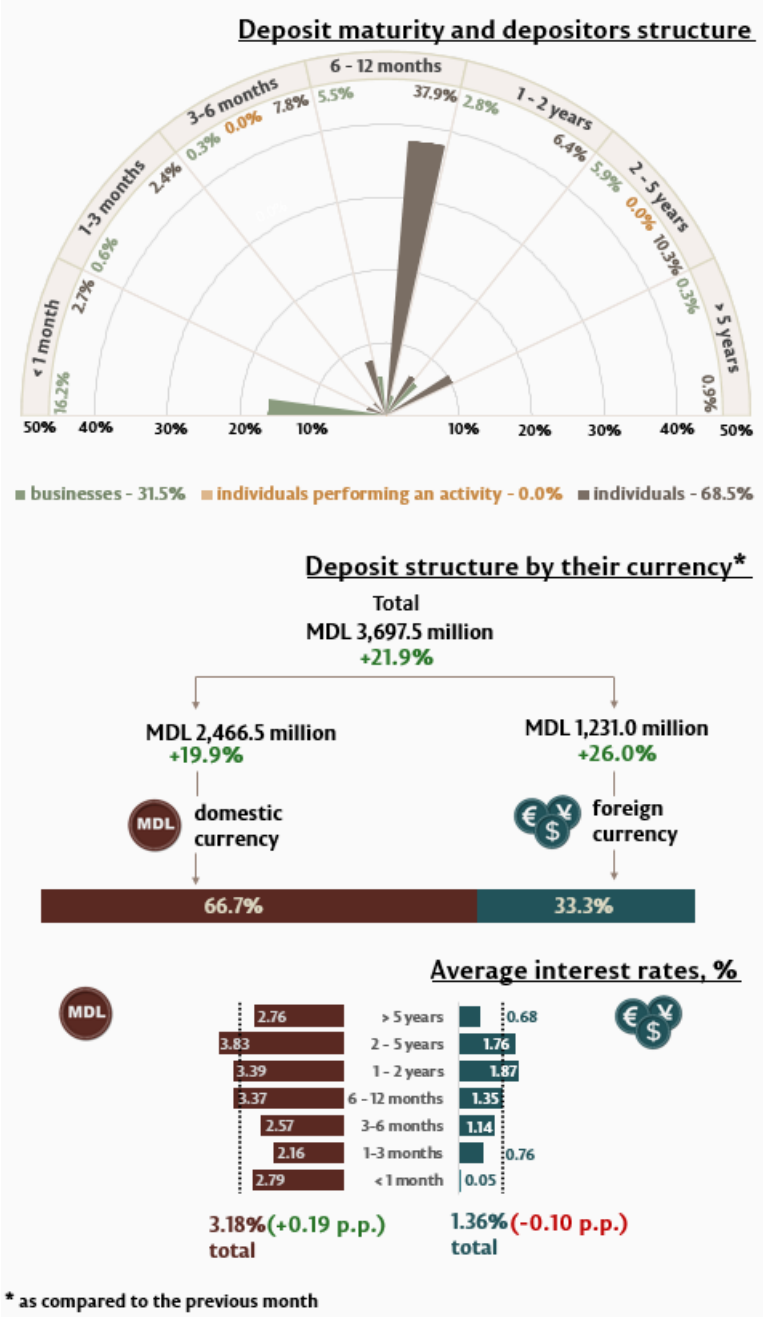
Publicat pe (https://www.bnm.md)

20.09.2024

Developments in DEPOSITS market in August 2024

In August 2024, new term attracted deposits[1] (Infographic 1) totalled MDL 3,697.5 million, increasing by 21.9% as compared to July 2024. Deposits attracted in domestic currency recorded a major share of 66.7% and totalled MDL 2,466.5 million, increasing by 19.9% as compared to the previous month. Deposits attracted in foreign currency totalled MDL 1,231.0 million, being 26.0% higher than in the previous month.

