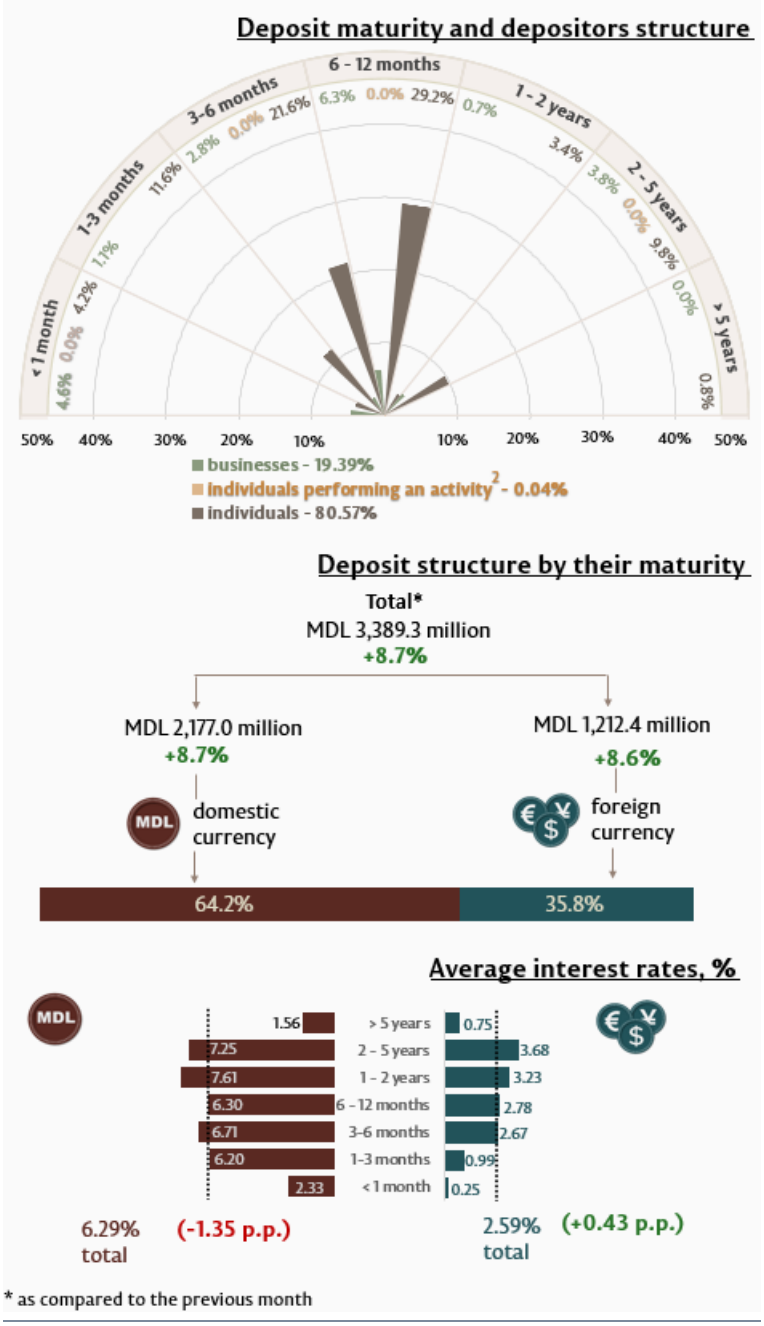
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20.07.2023

Developments in DEPOSITS market in June 2023

In June 2023, new term deposits attracted[1] (Infographic 1) accounted for MDL 3,389.3 million, increasing by 8.7% as compared to Mai 2023. Deposits attracted in domestic currency recorded a major share of 64.2% and totalled MDL 2,177.0 million, increasing by 8.7% as compared to the previous month.

