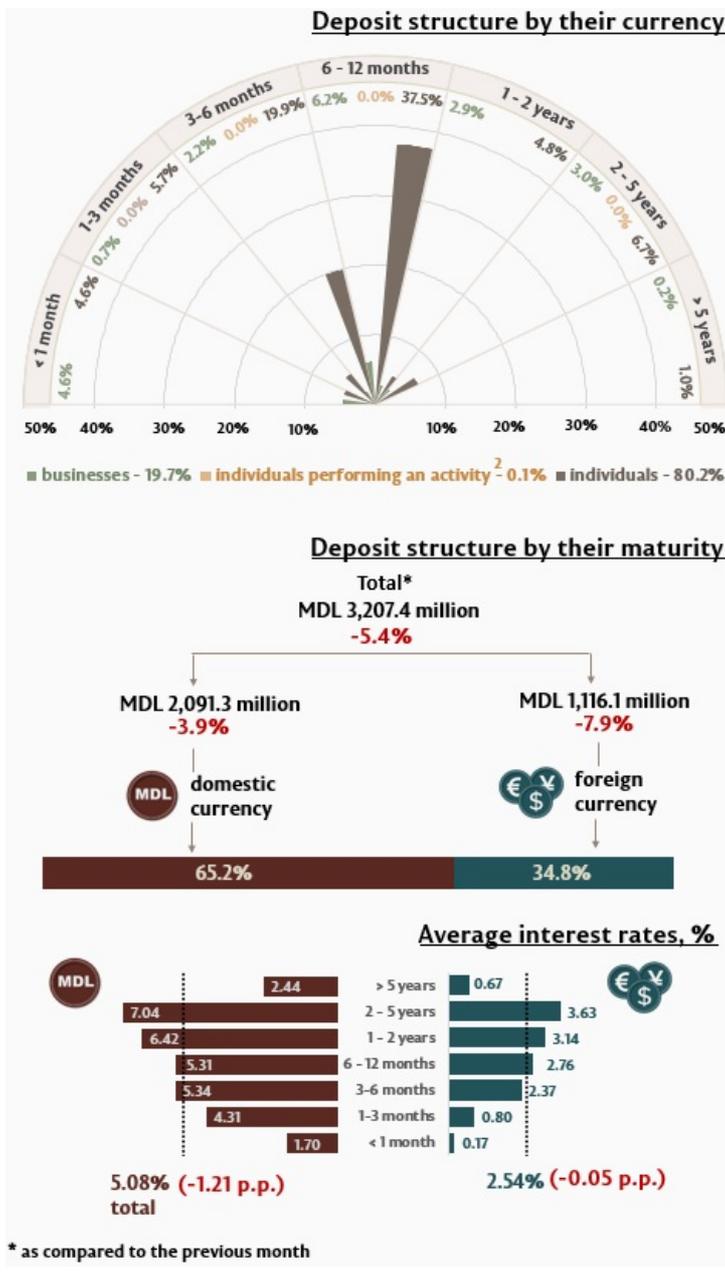


18.08.2023

Developments in DEPOSITS markets in July 2023

In July 2023, new term deposits extended¹ (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.

