Опубликован на (https://www.bnm.md)

18.08.2017

Credits and deposits market in July 2017

Weighted average interest rate **on new loans in national currency** granted in July 2017 was 10.00 percent, decreasing by 4.01 percentage points compared to the same period last year (Chart no.1). At the same time, the weighted average interest rate on loans in national currency decreased by 0.03 percentage points compared to the previous month.

Loans with terms from 2 to 5 years continued to be the most attractive. In July 2017, their share accounted for 52.03 percent of the total volume of loans in national currency (Chart no.2) and were granted at an average rate of 9.70 percent (decreasing by 0.07 percentage points compared to the previous month).

Chart no. 1. Interest rate on new granted loans(%, annually)

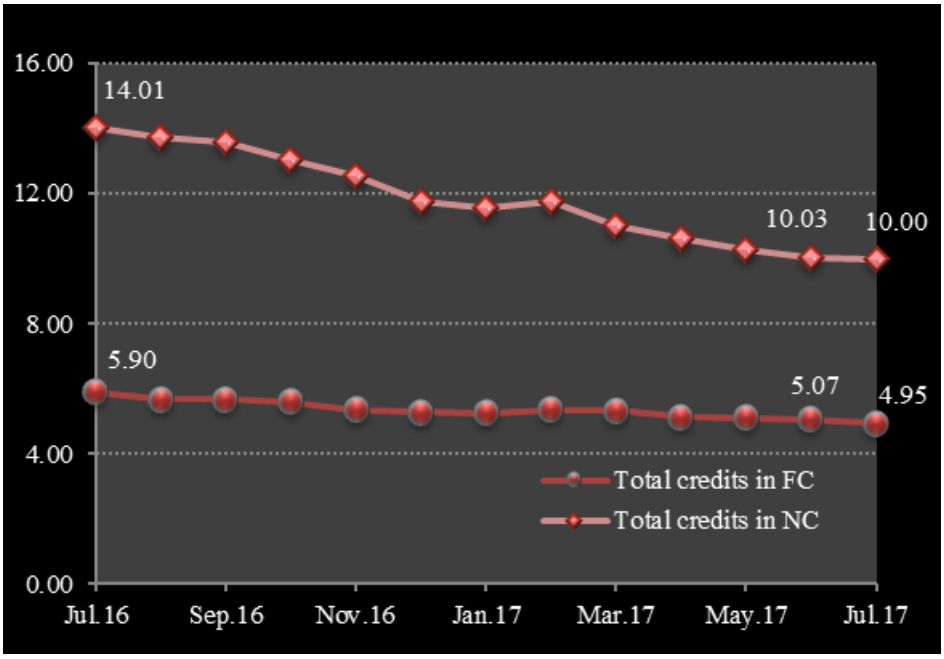
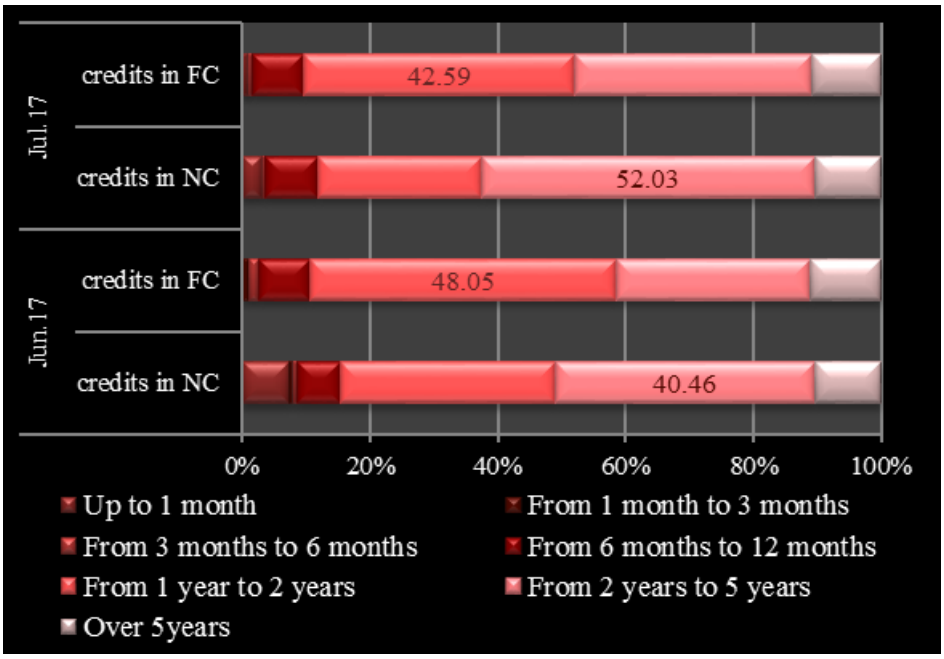


