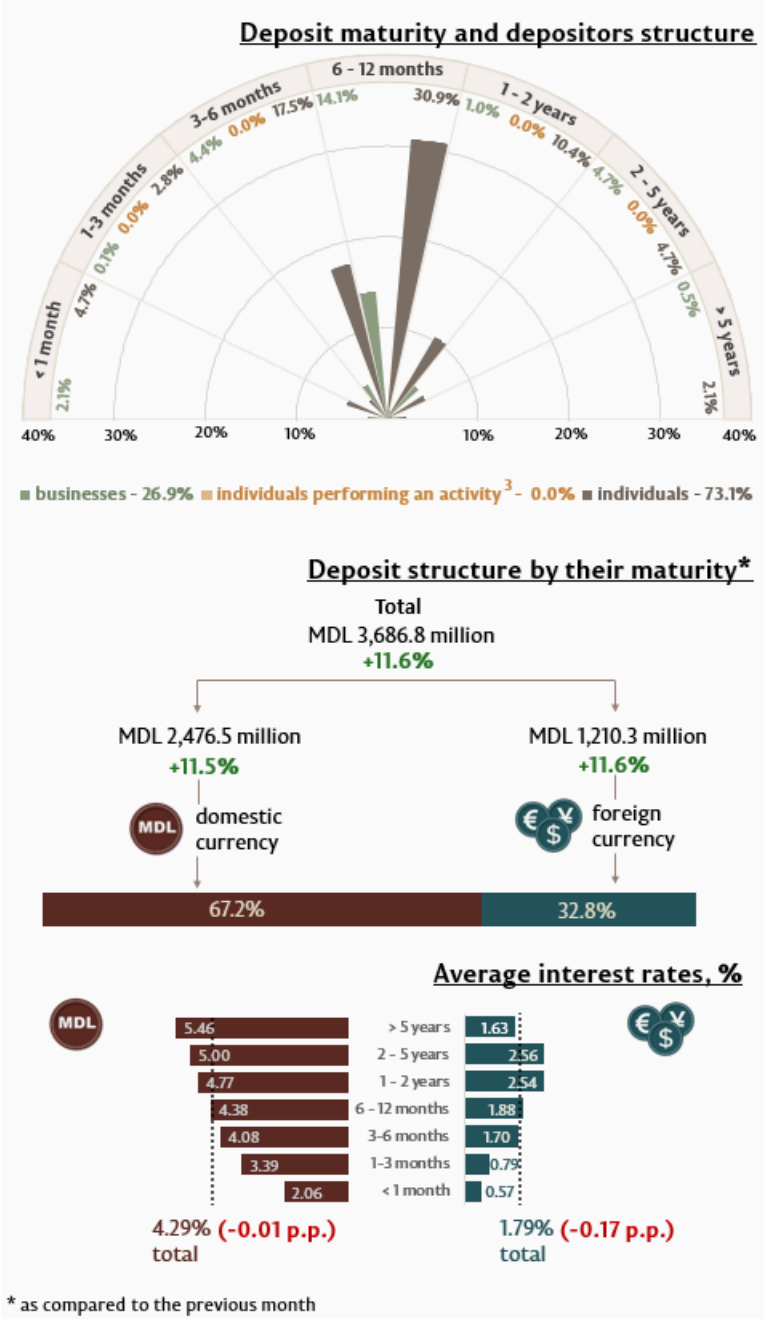
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20.12.2023

Developments in DEPOSITS markets in November 2023

In November 2023, new term deposits extended[1] (Infographic 1) accounted for MDL 3,686.8 million, increasing by 11.6% as compared to October 2023. Deposits attracted in domestic currency recorded a major share of 67.2% and totalled MDL 2,476.5 million, increasing by 11.5% as compared to the previous month.

