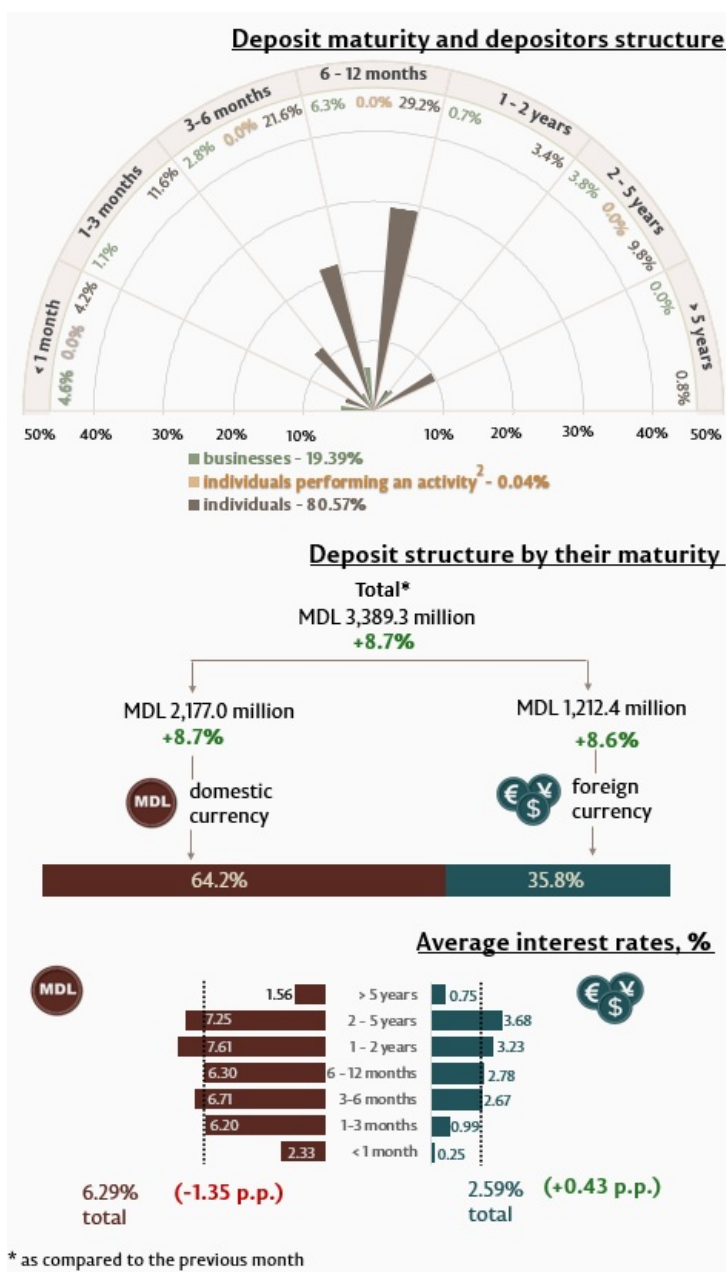


20.07.2023

Developments in DEPOSITS market in June 2023

In June 2023, new term deposits attracted¹ (Infographic 1) accounted for MDL 3,389.3 million, increasing by 8.7% as compared to Mai 2023. Deposits attracted in domestic currency recorded a major share of 64.2% and totalled MDL 2,177.0 million, increasing by 8.7% as compared to the previous month.

