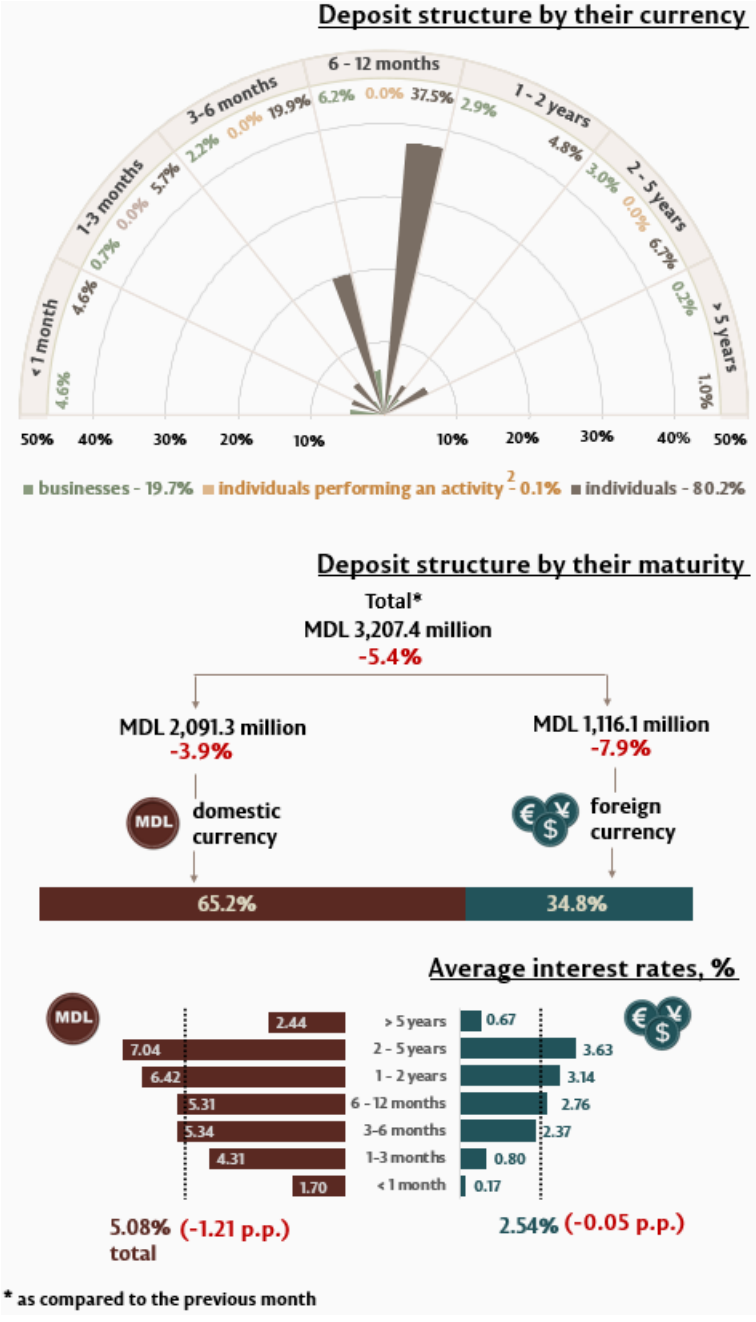
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18.08.2023

Developments in DEPOSITS markets in July 2023

In July 2023, new term deposits extended[1] (Infographic 1) totalled MDL 3,207.4 million, decreasing by 5.4% as compared to June 2023. Deposits attracted in domestic currency recorded a major share of 65.2% and totalled MDL 2,091.3 million, decreasing by 3.9% as compared to the previous month.