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

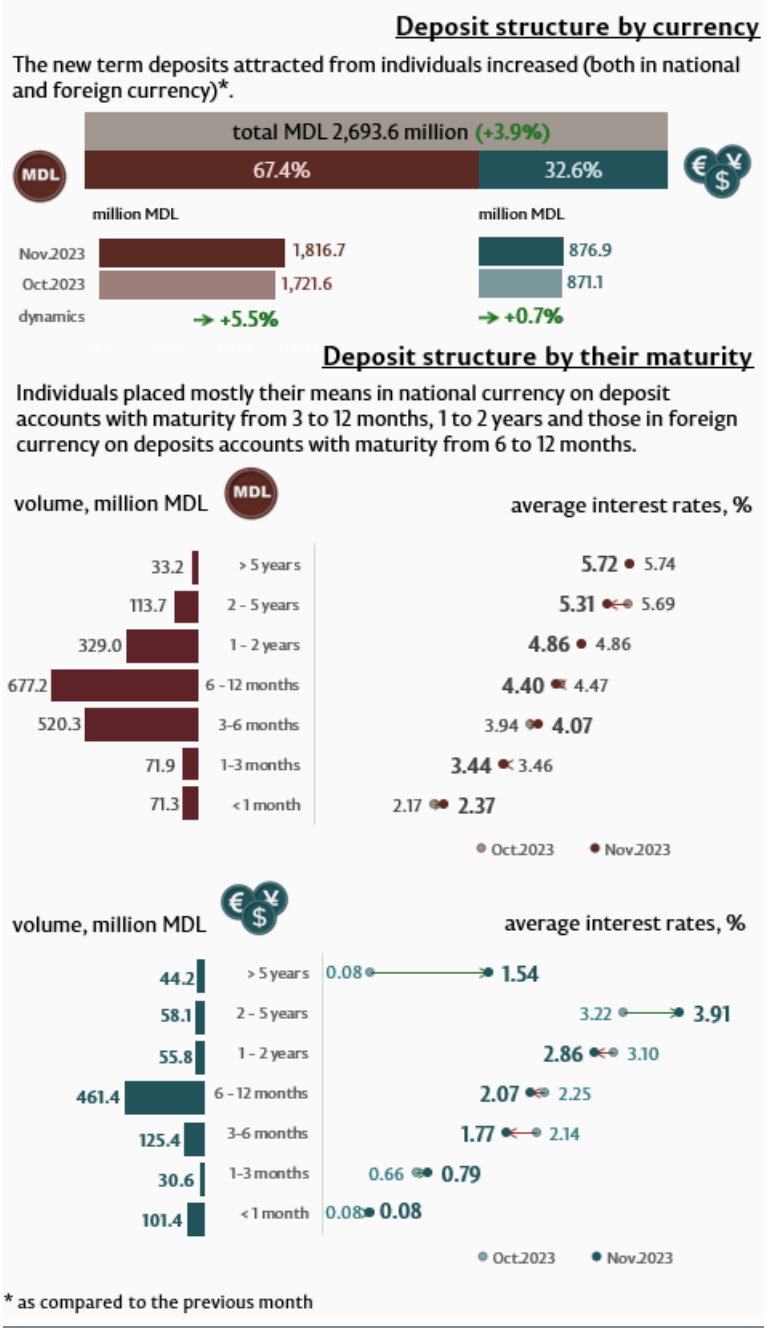


[1]

The average nominal interest rate on domestic currency deposits decreased by 0.01 percentage points as compared to the previous month to 4.29%. The average nominal interest rate on foreign currency deposits decreased by 0.17 percentage points reaching 1.79%.

In terms of maturity, the highest demand was recorded for deposits with terms from 6 to 12 months, which held a share of 44.9% of total term deposits. Individuals' deposits attracted at this term accounted for 30.9% of the total of deposits.

