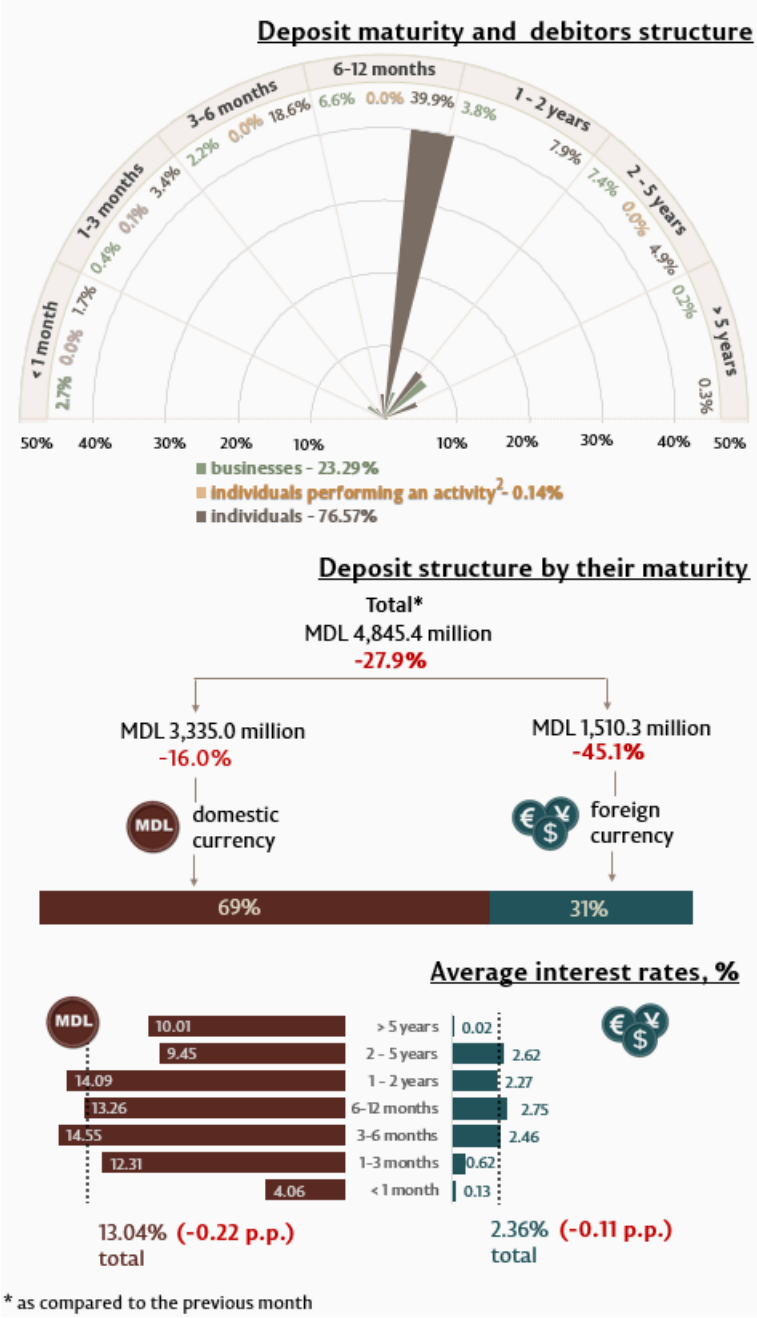
Опубликован на (https://www.bnm.md)

