

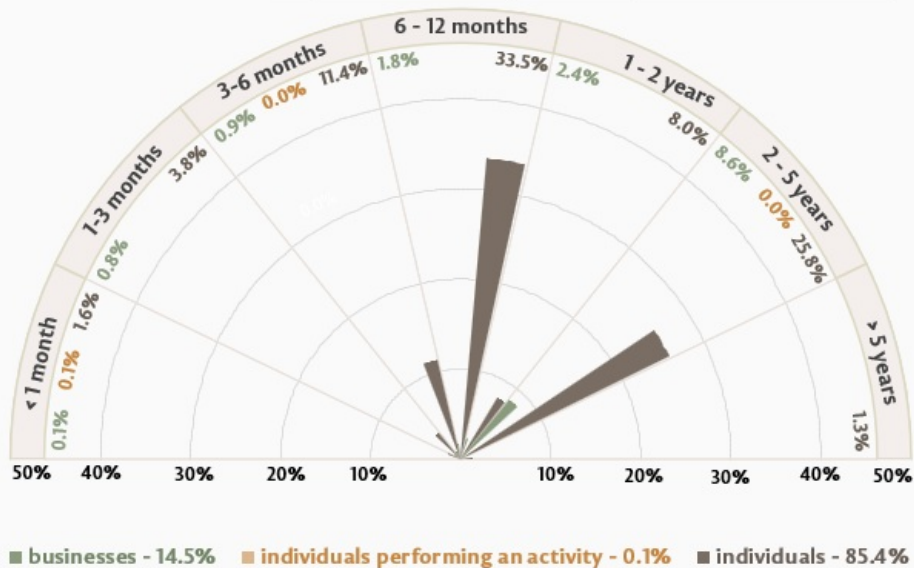
20.02.2025

Developments in DEPOSITS market in January 2025

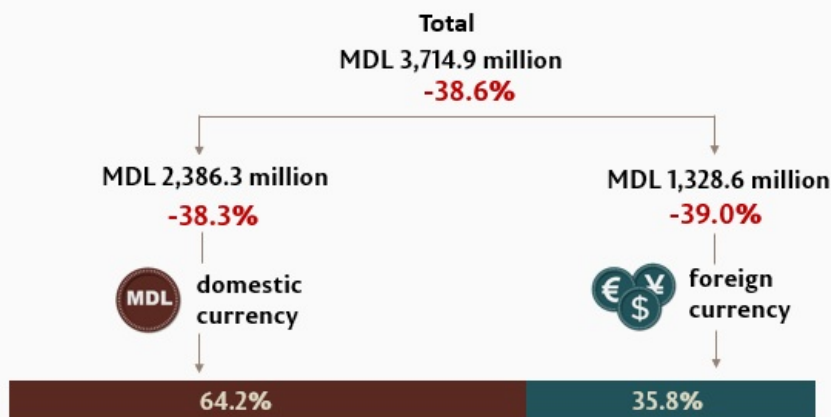
In January 2025, new term deposits attracted¹ (Infographic 1) totalled MDL 3,714.9 million, decreasing by 38.6% as compared to December 2024. Deposits attracted in domestic currency recorded a major share of 64.2% and totalled MDL 2,386.3 million, decreasing by 38.3% as compared to the previous month. Deposits attracted in foreign currency totalled MDL 1,328.6 million, being 39.0% lower than in the previous month.

Infographic 1. **Developments in new attracted deposits**

Deposit maturity and depositors structure



Deposit structure by their currency*



Average interest rates, %



* as compared to the previous month

[1]

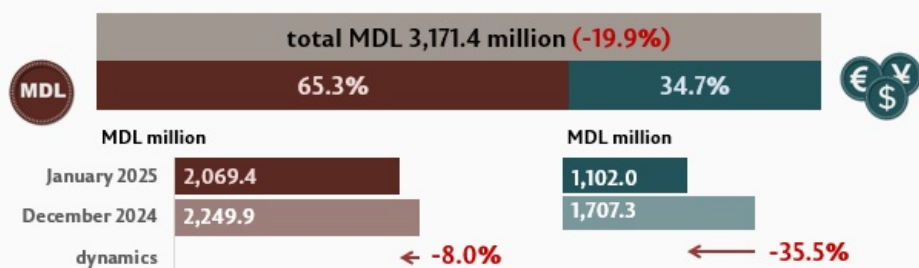
The average nominal interest rate on domestic currency deposits increased by 0.43 percentage points (p.p.) as compared to the previous month to the value of 3.67%. The average nominal interest rate on foreign currency deposits decreased by 0.19 p.p. to the value of 1.55%.

In terms of maturity, deposits with maturities from 6 to 12 months (35.3%) and deposits with maturities from 2 to 5 years (34.4%) had the largest share in total term deposits.

