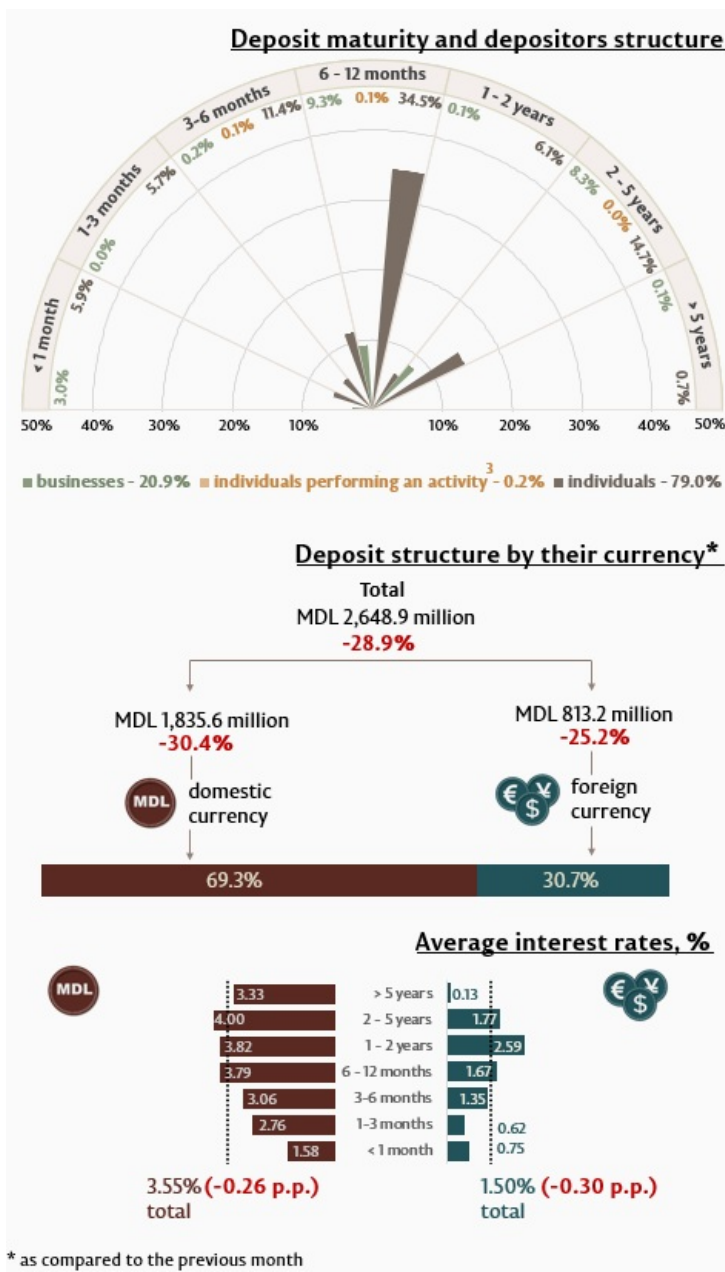


19.04.2024

Developments in DEPOSITS markets in March 2024

In March 2024, new term deposits attracted¹ (Infographic 1) totalled MDL 2,648.9 million, decreasing by 28.9% as compared to February 2024. Deposits attracted in domestic currency recorded a major share of 69.3% and totalled MDL 1,835.6 million, decreasing by 30.4% as compared to the previous month. Deposits attracted in foreign currency totalled MDL 813.2 million, decreasing by 25.2 percent compared to the previous month.

