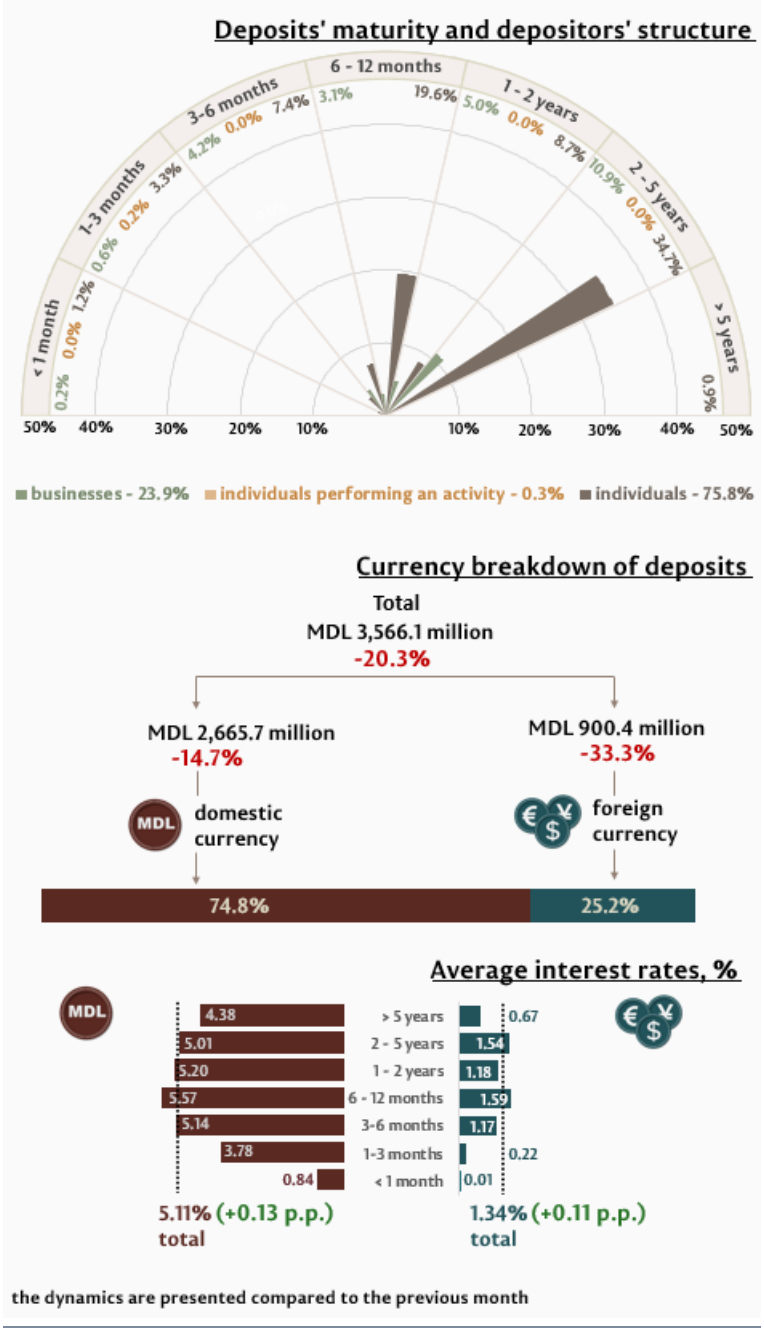
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19.12.2025

Developments in DEPOSITS market in November 2025

New term deposits attracted[1] in November 2025 totalled MDL 3,566.1 million, decreasing by 20.3% as compared to October 2025 (Infographic 1). Deposits attracted in domestic currency recorded a share of 74.8% and totalled MDL 2,665.7 million, decreasing by 14.7% as compared to the previous month. Deposits attracted in foreign currency totalled MDL 900.4 million, being 33.3% lower than in the previous month.

