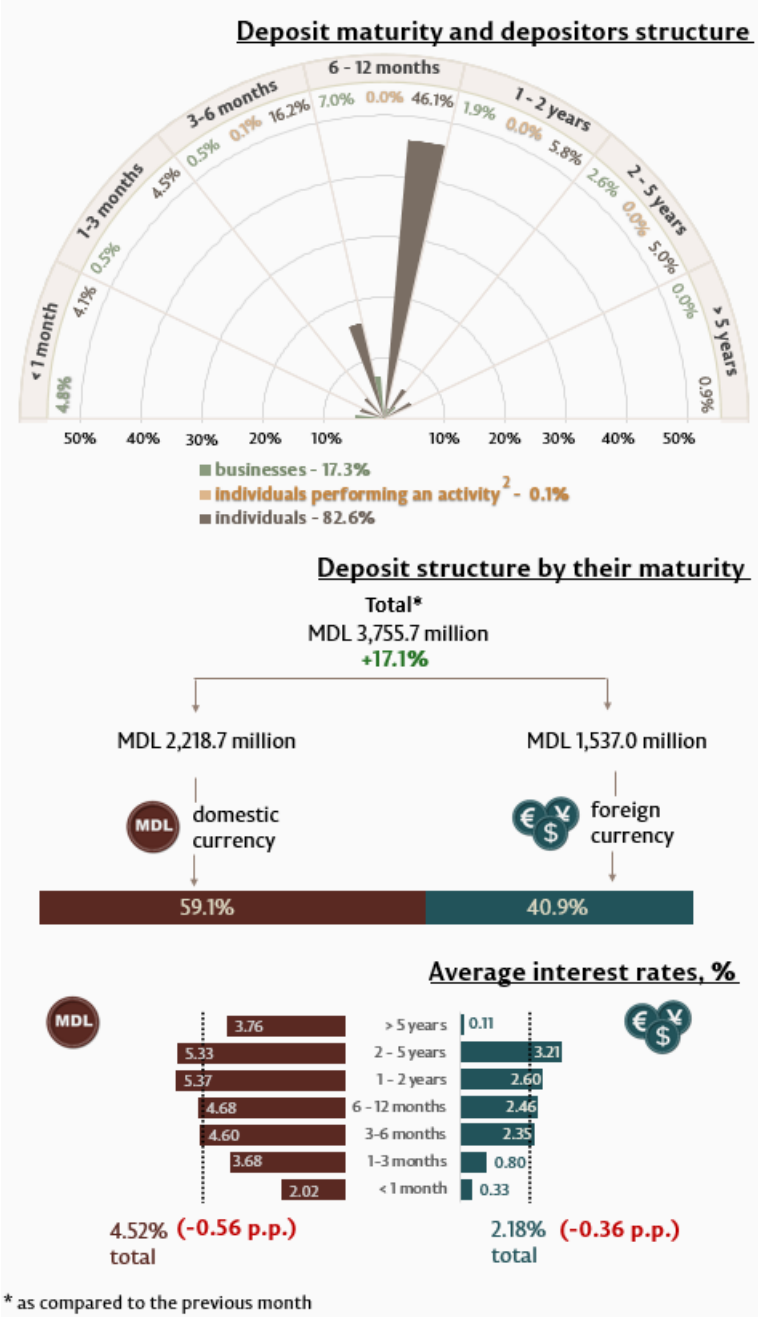
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20.09.2023

Developments in DEPOSITS markets in august 2023

In august 2023, new term deposits extended[1] (Infographic 1) accounted for MDL 3,755.7 million, increasing by 17.1% as compared to July 2023. Deposits attracted in domestic currency recorded a major share of 59.1% and totalled MDL 2,218.7 million, increasing by 6.1% as compared to the previous month.