Chart no. 2. Loans structure, by maturity (%)



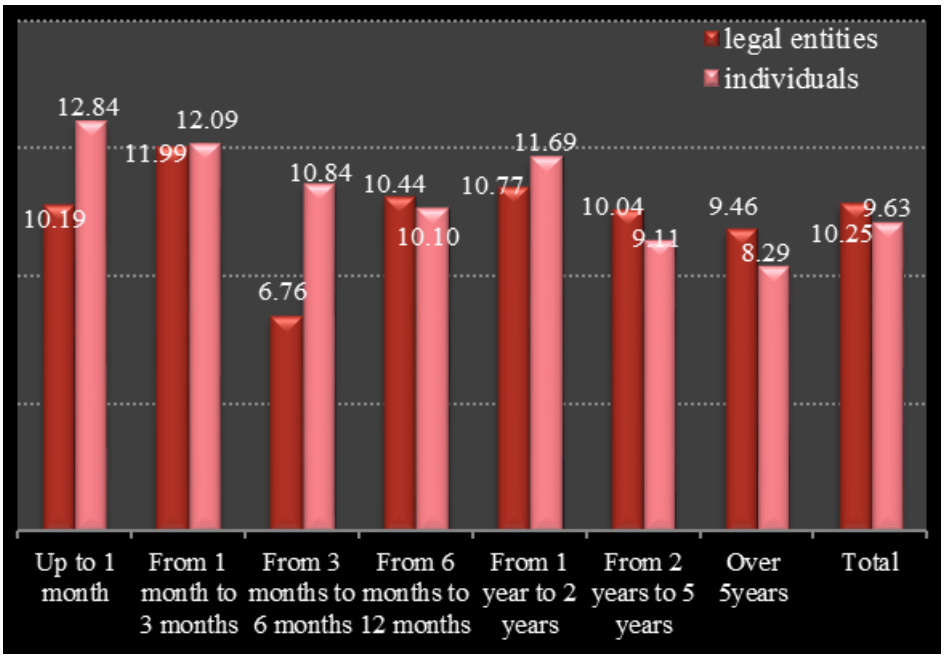
Legal entities held the largest share of 60.90 percent of total volume of new loans granted in national currency, with an average rate of 10.25 percent. At the same time, the average rate on loans granted to individuals amounted to 9.64 percent (Chart no.3).

Weighted average interest rate on new loans in foreign currency granted in the reporting period was 4.95 percent, by 0.96 percentage points less compared to July 2016. As compared to the previous month, the average interest rate decreased by 0.12 percentage points.

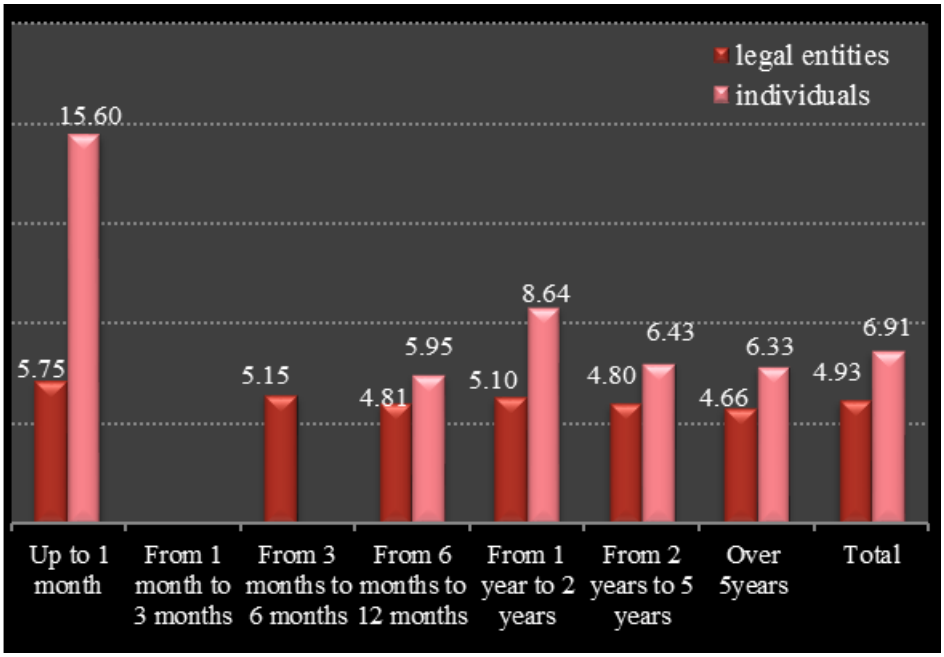
The new loans granted in foreign currency accounted for 99.04 percent of total loans in foreign currency, being mainly represented by the loans granted to legal entities with an average rate of 4.93 percent (Chart no.4).

