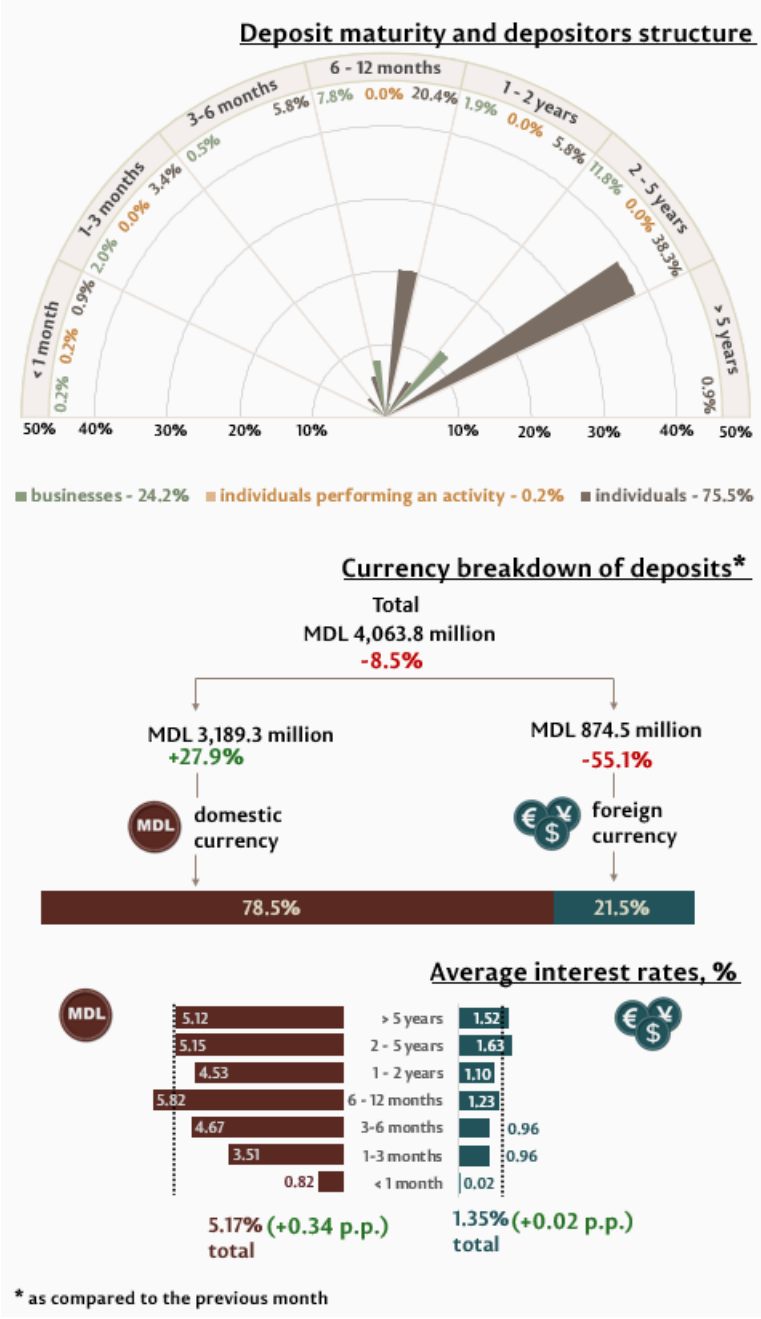
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20.06.2025

Developments in DEPOSITS market in May 2025

New term deposits attracted[1] in May 2025 totalled MDL 4,063.8 million, decreasing by 8.5% as compared to April 2025 (Infographic 1). Deposits attracted in domestic currency recorded a share of 78.5% and totalled MDL 3,189.3 million, increasing by 27.9% as compared to the previous month. Deposits attracted in foreign currency totalled MDL 874.5 million, being 55.1% lower than in the previous month.

