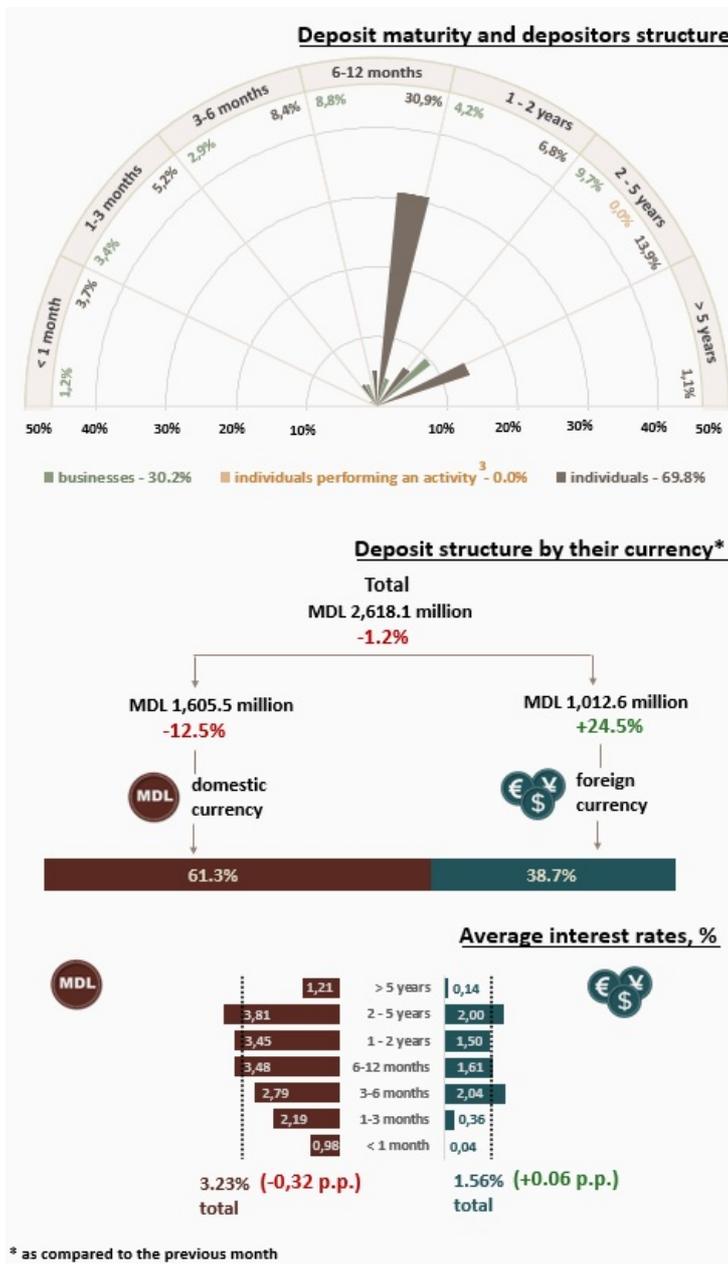


20.05.2024

Developments in DEPOSITS market in April 2024

In April 2024, new term deposits attracted¹ (Infographic 1) totalled MDL 2,618.1 million, decreasing by 1.2% as compared to March 2024. Deposits attracted in domestic currency recorded a major share of 61.3% and totalled MDL 1,605.5 million, decreasing by 12.5% as compared to the previous month. Deposits attracted in foreign currency totalled MDL 1,012.6 million, increasing by 24.5% compared to the previous month.