The loans granted in foreign currency with terms from 1 to 2 years were the most attractive (42.59 percent of total loans in foreign currency), being granted at an average interest rate of 5.11 percent.

Chart no. 3. Interest rates on loans granted in national currency, by contractual maturities (%, annually)



Graf. 4. Interest rates on loans granted in foreign currency, by contractual maturities (%, annually)



In July 2017, average interest rate on new term deposits attracted in national currency was 5.24 percent, increasing by 4.61 percentage points compared to July 2016 (Chart no.5). The average interest rate on term deposits in national currency decreased by 0.43 percentage points compared to June 2017.

Term deposits with terms from 1 to 3 months held the largest share (38.89 percent) of total term deposits in national currency, which were attracted at an average interest rate of 4.12 percent (Chart no.6).

Chart no. 5. Interest rates on new term deposits by banking system (% annually)

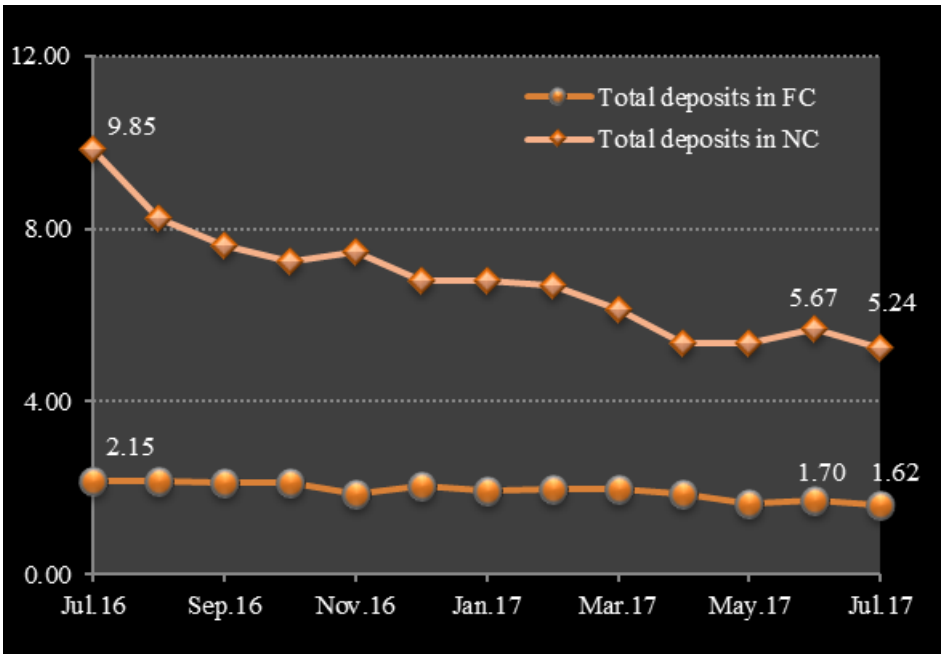
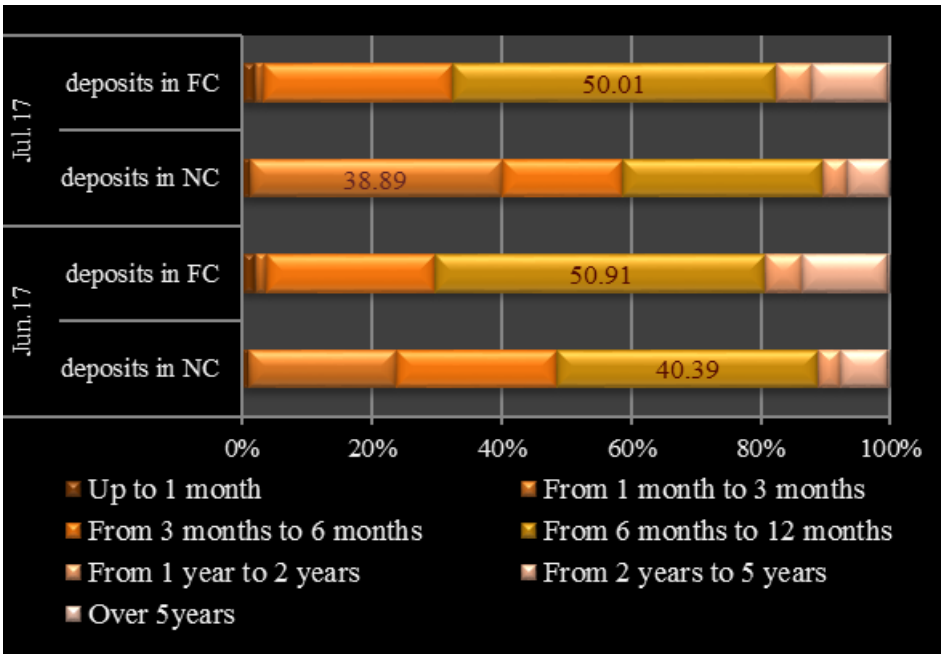