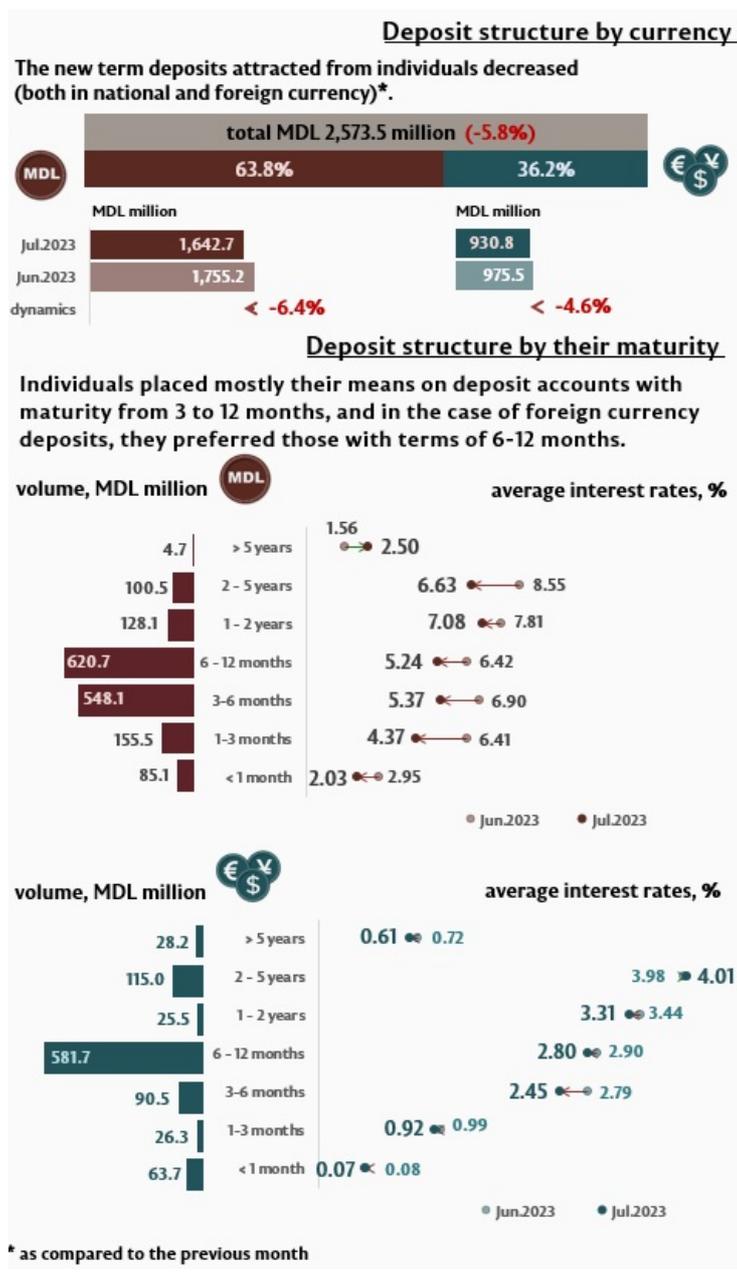
Infographic 1. Developments in new extended deposits



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

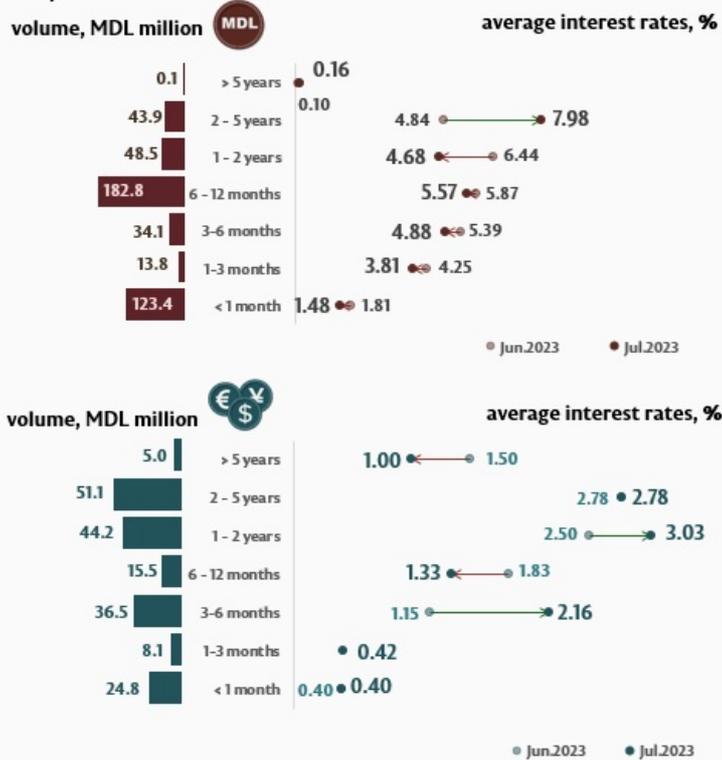
Deposit structure by currency

The new term deposits attracted in national currency from businesses increased, while those in foreign currency decreased*.



Deposit structure by their maturity

Businesses mostly placed their means in national currency on deposit accounts with maturity from 6 to 12 months and up to 1 month, and in the case of foreign currency deposits, they preferred those with maturity from 1 to 5 years and 3 – 6 months.



* as compared to the previous month

[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]:

[deposits market](#) ^[11]

[deposits' evolution](#) ^[12]

[evolution of deposits](#) ^[13]

[deposits dynamics](#) ^[14]

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