

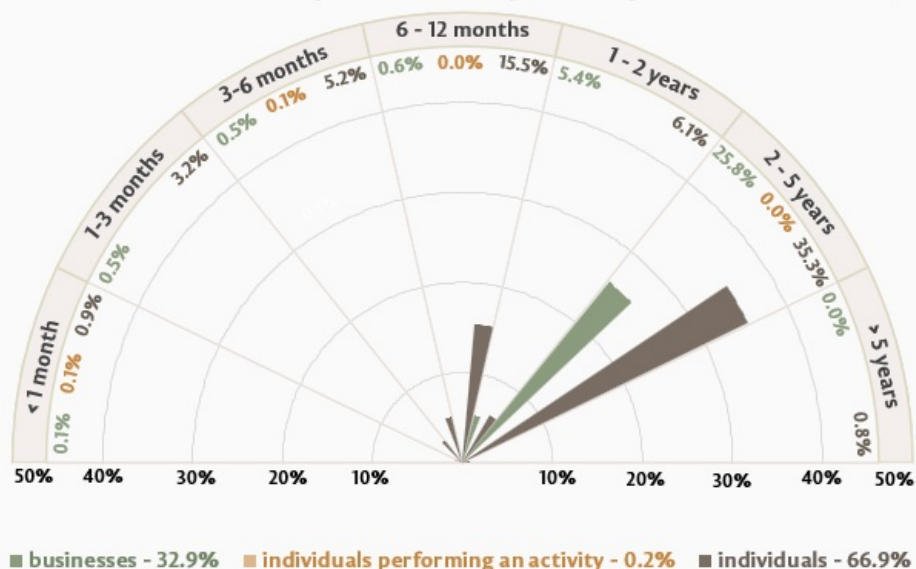
20.05.2025

## Developments in DEPOSITS market in April 2025

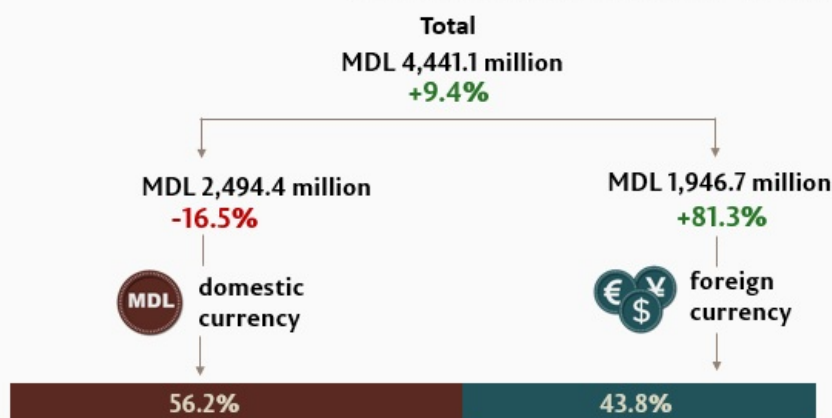
In April 2025, new term deposits attracted<sup>1</sup> (Infographic 1) totalled MDL 4,441.1 million, increasing by 9.4% as compared to March 2025. Deposits attracted in domestic currency recorded a share of 56.2% and totalled MDL 2,494.4 million, decreasing by 16.5% compared to the previous month. Deposits attracted in foreign currency totalled MDL 1,946.7 million, being 81.3% lower than in the previous month.

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

## Deposit maturity and depositors structure



## Deposit structure by their currency\*



## Average interest rates, %



\* as compared to the previous month

[1]

The average nominal interest rate on domestic currency deposits increased by 0.26 percentage points (p.p.) compared to the previous month to the value of 4.83%. The average nominal interest rate on foreign currency deposits increased by 0.06 p.p. to the value of 1.33%.

