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26.06.2023

## Developments in DEPOSITS market in May 2023

In May 2023, new term deposits attracted<sup>1</sup> (Infographic 1) accounted for MDL 3,118.1 million, increasing by 19.3% as compared to April 2023. Deposits attracted in domestic currency recorded a major share of 64.2% and totalled MDL 2,002.0 million, increasing by 30.1% as compared to the previous month.

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

**Deposit maturity and depositors structure**

Legend:

- businesses - 25.9%
- individuals performing an activity<sup>2</sup> - 0.1%
- individuals - 74.0%

**Deposit structure by their maturity**

Total\*  
MDL 3,118.1 million  
**+19.3%**

MDL 2,002.0 million  
**+30.1%**  
domestic currency

MDL 1,116.1 million  
**+3.8%**  
foreign currency

64.2% (domestic currency) | 35.8% (foreign currency)

**Average interest rates, %**

Maturity	MDL (%)	Foreign Currency (%)
> 5 years	1.10	0.22
2 - 5 years	8.68	2.89
1 - 2 years	7.93	2.33
6 - 12 months	7.62	2.60
3 - 6 months	8.05	2.43
1 - 3 months	7.66	0.97
< 1 month	3.41	0.25
<b>total</b>	<b>7.64% (-0.62 p.p.)</b>	<b>2.16% (+0.03 p.p.)</b>

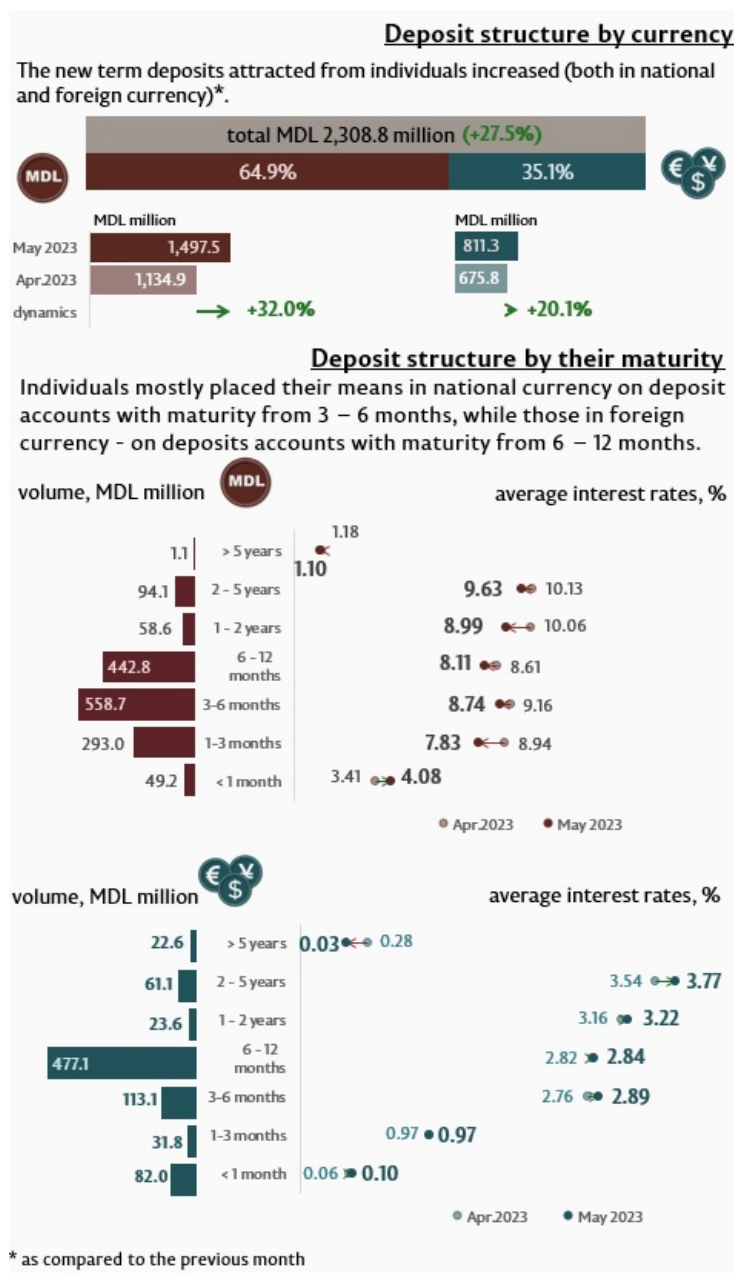
\* as compared to the previous month

[1]

The average nominal interest rate on domestic currency deposits decreased by 0.62 percentage points as compared to the previous month and was 7.64%. The average nominal interest rate on foreign currency deposits increased by 0.03 percentage points to 2.16%.

