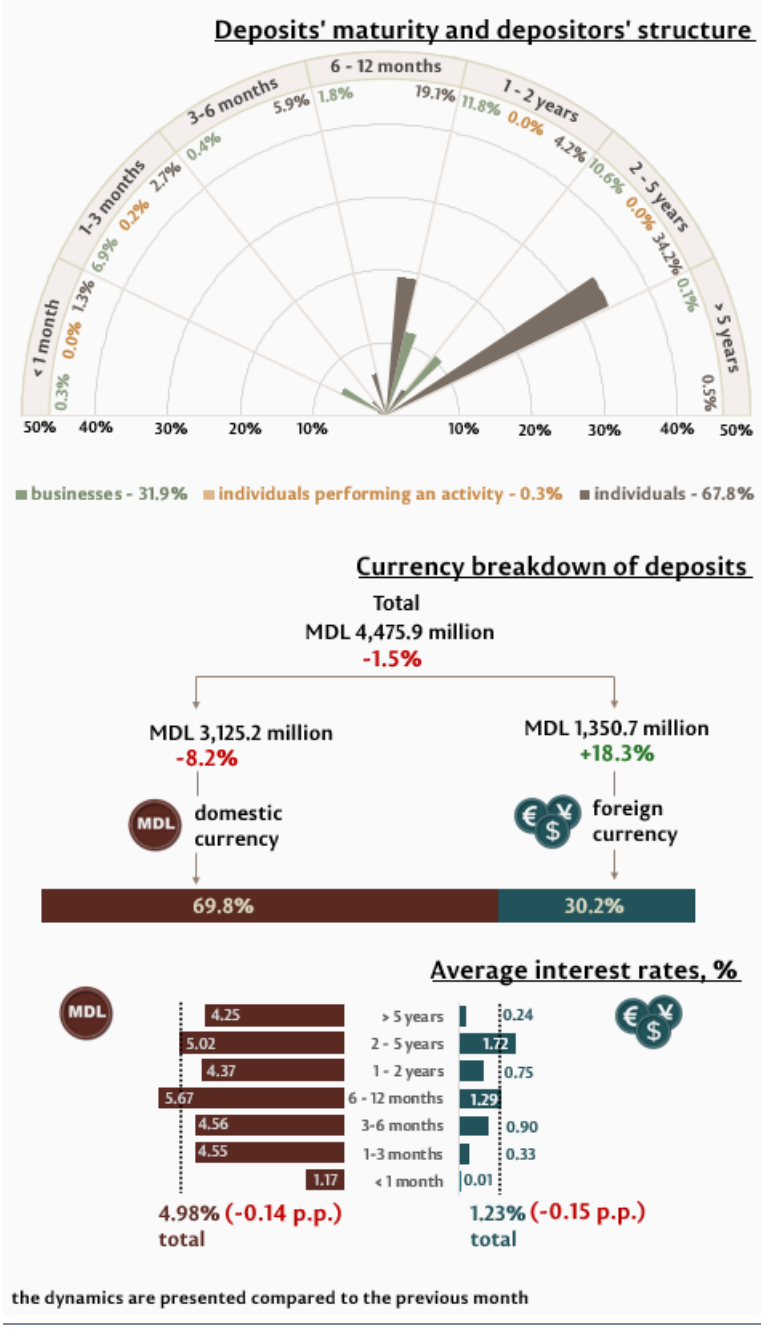
Publicat pe (https://www.bnm.md)

20.11.2025

Developments in DEPOSITS market in October 2025

New term deposits attracted[1] in October 2025 totalled MDL 4,475.9 million, decreasing by 1.5% as compared to September 2025 (Infographic 1). Deposits attracted in domestic currency recorded a share of 69.8% and totalled MDL 3,125.2 million, decreasing by 8.2% as compared to the previous month. Deposits attracted in foreign currency totalled MDL 1,350.7 million, being 18.3% higher than in the previous month.

