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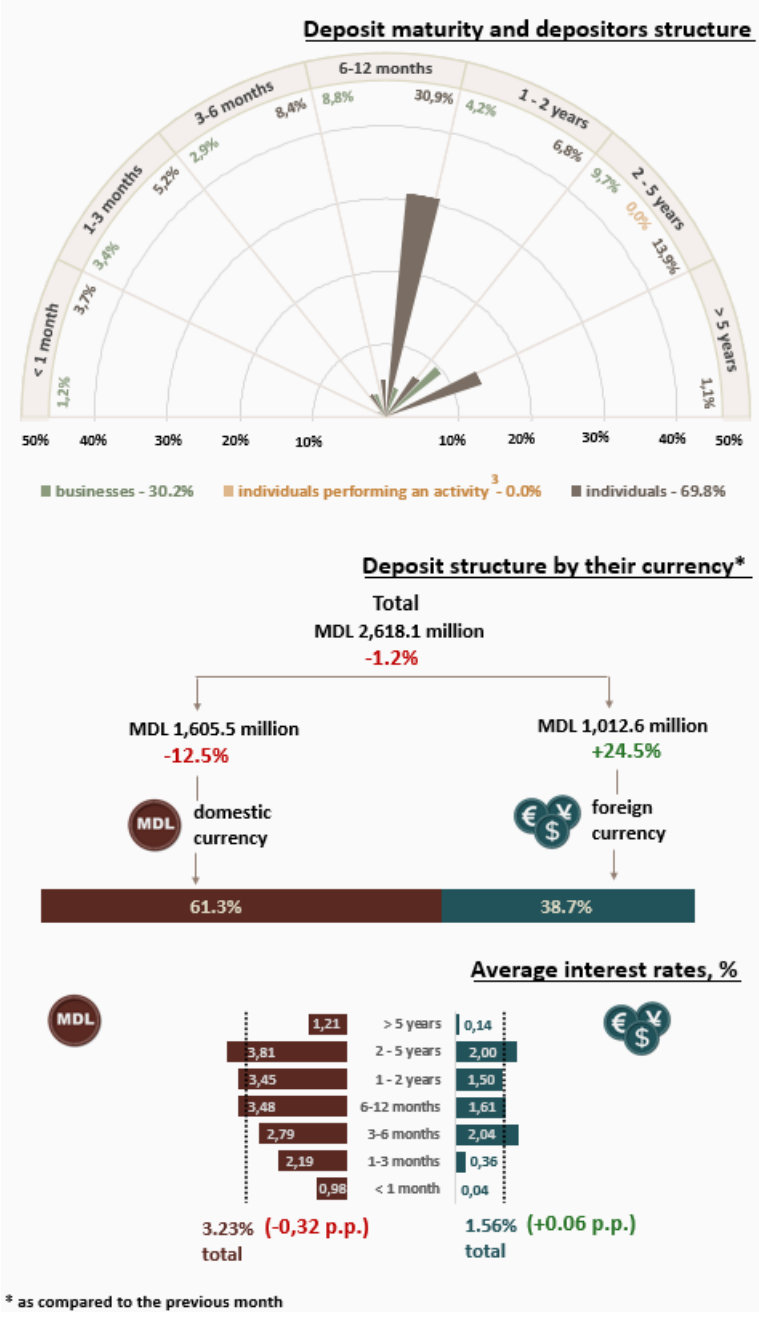


20.05.2024

# Developments in DEPOSITS market in April 2024

In April 2024, new term deposits attracted[1] (Infographic 1) totalled MDL 2,618.1 million, decreasing by 1.2% as compared to March 2024. Deposits attracted in domestic currency recorded a major share of 61.3% and totalled MDL 1,605.5 million, decreasing by 12.5% as compared to the previous month. Deposits attracted in foreign currency totalled MDL 1,012.6 million, increasing by 24.5% compared to the previous month.