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

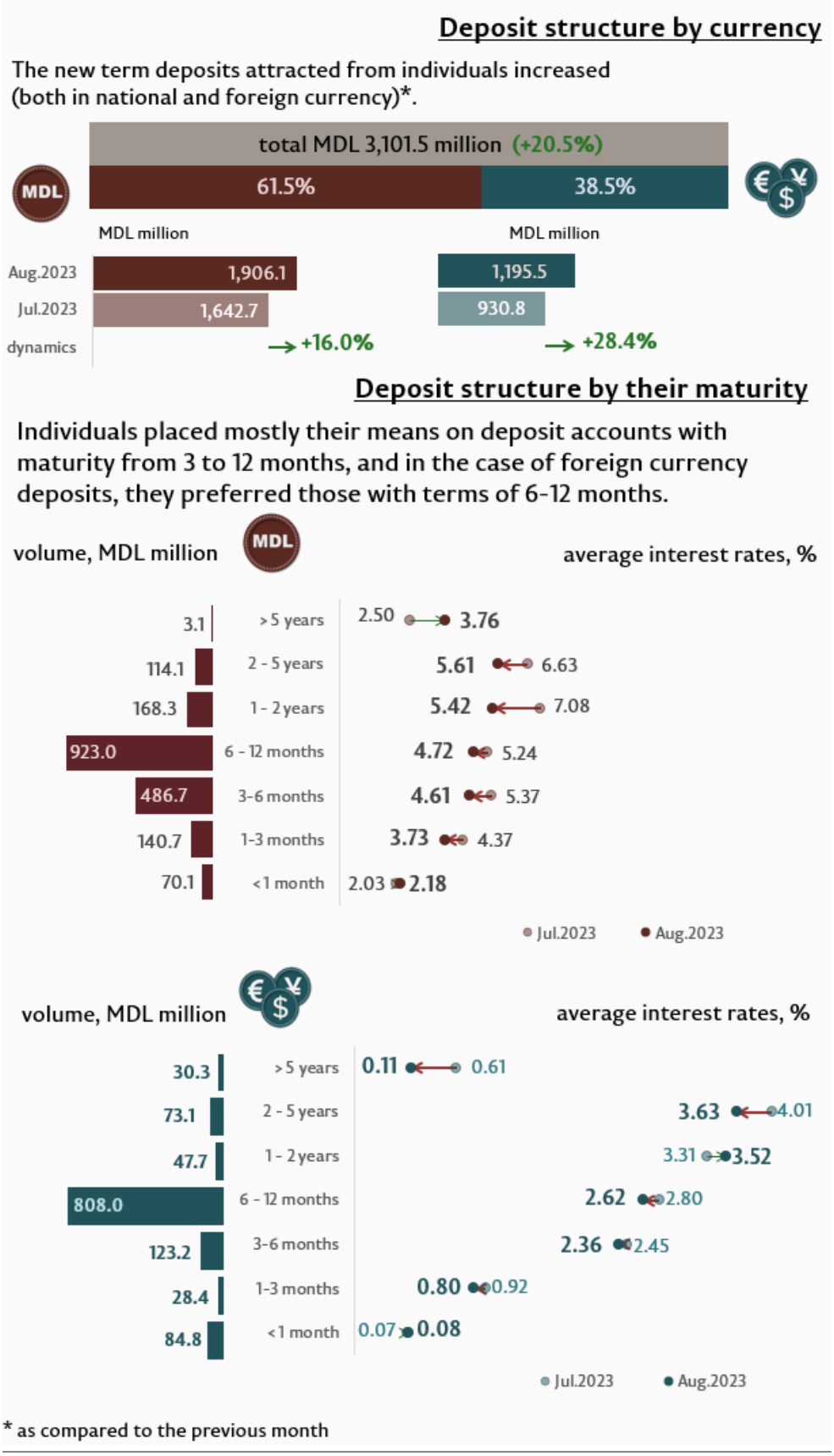


[1]

The average nominal interest rate on domestic currency deposits decreased by 0.56 percentage points as compared to the previous month to the level of 4.52%. The average nominal interest rate on foreign currency deposits decreased by 0.36 percentage points to2.18%.

In terms of maturity, the highest demand was recorded for deposits with terms from 6 to 12 months, which held a share of 53.1% of total term deposits. Individuals' deposits attracted at this term accounted for 46.1% of the total of deposits.