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



[2]

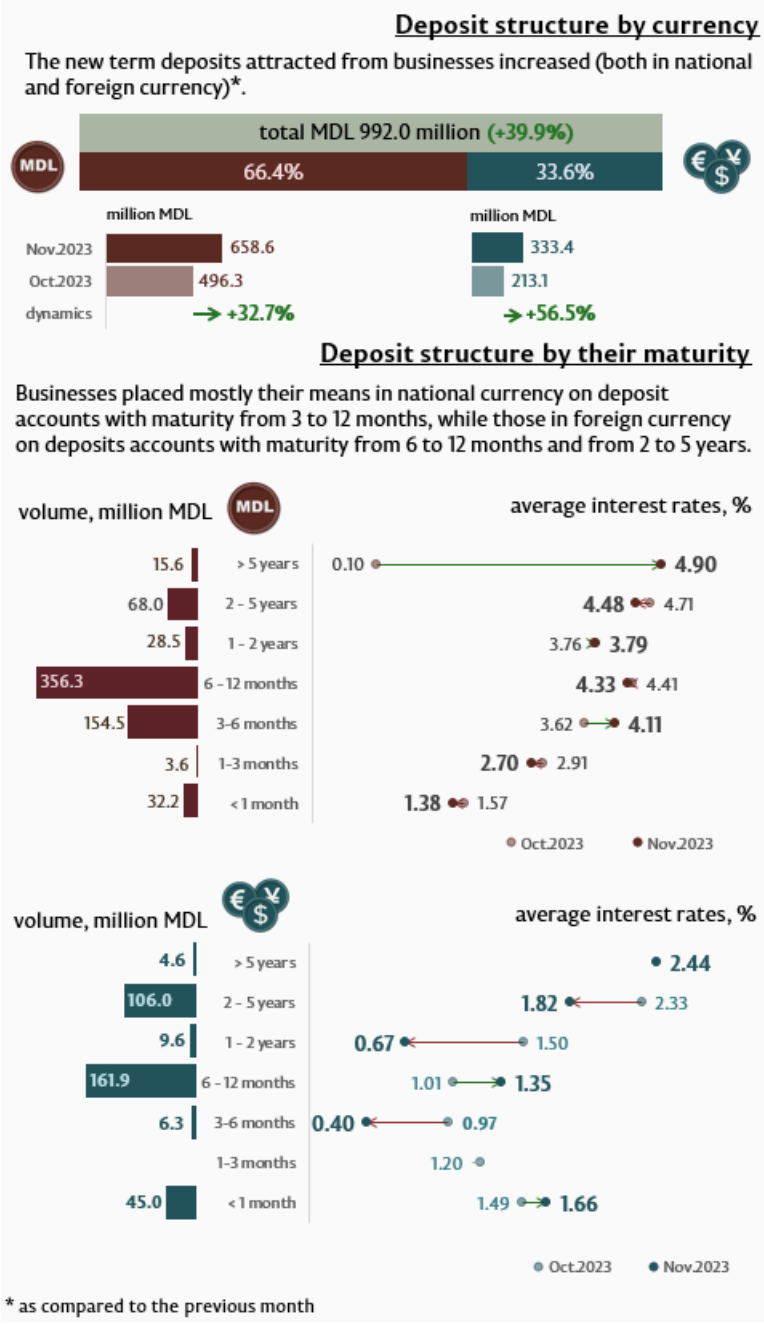
In the reference month, individuals' deposits amounted to MDL 2,693.6 million, increasing by 3.9% as compared to the previous month (Infographic 2).

The average interest rate on deposits attracted in domestic currency from individuals decreased by 0.07 percentage points as compared to the previous month, reaching 4.35%. At the same time, the average interest

rate on foreign currency deposits decreased by 0.17 percentage points to 1.90%.

In November 2023, legal entities' deposits (Infographic 3) in domestic currency increased by 32.7%, while those in foreign currency - by 56.5%, as compared to the previous month. Legal entities' deposits in domestic currency amounted to MDL 658.6 million, while those in foreign currency – MDL 333.4 million.