Infographic 1. Developments in new extended deposits²



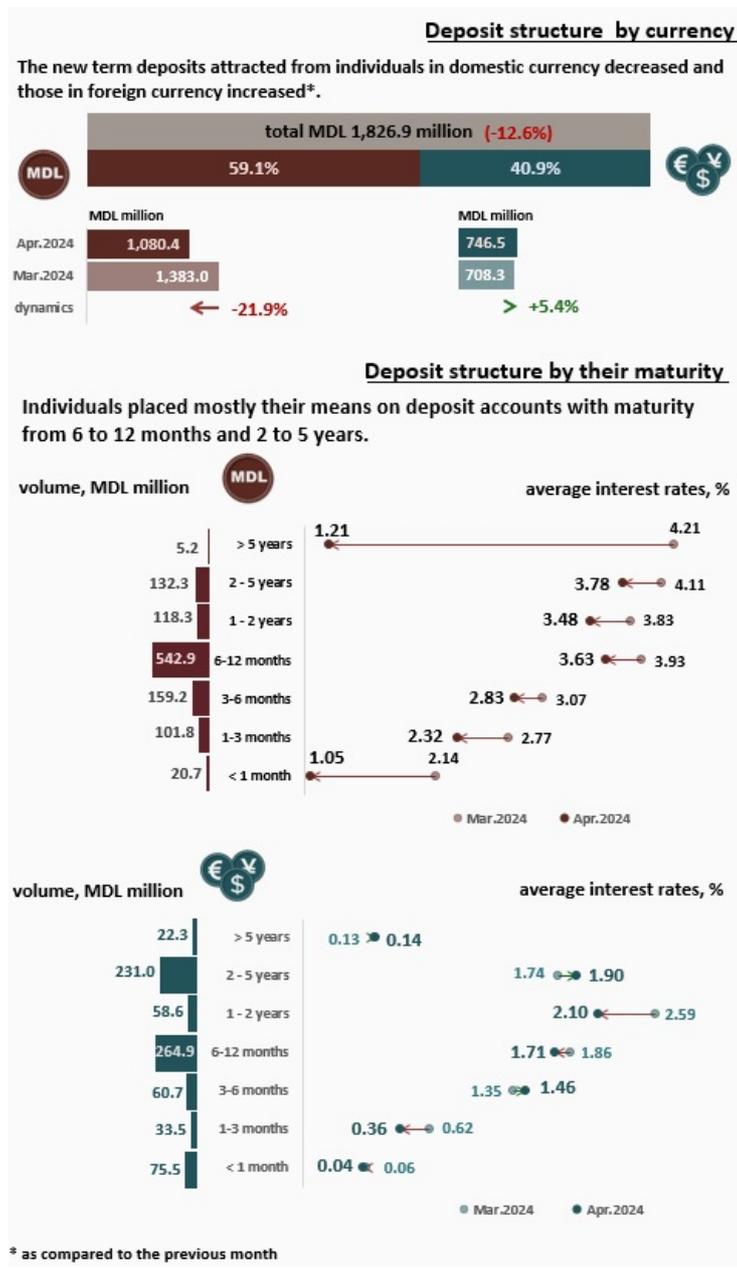
[1]

The average nominal interest rate on domestic currency deposits decreased by 0.32 percentage points as compared to the previous month to the value of 3.23%. The average nominal interest rate on foreign currency deposits increased by 0.06

percentage points to the value of 1.56%.

In terms of maturity, deposits with maturities from 6 to 12 months (39.7%) and deposits with maturities from 2 to 5 years (23.6%) had the largest share in total term deposits.