Infographic 1. Developments in new deposits attracted



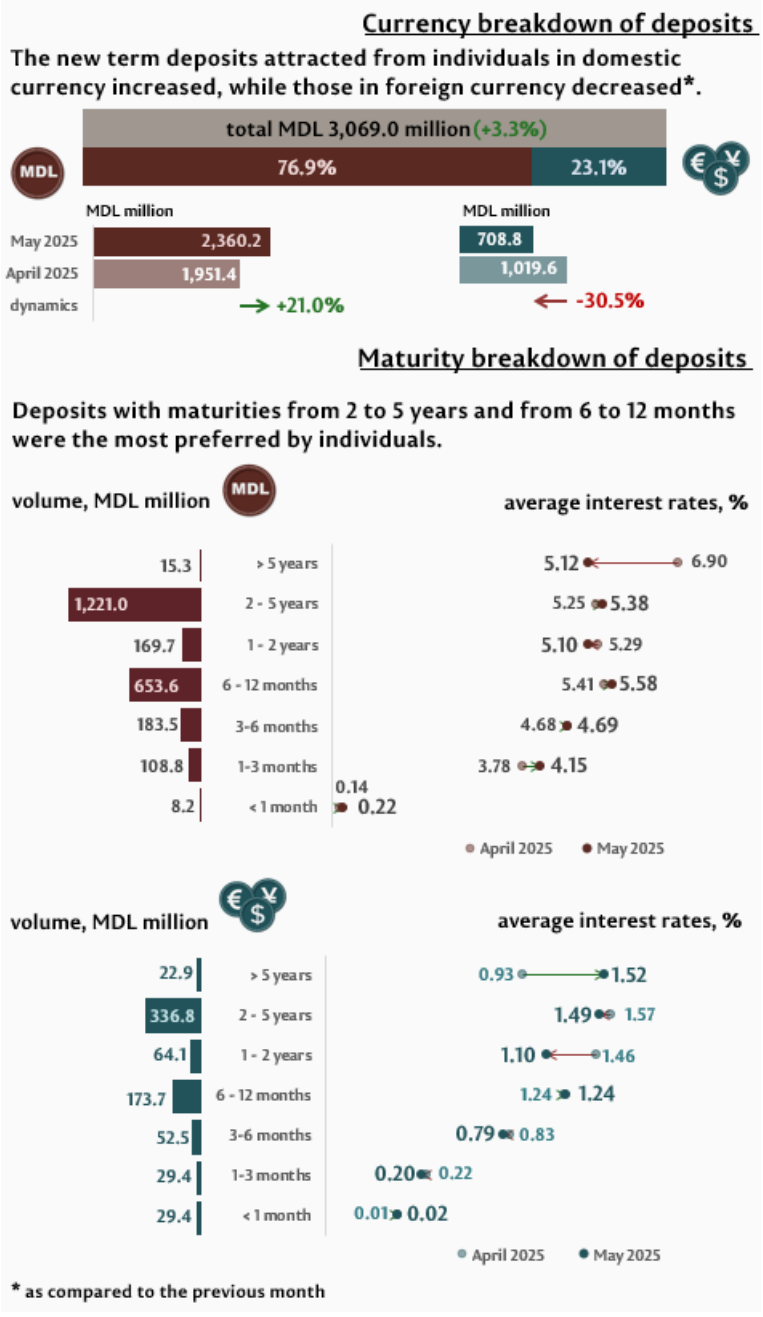
[1]

The average nominal interest rate on domestic currency deposits increased by 0.34 percentage points (p.p.) as compared to the previous month, reaching the value of 5.17%. The average nominal interest rate on foreign currency deposits increased by 0.02 p.p. to 1.35%.

In terms of deposit maturity, the largest shares of total term deposits were held by deposits with maturities from 2 to 5 years (50.2%) and from 6 to 12 months (28.2%).

In May 2025, individuals' deposits amounted to MDL 3,069.0 million, increasing by 3.3% 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 50.8% and 27.0% of individuals' total deposits, respectively. Compared to May 2024, individuals' deposits in the domestic currency increased by 76.2%, while those in foreign currency decreased by 4.2%.

