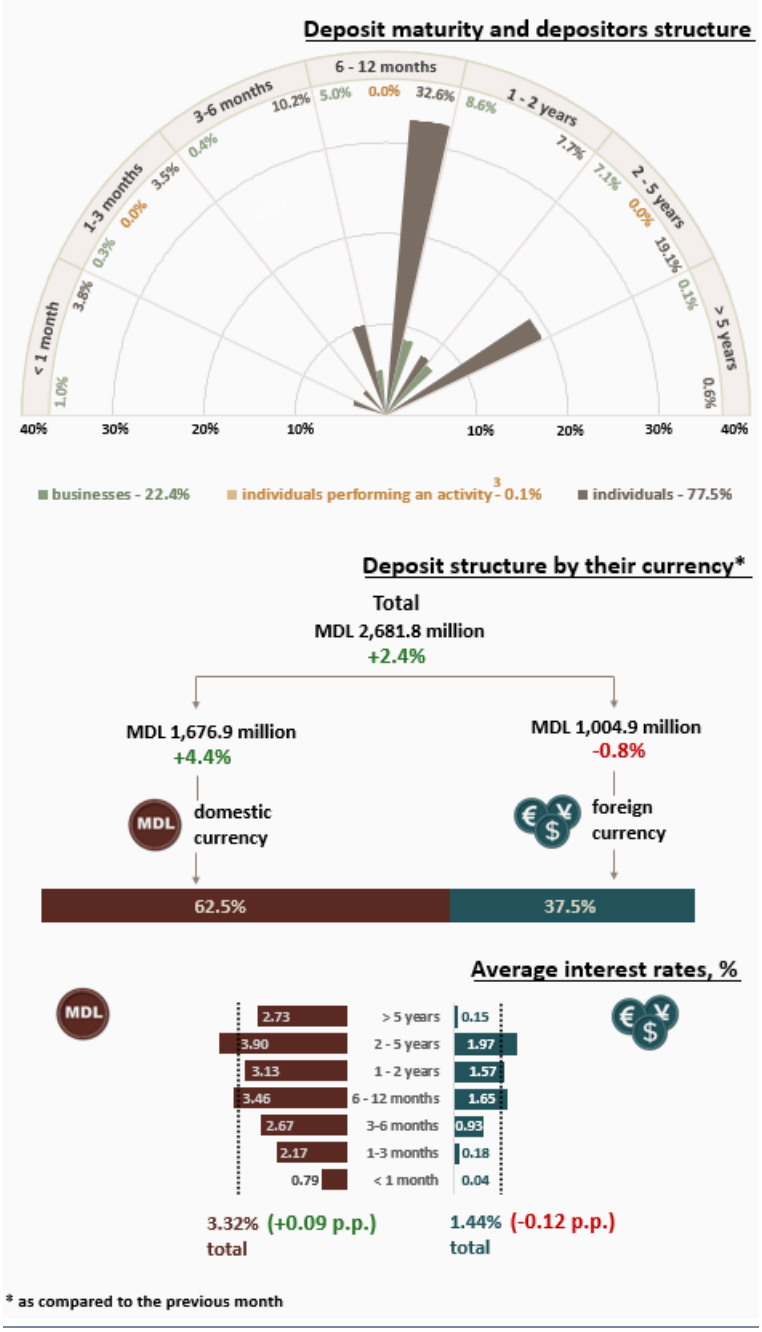
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20.06.2024

Developments in DEPOSITS market in May 2024

In May 2024, new term deposits attracted[1] (Infographic 1) totalled MDL 2,681.8 million, increasing by 2.4% as compared to April 2024. Deposits attracted in domestic currency recorded a major share of 62.5% and totalled MDL 1,676.9 million, increasing by 4.4% as compared to the previous month. Deposits attracted in foreign currency totalled MDL 1,004.9 million, decreasing by 0.8% compared to the previous month.

