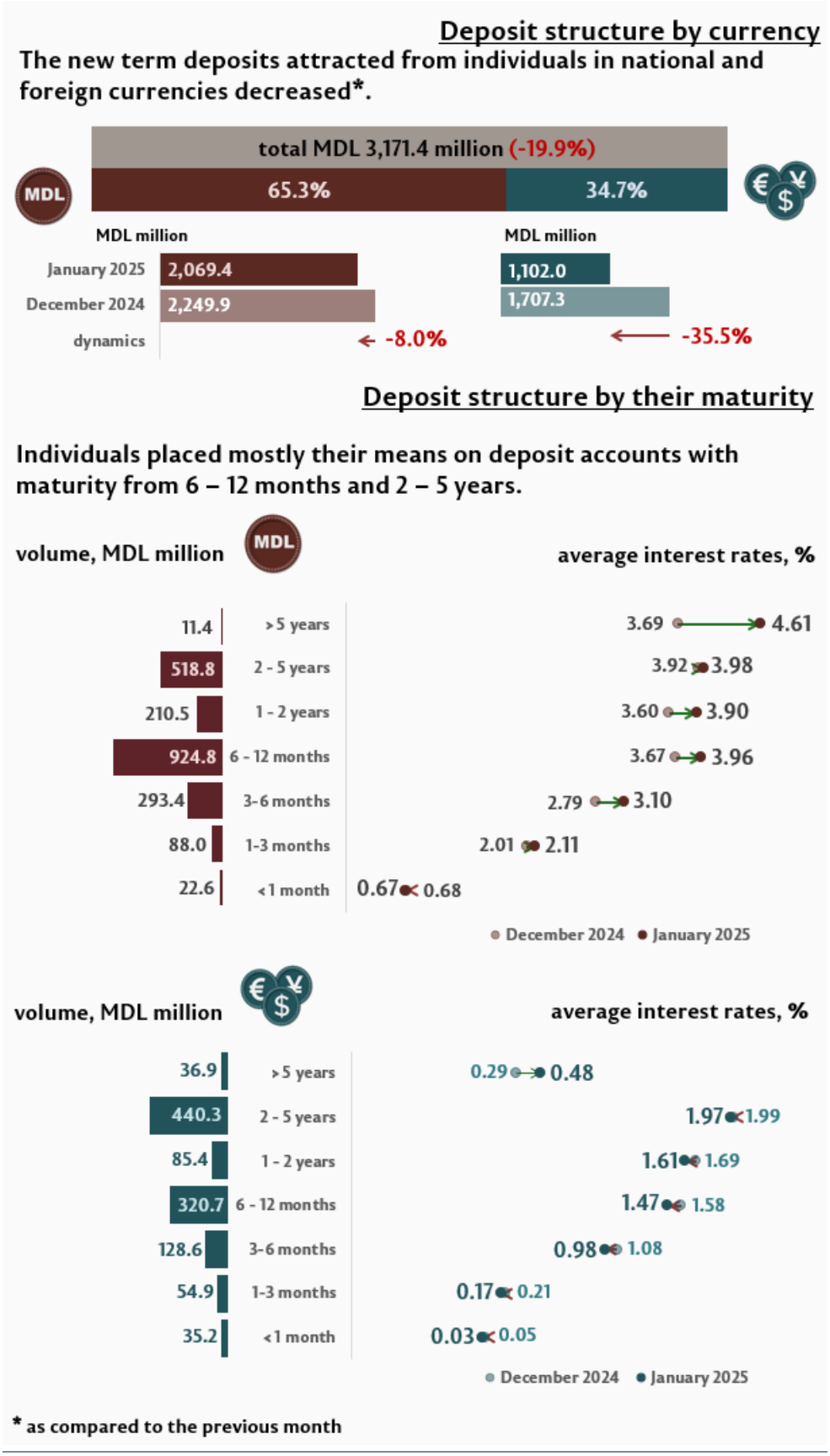
[1]

The average nominal interest rate on domestic currency deposits increased by 0.43 percentage points (p.p.) as compared to the previous month to the value of 3.67%. The average nominal interest rate on foreign currency deposits decreased by 0.19 p.p. to the value of 1.55%.

In terms of maturity, deposits with maturities from 6 to 12 months (35.3%) and deposits with maturities from 2 to 5 years (34.4%) had the largest share in total term deposits.

Individuals' deposits amounted in January 2025 to MDL 3,171.4 million, decreasing by 19.9% as compared to the previous month (Infographic 2). The most requested were deposits with terms from 6 to 12 months (39.3%) and deposits with maturities from 2 to 5 years (30.2%) of the total deposits of individuals. Compared to January 2024, deposits in the national currency of individuals decreased by 20.5%, while those in foreign currency increased by 15.6%.