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



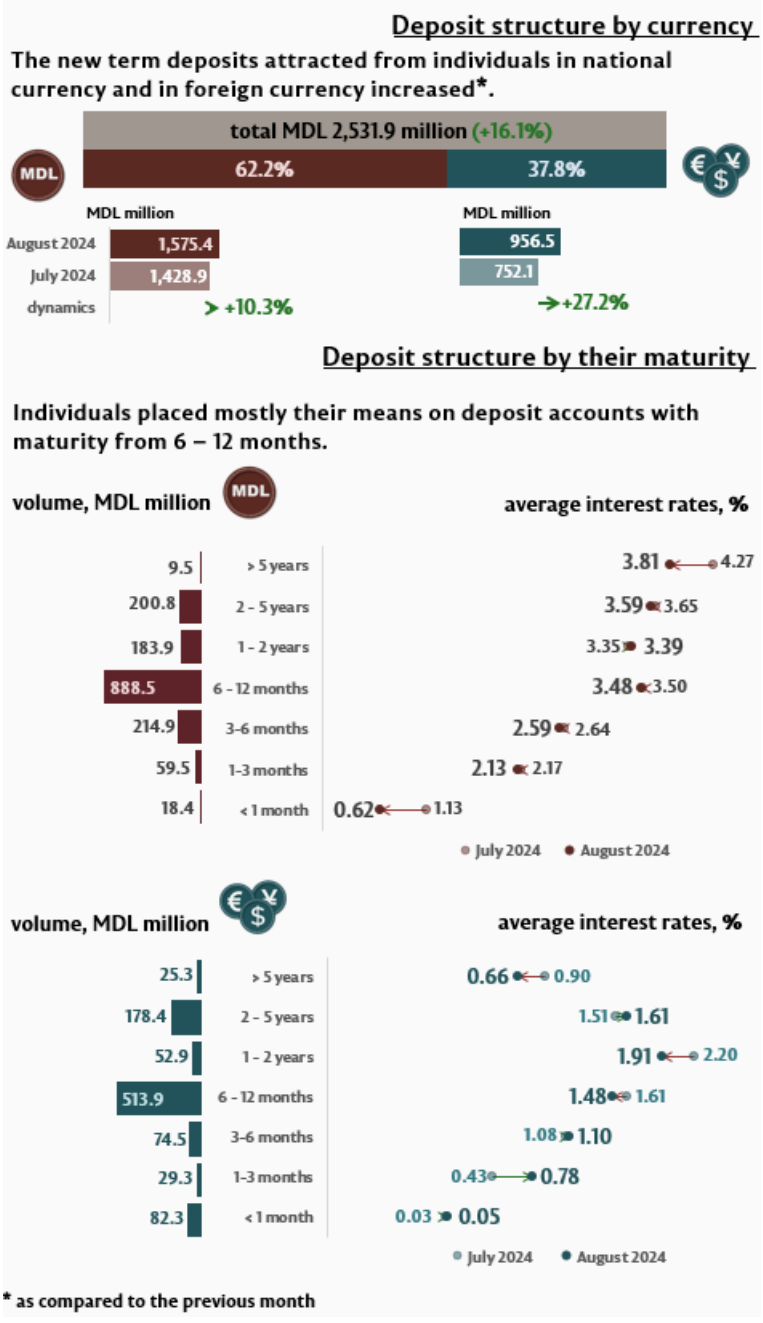
[1]

The average nominal interest rate on domestic currency deposits increased by 0.19 percentage points (p.p.) as compared to the previous month to the value of 3.18%. The average nominal interest rate on foreign currency deposits decreased by 0.10 p.p. to the value of 1.36%.

In terms of maturity, deposits with maturities from 6 to 12 months (43.4%) had the largest share in total term deposits.

Individuals' deposits in August 2024 amounted to MDL 2,531.9 million, increasing by 16.1% 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 55.4% of the total deposits of individuals.