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



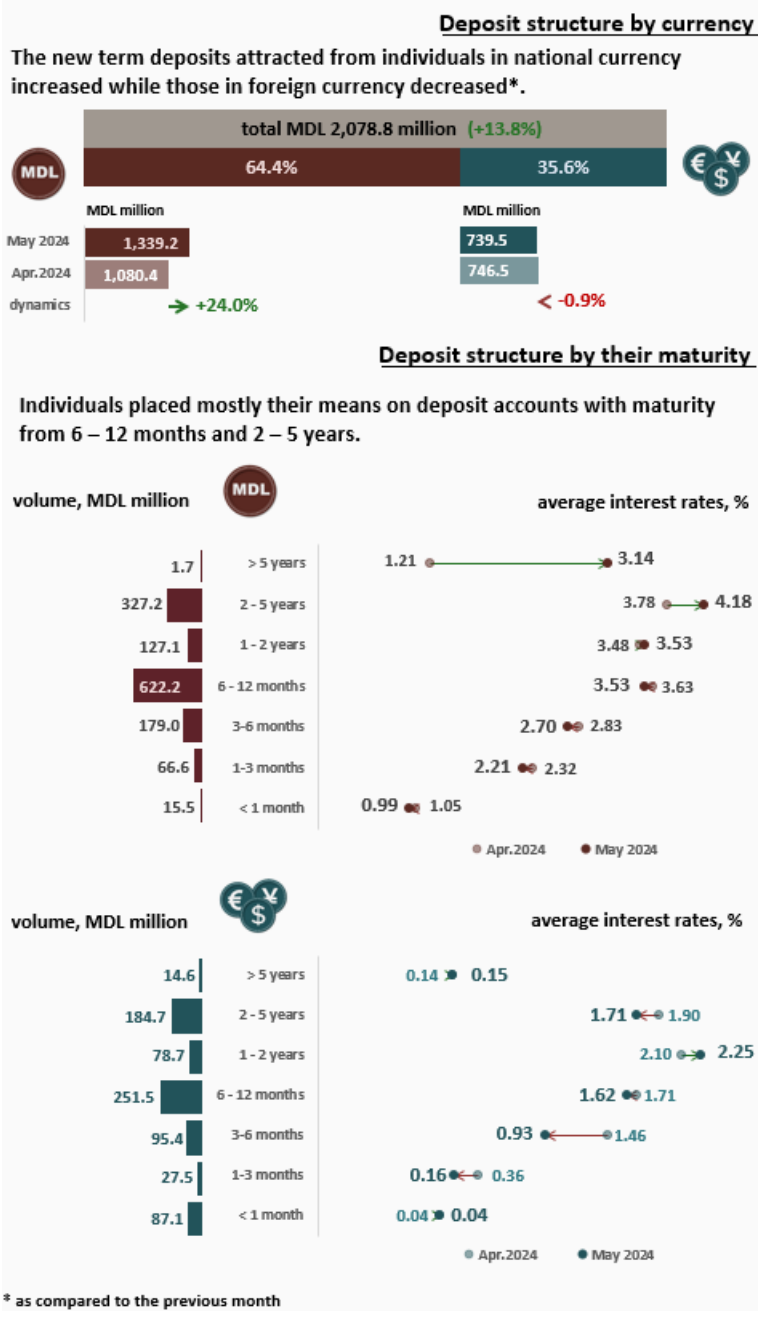
[1]

The average nominal interest rate on domestic currency deposits increased by 0.09 percentage points as compared to the previous month to the value of 3.32%. The average nominal interest rate on foreign currency deposits decreased by 0.12 percentage points to the value of 1.44%.

In terms of maturity, deposits with maturities from 6 to 12 months (37.6%) and deposits with maturities from 2 to 5 years (26.2%) had the largest share in total term deposits.

Individuals' deposits amounted in May 2024 to MDL 2,078.8 million, increasing by 13.8% 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 42.0% of the total deposits of individuals.