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

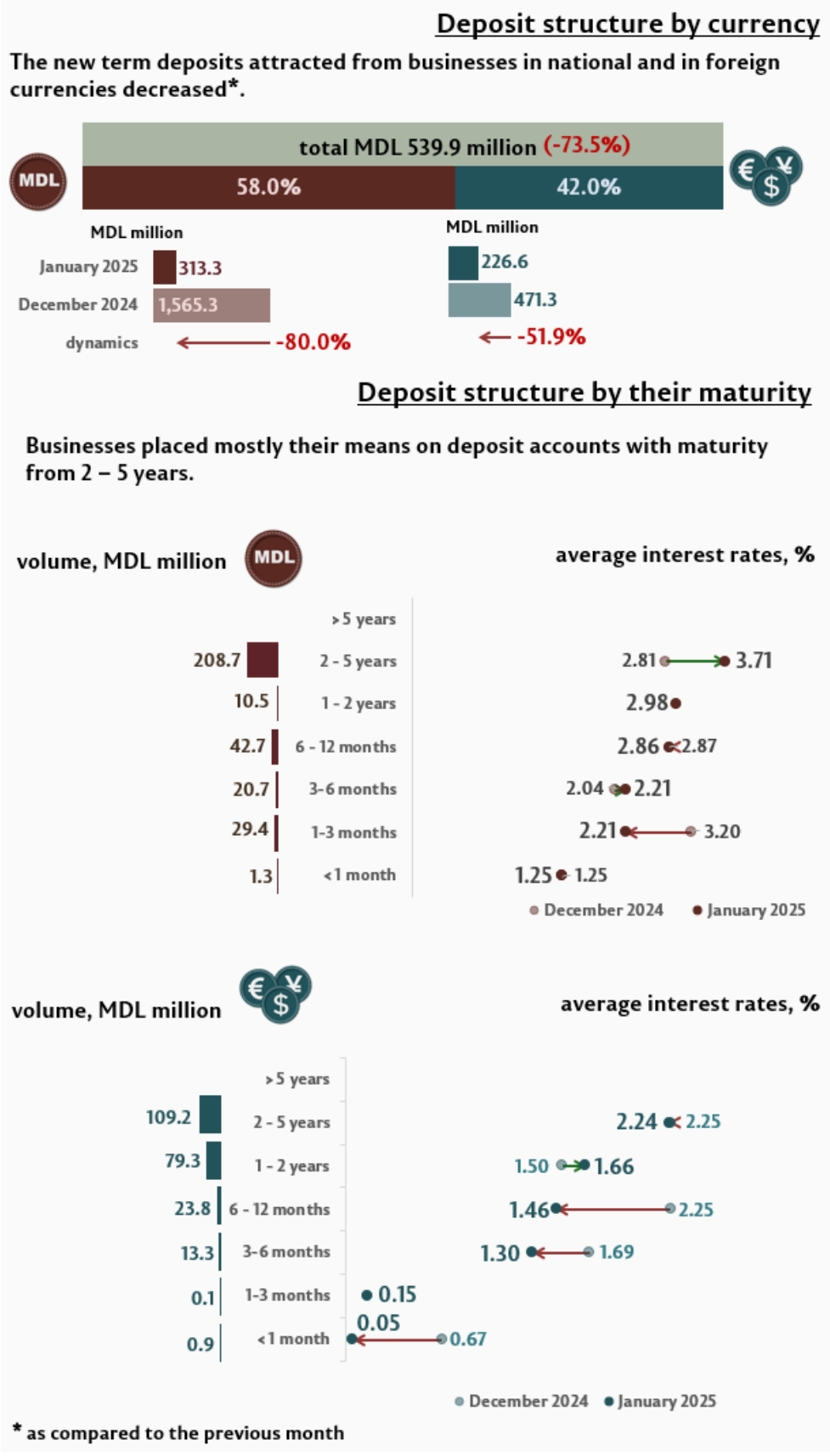


[2]

The average interest rate on deposits attracted in domestic currency from individuals increased by 0,17 p.p. to the value of 3.73%, as compared to the previous month. At the same time, the average interest rate on foreign currency deposits decreased by 0.15 p.p. to the value of 1.48%.

In January 2025, businesses' deposits in domestic currency (Infographic 3) decreased significantly by 80.0%, while those in foreign currency decreased by 51.9%, as compared to the previous month. Businesses' deposits in domestic currency amounted to MDL 313.3 million, while those in foreign currency – MDL 226.6 million. Compared to January 2024, deposits in the national currency of businesses decreased by 60.7%, while those in foreign currency increased by 30.1%.