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

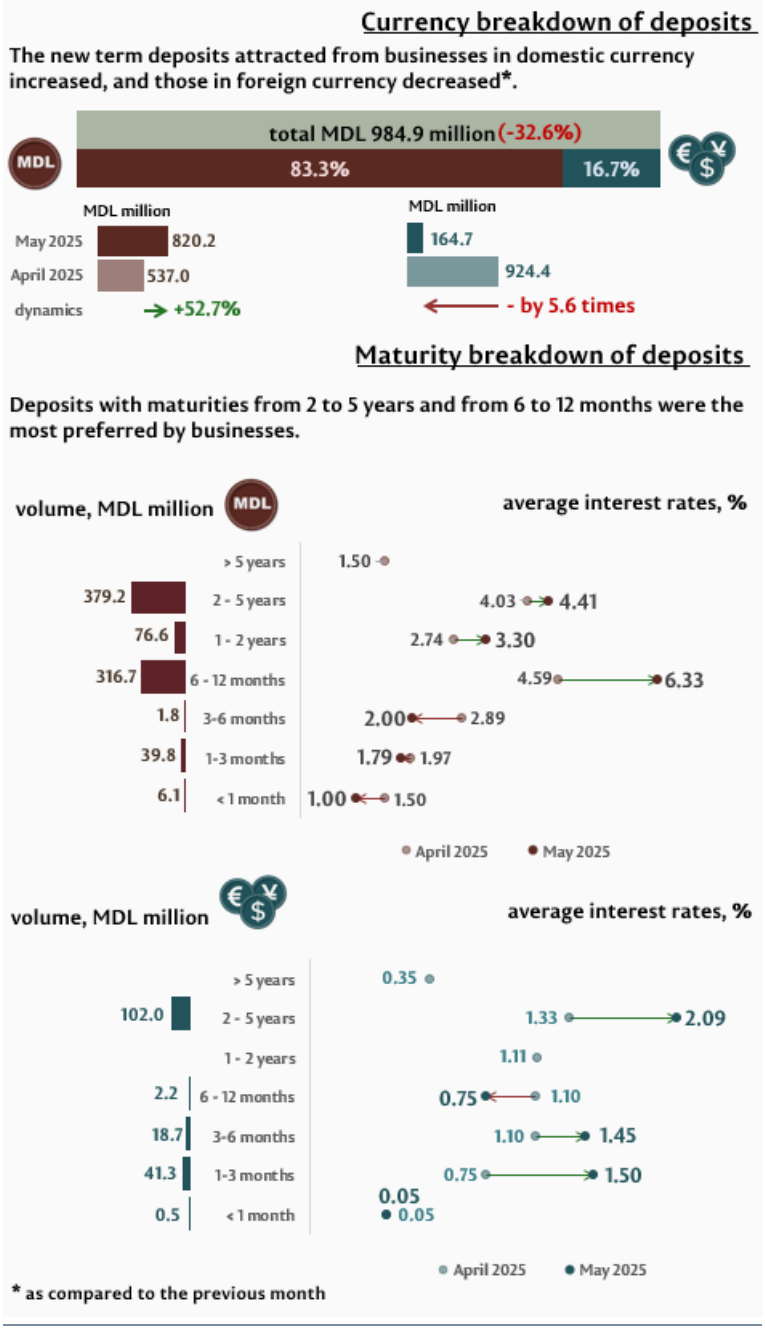


[2]

The average interest rate on deposits attracted in domestic currency from individuals increased by 0.12 p.p. as compared to the previous month, reaching the value of 5.28%. The average interest rate on foreign currency deposits decreased by 0.12 p.p. to 1.23%.

In May 2025, businesses' deposits in domestic currency increased by 52.7%, while those in foreign currency decreased by 5.6 times, as compared to the previous month (Infographic 3). Businesses' deposits in domestic currency amounted to MDL 820.2 million, while those in foreign currency totalled MDL 164.7 million. Compared to May 2024, businesses' deposits in domestic currency increased by 2.4times, while their deposits in foreign currency decreased by 37.9%.