20.02.2023

Developments in DEPOSITS market in January 2023

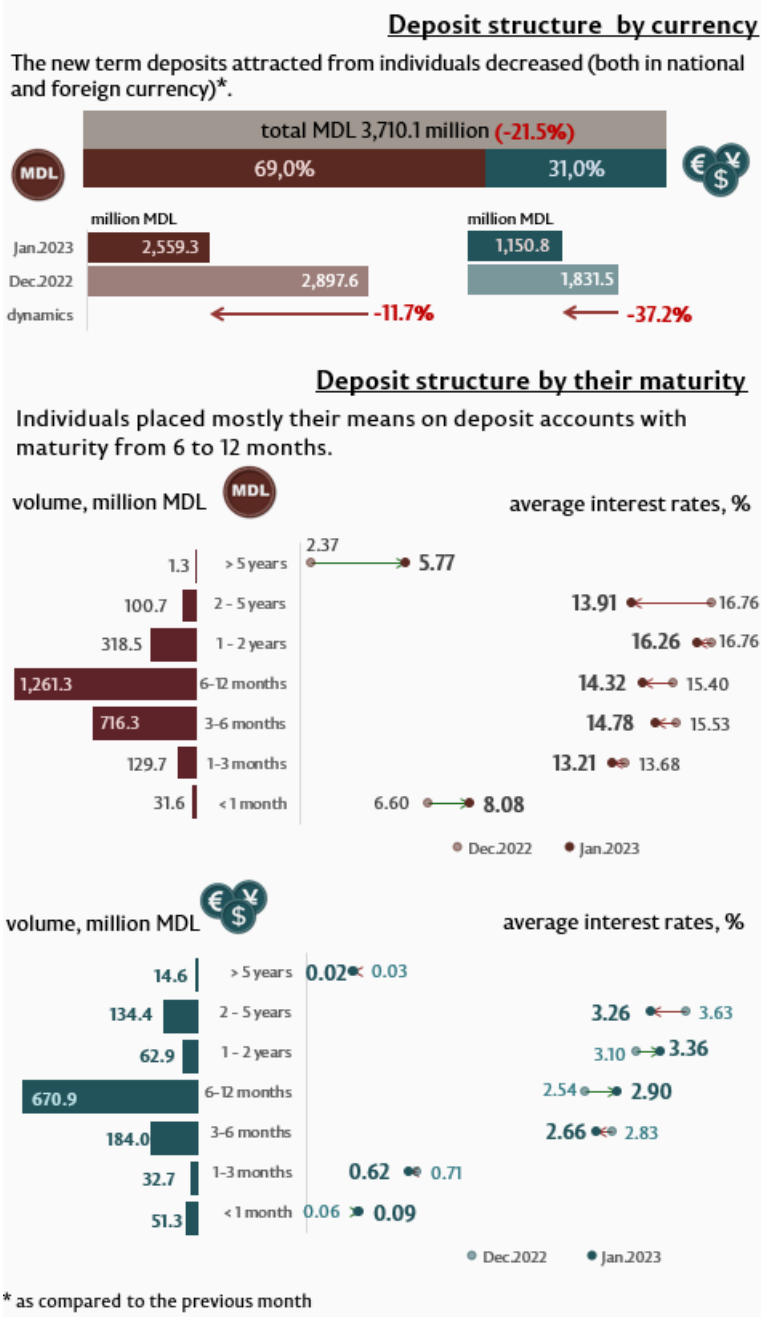
In January 2023, new term deposits extended[1] (Infographic 1) accounted for MDL 4,845.4 million, decreasing by -27.9% compared to December 2022. Deposits attracted in domestic currency recorded a major share of 68.8% and totalled MDL 3,335.0 million (-16.0% as compared to the previous month).

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



In terms of maturity, the highest demand was recorded for deposits with terms from 6 to 12 months, which held a share of 46.5% of total term deposits. Individuals' deposits attracted at this term (Infographic 2) accounted for 39.9% of the total of deposits.