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



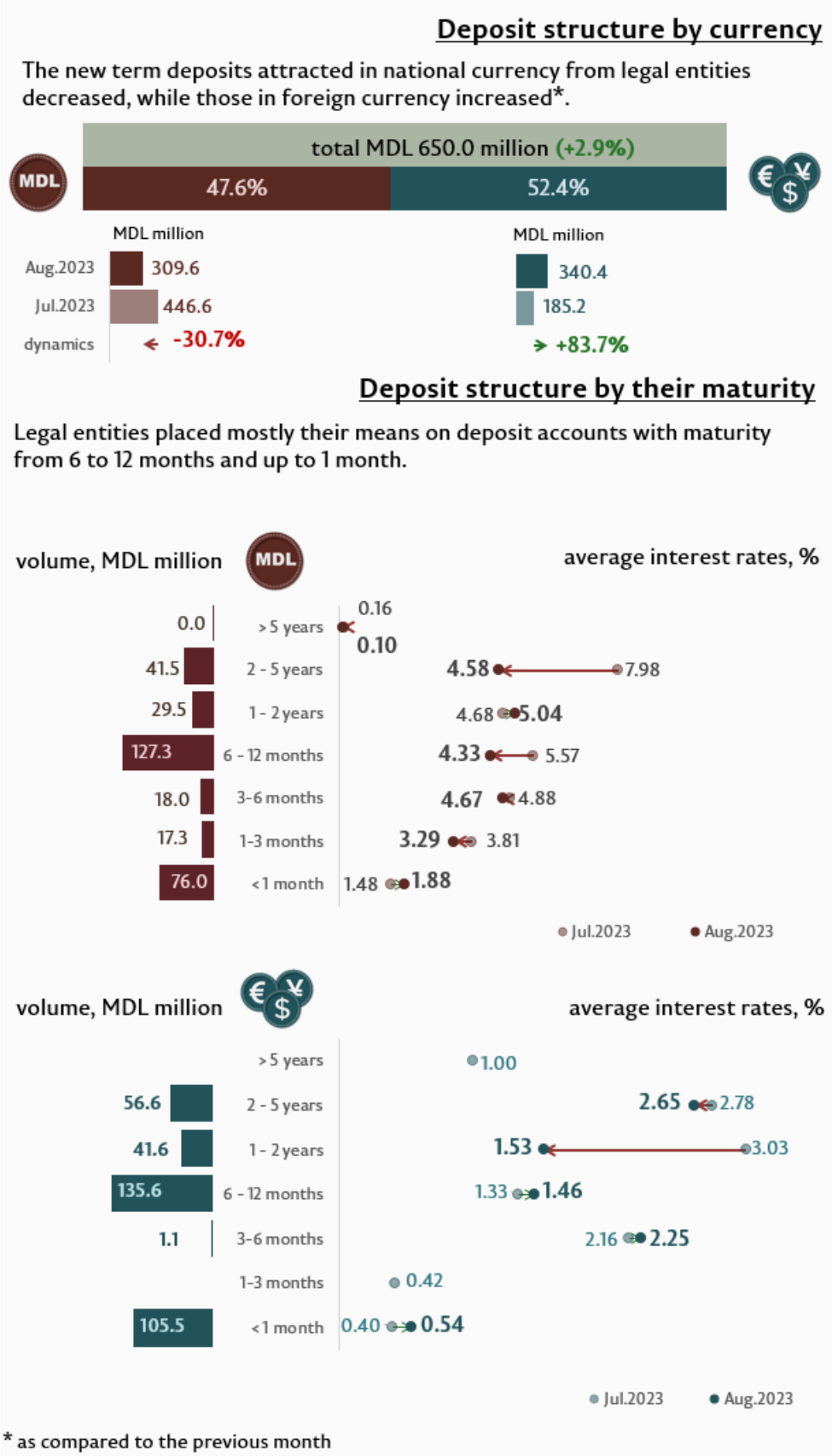
[2]

In the reference month, individuals' deposits amounted to MDL 3,101.5 million, increasing by 20.5% as compared to the previous month (Infographic 2).

The average interest rate on deposits attracted in domestic currency from individuals' decreased by 0.61 percentage points as compared to the previous month, reaching 4.64%. At the same time, the average interest rate on foreign currency deposits decreased by 0.22 percentage points to 2.40%.

