




20.03.2026

Developments in DEPOSITS market in February 2026




New deposits¹ attracted in February 2026 amounted to MDL 25,517 million, with 68.4% placed by the businesses and individuals engaged in economic activities and 31.6% by individuals.

The volume of new contracts with the businesses and individuals engaged in economic activities and the nominal interest rates are presented in the table below.

 Businesses and individuals engaged in economic activities	Nominal interest rate and the volume of deposits	
	Domestic currency	Foreign currency
 New interest-bearing sight deposits	2.47% MDL 12,681 million	0.93% MDL 3,954 million
 New term deposits	3.44% MDL 629 million	2.13% MDL 193 million

[1]

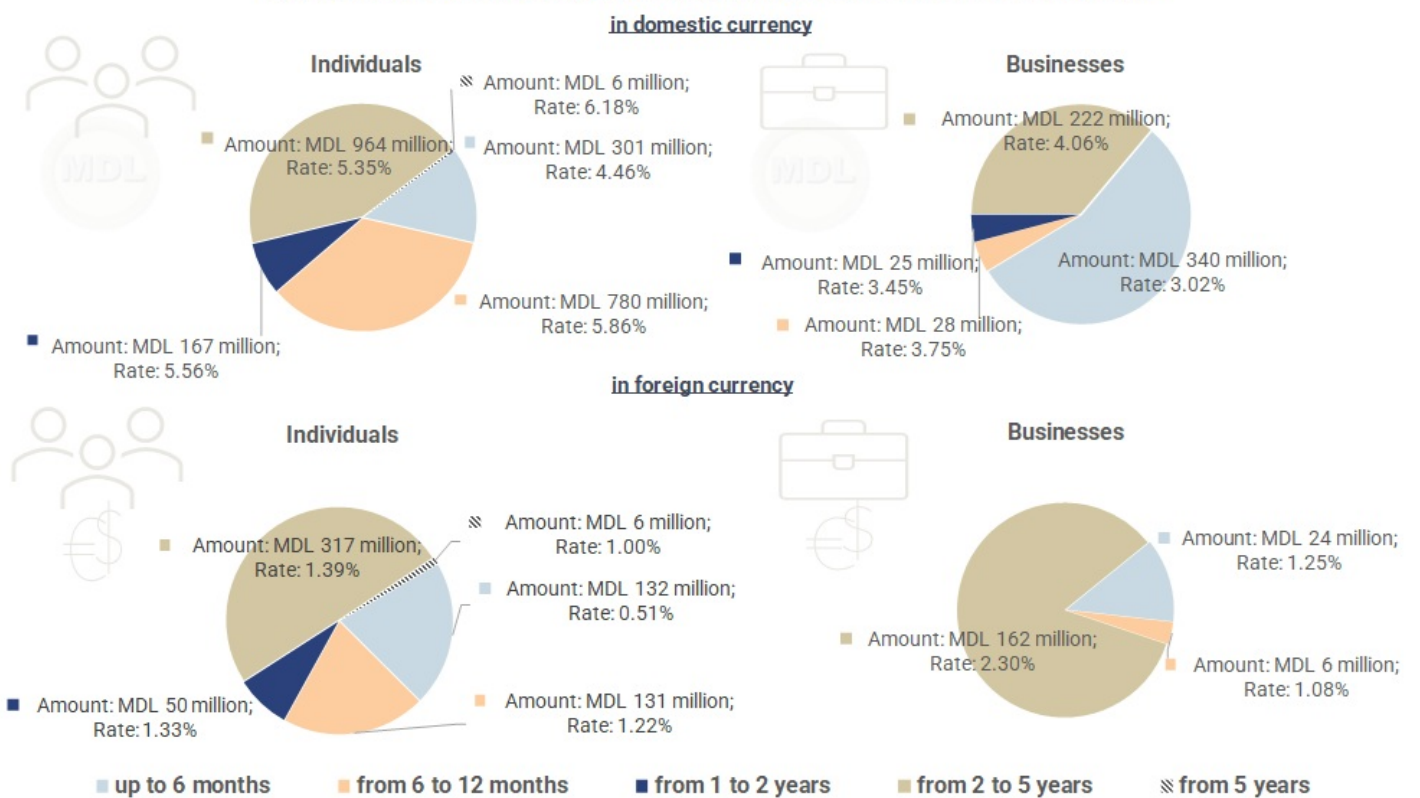
The volume of new contracts with individuals and the nominal interest rates are reflected in the table below.

 Individuals	Nominal interest rate and the volume of deposits	
	Domestic currency	Foreign currency
 New interest-bearing sight deposits	0.89% MDL 5,161 million	0.92% MDL 44 million
 New term deposits	5.42% MDL 2,218 million	1.16% MDL 637 million

[2]

Deposits in domestic currency attracted in February 2026 remained the main form of savings - with term deposits in MDL representing 77% of total term deposits. The volume of new term deposits and the nominal interest rates, by currency, are reflected in Chart 1.

Chart 1. Volume and average nominal interest rates on new term deposits



[3]

[Statistical data](#) [4]

[Instruction on the compilation and dissemination reports regarding the interest rates applied by the Moldovan banks, approved by the DEB of the NBM No 331/2016](#) [5]

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1. The press release is made based on the data reported by banks according to the Instruction No 331/2016 on the compilation and dissemination reports regarding the interest rates applied by the Moldovan banks. The definitions used in the press release, especially the definitions of average rates, new loans, businesses and individuals 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.

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[1] [http://www.bnm.md/files/1_New deposits-business sector-02_2026.png](http://www.bnm.md/files/1_New%20deposits-business%20sector-02_2026.png) [2] [http://www.bnm.md/files/2_New deposits-individuals-02_2026.png](http://www.bnm.md/files/2_New%20deposits-individuals-02_2026.png) [3] [http://www.bnm.md/files/Chart 1_Term deposits-02_2026.png](http://www.bnm.md/files/Chart%201_Term%20deposits-02_2026.png) [4] <http://www.bnm.md/bdi/pages/reports/dpmc/DPMC9.xhtml> [5] <http://www.bnm.md/ro/content/instructiune-cu-privire-la-modul-de-intocmire-si-prezentare-rapoartelor-privind-ratele> [6] <http://www.bnm.md/en/content/developments-bank-loan-market-february-2026> [7] [http://www.bnm.md/ro/search?hashtags\[0\]=deposits](http://www.bnm.md/ro/search?hashtags[0]=deposits) [8] [http://www.bnm.md/ro/search?hashtags\[0\]=average rate](http://www.bnm.md/ro/search?hashtags[0]=average%20rate) [9] [http://www.bnm.md/ro/search?hashtags\[0\]=deposit market](http://www.bnm.md/ro/search?hashtags[0]=deposit%20market) [10] [http://www.bnm.md/ro/search?hashtags\[0\]=developments in deposits](http://www.bnm.md/ro/search?hashtags[0]=developments%20in%20deposits)