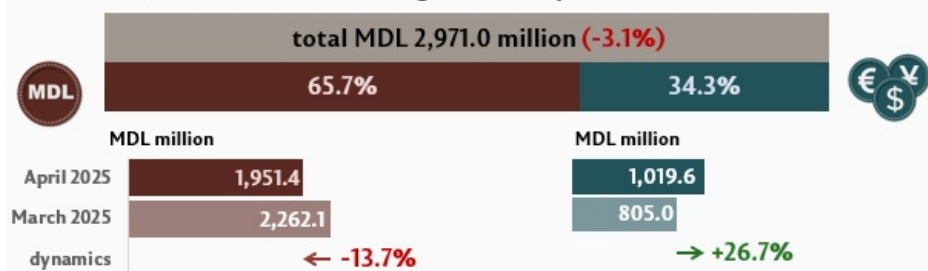
In terms of maturity, deposits with maturities from 2 to 5 years (61.2%) and deposits with maturities from 6 to 12 months (16.1%) had the largest share in total term deposits.

Individuals' deposits amounted in April 2025 to MDL 2,971.0 million, decreasing by 3.1% compared to the previous month (Infographic 2). The most requested were deposits with terms from 2 to 5 years (52.8% of the total deposits of individuals) and deposits with maturities from 6 to 12 months (23.1%). Compared to April 2024, deposits in the national currency of individuals increased by 80.6%, while those in foreign currency increased by 36.6%.