In august 2023, legal entities' deposits (Infographic 3) in domestic currency decreased by 30.7% while those in foreign currency increased by 83.7%, as compared to the previous month. Legal entities' deposits in domestic currency accounted for MDL 309.6 million, while those in foreign currency – MDL 340.4 million.

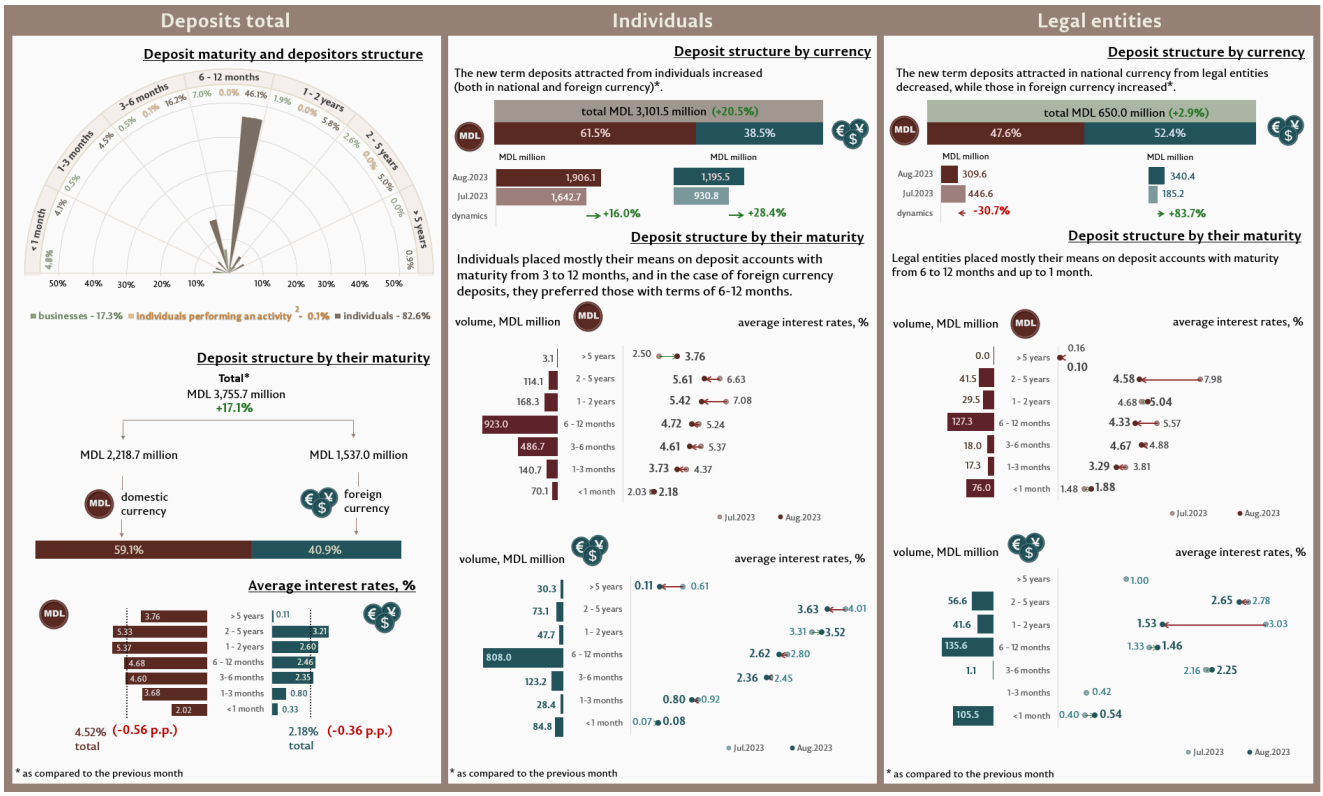
Infographic 3. **Legal entities' new term deposits**



[3]

The average interest rate on deposits attracted in domestic currency from legal entities decreased by 0.68 percentage points, reaching 3.79%. At the same time, the average interest rate on foreign currency deposits decreased by 0.75 percentage points to 1.38%.

infographic [4]:



[5]

Developments in LOAN markets in August 2023 [6]

Statistical data [7]

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 [8]

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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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