Infographic 1. **New deposits attracted**



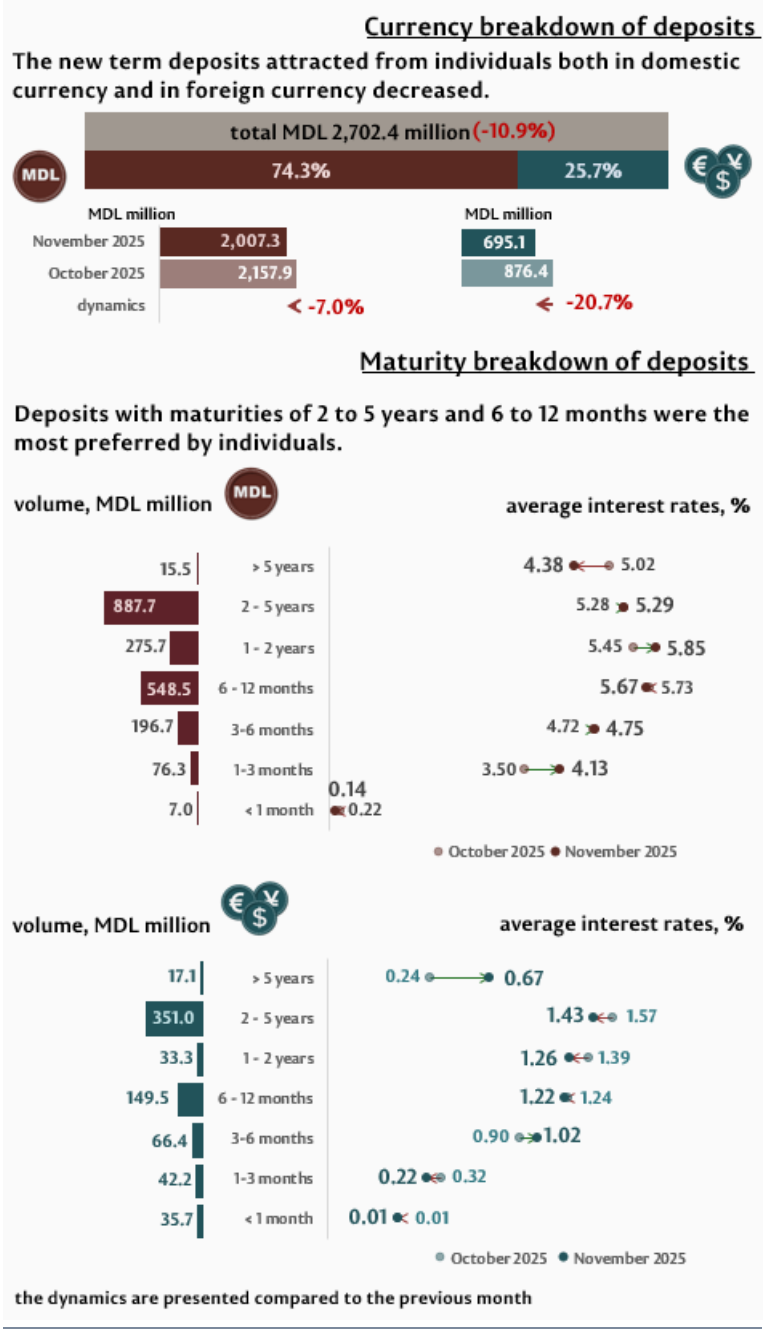
[1]

The average nominal interest rate on new domestic currency deposits increased by 0.13 percentage points (p.p.) as compared to the previous month, reaching the value of 5.11%. The average nominal interest rate on foreign currency deposits increased by 0.11 p.p. to 1.34%.

In terms of deposits' maturity, the largest shares of total term deposits were held by deposits with maturities of 2 to 5 years (45.7%) and 6 to 12 months (22.6%).

In November 2025, individuals' deposits amounted to MDL 2,702.4 million, decreasing by 10.9% as compared to the previous month (Infographic 2). Deposits with maturities of 2 to 5 years and 6 to 12 months were the most preferred, representing 45.8% and 25.8% of individuals' total deposits, respectively. Compared to November 2024, individuals' deposits in domestic currency increased by 48.0%, while those in foreign currency decreased by 14.0%.