## Infographic 2. Individuals' new term deposits

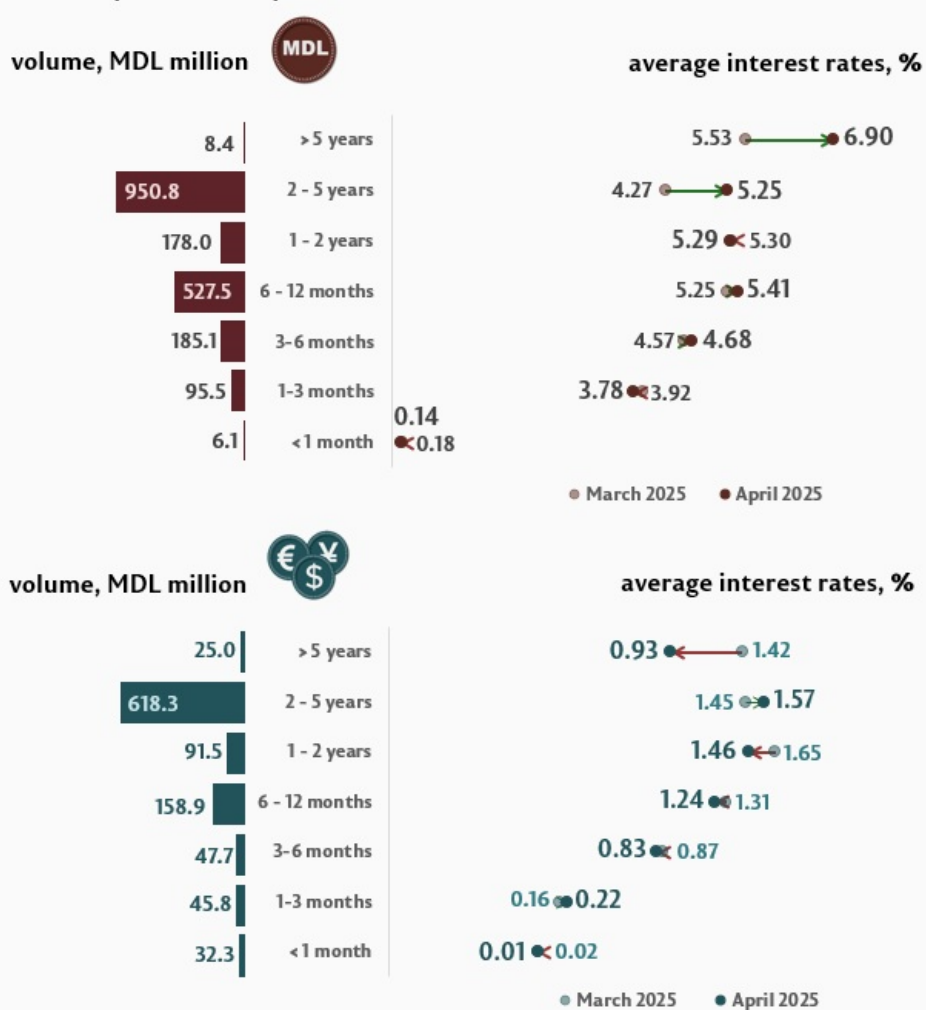
### Deposit structure by currency

The new term deposits attracted from individuals in national currency decreased, while those in foreign currency increased\*.



### Deposit structure by their maturity

Individuals placed mostly their means on deposit accounts with maturity from 2 – 5 years and 6 – 12 months.



\* as compared to the previous month

[2]

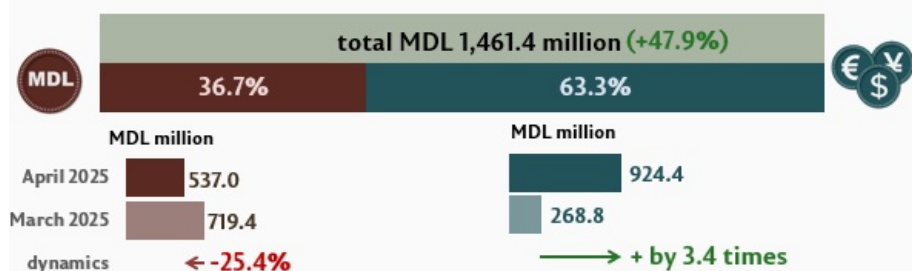
The average interest rate on deposits attracted in domestic currency from individuals increased by 0.46 p.p. to the value of 5.16%, compared to the previous month. At the same time, the average interest rate on foreign currency deposits increased by 0.17 p.p. to the value of 1.35%.

In April 2025, businesses' deposits in domestic currency (Infographic 3) decreased by 25.4%, while those in foreign currency increased by 3.4 times, compared to the previous month. Businesses' deposits in domestic currency amounted to MDL 537.0 million, while those in foreign currency – MDL 924.4 million. Compared to April 2024, deposits in domestic currency of businesses increased by 2.4%, while those in foreign currency increased by 3.5 times.