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

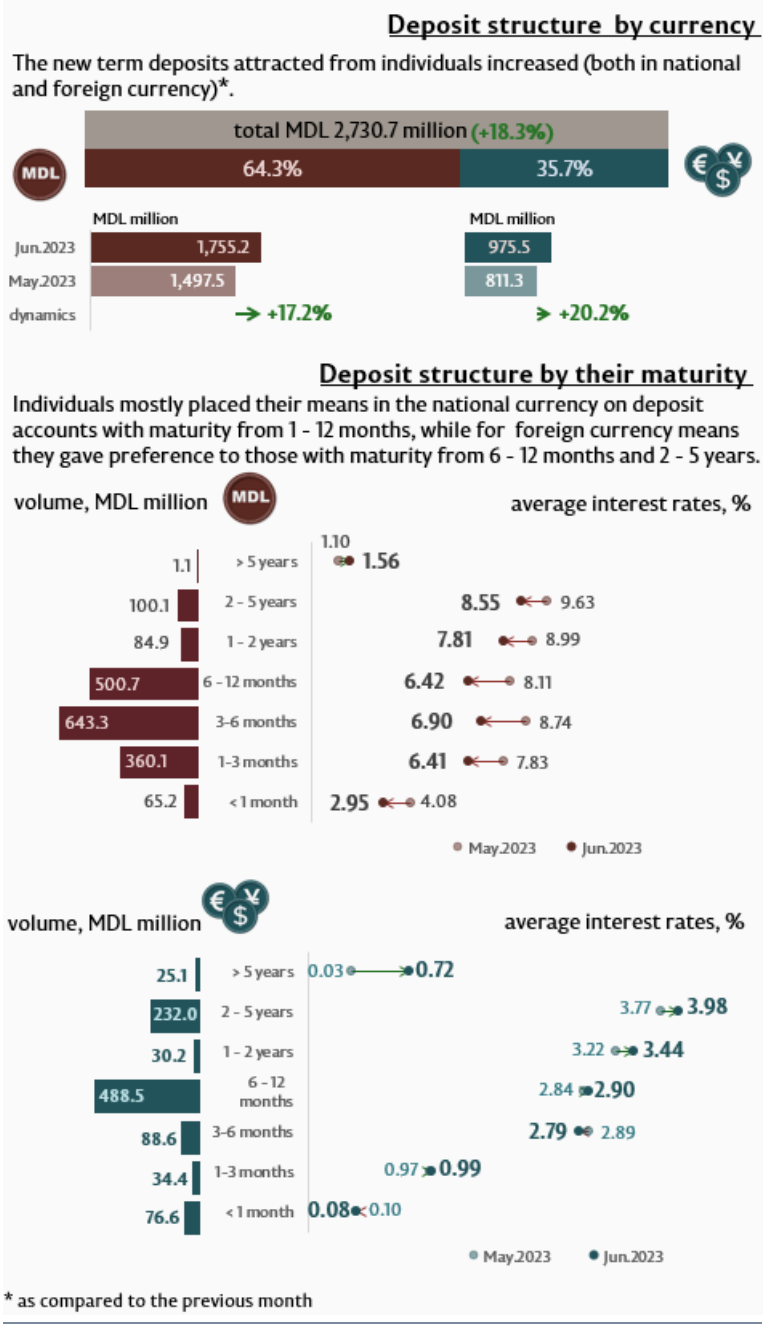


[1]

The average nominal interest rate on domestic currency deposits decreased by 1.35 percentage points as compared to the previous month to the value of 6.29%. The average nominal interest rate on foreign currency deposits increased by 0.43 percentage points to the value of 2.59%.

In terms of maturity, the highest demand was recorded for deposits with terms from 6 to 12 months, which held a share of 35.5% of total term deposits. Individuals' deposits attracted at this term accounted for 29.2% of the total of deposits.