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



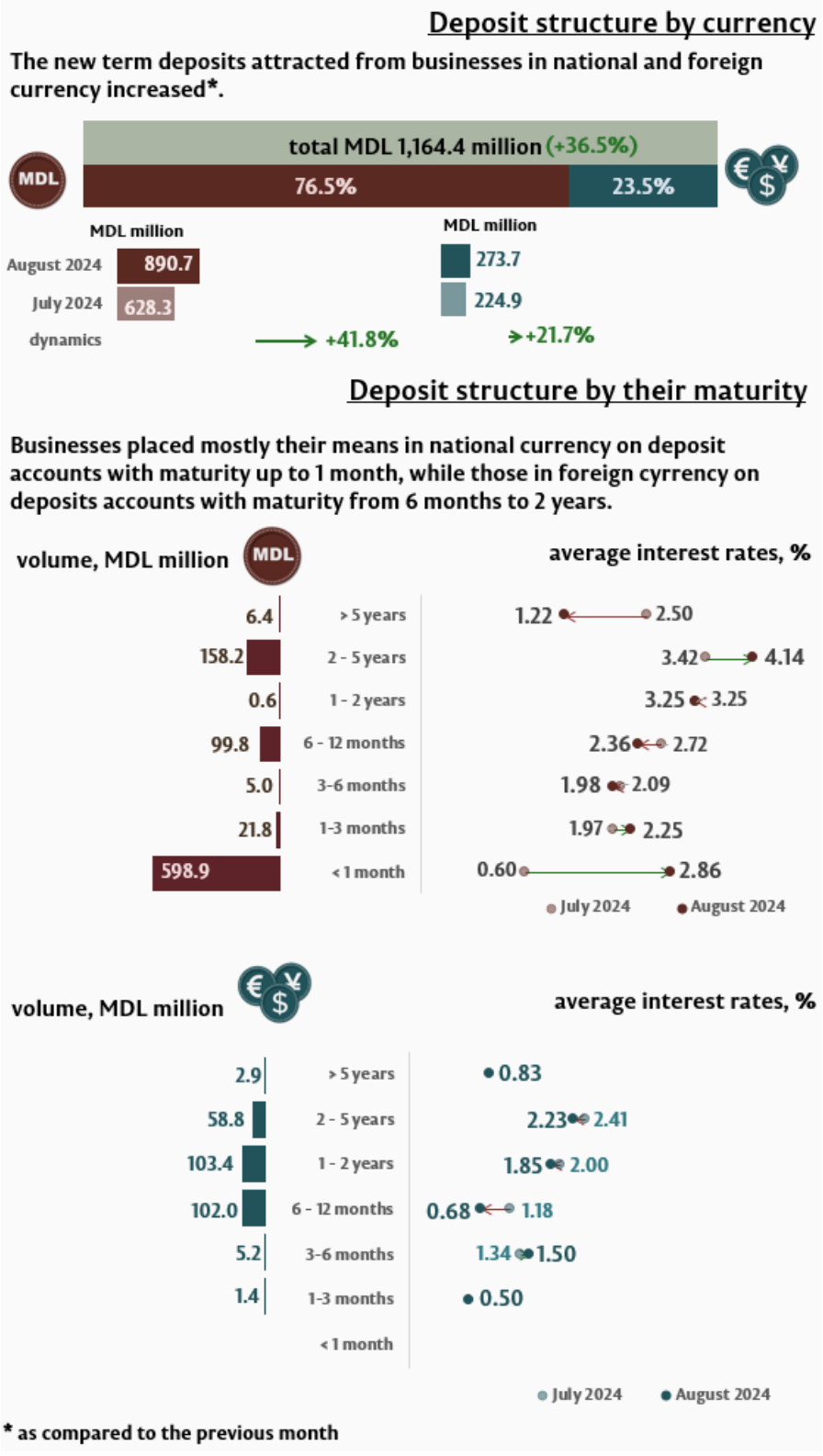
[2]

The average interest rate on deposits attracted in domestic currency from individuals decreasing by 0.04

p.p. as compared to the previous month, to reaching 3.28%. At the same time, the average interest rate on foreign currency deposits decreased by 0.02 p.p. the value of 1.33%.

In August 2024, businesses' deposits in domestic currency increased by 41,8% (Infographic 3), while those in foreign currency by 21.7%, as compared to the previous month. Businesses' deposits in domestic currency amounted to MDL 890.7 million, while those in foreign currency – MDL 273.7 million.