### Infographic 3. Businesses' new term deposits

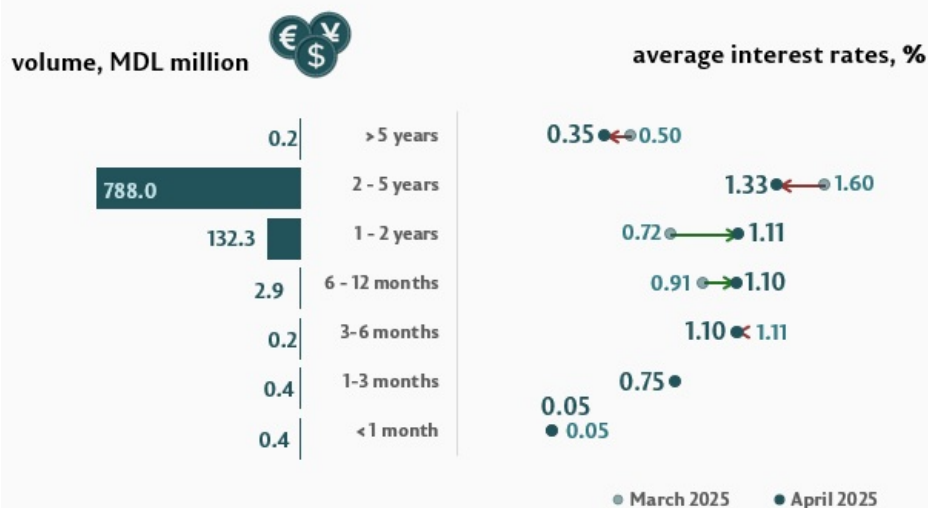
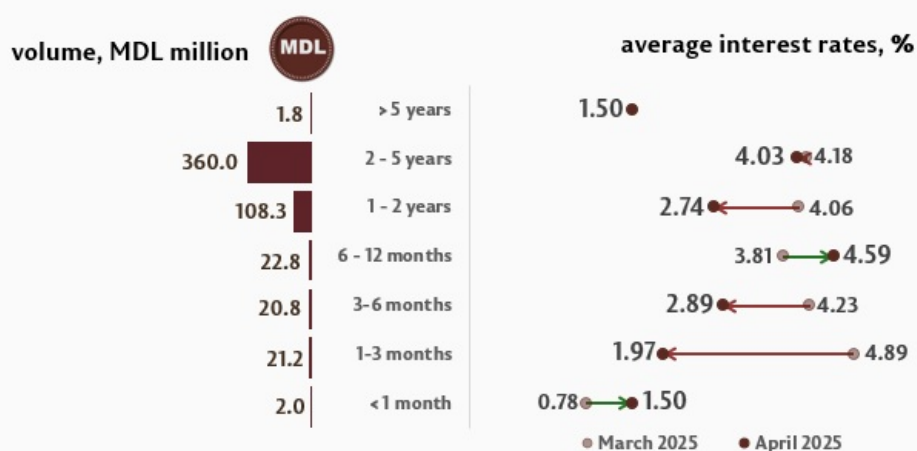
#### Deposit structure by currency

The new term deposits attracted from businesses in national currency decreased, and those in foreign currency increased\*.



#### Deposit structure by their maturity

Businesses placed mostly their means on deposit accounts with maturity from 2 – 5 years.



\* as compared to the previous month

[3]

The average interest rate on deposits attracted in domestic currency from businesses decreased by 0.50 p.p. compared to the previous month, reaching 3.65% and the average interest rate on foreign currency deposits decreased by 0.24 p.p. to the value of 1.30%.

Graphic visualization [4]:



<http://www.bnm.md/ro/node/68826>

**Legături conexe:**

[1] [http://www.bnm.md/files/Infographic\\_1\\_Developments\\_in\\_new\\_granted\\_deposits\\_04.png](http://www.bnm.md/files/Infographic_1_Developments_in_new_granted_deposits_04.png) [2] [http://www.bnm.md/files/Infographic\\_2\\_Individuals\\_new\\_term\\_deposits\\_04.png](http://www.bnm.md/files/Infographic_2_Individuals_new_term_deposits_04.png) [3] [http://www.bnm.md/files/Infographic\\_3\\_Businesses\\_new\\_term\\_deposits\\_04.png](http://www.bnm.md/files/Infographic_3_Businesses_new_term_deposits_04.png) [4] [http://www.bnm.md/files/Graphic\\_visualization\\_04.png](http://www.bnm.md/files/Graphic_visualization_04.png) [5] <http://www.bnm.md/en/content/developments-bank-loan-market-april-2025> [6] <http://www.bnm.md/bdi/pages/reports/dpmc/DPMC9.xhtml> [7] <http://www.bnm.md/ro/content/instructiune-cu-privire-la-modul-de-intocmire-si-prezentare-rapoartelor-privind-ratele> [8] [http://www.bnm.md/ro/search?hashtags\[0\]=deposits](http://www.bnm.md/ro/search?hashtags[0]=deposits) [9] [http://www.bnm.md/ro/search?hashtags\[0\]=average rate](http://www.bnm.md/ro/search?hashtags[0]=average rate) [10] [http://www.bnm.md/ro/search?hashtags\[0\]=deposit market](http://www.bnm.md/ro/search?hashtags[0]=deposit market) [11] [http://www.bnm.md/ro/search?hashtags\[0\]=developments in deposits](http://www.bnm.md/ro/search?hashtags[0]=developments in deposits)