Infographic 1. **Developments in new extended deposits**[2]

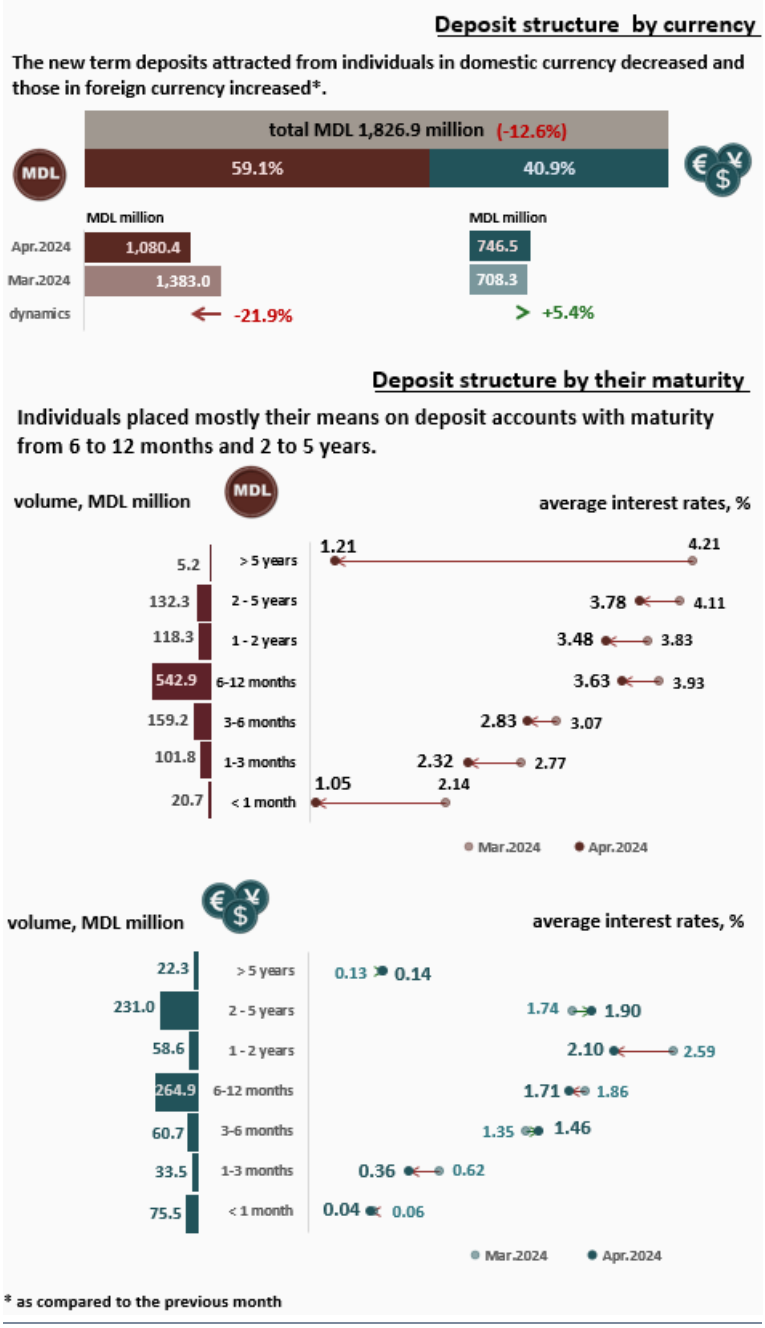



[1]

The average nominal interest rate on domestic currency deposits decreased by 0.32 percentage points as compared to the previous month to the value of 3.23%. The average nominal interest rate on foreign currency deposits increased by 0.06 percentage points to the value of 1.56%.

In terms of maturity, deposits with maturities from 6 to 12 months (39.7%) and deposits with maturities from 2 to 5 years (23.6%) had the largest share in total term deposits.