Chart no. 6. Deposits structure, by maturity (%)



The share of term deposits in national currency from individuals during the reporting period was 55.67 percent of total term deposits in national currency, decreasing by 16.52 percentage points as compared to the previous month.
The average interest rate on these deposits was 5.99 percent (Chart no.7). The average rate of deposits attracted from legal entities was 4.30 percent, reflecting a decrease of 0.48 percentage points compared to the previous month.

Weighted average interest rate on term deposits in foreign currency was 1.62 percent during the reporting period, decreasing by 0.53 percentage points compared to July 2016 and by 0.08 percentage points compared to June 2017.
Term deposits with terms from 6 to 12 months held the largest share (50.01 percent) of total term deposits in foreign currency, which were attracted at an average interest rate of 1.65 percent, decreasing by 0.07 percentage points as compared to the previous month (Chart no.8).

Chart no.7 Interest rates on term deposits attracted in national currency, by contractual maturities (%, annually)

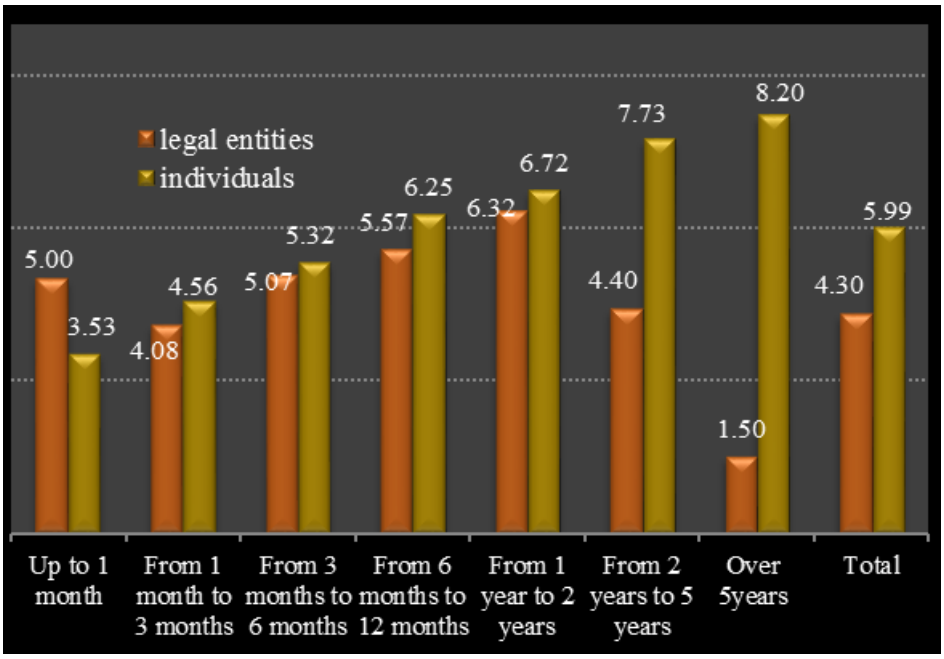
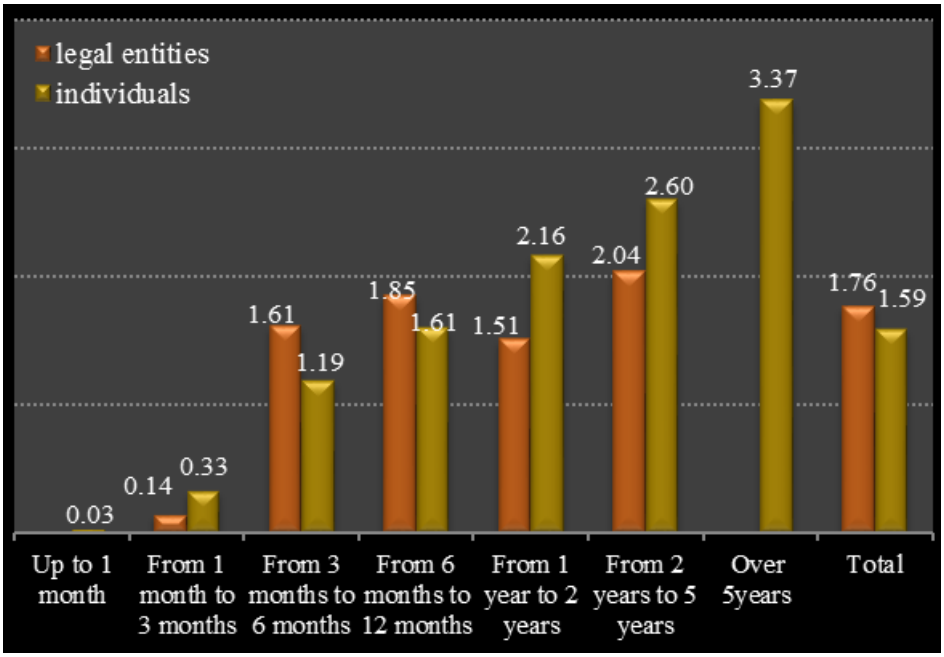


