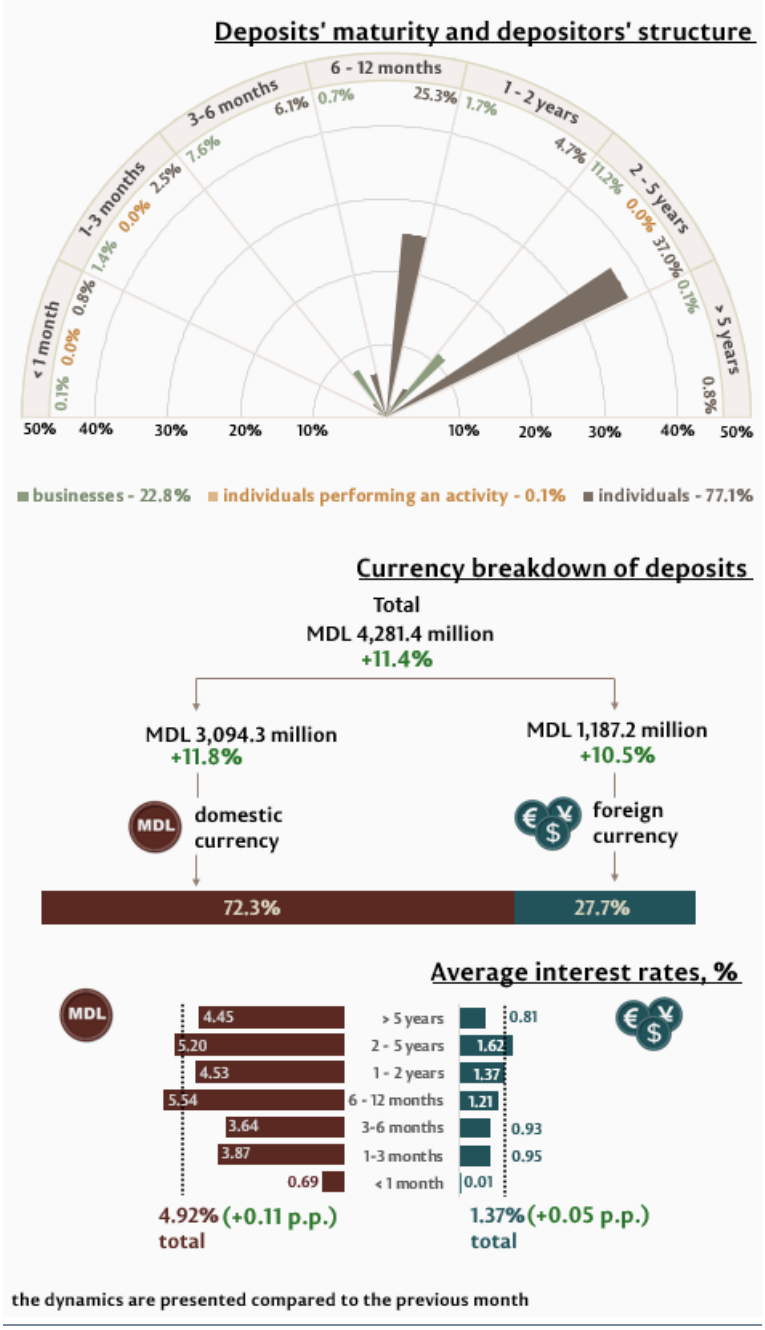
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Developments in DEPOSITS market in August 2025

New term deposits attracted[1] in August 2025 totalled MDL 4,281.4 million, increasing by 11.4% as compared to July 2025 (Infographic 1). Deposits attracted in domestic currency recorded a share of 72.3% and totalled MDL 3,094.3 million, increasing by 11.8% as compared to the previous month. Deposits attracted in foreign currency totalled MDL 1 187.2 million, being 10.5% higher than in the previous month.