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

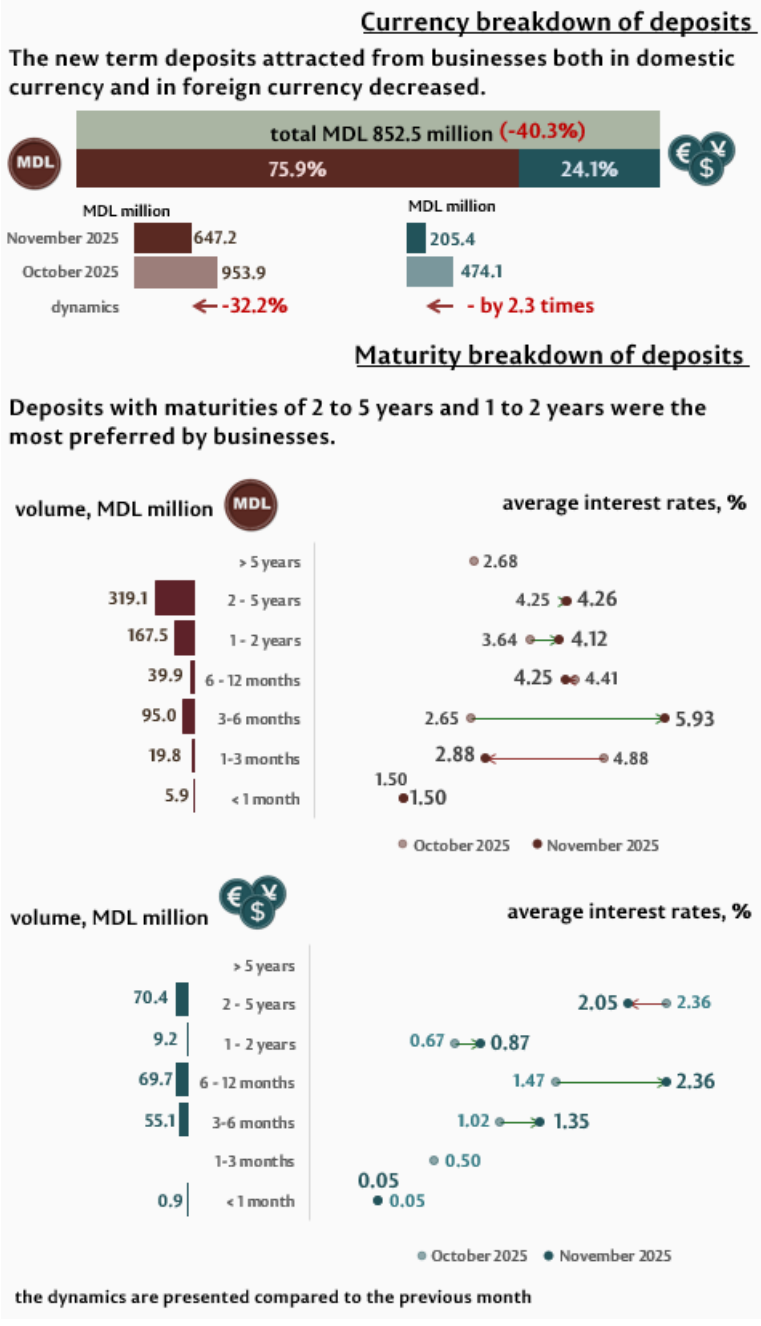


[2]

The average interest rate on deposits attracted in domestic currency from individuals increased by 0.04 p.p. reaching 5.35%. The average interest rate on foreign currency deposits decreased by 0.10 p.p. to 1.17%.

In November 2025, businesses' new term deposits totalled MDL 852.5 million, decreasing by 40.3% as compared to the previous month. Deposits in domestic currency amounted to MDL 647.2 million (-32.2%), while those in foreign currency – MDL 205.4 million (-by 2.3 times). Compared to November 2024, businesses' deposits in domestic currency increased by 10.9%, while their deposits in foreign currency decreased by 43.0%.