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



[2]

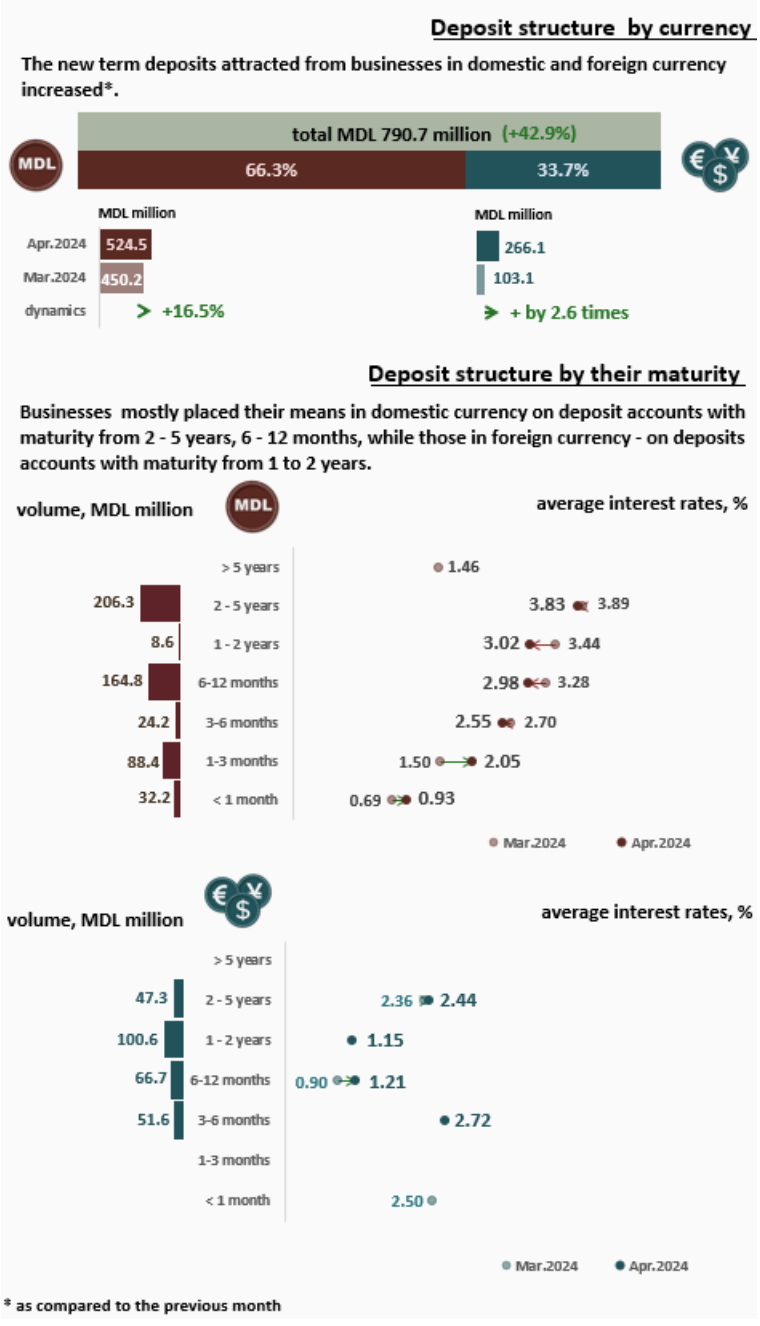
Individuals' deposits amounted in April 2024 to MDL 1,826.9 million, decreasing by 12.6% as compared to the previous month (Infographic 2). The most requested were deposits with terms from 6 to 12 months, which held a share of 44.2% of the total deposits of individuals.

The average interest rate on deposits attracted in domestic currency from individuals decreased by 0.31

percentage points as compared to the previous month, reaching 3.33%. At the same time, the average interest rate on foreign currency deposits increased by 0.01 percentage points to the value of 1.50%.

In April 2024, businesses' deposits in domestic currency increased by 16.5% while those in foreign currency – by 2.6 times, as compared to the previous month (Infographic 3). Businesses' deposits in domestic currency amounted to MDL 524.5 million, while those in foreign currency– MDL 266.1 million.

