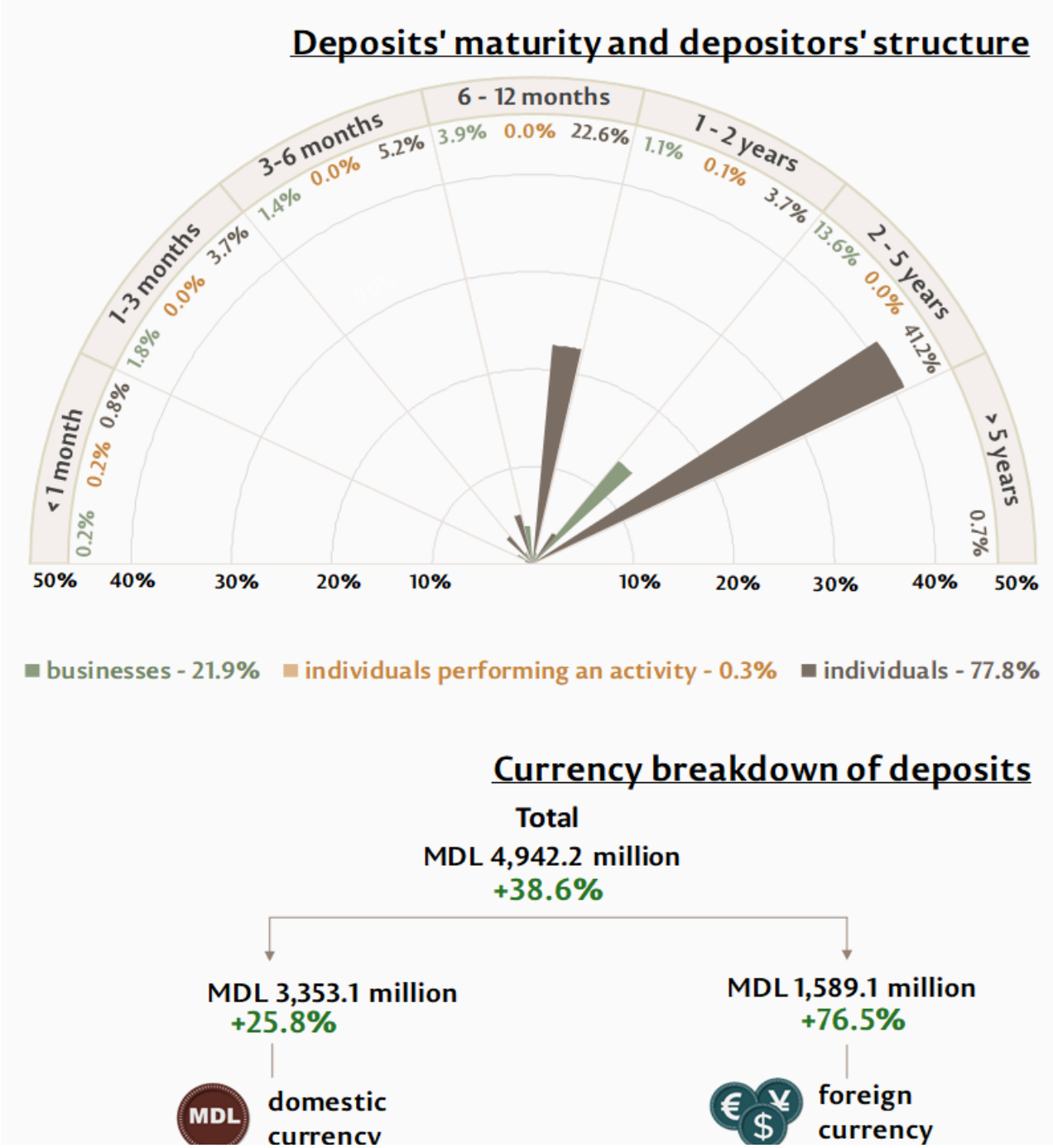
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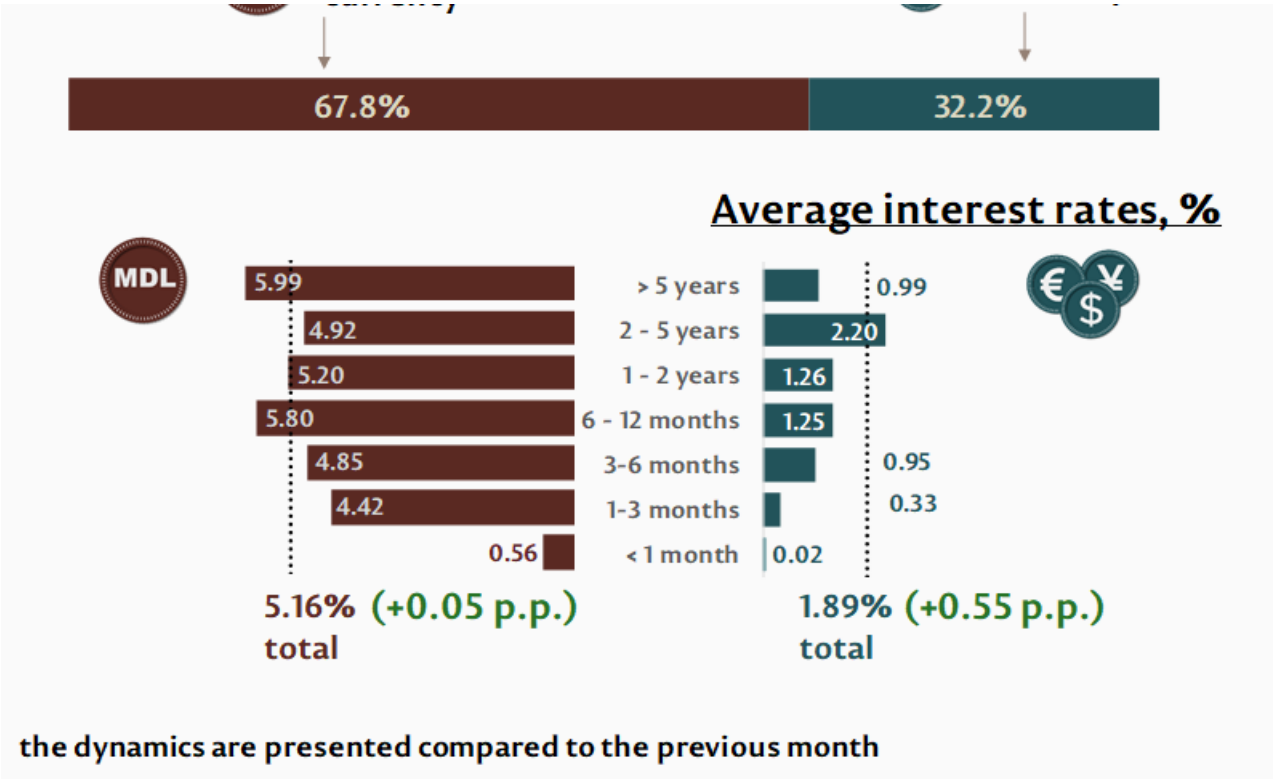
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Developments in DEPOSITS market in December 2025