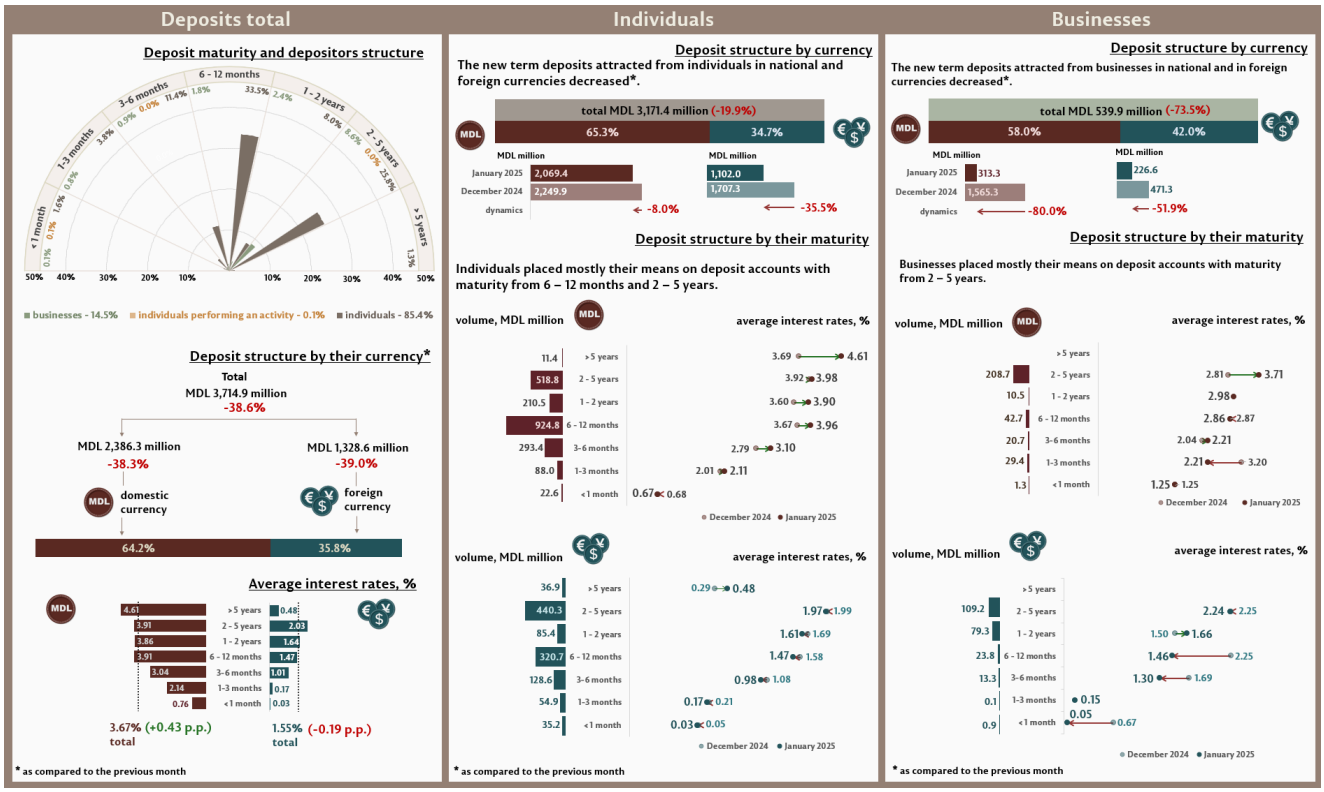
Infographic 3. **Businesses' new term deposits**



[3]

The average interest rate on deposits attracted in domestic currency from businesses increased by 0.49 p.p. as compared to the previous month, reaching 3.32% and the average interest rate on foreign currency deposits decreased by 0.27 p.p. to the value of 1.89%.

infographic [4].



[4]

[5]

Developments in LOANS markets in January 2025 [6]

Statistical data [7]

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 [8]

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1. The press release is made based on reported information according to the Instructions on the preparation manner and presenting reports regarding the interest rates applied by the Moldovan banks, approved by the Decision of the Executive Board of NBM no.331/2016. The notions and terms used in the press release, especially new deposits, legal persons, individuals and individuals that practice the activity have got a well-defined meaning in the contracted Instruction.

***Note**: In the infographics the aggregated data may not correspond exactly to the sum of components because of the mathematical rounding.*

Vezi și

Tag-uri

deposits [9]

deposit rate [10]

deposit interest rate [11]

deposit interest rates [12]

average [13]

deposit market [14]

new deposits attracted [15]

deposit balance [16]

bank deposit [17]

Sursa URL:
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[1] https://www.bnm.md/files/Infographic 1_ Developments in new granted deposits_01.png [2] https://www.bnm.md/files/Infographic 2_ Individuals' new term deposits_01.png [3] https://www.bnm.md/files/Infographic 3_ Businesses' new term deposits_01.png [4] https://www.bnm.md/files/Graphic visualization_01.png [5] https://www.bnm.md/files/Graphic visualization_12.png [6] https://www.bnm.md/en/content/bank-loans-market-development-january-2025 [7] https://www.bnm.md/bdi/pages/reports/dpmc/DPMC9.xhtml [8] https://www.bnm.md/ro/content/instructiune-cu-privire-la-modul-de-intocmire-si-prezentare-rapoartelor-privind-ratele [9] https://www.bnm.md/ro/search?hashtags[0]=deposits [10] https://www.bnm.md/ro/search?hashtags[0]=deposit rate [11] https://www.bnm.md/ro/search?hashtags[0]=deposit interest rate [12] https://www.bnm.md/ro/search?hashtags[0]=deposit interest rates [13] https://www.bnm.md/ro/search?hashtags[0]=average [14] https://www.bnm.md/ro/search?hashtags[0]=deposit market [15] https://www.bnm.md/ro/search?hashtags[0]=new deposits attracted [16] https://www.bnm.md/ro/search?hashtags[0]=deposit balance [17] https://www.bnm.md/ro/search?hashtags[0]=bank deposit