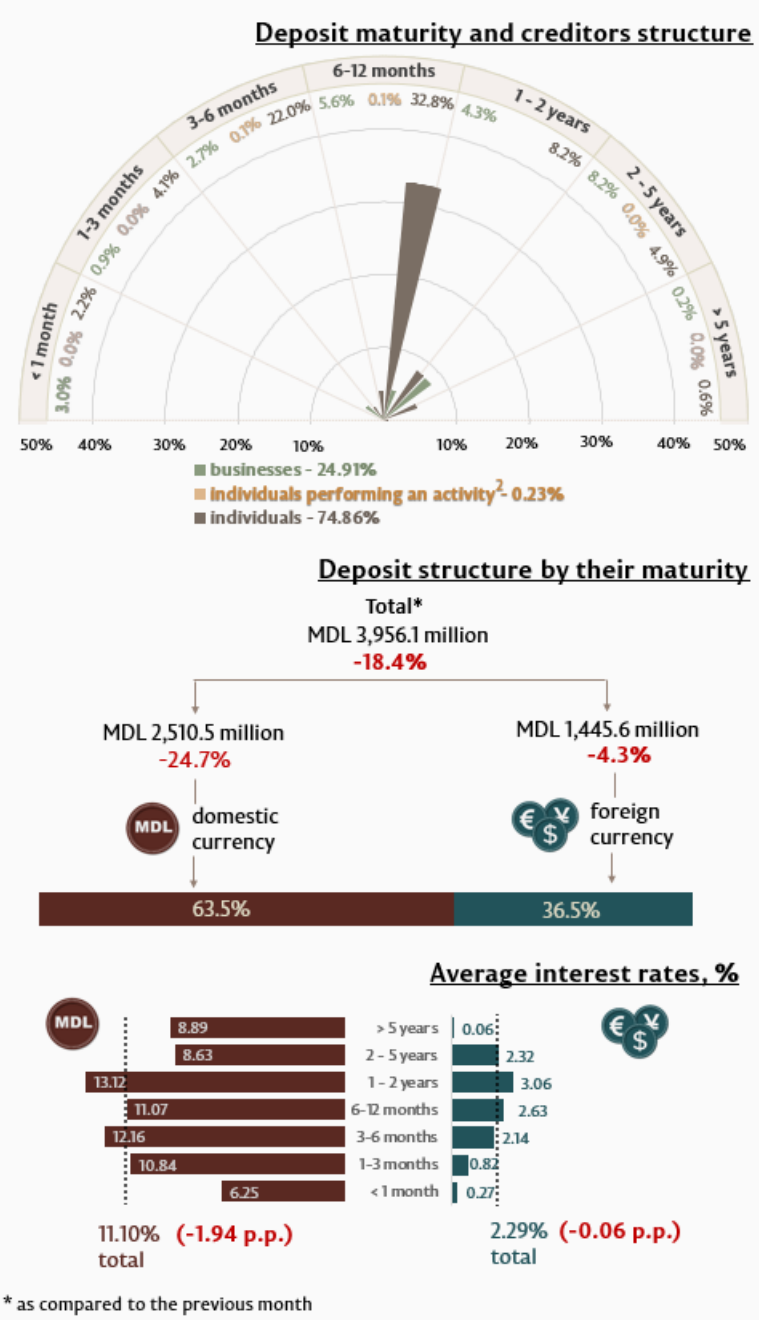
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20.03.2023

Developments in DEPOSITS market in February 2023

In February 2023, new term deposits extended[1] (Infographic 1) accounted for MDL 3,956.1 million, decreasing by 18.4% compared to January 2023. Deposits attracted in domestic currency recorded a major share of 63.5% and totalled MDL 2,510.5 million, decreasing by 24.7% as compared to the previous month.