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 accounted for 29.5% of the total of deposits.

## Infographic 2. Individuals' new term deposits



Individuals' deposits amounted in the reference month to MDL 2,308.8 million, increasing by 27.5% as compared to the previous month (Infographic 2).

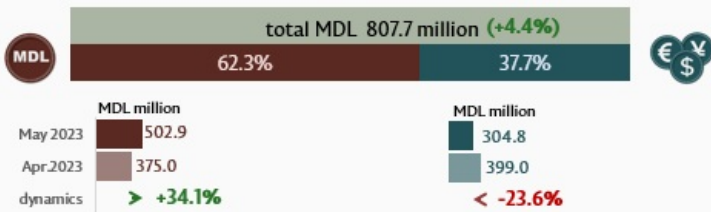
The average interest rate on deposits attracted in domestic currency from individuals' decreased by 0.57 percentage points as compared to the previous month, reaching 8.28%. At the same time, the average interest rate on foreign currency deposits increased by 0.01 percentage points to 2.50%.

In May 2023, legal entities' deposits (Infographic 3) in domestic currency increased by 34.1% while those in foreign currency decreased by 23.6% respectively, as compared to the previous month. Legal entities' deposits in domestic currency accounted for MDL 502.9 million, while those in foreign currency – MDL 304.8 million.

## Infographic 3. Legal entities' new term deposits

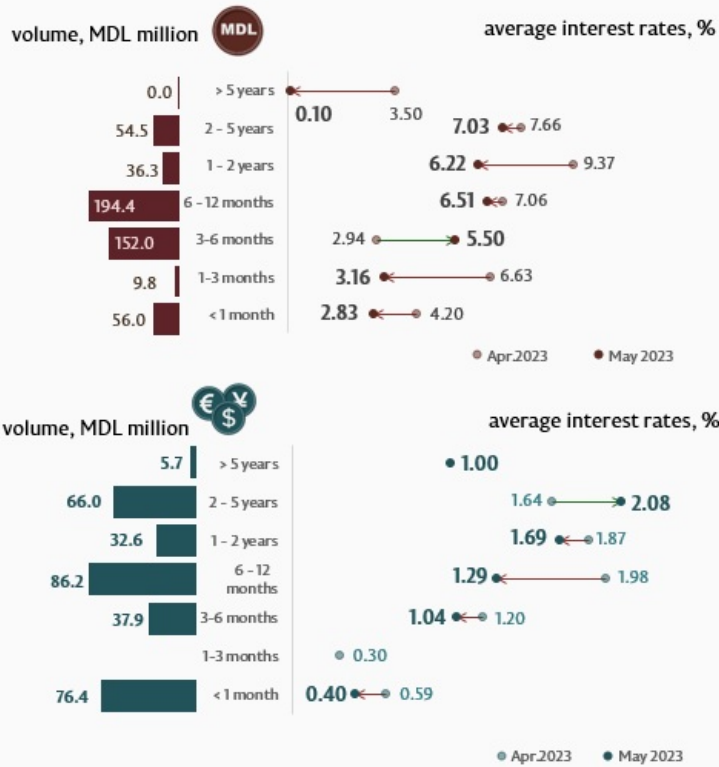
## Deposit structure by currency

The new term deposits attracted in national currency from businesses increased but those in foreign currency decreased\*.



## Deposit structure by their maturity

Businesses mostly placed their means on deposits accounts with maturity from 6 – 12 months.



\* as compared to the previous month

[3]

The average interest rate on deposits attracted in domestic currency from legal entities decreased by 0.79 percentage points, reaching 5.77%. At the same time, the average interest rate on foreign currency deposits decreased by 0.28 percentage points to 1.24%.

infographic [4]:



**Sursa URL:**

<http://bnm.md/ro/node/66420>

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