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



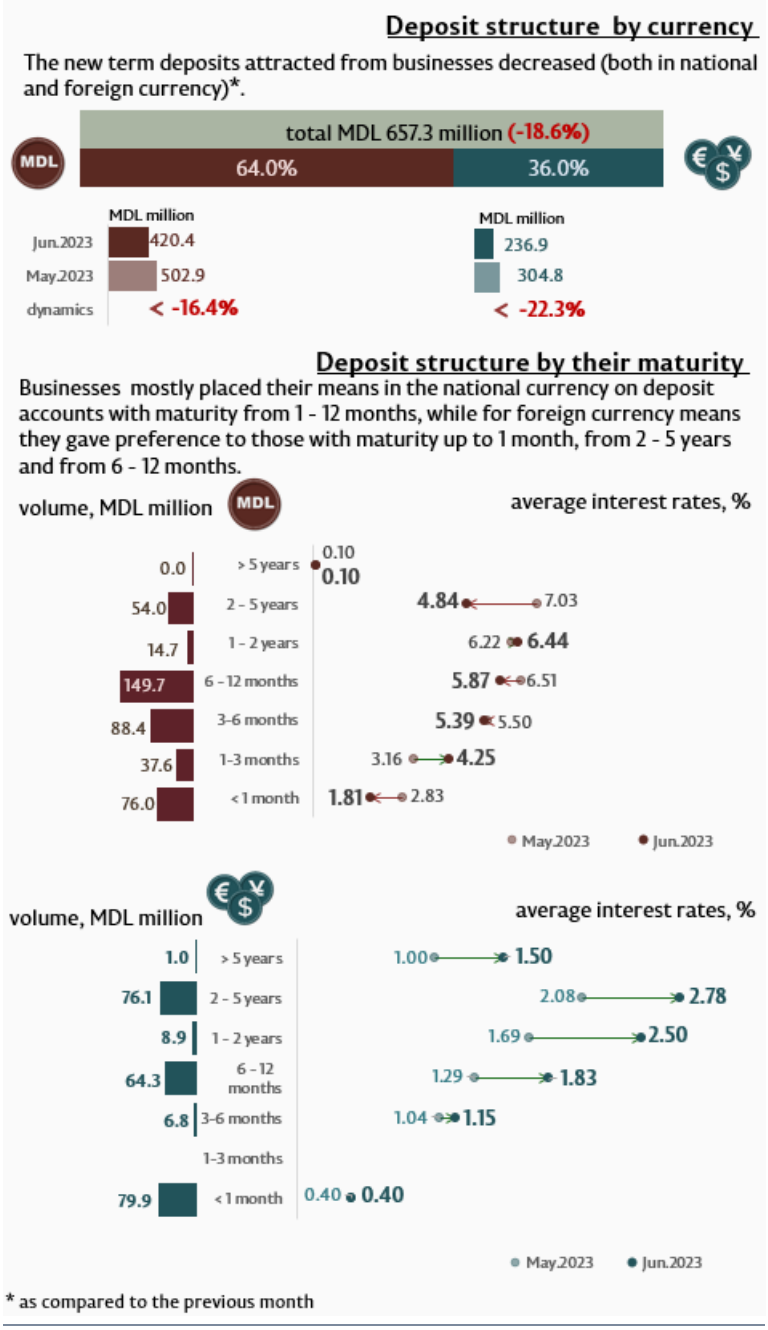
[2]

Individuals' deposits amounted in June 2023 to MDL 2,730.7 million, increasing by 18.3% as compared to the previous month (Infographic 2).

The average rate on individuals' deposits attracted in domestic currency decreased by 1.63 percentage points to the value of 6.65% compared to the previous month. At the same time, the average rate on deposits attracted in foreign currency increased by 0.32 percentage points up to 2.82%.

In June 2023, businesses' deposits in domestic currency decreased by 16.4% while those in foreign currency - by 22.3%, as compared to the previous month (Infographic 3). Businesses' deposits in domestic currency amounted to MDL 420.4 million, while those in foreign currency – MDL 236.9 million.