Individuals' deposits amounted in January 2025 to MDL 3,171.4 million, decreasing by 19.9% as compared to the previous month (Infographic 2). The most requested were deposits with terms from 6 to 12 months (39.3%) and deposits with maturities from 2 to 5 years (30.2%) of the total deposits of individuals. Compared to January 2024, deposits in the national currency of individuals decreased by 20.5%, while those in foreign currency increased by 15.6%.

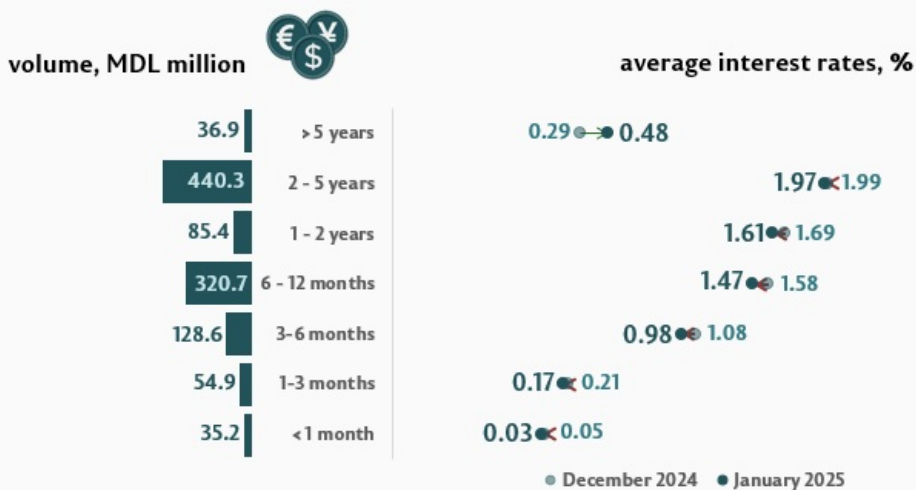
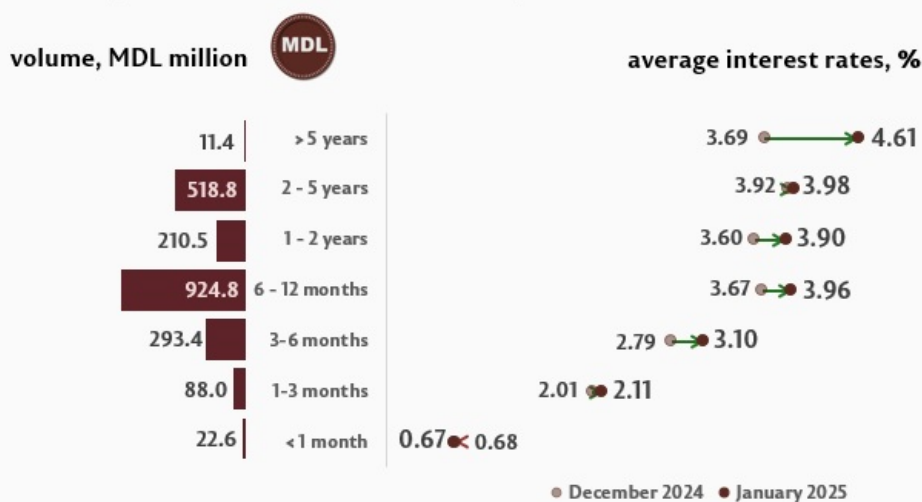
Deposit structure by currency

The new term deposits attracted from individuals in national and foreign currencies decreased*.



Deposit structure by their maturity

Individuals placed mostly their means on deposit accounts with maturity from 6 – 12 months and 2 – 5 years.



* as compared to the previous month

[2]

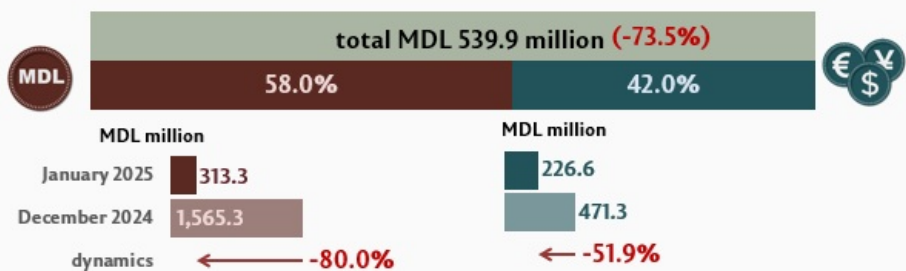
The average interest rate on deposits attracted in domestic currency from individuals increased by 0,17 p.p. to the value of 3.73%, as compared to the previous month. At the same time, the average interest rate on foreign currency deposits decreased by 0.15 p.p. to the value of 1.48%.