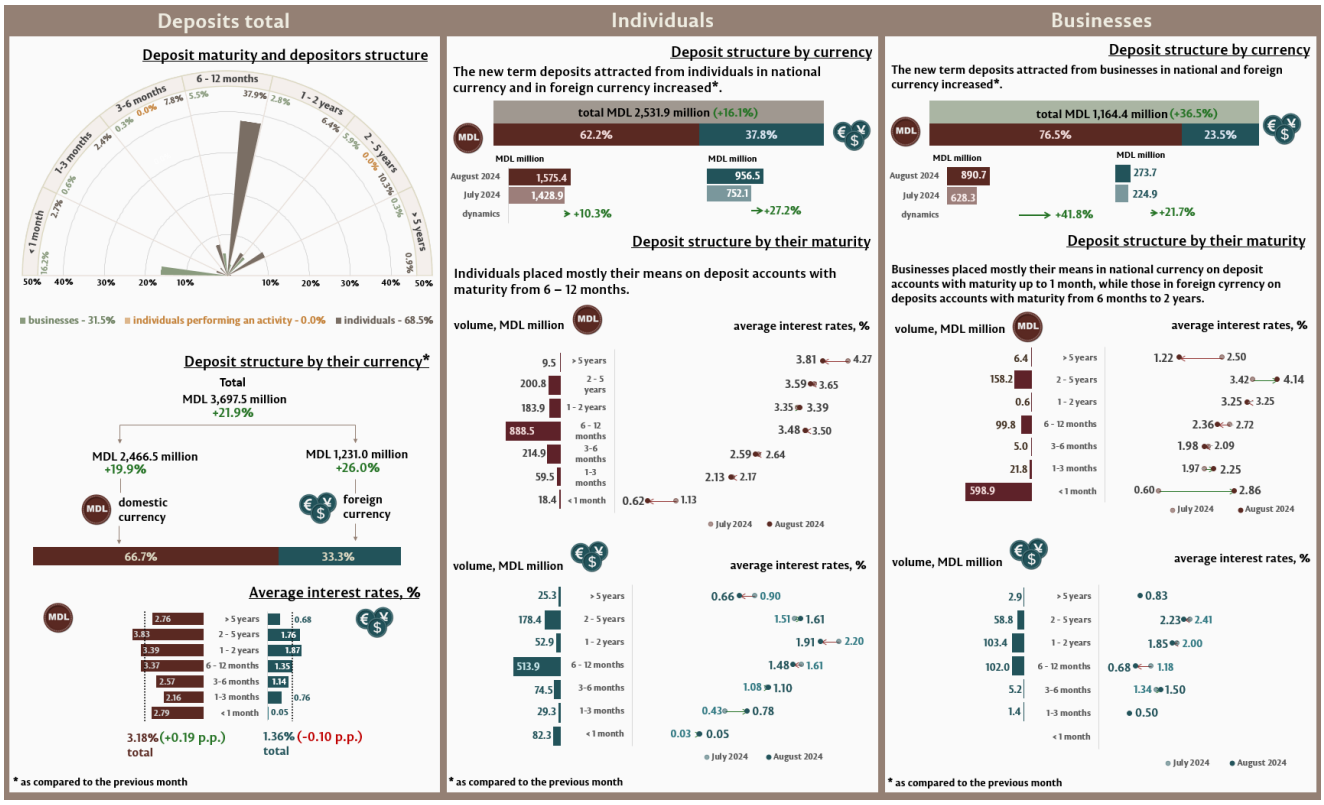
Infographic 3. **Businesses' new term deposits**



[3]

The average interest rate on deposits attracted in domestic currency from businesses increased by 0.78 p.p. as compared to the previous month, reaching 3.00%. At the same time, the average interest rate on foreign currency deposits decreased by 0.36 p.p. to the value of 1.47%.

infographic [4].



[4]

Developments in LOANS markets in August 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. The press release is made based on reported information according to the Instructions on the preparation manner and presenting reports regarding the interest rates applied by the Moldovan banks , approved by the Decision of the Executive Board (HCE) of NBM no.331/2016; The notions and terms used in the press release, especially new deposits, legal persons, individuals and individuals that practice the activity have got a well-defined meaning in the contracted Instruction.

***Note**: In the infographics the aggregated data may not correspond exactly to the sum of components because of the mathematical rounding.*

Vezi și

Tag-uri

deposits [8]
deposit rate [9]
deposit interest rate [10]
deposit interest rates [11]
average [12]
deposit market [13]
new deposits attracted [14]
deposit balance [15]
bank deposit [16]

Sursa URL:
https://www.bnm.md/ro/node/68144

Legături conexe:

[1] https://www.bnm.md/files/Infographic 1_ Developments in new extended deposits_08.PNG [2] https://www.bnm.md/files/Infographic 2_ Individuals' new term deposits_08.PNG [3] https://www.bnm.md/files/Infographic 3_ Businesses' new term deposits_08.PNG [4] https://www.bnm.md/files/Graphic visualization_08.PNG [5] https://www.bnm.md/en/content/developments-loans-market-august-2024 [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/ro/search?hashtags[0]=deposits [9] https://www.bnm.md/ro/search?hashtags[0]=deposit rate [10] https://www.bnm.md/ro/search?hashtags[0]=deposit interest rate [11] https://www.bnm.md/ro/search?hashtags[0]=deposit interest rates [12] https://www.bnm.md/ro/search?hashtags[0]=average [13] https://www.bnm.md/ro/search?hashtags[0]=deposit market [14] https://www.bnm.md/ro/search?hashtags[0]=new deposits attracted [15] https://www.bnm.md/ro/search?hashtags[0]=deposit balance [16] https://www.bnm.md/ro/search?hashtags[0]=bank deposit