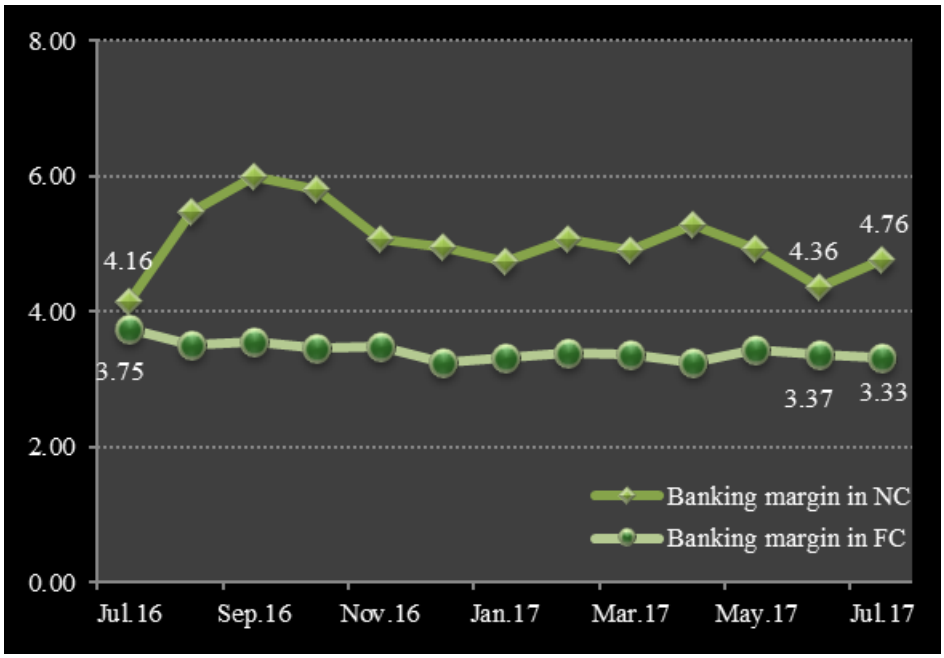
Chart no. 8. Interest rates on term deposits attracted in foreign currency, by contractual maturities (%, annually)



Banking margin on operations in national currency was 4.76 percentage points, increasing by 0.40 percentage points as compared to the previous month level (Chart no. 9).

Banking margin on operations in foreign currency amounted to 3.33 percentage points, decreasing by 0.04 percentage points as compared to June 2017.

Chart no. 9. Banking margin (% annually)



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