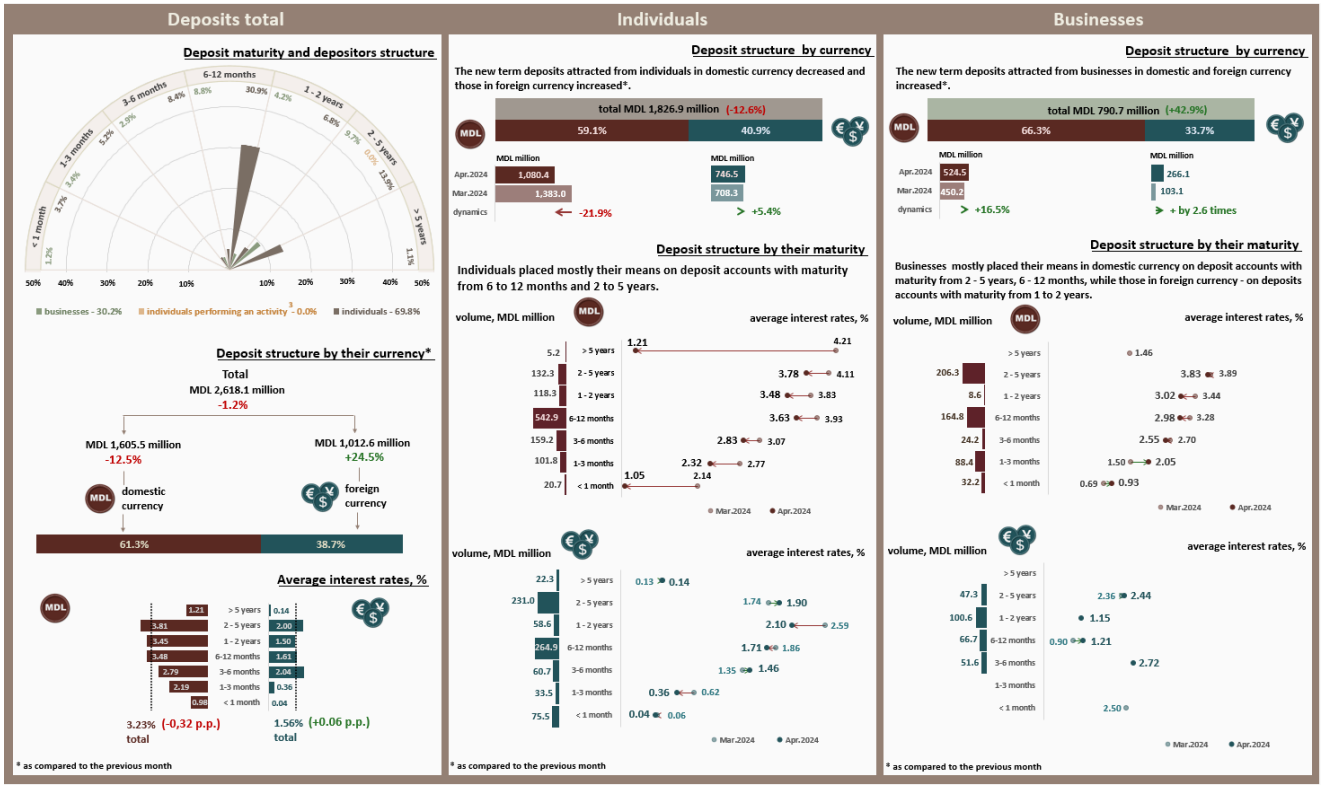
Infographic 3. **Businesses' new term deposits**



[3]

The average interest rate on deposits attracted in domestic currency from businesses decreased by 0.29 percentage points, reaching 3.01%. At the same time, the average interest rate on foreign currency deposits increased by 0.12 percentage points to the value of 1.70%.

*infographic* [4].




[4]

Developments in LOANS markets in April 2024 [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 Aggregate data may not correspond exactly to the sum of the components due to mathematical rounding.*

*3. 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

Tag-uri

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