Infographic 2. Individuals' new term deposits

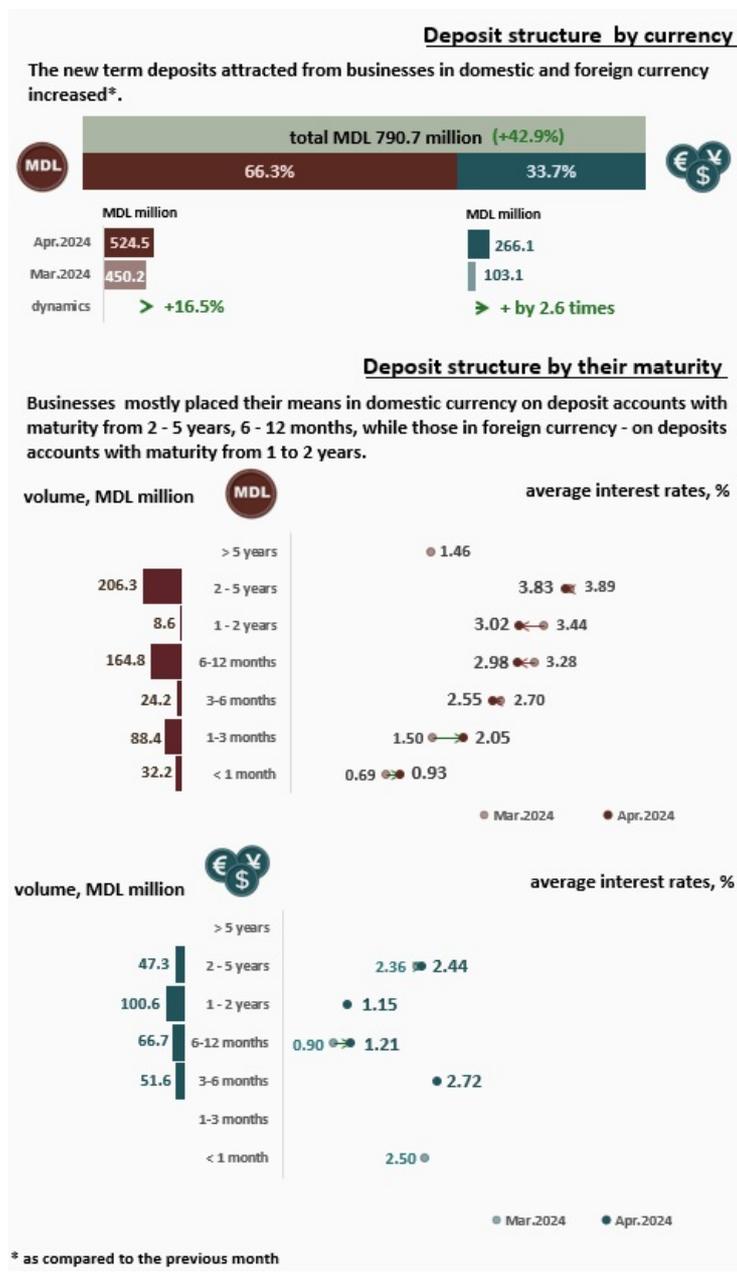


Individuals' deposits amounted in April 2024 to MDL 1,826.9 million, decreasing by 12.6% as compared to the previous month (Infographic 2). The most requested were deposits with terms from 6 to 12 months, which held a share of 44.2% of the total deposits of individuals.

The average interest rate on deposits attracted in domestic currency from individuals decreased by 0.31 percentage points as compared to the previous month, reaching 3.33%. At the same time, the average interest rate on foreign currency deposits increased by 0.01 percentage points to the value of 1.50%.

In April 2024, businesses' deposits in domestic currency increased by 16.5% while those in foreign currency – by 2.6 times, as compared to the previous month (Infographic 3). Businesses' deposits in domestic currency amounted to MDL 524.5 million, while those in foreign currency – MDL 266.1 million.

Infographic 3. Businesses' new term deposits



[3]

The average interest rate on deposits attracted in domestic currency from businesses decreased by 0.29 percentage points, reaching 3.01%. At the same time, the average interest rate on foreign currency deposits increased by 0.12 percentage points to the value of 1.70%.

infographic [4]:

[deposit interest rates](#) ^[11]

[average](#) ^[12]

[deposit market](#) ^[13]

[new deposits attracted](#) ^[14]

[deposit balance](#) ^[15]

[bank deposit](#) ^[16]

Источник УРЛ:

<http://www.bnm.md/ru/node/67343>

Ссылки по теме:

[1] [http://www.bnm.md/files/total depozite_en_3.png](http://www.bnm.md/files/total_depozite_en_3.png) [2] [http://www.bnm.md/files/total depozite_en_4.png](http://www.bnm.md/files/total_depozite_en_4.png) [3] [http://www.bnm.md/files/total depozite_en_5.png](http://www.bnm.md/files/total_depozite_en_5.png) [4] http://www.bnm.md/files/Infografic_3.png [5] <http://www.bnm.md/en/content/developments-loans-market-april-2024> [6] <http://www.bnm.md/bdi/pages/reports/dpmc/DPMC9.xhtml> [7] <http://www.bnm.md/ro/content/instructiune-cu-privire-la-modul-de-intocmire-si-prezentare-rapoartelor-privind-ratele> [8] [http://www.bnm.md/ru/search?hashtags\[0\]=deposits](http://www.bnm.md/ru/search?hashtags[0]=deposits) [9] [http://www.bnm.md/ru/search?hashtags\[0\]=deposit rate](http://www.bnm.md/ru/search?hashtags[0]=deposit rate) [10] [http://www.bnm.md/ru/search?hashtags\[0\]=deposit interest rate](http://www.bnm.md/ru/search?hashtags[0]=deposit interest rate) [11] [http://www.bnm.md/ru/search?hashtags\[0\]=deposit interest rates](http://www.bnm.md/ru/search?hashtags[0]=deposit interest rates) [12] [http://www.bnm.md/ru/search?hashtags\[0\]=average](http://www.bnm.md/ru/search?hashtags[0]=average) [13] [http://www.bnm.md/ru/search?hashtags\[0\]=deposit market](http://www.bnm.md/ru/search?hashtags[0]=deposit market) [14] [http://www.bnm.md/ru/search?hashtags\[0\]=new deposits attracted](http://www.bnm.md/ru/search?hashtags[0]=new deposits attracted) [15] [http://www.bnm.md/ru/search?hashtags\[0\]=deposit balance](http://www.bnm.md/ru/search?hashtags[0]=deposit balance) [16] [http://www.bnm.md/ru/search?hashtags\[0\]=bank deposit](http://www.bnm.md/ru/search?hashtags[0]=bank deposit)