New term deposits attracted[1] in December 2025 totalled MDL 4,942.2 million, increasing by 38.6% as compared to November 2025 (Infographic 1). Deposits attracted in domestic currency recorded a share of 67.8% and totalled MDL 3,353.1 million, increasing by 25.8% as compared to the previous month. Deposits attracted in foreign currency totalled MDL 1,589.1 million, being 76.5% higher than in the previous month.

Infographic 1. **New deposits attracted**





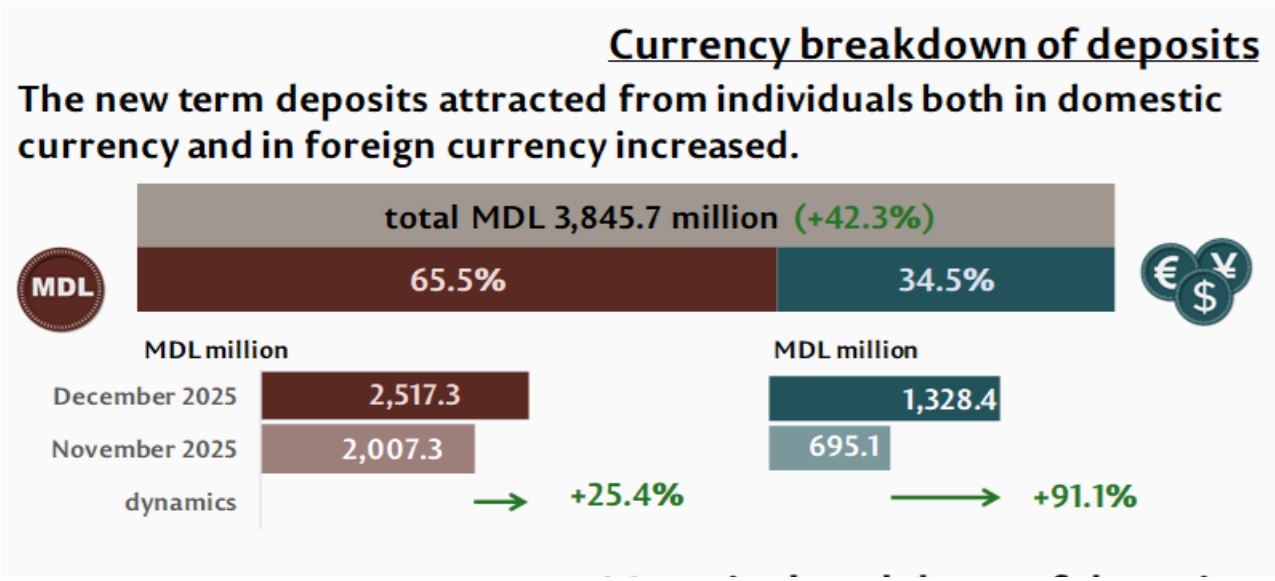
[1]