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



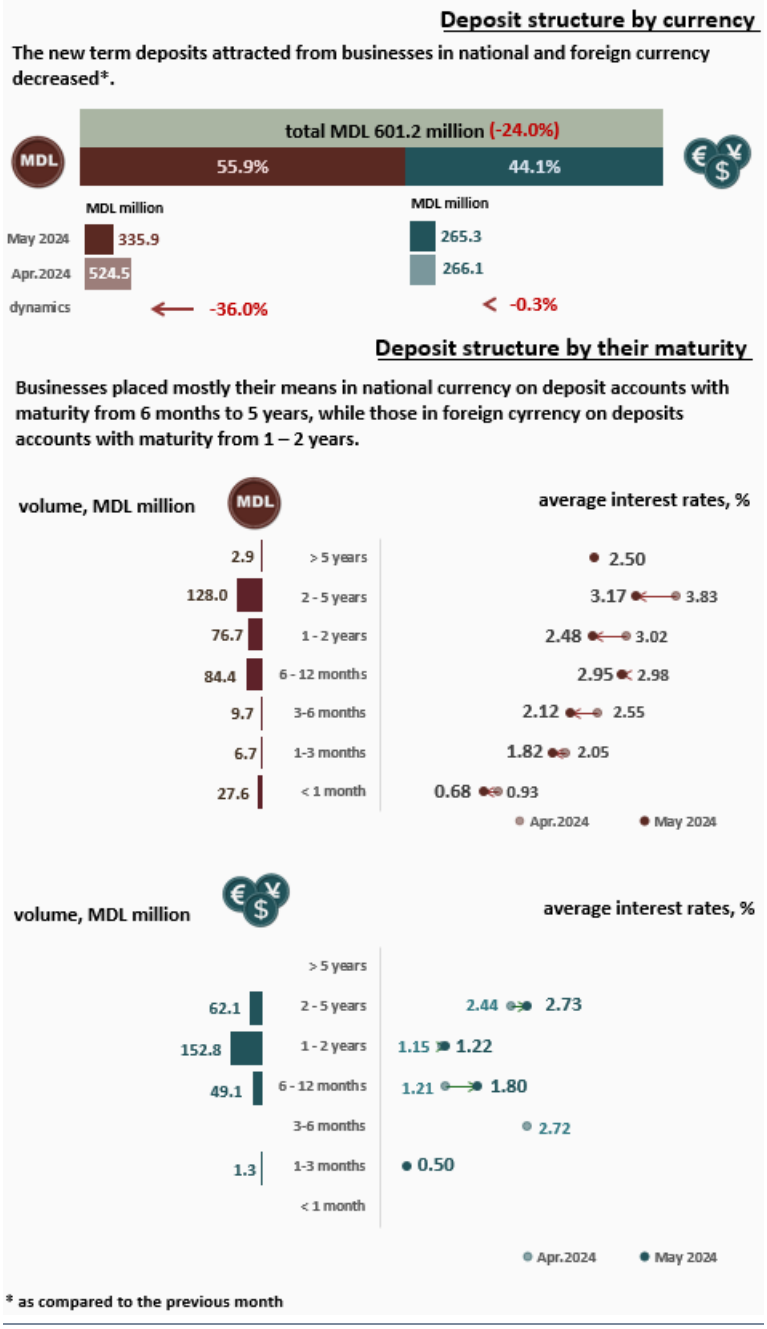
[2]

The average interest rate on deposits attracted in domestic currency from individuals increased by 0.15

percentage points as compared to the previous month, reaching 3.48%. At the same time, the average interest rate on foreign currency deposits decreased by 0.15 percentage points to the value of 1.35%.

In May 2024, businesses' deposits in domestic currency decreased by 36.0%, while those in foreign currency – by 0.3%, as compared to the previous month (Infographic 3). Businesses' deposits in domestic currency amounted to MDL 335.9 million, while those in foreign currency – MDL 265.3 million.