Infographic 1. **New deposits attracted**



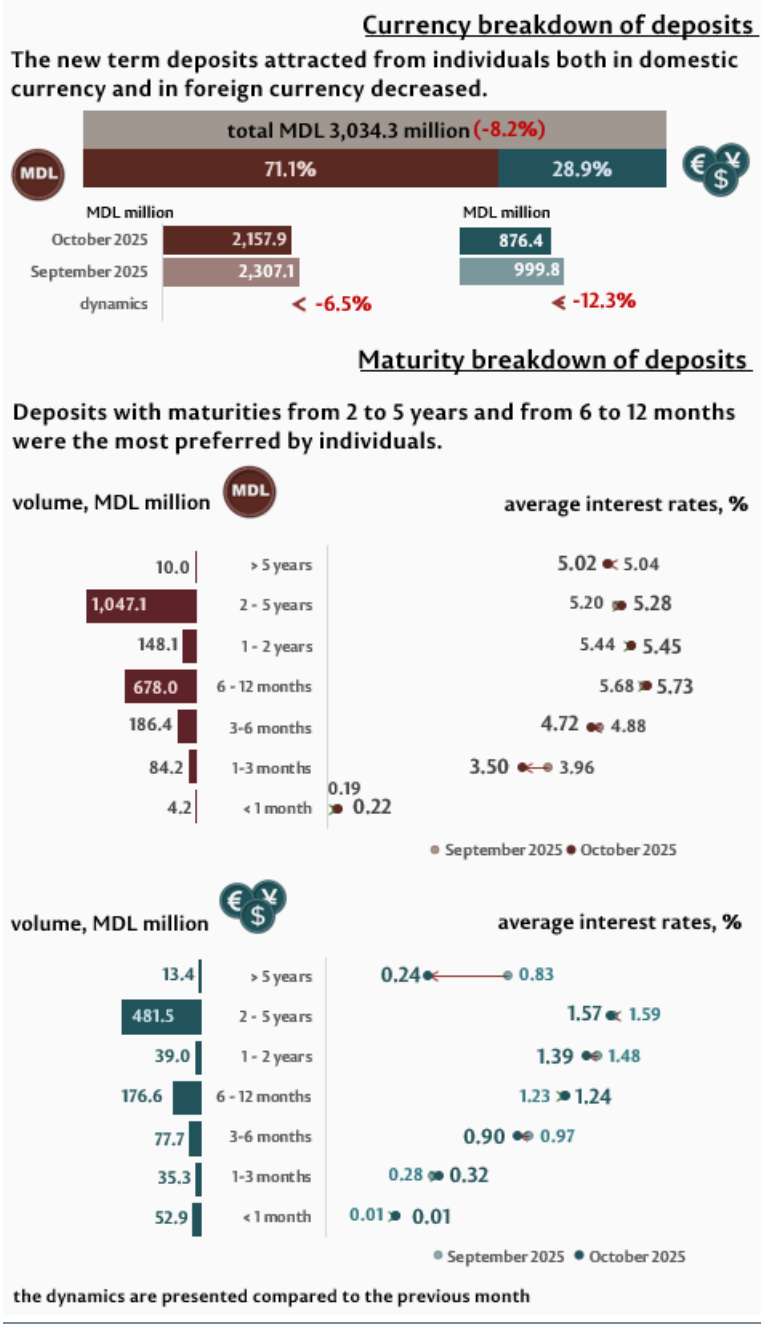
[1]

The average nominal interest rate on domestic currency deposits decreased by 0.14 percentage points (p.p.) as compared to the previous month, reaching the value of 4.98%. The average nominal interest rate on foreign currency deposits decreased by 0.15 p.p. to 1.23%.

In terms of deposits' maturity, the largest shares of total term deposits were held by deposits with maturities from 2 to 5 years (44.8%) and from 6 to 12 months (20.9%).

In October 2025, individuals' deposits amounted to MDL 3,034.3 million, decreasing by 8.2% 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 50.4% and 28.2% of individuals' total deposits, respectively. Compared to October 2024, individuals' deposits in domestic currency increased by 59.1%, while those in foreign currency – by 7.2%.