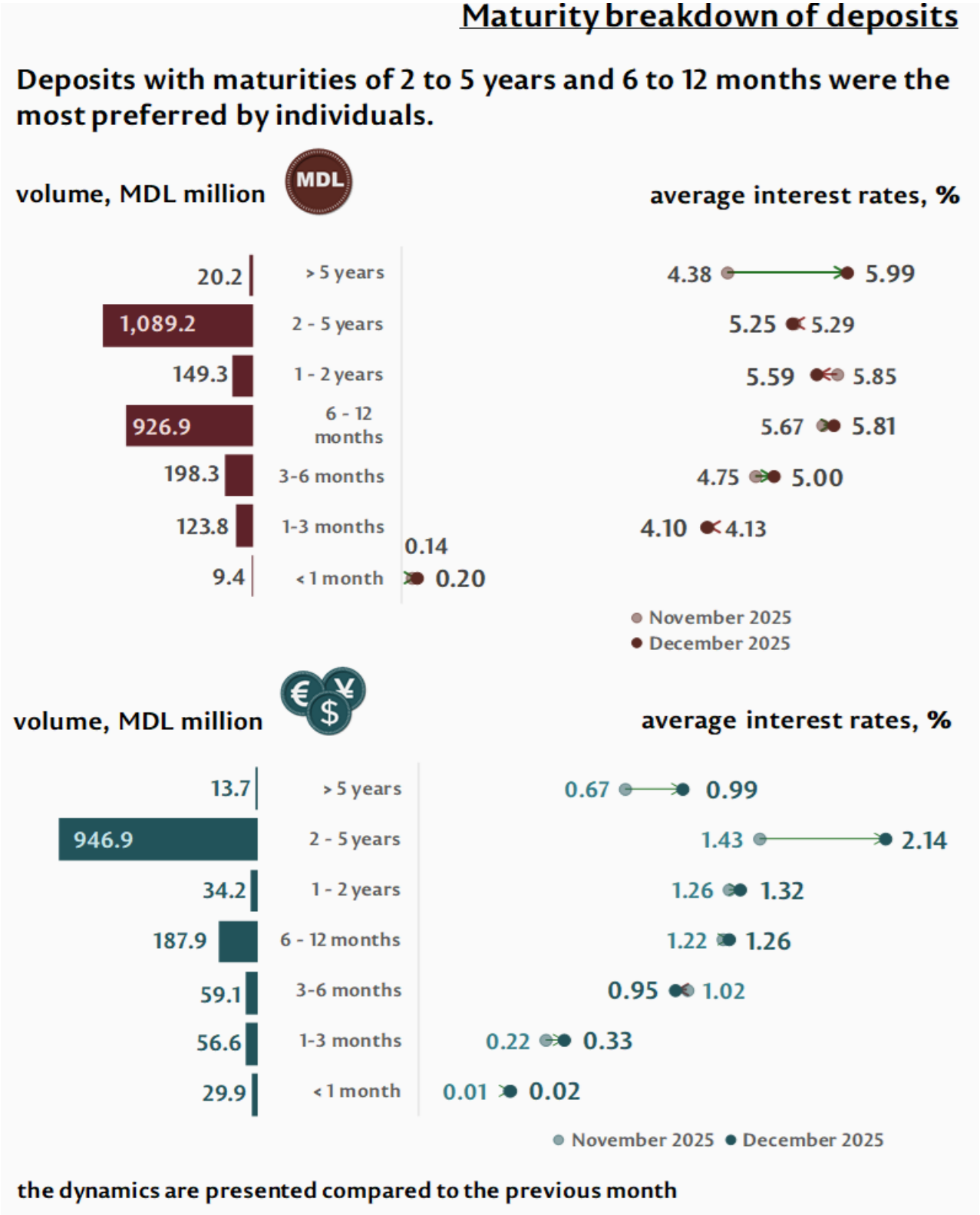
The average nominal interest rate on new domestic currency deposits increased by 0.05 percentage points (p.p.) as compared to the previous month, reaching the value of 5.16%. The average nominal interest rate on foreign currency deposits increased by 0.55 p.p. to 1.89%.

In terms of deposits' maturity, the largest shares of total term deposits were held by deposits with maturities of 2 to 5 years (54.8%) and 6 to 12 months (26.5%).

In December 2025, individuals' deposits amounted to MDL 3,845.7 million, increasing by 42.3% 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 52.9% and 29.0% of individuals' total deposits, respectively. Compared to December 2024, individuals' deposits in domestic currency increased by 11.9%, while those in foreign currency decreased by 22.2%.