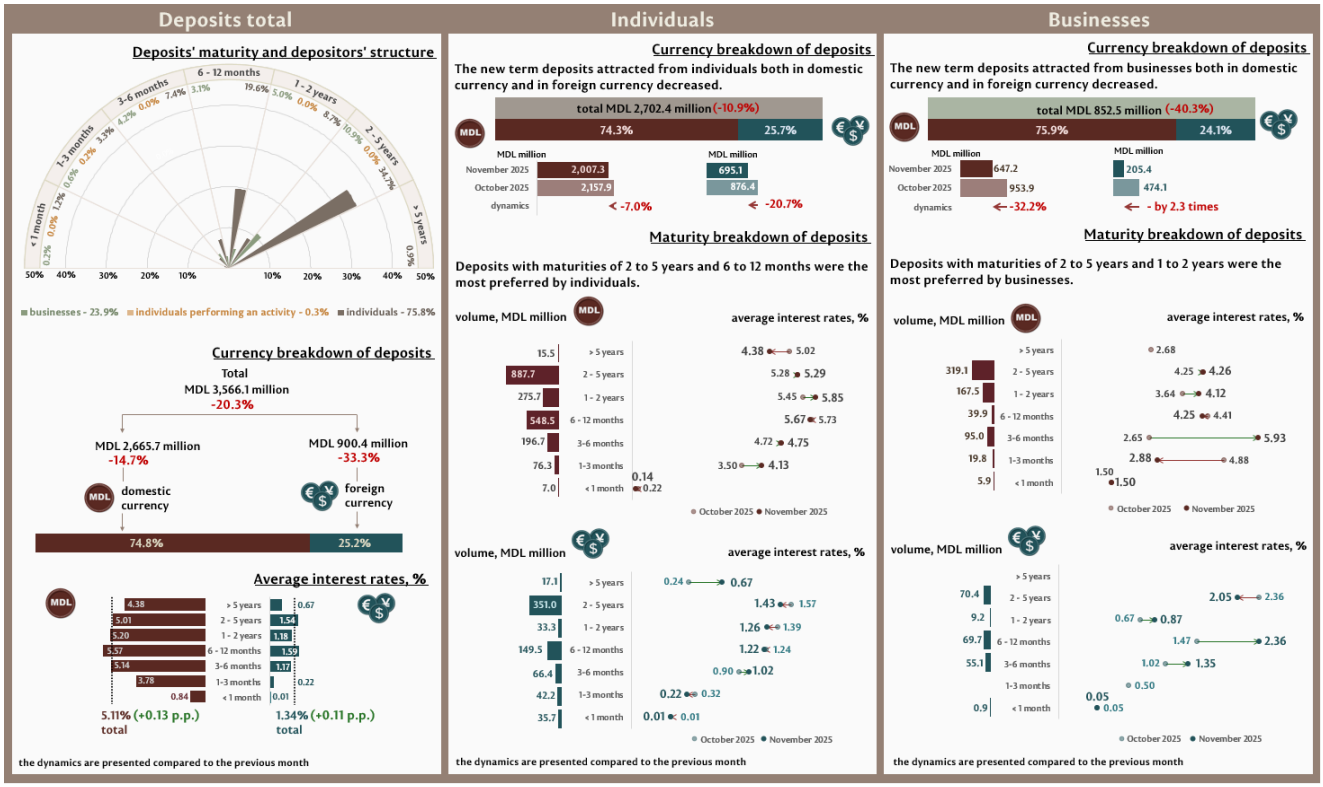
Infographic 3. Businesses' new term deposits



[3]

The average interest rate on deposits attracted in domestic currency from businesses increased by 0.15 p.p. as compared to the previous month, reaching the value of 4.40%, while the average interest rate on their foreign currency deposits increased by 0.75 p.p. to 1.91%.

Graphic visualization [4]:



[4]

Developments in LOANS market in November 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_11.png [2] https://www.bnm.md/files/Infographic 2_ Individuals' new term deposits_11.png [3] https://www.bnm.md/files/Infographic 3_ Businesses' new term deposits_11.png [4] https://www.bnm.md/files/Graphic visualization_11.png [5] https://www.bnm.md/en/content/developments-bank-loan-market-november-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