Infographic 1. **New deposits attracted**



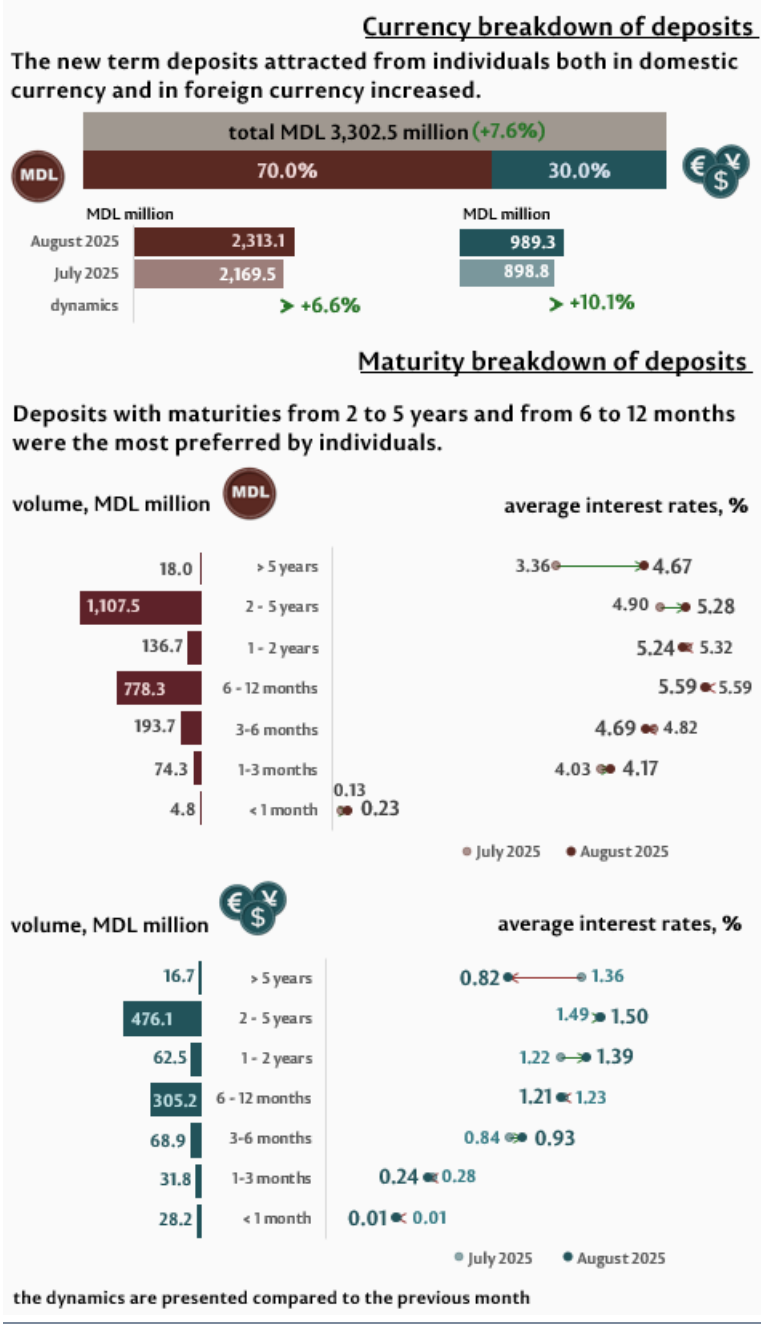
[1]

The average nominal interest rate on domestic currency deposits increased by 0.11 percentage points (p.p.) as compared to the previous month, reaching the value of 4.92%. The average nominal interest rate on foreign currency deposits increased by 0.05 p.p. to 1.37%.

In terms of deposits' maturity, the largest shares of total term deposits were held by deposits with maturities from 2 to 5 years (48.2%) and from 6 to 12 months (26.0%).

In August 2025, individuals' deposits amounted to MDL 3,302.5 million, increasing by 7.6% 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 48.0% and 32.8% of individuals' total deposits, respectively. Compared to August 2024, individuals' deposits in the domestic currency increased by 46.8%, while those in foreign currency – by 3.4%.