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



The average nominal interest rate on domestic currency deposits decreased by 1.94 percentage points as

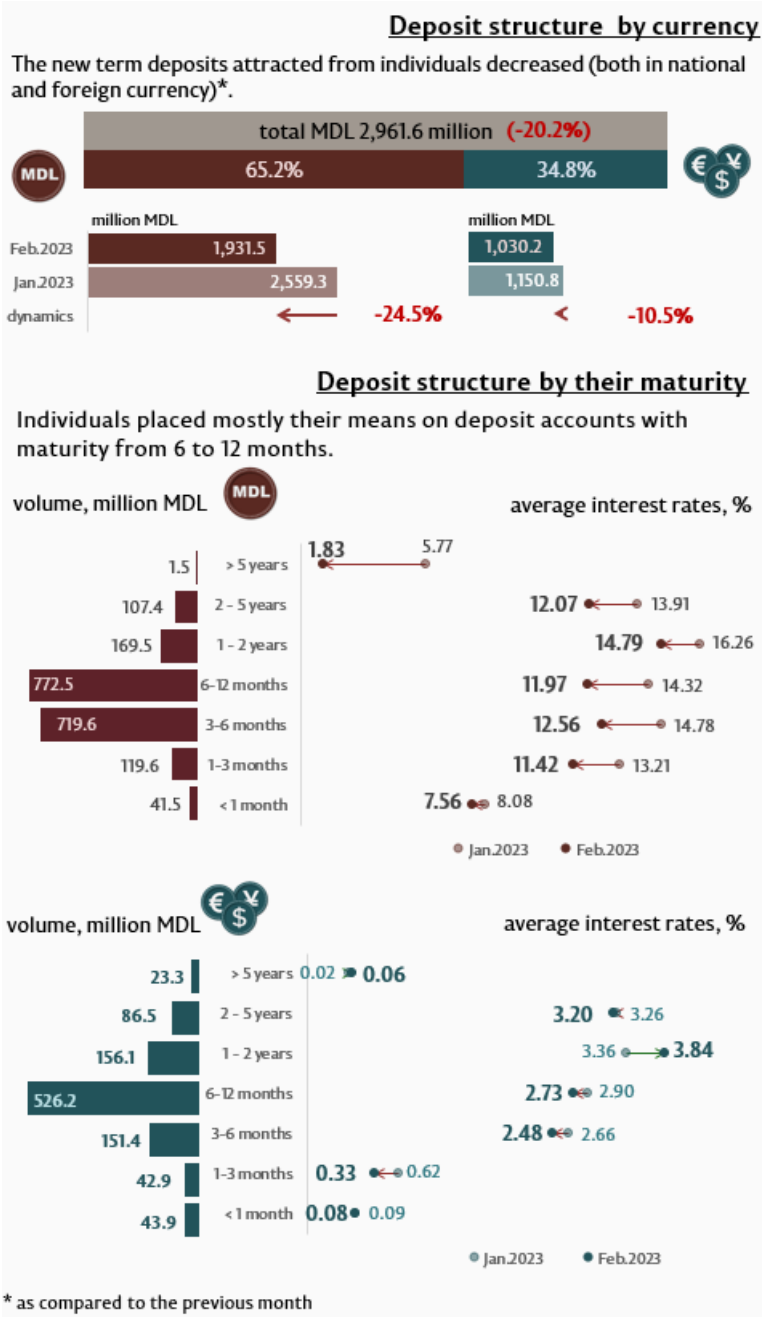
compared to the previous month and accounted for 11.10%.

The average nominal interest rate on foreign currency deposits decreased by 0.06 percentage points accounting for 2.29%.

In terms of maturity, the highest demand was recorded for deposits with terms from 6 to 12 months, which held a share of 38.5% of total term deposits.

Individuals' deposits attracted at this term (Infographic 2) accounted for 32.8% of the total of deposits.