Infographic 1. Developments in new attracted deposits

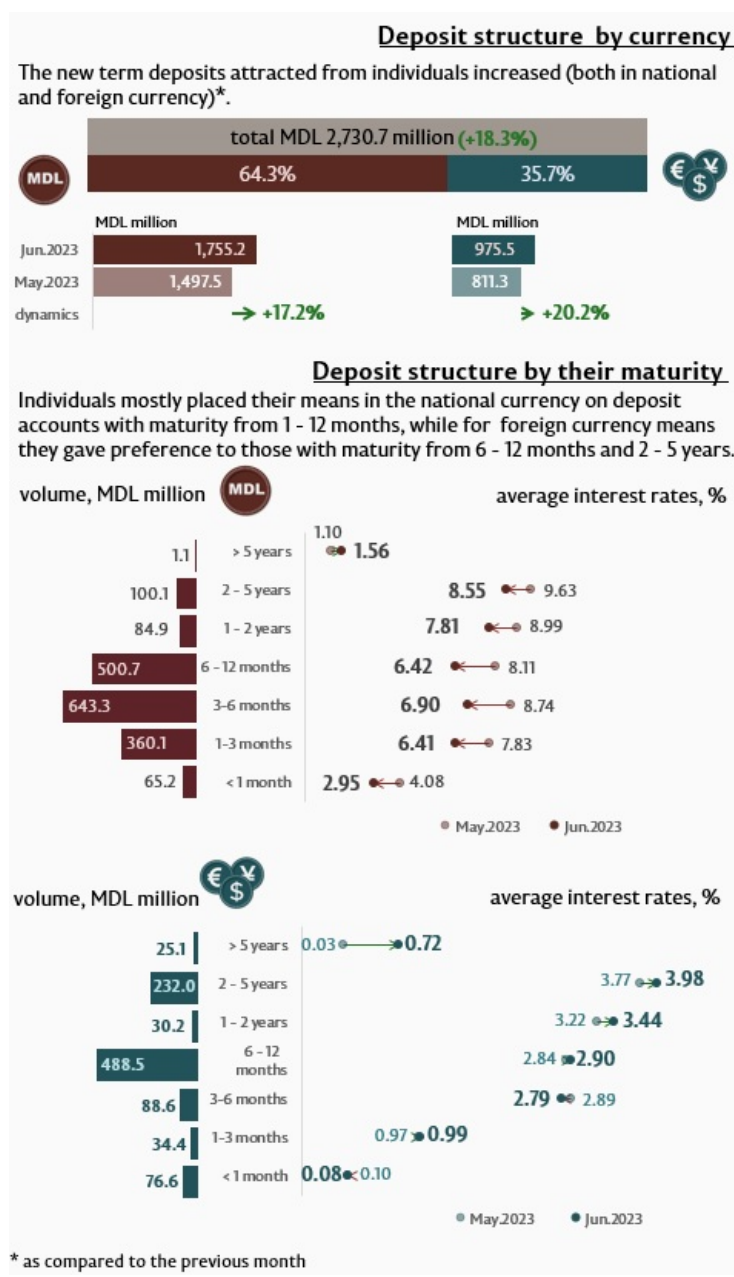


[1]

The average nominal interest rate on domestic currency deposits decreased by 1.35 percentage points as compared to the previous month to the value of 6.29%. The average nominal interest rate on foreign currency deposits increased by 0.43 percentage points to the value of 2.59%.

In terms of maturity, the highest demand was recorded for deposits with terms from 6 to 12 months, which held a share of 35.5% of total term deposits. Individuals' deposits attracted at this term accounted for 29.2% of the total of deposits.

Infographic 2. Individuals' new term deposits



Individuals' deposits amounted in June 2023 to MDL 2,730.7 million, increasing by 18.3% as compared to the previous month (Infographic 2).

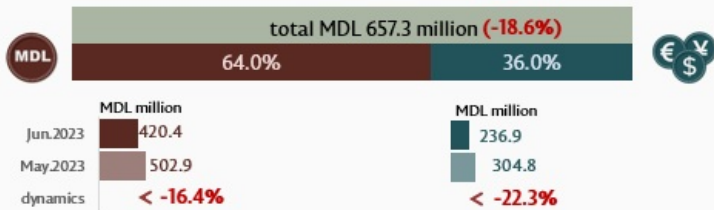
The average rate on individuals' deposits attracted in domestic currency decreased by 1.63 percentage points to the value of 6.65% compared to the previous month. At the same time, the average rate on deposits attracted in foreign currency increased by 0.32 percentage points up to 2.82%.

In June 2023, businesses' deposits in domestic currency decreased by 16.4% while those in foreign currency - by 22.3%, as compared to the previous month (Infographic 3). Businesses' deposits in domestic currency amounted to MDL 420.4 million, while those in foreign currency – MDL 236.9 million.

Infographic 3. Businesses' new term deposits

Deposit structure by currency

The new term deposits attracted from businesses decreased (both in national and foreign currency)*.



Deposit structure by their maturity

Businesses mostly placed their means in the national currency on deposit accounts with maturity from 1 - 12 months, while for foreign currency means they gave preference to those with maturity up to 1 month, from 2 - 5 years and from 6 - 12 months.



* as compared to the previous month

[3]

The average interest rate on deposits attracted in domestic currency from businesses decreased by 0.99 percentage points, reaching 4.78%. At the same time, the average interest rate on foreign currency deposits increased by 0.42 percentage points to the value of 1.66%.

infographic [4]:

[evolution of deposits](#) [12]

[deposits dynamics](#) [13]

Sursa URL:

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[1] [http://bnm.md/files/total depozite_9.png](http://bnm.md/files/total_depozite_9.png) [2] [http://bnm.md/files/fizice depozite_11.png](http://bnm.md/files/fizice_depozite_11.png) [3] [http://bnm.md/files/juridice depozite_8.png](http://bnm.md/files/juridice_depozite_8.png) [4] [http://bnm.md/files/infografic depozite_en_2.png](http://bnm.md/files/infografic_depozite_en_2.png) [5] <http://bnm.md/bdi/pages/reports/dpmc/DPMC9.xhtml> [6] <http://bnm.md/ro/content/instructiune-cu-privire-la-modul-de-intocmire-si-prezentare-rapoartelor-privind-ratele> [7] [http://bnm.md/ro/search?hashtags\[0\]=deposits](http://bnm.md/ro/search?hashtags[0]=deposits) [8] [http://bnm.md/ro/search?hashtags\[0\]=average rate](http://bnm.md/ro/search?hashtags[0]=average rate) [9] [http://bnm.md/ro/search?hashtags\[0\]=deposit market](http://bnm.md/ro/search?hashtags[0]=deposit market) [10] [http://bnm.md/ro/search?hashtags\[0\]=deposits market](http://bnm.md/ro/search?hashtags[0]=deposits market) [11] [http://bnm.md/ro/search?hashtags\[0\]=deposits'evolution](http://bnm.md/ro/search?hashtags[0]=deposits'evolution) [12] [http://bnm.md/ro/search?hashtags\[0\]=evolution of deposits](http://bnm.md/ro/search?hashtags[0]=evolution of deposits) [13] [http://bnm.md/ro/search?hashtags\[0\]=deposits dynamics](http://bnm.md/ro/search?hashtags[0]=deposits dynamics)