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

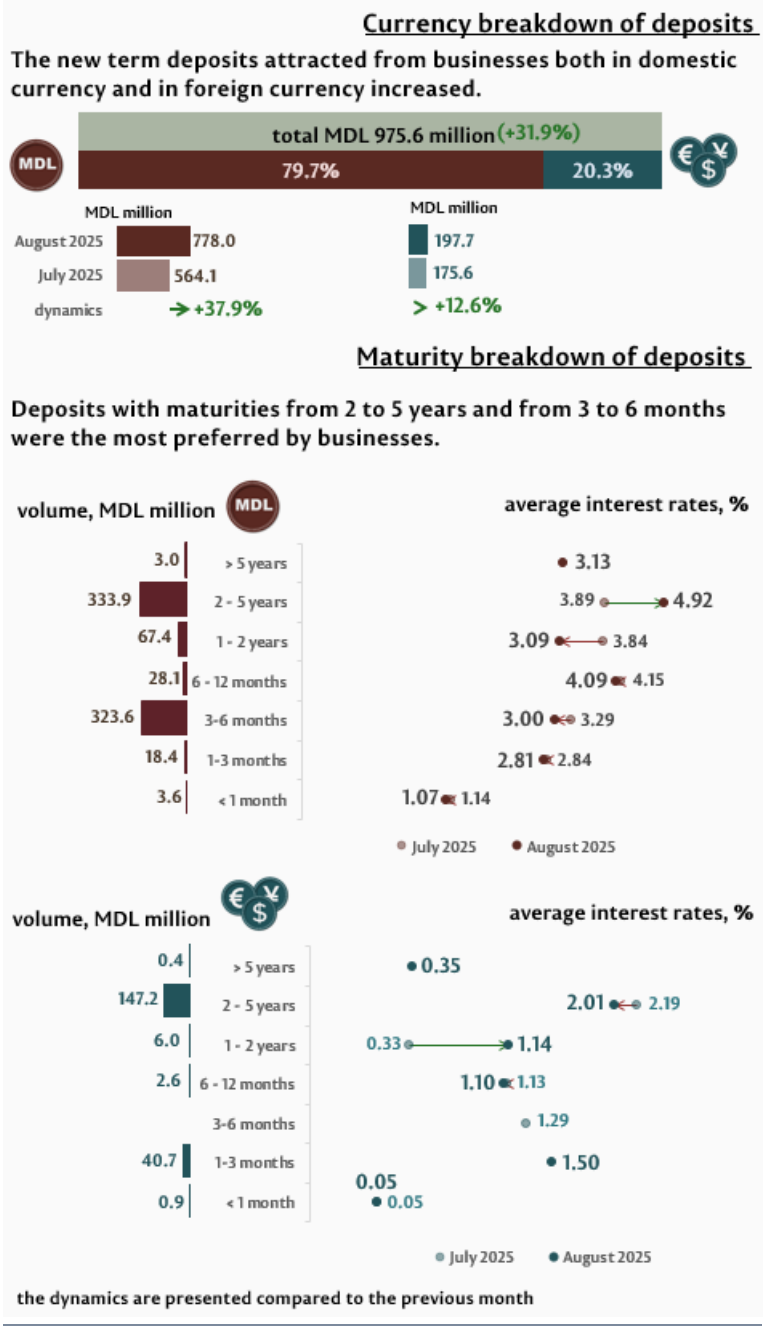


[2]

The average interest rate on deposits attracted in domestic currency from individuals increased by 0.19 p.p. as compared to the previous month, reaching the value of 5.28%. The average interest rate on foreign currency deposits increased by 0.07 p.p. to 1.27%.

In August 2025, businesses' new term deposits totalled MDL 975.6 million, increasing by 31.9% as compared to the previous month. Deposits in domestic currency amounted to MDL 778.0 million (+37.9%), while those in foreign currency – MDL 197.7 million (+12.6%). Compared to August 2024, businesses' deposits in domestic currency decreased by 12.7%, and their deposits in foreign currency – by 27.8%.