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



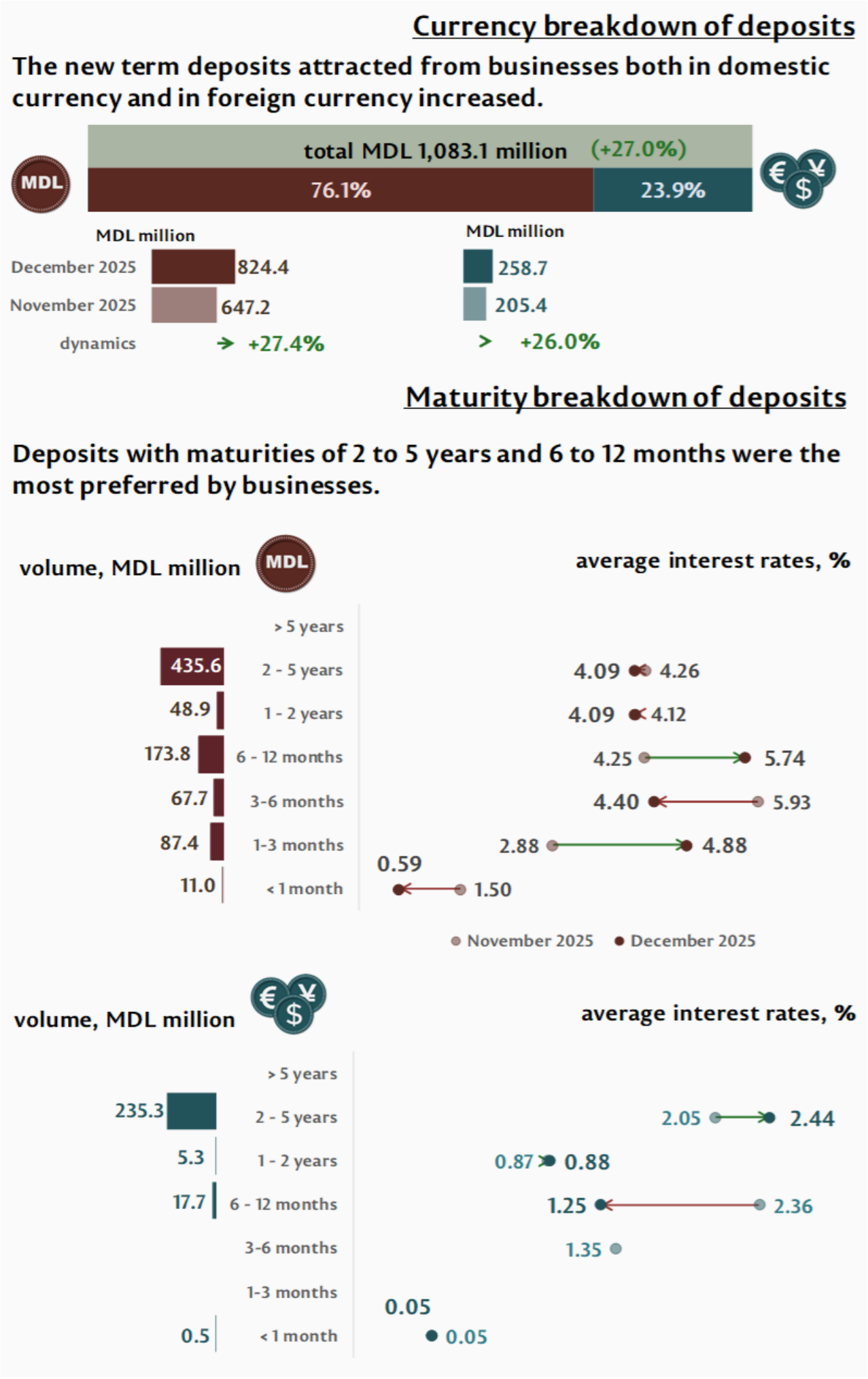


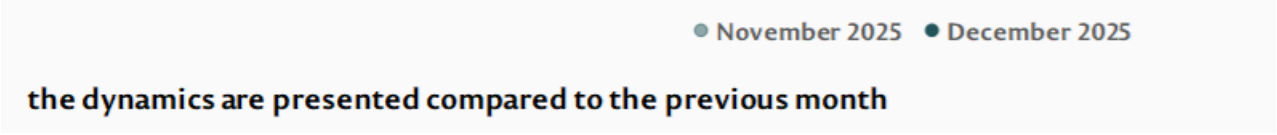
[2]

The average interest rate on deposits attracted in domestic currency from individuals increased by 0.04 p.p. reaching 5.39%. The average interest rate on foreign currency deposits increased by 0.64 p.p. to 1.81%.

In December 2025, businesses' new term deposits totalled MDL 1,083.1 million, increasing by 27.0% as compared to the previous month. Deposits in domestic currency amounted to MDL 824.4 million (+27.4%), while those in foreign currency – MDL 258.7 million (+26.0%). Compared to December 2024, businesses' deposits in domestic currency decreased by 47.3%, while their deposits in foreign currency decreased by 45.1%.