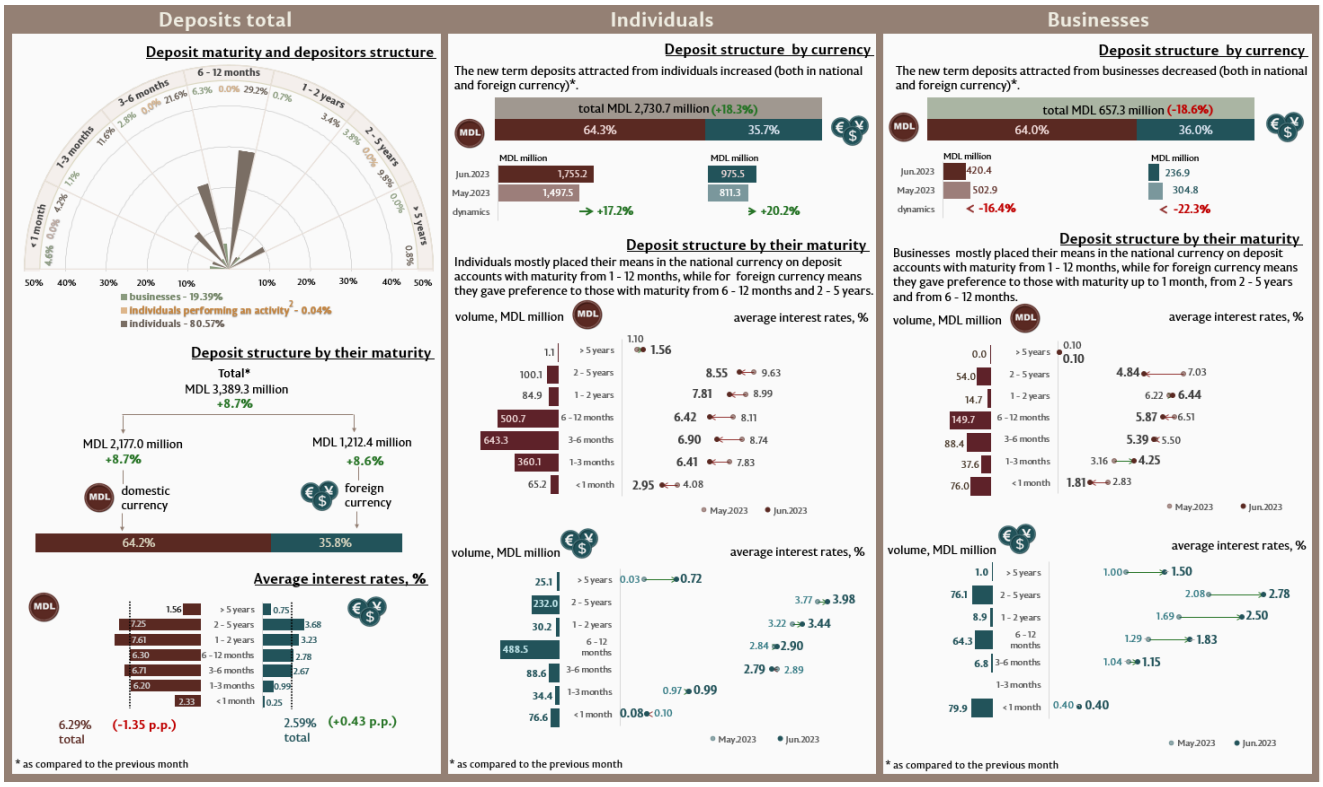
Infographic 3. **Businesses' new term deposits**



[3]

The average interest rate on deposits attracted in domestic currency from businesses decreased by 0.99 percentage points, reaching 4.78%. At the same time, the average interest rate on foreign currency deposits increased by 0.42 percentage points to the value of 1.66%.

infographic [4]:



[4]

Developments in LOAN markets in June 2023

Statistical data [5]

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 [6]

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1. Data presented according to Instruction on preparation and presentation of reports on interest rates applied by banks in the Republic of Moldova, approved by Decision of the Executive Board of the NBM No 331 of 1 December 2016, Official Monitor of the Republic of Moldova No 441-451 of 16 December 2016, as subsequently amended and supplemented.

2 Individuals practicing an activity, according to the Instruction on drafting the Report on monetary statistics by licensed banks, approved by the DEB of the NBM No 255 of 17.11.2011, Official Monitor of the Republic of Moldova No 206-215 of 02.12.2011, with subsequent amendments and additions, operate in associations of persons without legal personality and are producers of goods and/or services for the market, namely, individual enterprises, peasant households, patent holders, notaries, lawyers, bailiffs, etc.

Vezi și

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