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



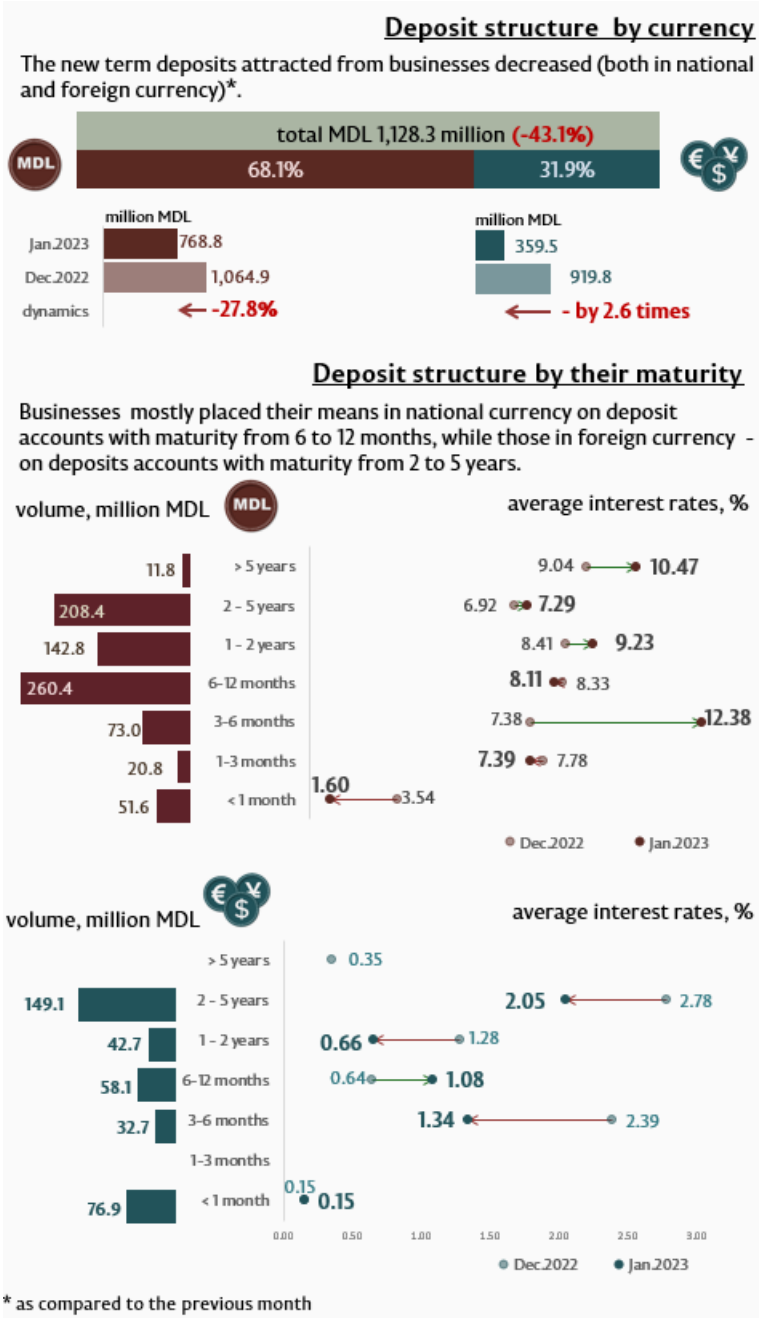
The average nominal interest rate on domestic currency deposits decreased by -0.22 percentage points as compared to the previous month and accounted for 13.04%. The average nominal interest rate on foreign currency deposits decreased by -0.10 percentage points accounting for 2.36%.

Individuals' deposits amounted in January 2023 to MDL 3,710.1 million (-21.5% as compared to the previous month).

In January 2023, legal entities' deposits (Infographic 3) in domestic and in foreign currencies decreased by -27.8% and by -60.9%, respectively, as compared to the previous month. Legal entities' deposits in domestic