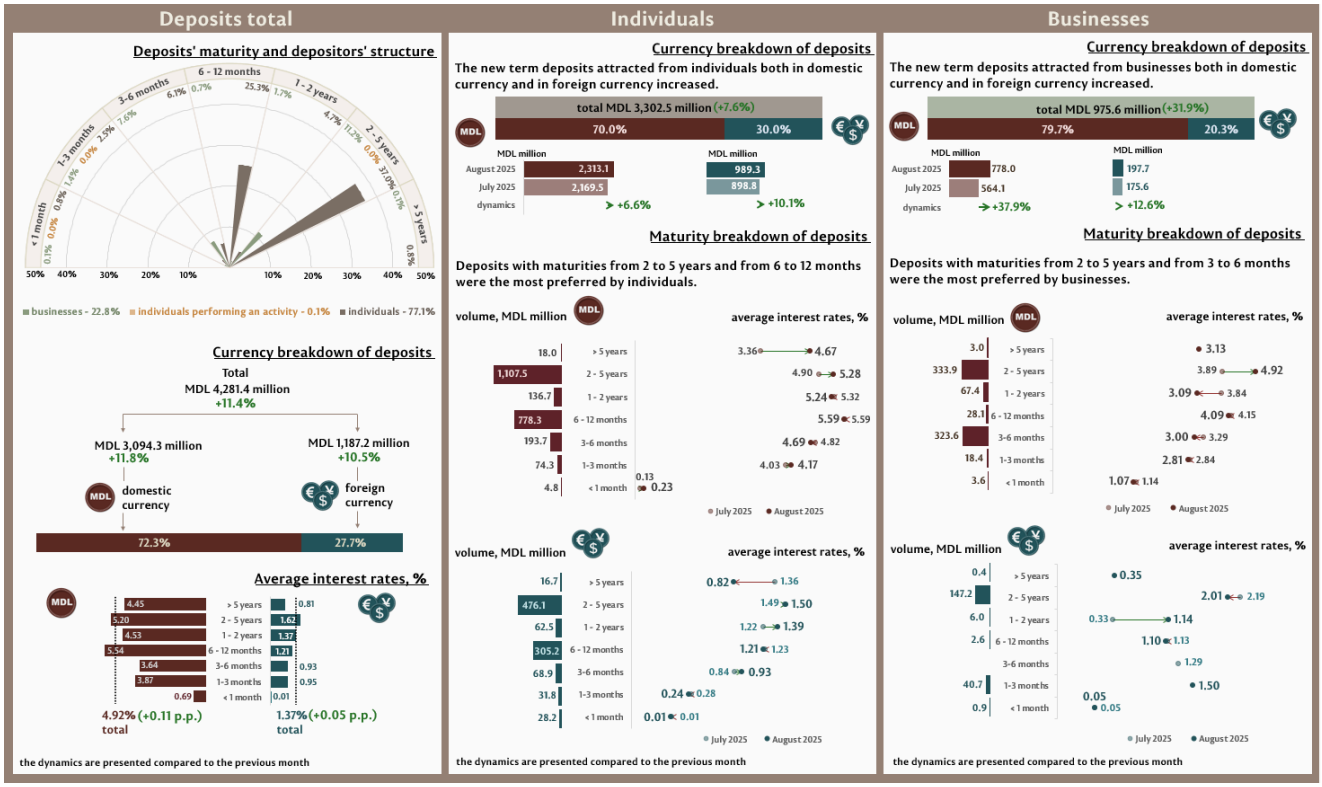
Infographic 3. **Businesses' new term deposits**



[3]

The average interest rate on deposits attracted in domestic currency from businesses increased by 0.04 p.p. as compared to the previous month, reaching the value of 3.86%, while the average interest rate on their foreign currency deposits decreased by 0.07 p.p. to 1.86%.

Graphic visualization [4]:



[4]

Developments in LOANS market in August 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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[1] https://www.bnm.md/files/Infographic 1_ Developments in new granted deposits_08.png [2] https://www.bnm.md/files/Infographic 2_ Individuals' new term deposits_08.png [3] https://www.bnm.md/files/Infographic 3_ Businesses' new term deposits_08.png [4] https://www.bnm.md/files/Graphic visualization_08.png [5] https://www.bnm.md/en/content/developments-bank-loan-market-august-2025 [6] https://www.bnm.md/bdi/pages/reports/dpmc/DPMC9.xhtml [7] https://www.bnm.md/ro/content/instructiune-cu-privire-la-modul-de-intocmire-si-prezentare-rapoartelor-privind-ratele [8] https://www.bnm.md/ro/search?hashtags[0]=deposits [9] https://www.bnm.md/ro/search?hashtags[0]=average rate [10] https://www.bnm.md/ro/search?hashtags[0]=deposit market [11] https://www.bnm.md/ro/search?hashtags[0]=developments in deposits