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

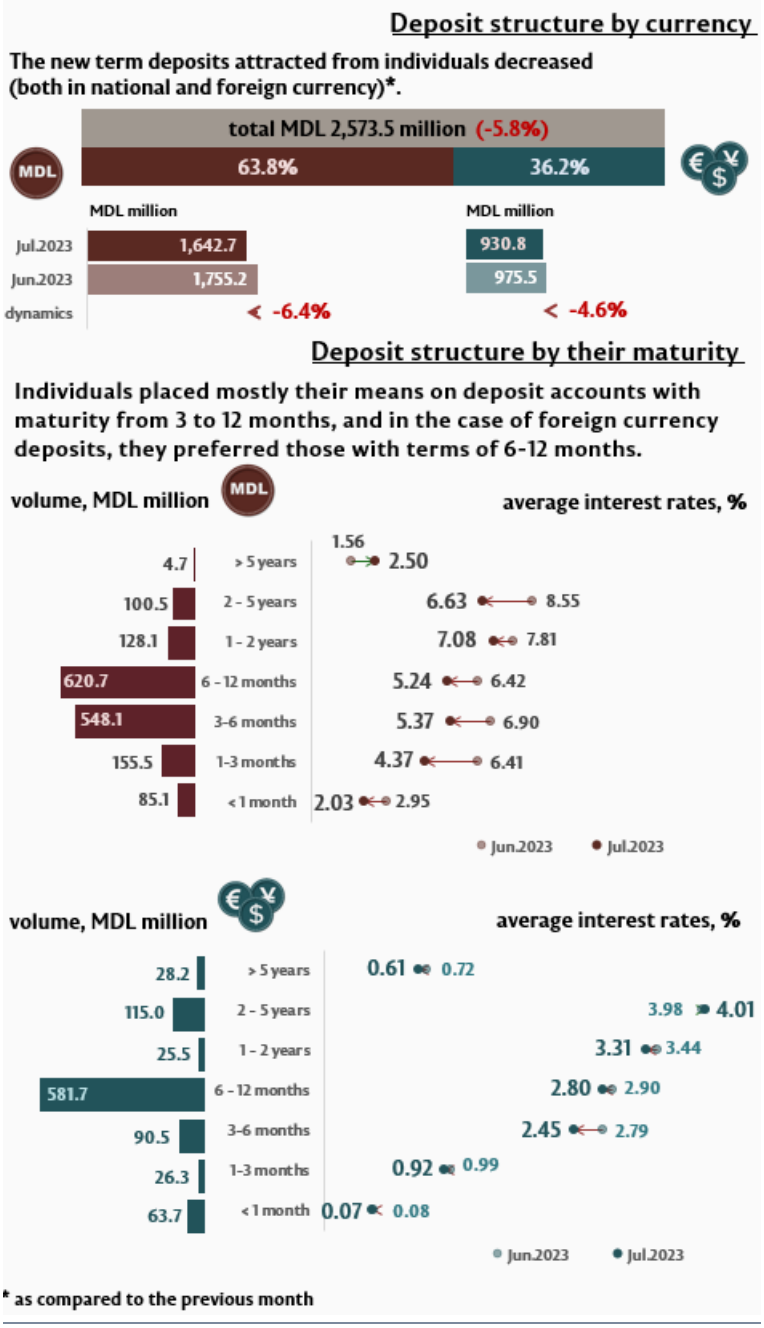


[1]

The average nominal interest rate on domestic currency deposits decreased by 1.21 percentage points as compared to the previous month to the value of 5.08%. The average nominal interest rate on foreign currency deposits decreased by 0.05 percentage points to the value of 2.54%.

In terms of maturity, the highest demand was recorded for deposits with terms from 6 to 12 months, which held a share of 43.7% of total term deposits. Individuals' deposits attracted at this term recorded a share of 37.5% of the total of deposits.

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



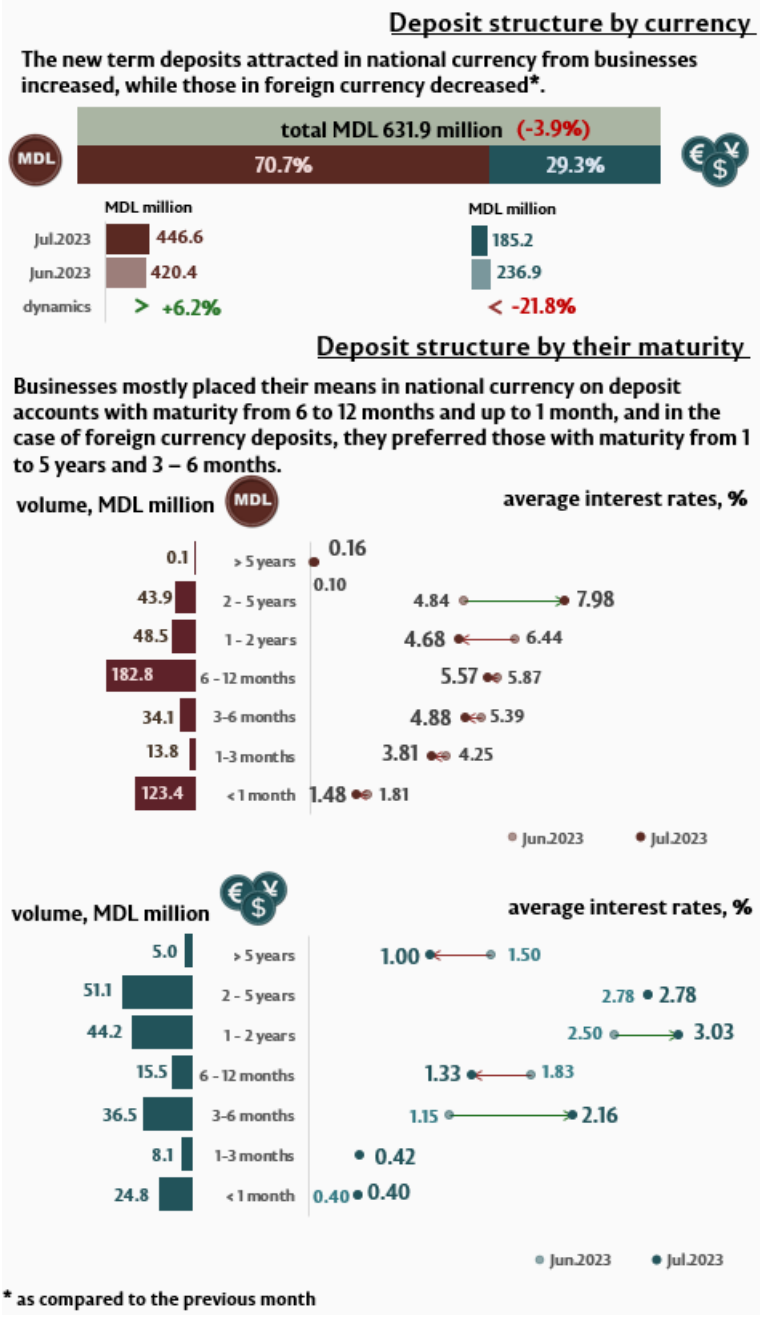
[2]

In the reference month, individuals' deposits amounted to MDL 2,573.5 million, decreasing by 5.8% as compared to the previous month (Infographic 2).