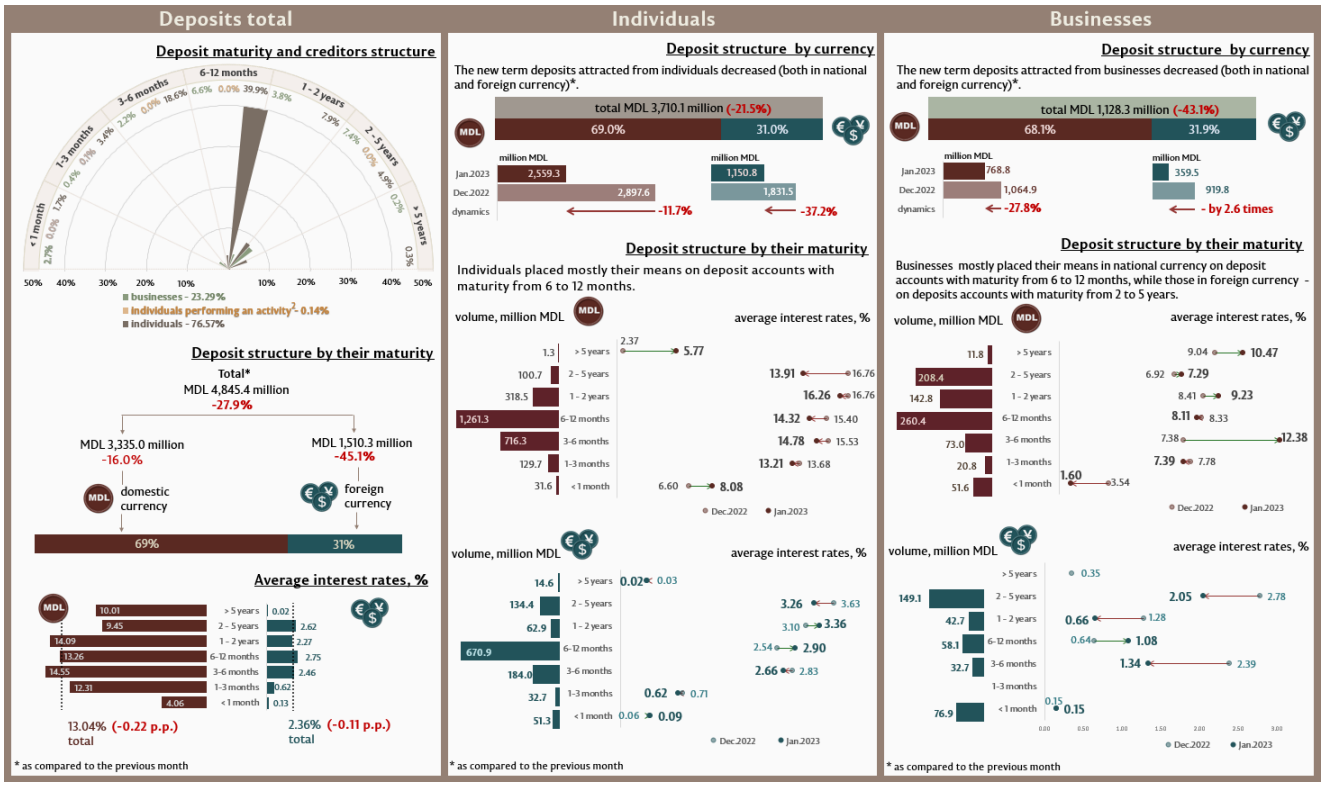
currency accounted for MDL 768.8 million, while those in foreign currency – MDL 359.5 million.

Infographic 3. Legal entities' new term deposits



The average interest rate on deposits extended to legal entities in domestic currency increased by 1.19 percentage points, reaching 8.08%. At the same time, the average interest rate on foreign currency deposits decreased by -0.45 percentage points and accounted for 1.26%.

infographic [1]:



[2]

Developments in loan markets in January 2023 [3]

Statistical data [4]

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 [5]

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.

Смотрите также

Метки

deposits [6]

average interest rate [7]

deposits market [8]

interest rate [9]

deposit [10]

Источник URL:
https://www.bnm.md/ru/node/65123

Ссылки по теме:

[1] https://www.bnm.md/files/infografic_depozite_en_1.png [2] https://www.bnm.md/files/infografic_depozite_en_2.png [3] https://www.bnm.md/en/content/developments-loan-markets-january-2023 [4] https://www.bnm.md/bdi/pages/reports/dpmc/DPMC9.xhtml [5] https://www.bnm.md/ro/content/instructiune-cu-privire-la-modul-de-intocmire-si-prezentare-rapoartelor-privind-ratele [6] https://www.bnm.md/ru/search?hashtags[0]=deposits [7] https://www.bnm.md/ru/search?hashtags[0]=average interest rate [8] https://www.bnm.md/ru/search?hashtags[0]=deposits market [9] https://www.bnm.md/ru/search?hashtags[0]=interest rate [10] https://www.bnm.md/ru/search?hashtags[0]=deposit