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

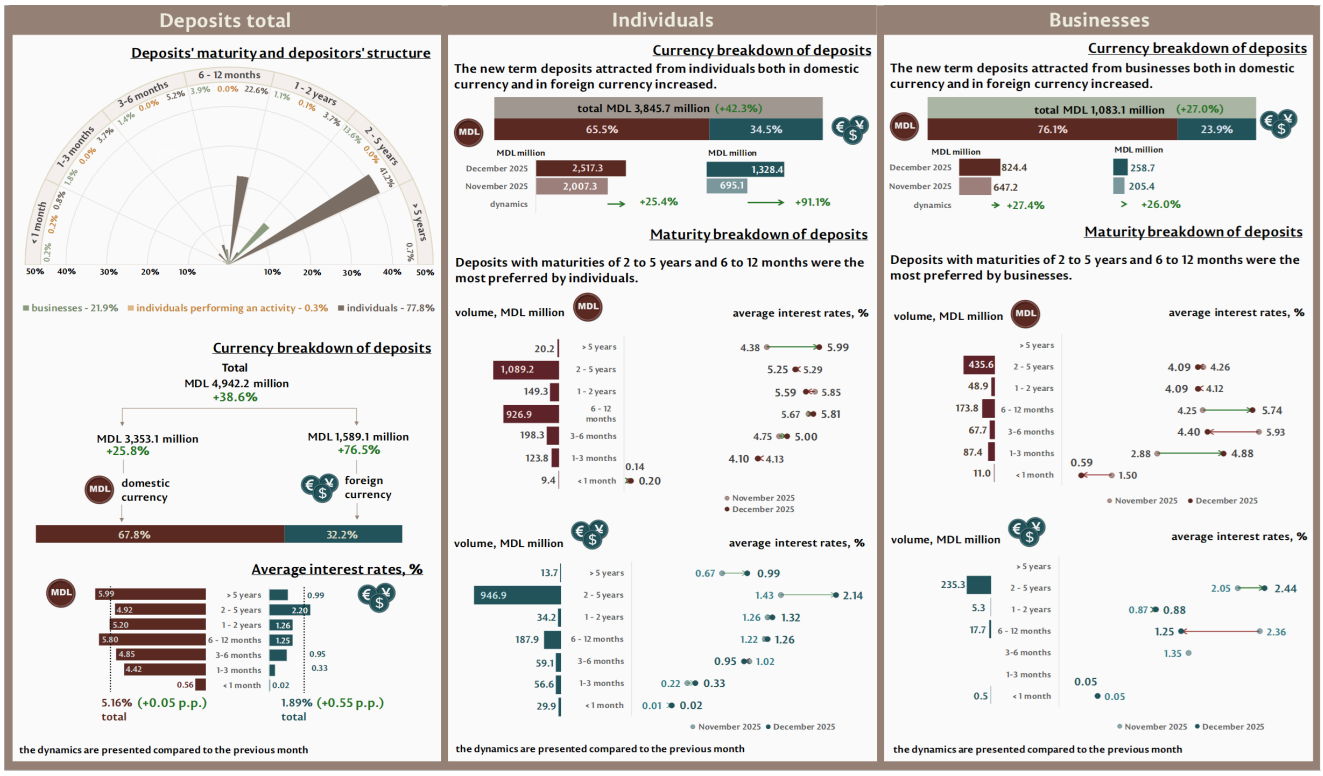




[3]

The average interest rate on deposits attracted in domestic currency from businesses increased by 0.10 p.p. as compared to the previous month, reaching the value of 4.50%, while the average interest rate on their foreign currency deposits increased by 0.41 p.p. to 2.32%.

Graphic visualization [4]:



[4]

Developments in the Bank LOAN Market in December 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]

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/deposits_2025-12 en - infografic 1 - total.png [2] https://www.bnm.md/files/deposits_2025-12 en - infografic 2 - individuals.png [3] https://www.bnm.md/files/deposits_2025-12 en - infografic 3 - business.png [4] https://www.bnm.md/files/deposits_2025-12 en - graphic visualization.png [5] https://www.bnm.md/en/content/developments-bank-loan-market-december-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