The average interest rate on deposits attracted in domestic currency from individuals decreased by 1.40 percentage points as compared to the previous month, reaching 5.25%. At the same time, the average interest rate on foreign currency deposits decreased by 0.20 percentage points to the value 2.62%.

In July 2023, businesses' deposits in domestic currency increased by 6.2% while those in foreign currency decreased by 21.8%, as compared to the previous month (Infographic 3). Businesses' deposits in domestic currency amounted to MDL 446.6 million, while those in foreign currency – MDL 185.2 million.

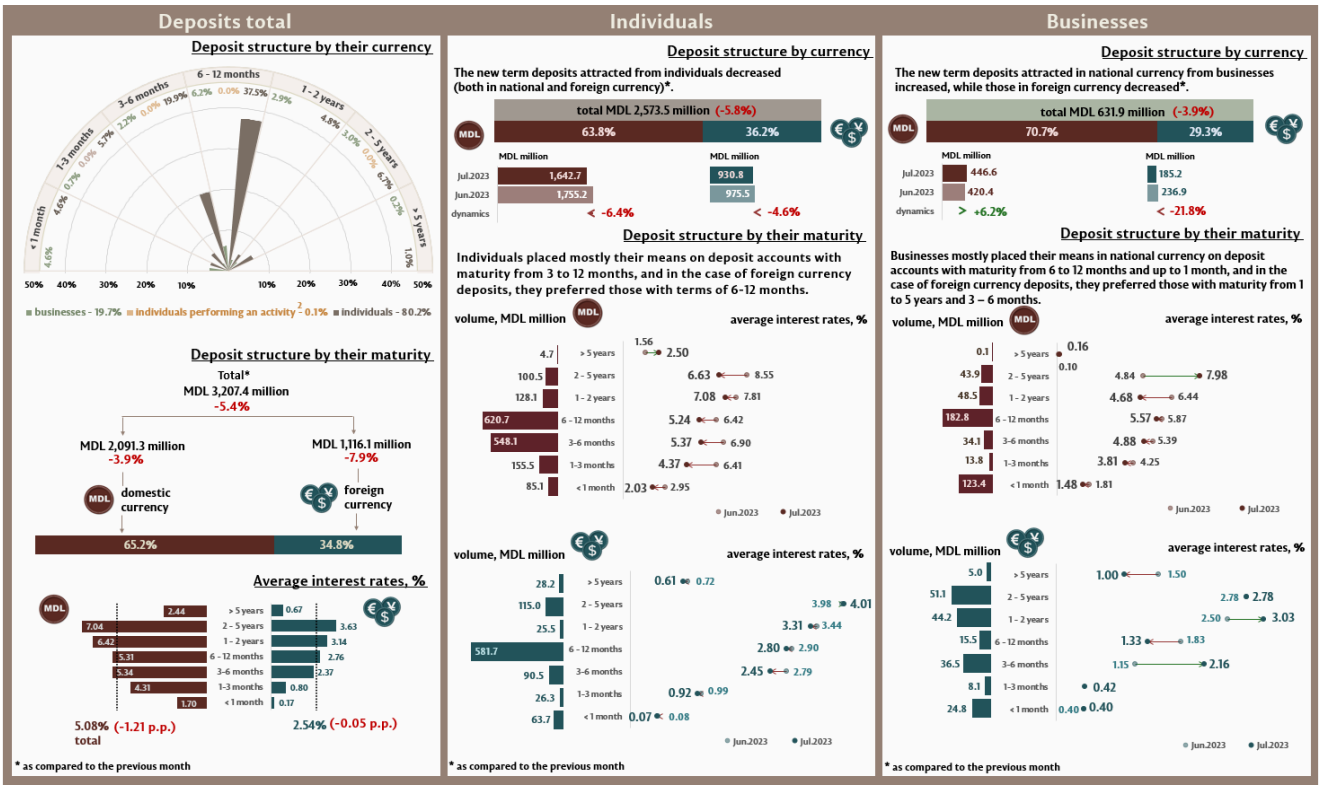
Infographic 3. **Businesses' new term deposits**



[3]

The average interest rate on deposits attracted in domestic currency from businesses decreased by 0.31 percentage points, reaching 4.47%. At the same time, the average interest rate on foreign currency deposits increased by 0.47 percentage points to the value 2.13%.

infographic [4]:



[4]

Developments in LOAN markets in July 2023 [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]

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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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