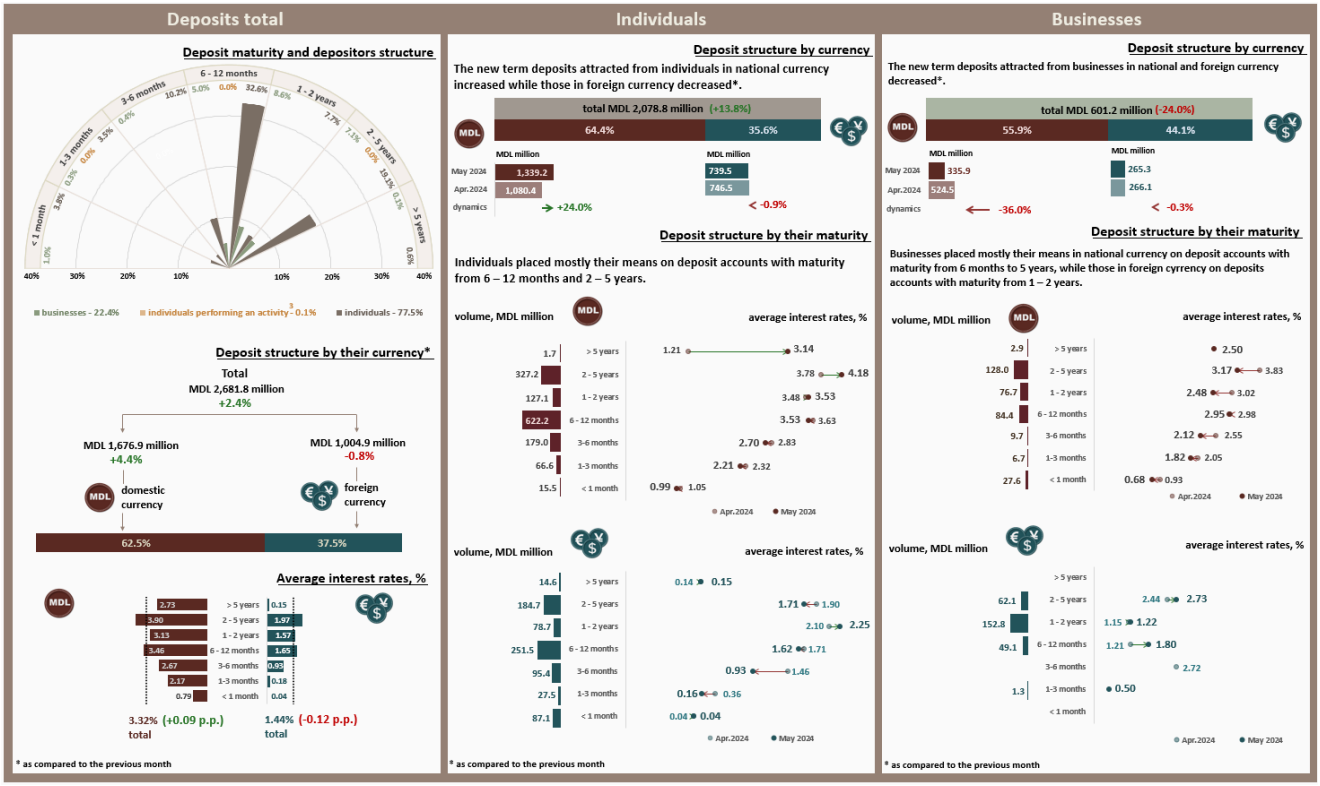
Infographic 3. **Businesses' new term deposits**



[3]

The average interest rate on deposits attracted in domestic currency from businesses decreased by 0.32 percentage points, reaching 2.69%. At the same time, the average interest rate on foreign currency deposits decreased by 0.02 percentage points to the value of 1.68%.

infographic [4]:



[4]

Developments in LOANS markets in May 2024 [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.

Смотрите также

Метки

deposits [8]

deposit rate [9]

deposit interest rate [10]

deposit interest rates [11]

average [12]

deposit market [13]

new deposits attracted [14]

deposit balance [15]

bank deposit [16]

Источник УРЛ:
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Ссылки по теме:

[1] https://www.bnm.md/files/total depozite_en_7.png [2] https://www.bnm.md/files/fizice depozite_en_3.png [3] https://www.bnm.md/files/juridice depozite_en_2.png [4] https://www.bnm.md/files/infografic depozite_en_5.png [5] https://www.bnm.md/en/content/developments-loans-market-may-2024 [6] https://www.bnm.md/bdi/pages/reports/dpmc/DPMC9.xhtml [7] https://www.bnm.md/ro/content/instructiune-cu-privire-la-modul-de-intocmire-si-prezentare-rapoartelor-privind-ratele [8] https://www.bnm.md/ru/search?hashtags[0]=deposits [9] https://www.bnm.md/ru/search?hashtags[0]=deposit rate [10] https://www.bnm.md/ru/search?hashtags[0]=deposit interest rate [11] https://www.bnm.md/ru/search?hashtags[0]=deposit interest rates [12] https://www.bnm.md/ru/search?hashtags[0]=average [13] https://www.bnm.md/ru/search?hashtags[0]=deposit market [14] https://www.bnm.md/ru/search?hashtags[0]=new deposits attracted [15] https://www.bnm.md/ru/search?hashtags[0]=deposit balance [16] https://www.bnm.md/ru/search?hashtags[0]=bank deposit