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

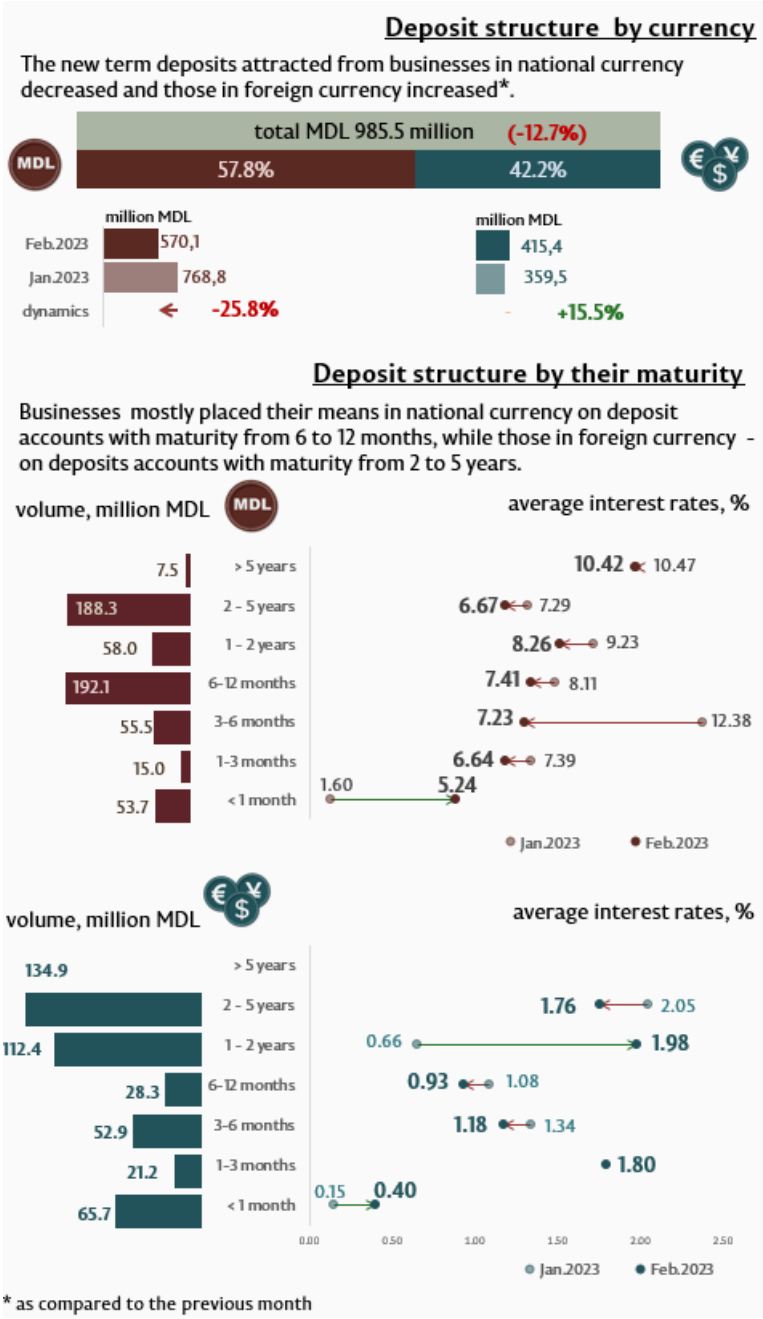


Individuals' deposits amounted in February 2023 to MDL 2,961.6 million, decreased by 20.2% as compared to the previous month.

In February 2023, legal entities' deposits (Infographic 3) in domestic currency decreased by 25.8% while those in foreign currencies increased by 15.5% respectively, as compared to the previous month. Legal