In January 2025, businesses' deposits in domestic currency (Infographic 3) decreased significantly by 80.0%, while those in foreign currency decreased by 51.9%, as compared to the previous month. Businesses' deposits in domestic currency amounted to MDL 313.3 million, while those in foreign currency – MDL 226.6 million. Compared to January 2024, deposits in the national currency of businesses decreased by 60.7%, while those in foreign currency increased by 30.1%.

Infographic 3. Businesses' new term deposits

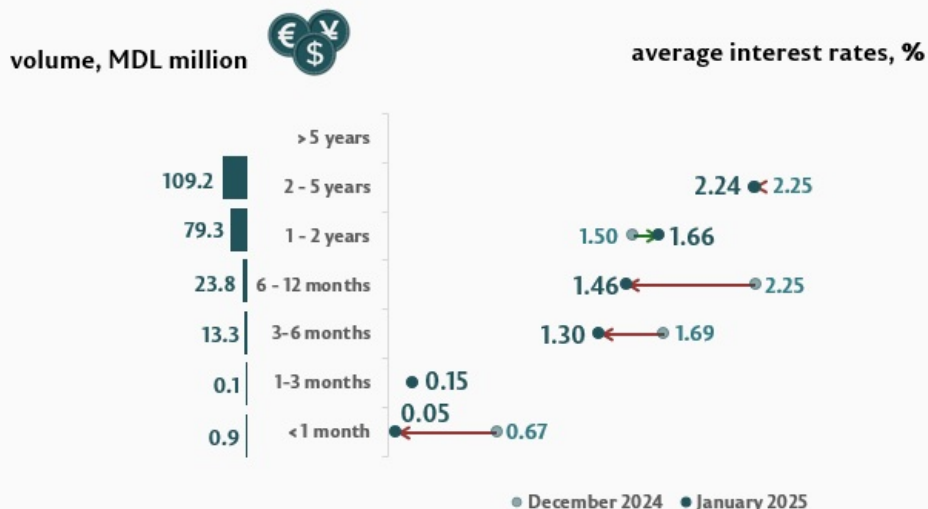
Deposit structure by currency

The new term deposits attracted from businesses in national and in foreign currencies decreased*.



Deposit structure by their maturity

Businesses placed mostly their means on deposit accounts with maturity from 2 – 5 years.



* as compared to the previous month

[3]

The average interest rate on deposits attracted in domestic currency from businesses increased by 0.49 p.p. as compared to the previous month, reaching 3.32% and the average interest rate on foreign currency deposits decreased by 0.27 p.p. to the value of 1.89%.

[deposit balance](#) ^[16]

[bank deposit](#) ^[17]

Источник УРЛ:

<http://www.bnm.md/ru/node/68265>

Ссылки по теме:

[1] http://www.bnm.md/files/Infographic_1_Developments_in_new_granted_deposits_01.png [2]

http://www.bnm.md/files/Infographic_2_Individuals_new_term_deposits_01.png [3]

http://www.bnm.md/files/Infographic_3_Businesses_new_term_deposits_01.png [4] http://www.bnm.md/files/Graphic_visualization_01.png [5] http://www.bnm.md/files/Graphic_visualization_12.png [6]

<http://www.bnm.md/en/content/bank-loans-market-development-january-2025> [7]

<http://www.bnm.md/bdi/pages/reports/dpmc/DPMC9.xhtml> [8] <http://www.bnm.md/ro/content/instructiune-cu-privire-la-modul-de-intocmire-si-prezentare-rapoartelor-privind-ratele> [9] [http://www.bnm.md/ru/search?hashtags\[0\]=deposits](http://www.bnm.md/ru/search?hashtags[0]=deposits)

[10] [http://www.bnm.md/ru/search?hashtags\[0\]=deposit_rate](http://www.bnm.md/ru/search?hashtags[0]=deposit_rate) [11] [http://www.bnm.md/ru/search?hashtags\[0\]=deposit_interest_rate](http://www.bnm.md/ru/search?hashtags[0]=deposit_interest_rate) [12] [http://www.bnm.md/ru/search?hashtags\[0\]=deposit_interest_rates](http://www.bnm.md/ru/search?hashtags[0]=deposit_interest_rates) [13] [http://www.bnm.md/ru/search?hashtags\[0\]=average](http://www.bnm.md/ru/search?hashtags[0]=average) [14] [http://www.bnm.md/ru/search?hashtags\[0\]=deposit_market](http://www.bnm.md/ru/search?hashtags[0]=deposit_market) [15] [http://www.bnm.md/ru/search?hashtags\[0\]=new_deposits_attracted](http://www.bnm.md/ru/search?hashtags[0]=new_deposits_attracted) [16] [http://www.bnm.md/ru/search?hashtags\[0\]=deposit_balance](http://www.bnm.md/ru/search?hashtags[0]=deposit_balance) [17]

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