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

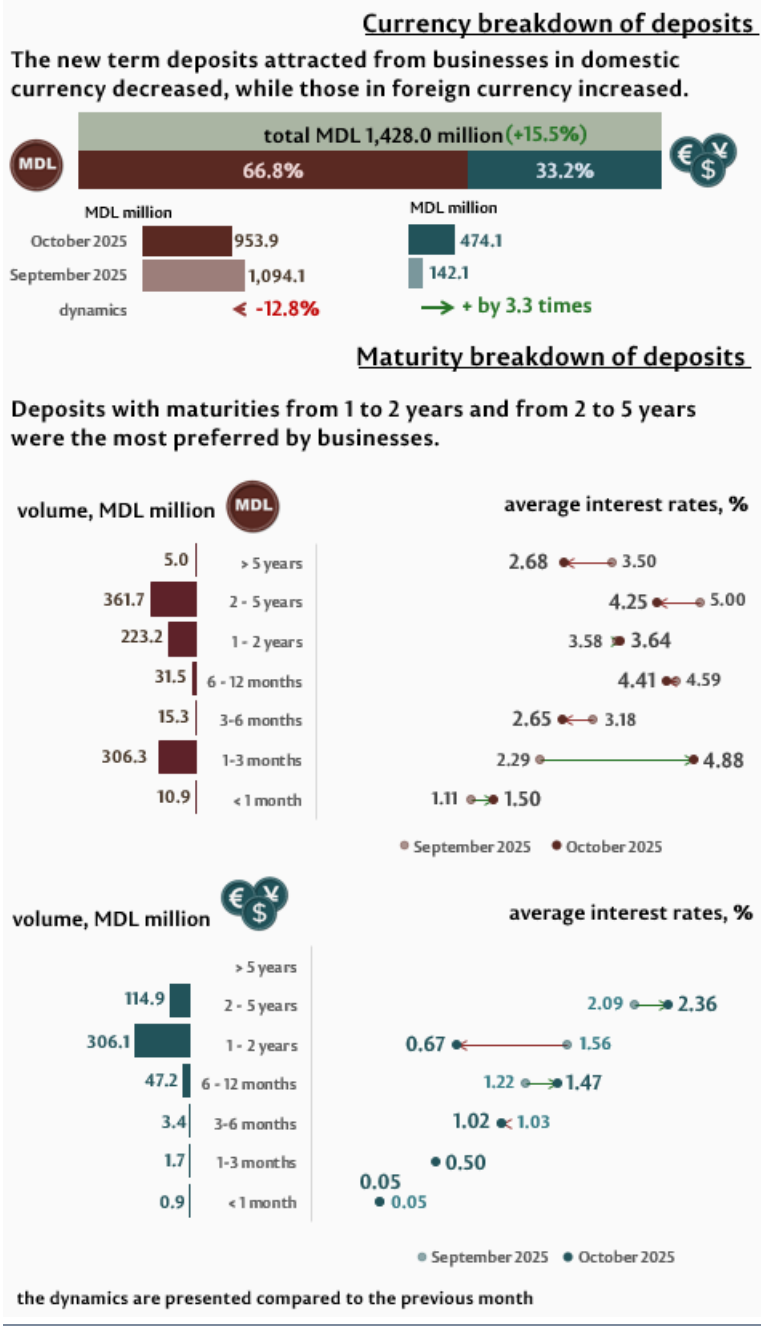


[2]

The average interest rate on deposits attracted in domestic currency from individuals increased by 0.03 p.p. to the level of 5.31%. The average interest rate on foreign currency deposits decreased by 0.05 p.p. to 1.27%.

In October 2025, businesses' new term deposits totalled MDL 1,428.0 million, increasing by 15.5% as compared to the previous month. Deposits in domestic currency amounted to MDL 953.9 million (-12.8%), while those in foreign currency – MDL 474.1 million (+ by 3.3 times). Compared to October 2024, businesses' deposits in domestic currency increased by 15.7 %, while their deposits in foreign currency increased by 2.3 times.