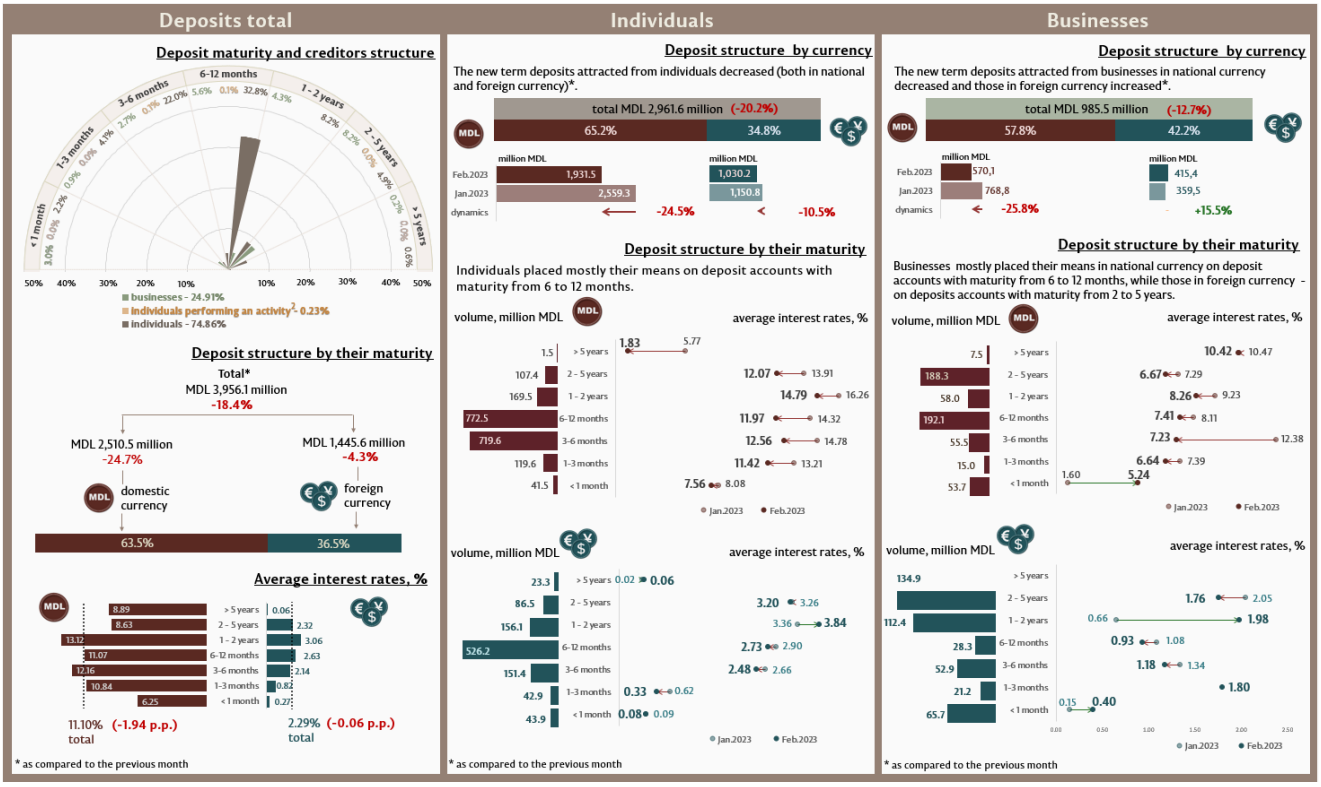
entities' deposits in domestic currency accounted for MDL 570.1 million, while those in foreign currency – MDL 415.4 million.

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



The average interest rate on deposits attracted in domestic currency from legal entities decreased by 1.03 percentage points, reaching 7.05%. At the same time, the average interest rate on foreign currency deposits increased by 0.22 percentage points and accounted for 1.48%.

infographic [1]:



[2]

Developments in loan markets in February 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]

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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 performing an activity, in accordance with the Instruction on completion by licensed banks of the Report on monetary statistics, approved by the Decision of the Executive Board of the NBM No 255 of 17 November 2011, Official Monitor of the Republic of Moldova No 206-215 of 2 January 2011, as subsequently amended and supplemented, work in associations without legal personality and are producers of goods and/or services for market, and namely, individual enterprises, farms, entrepreneur license holders, notaries, lawyers, bailiffs, etc.

Смотрите также

Метки

deposits [6]

average interest rate [7]

deposits market [8]

interest rate [9]

deposit [10]

Источник УРЛ:
https://www.bnm.md/ru/node/65250

Ссылки по теме:

[1] https://www.bnm.md/files/infografic_depozite_en_7.png [2] https://www.bnm.md/files/infografic_depozite_en_8.png [3] https://www.bnm.md/en/content/developments-loan-markets-february-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