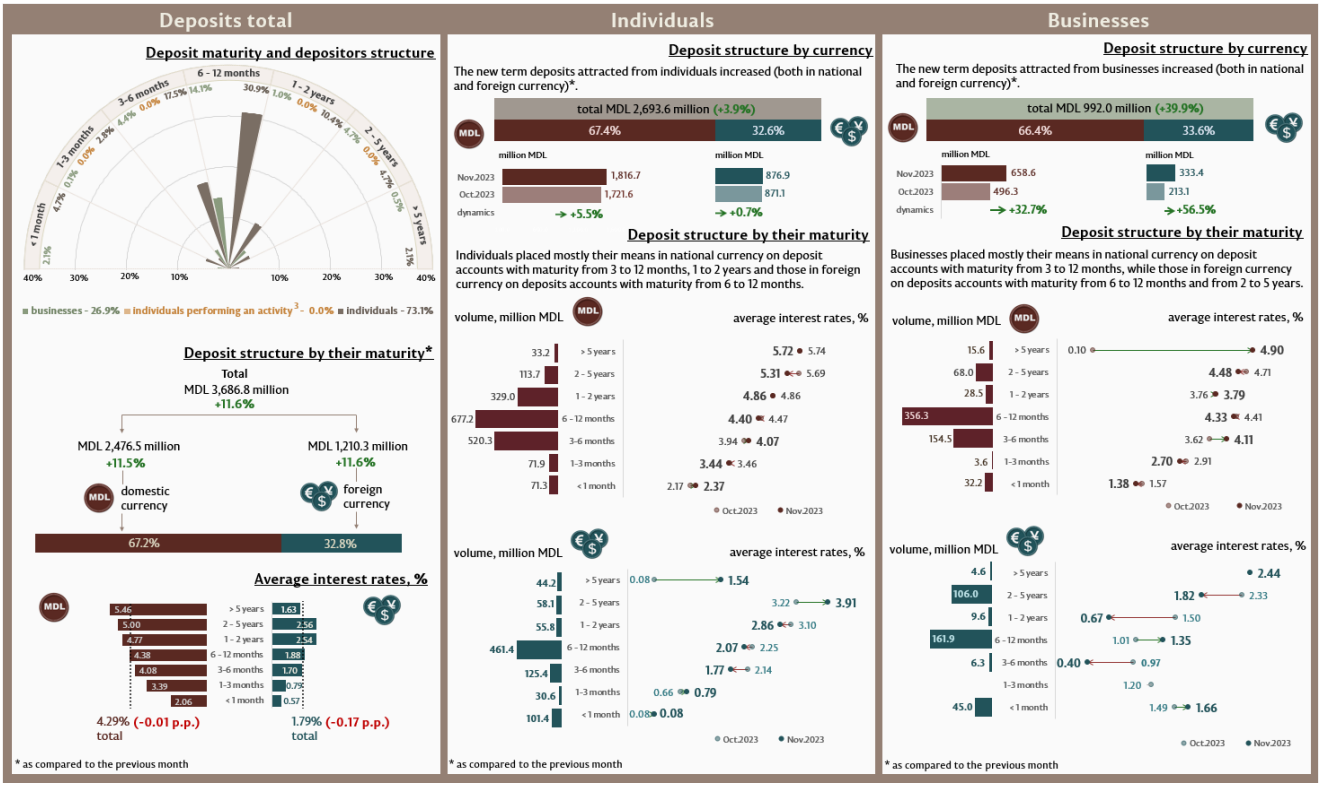
Infographic 3. **Legal entities' new term deposits**



[3]

The average interest rate on deposits attracted in domestic currency from legal entities increased by 0.22 percentage points, reaching 4.13%. At the same time, the average interest rate on foreign currency deposits increased by 0.01 percentage points to 1.52%.

infographic [4]:



[4]

Developments in LOAN markets in November 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. 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

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