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

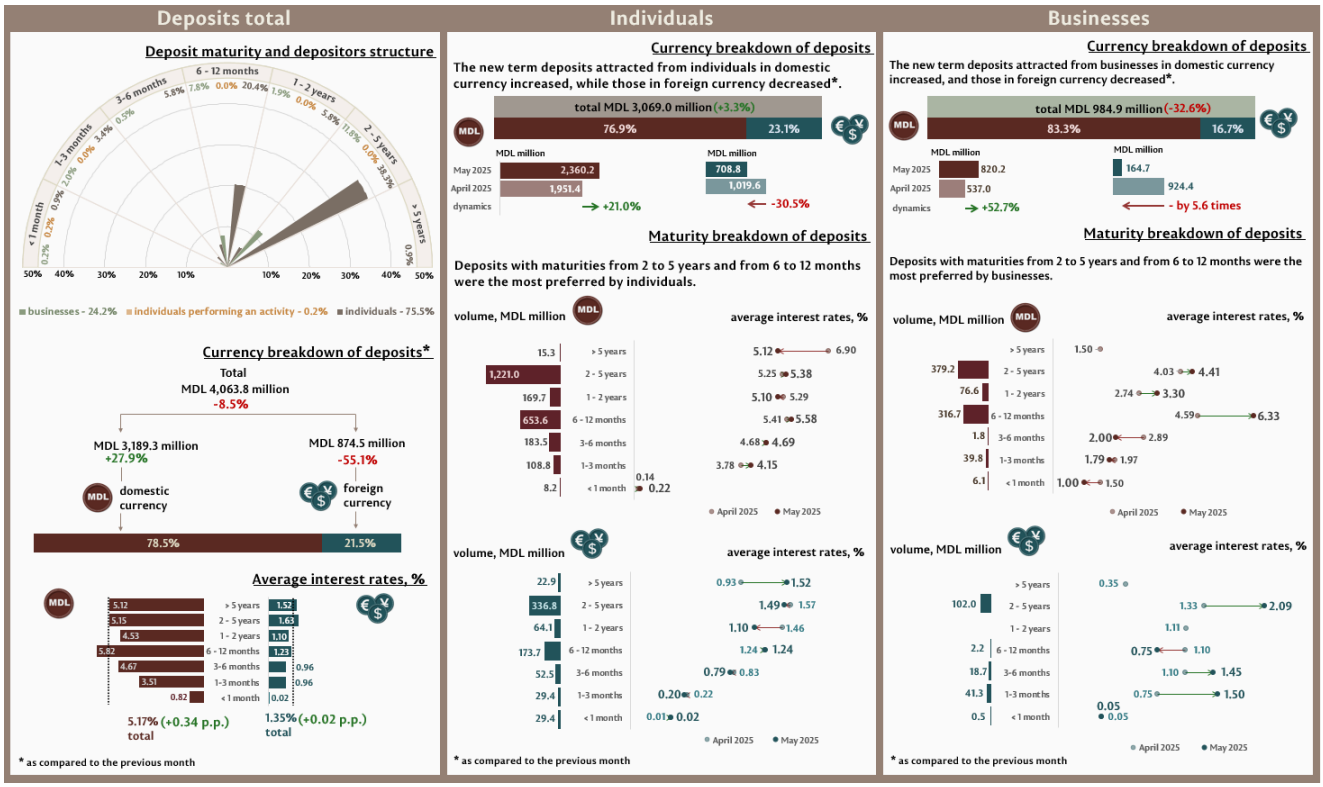


[3]

The average interest rate on deposits attracted in domestic currency from businesses increased by 1.24 p.p. as compared to the previous month, reaching the value of 4.89% and the average interest rate on their

foreign currency deposits increased by 0.55 p.p. to 1.85%.

Graphic visualization [4]:



[4]

Developments in LOANS market in May 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 Instructions on the compilation and dissemination reports regarding the interest rates applied by the Moldovan banks, approved by the Decision of the Executive Board of 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.*

Смотрите также

Метки

deposits [8]

average rate [9]

deposit market [10]

developments in deposits [11]

Источник URL:
https://www.bnm.md/ru/node/68920

Ссылки по теме:

[1] https://www.bnm.md/files/Infographic 1_ Developments in new granted deposits_05.png [2] https://www.bnm.md/files/Infographic 2_ Individuals' new term deposits_05.png [3] https://www.bnm.md/files/Infographic 3_ Businesses' new term deposits_05.png [4] https://www.bnm.md/files/Graphic visualization_05_1.png [5] https://www.bnm.md/en/content/developments-bank-loan-market-may-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/ru/search?hashtags[0]=deposits [9] https://www.bnm.md/ru/search?hashtags[0]=average rate [10] https://www.bnm.md/ru/search?hashtags[0]=deposit market [11] https://www.bnm.md/ru/search?hashtags[0]=developments in deposits