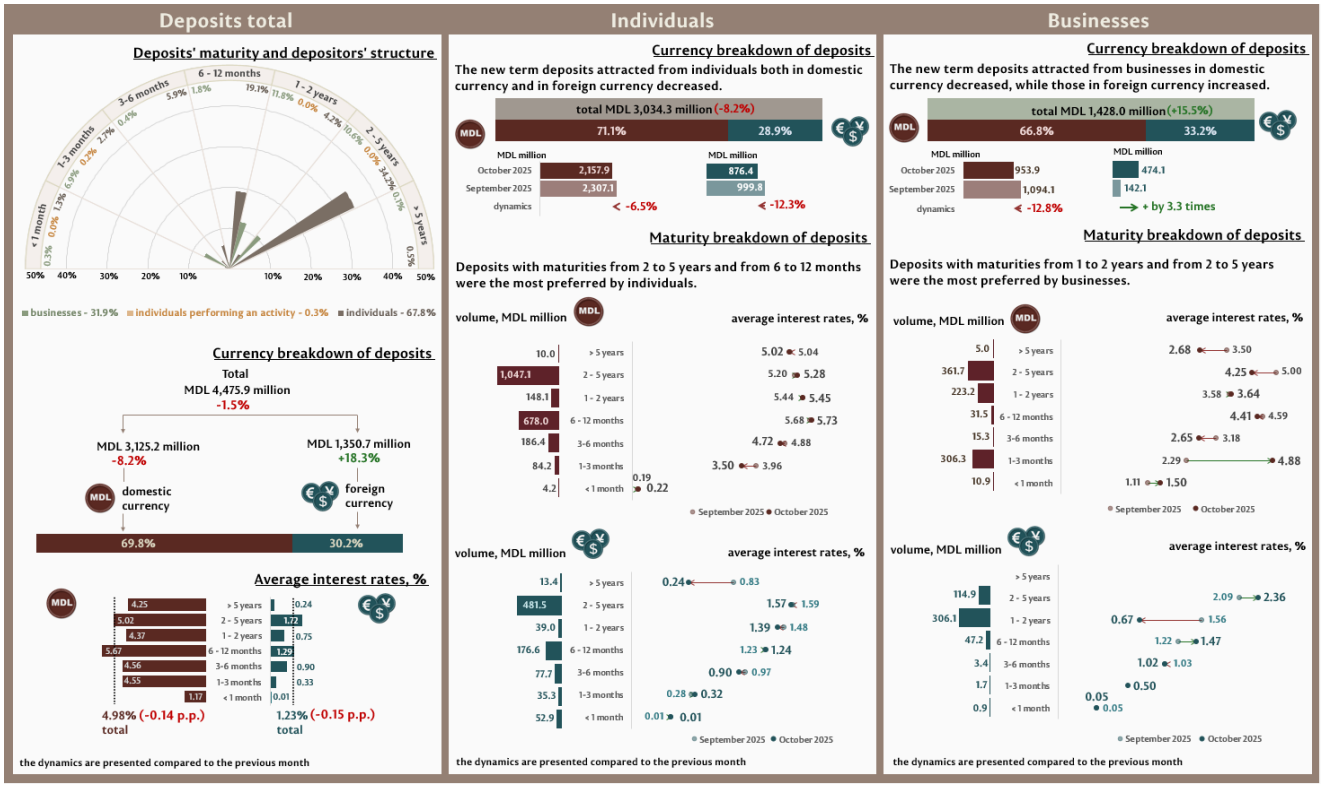
Infographic 3. **Businesses' new term deposits**



[3]

The average interest rate on deposits attracted in domestic currency from businesses decreased by 0.53 p.p. as compared to the previous month, reaching the value of 4.25%, while the average interest rate on their foreign currency deposits decreased by 0.68 p.p. to 1.16%.

Graphic visualization [4]:



[4]

Developments in LOANS market in Octobe 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]

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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.*

Vezi și

Tag-uri

deposits [8]

average rate [9]

deposit market [10]

developments in deposits [11]

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