Infographic 1. Developments in new extended deposits²



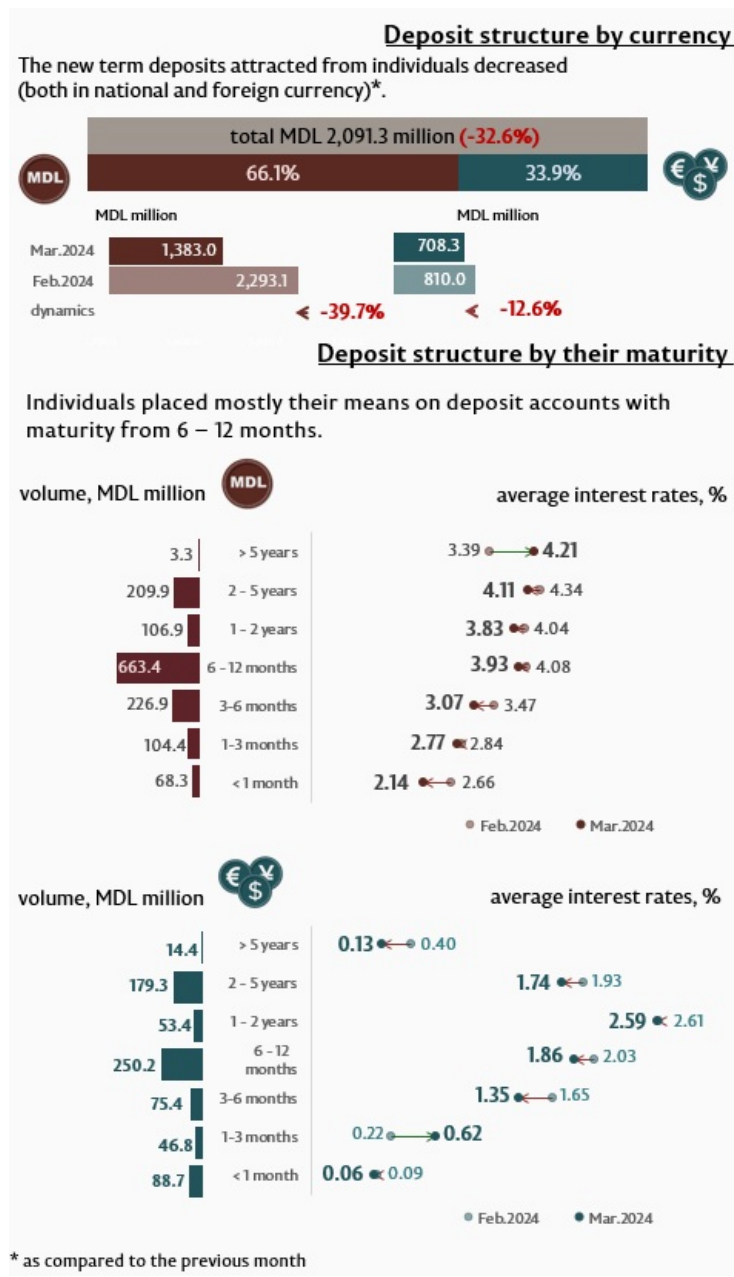
[1]

The average nominal interest rate on domestic currency deposits decreased by 0.26 percentage points as compared to the previous month to the value of 3.55%. The average nominal interest rate on foreign currency deposits increased by 0.30

percentage points to the value of 1.50%.

In terms of maturity, the highest demand was recorded for deposits with terms from 6 to 12 months, which held a share of 43.8% of total term deposits, and deposits with terms from 2 to 5 years, reaching 23.0%.

Infographic 2. Individuals' new term deposits



[2]

Individuals' deposits amounted in March 2024 to MDL 2,091.3 million, decreasing by 32.6% as compared to the previous month (Infographic 2). The most requested were deposits with terms from 6 to 12 months, which accounted for 43.7% of the total deposits of individuals.

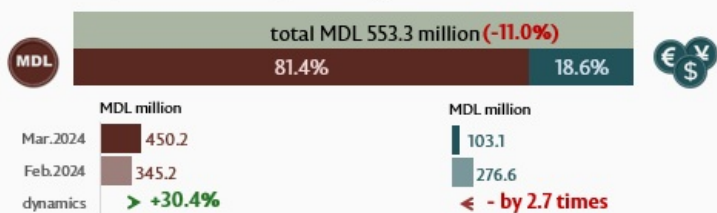
The average interest rate on deposits attracted in domestic currency from individuals decreased by 0.18 percentage points as compared to the previous month, reaching 3.64%. At the same time, the average interest rate on foreign currency deposits decreased by 0.25 percentage points to the value of 1.49%.

In March 2024, businesses' deposits in domestic currency (Infographic 3) increased by 30.4%, while those in foreign currency decreased by 2.7 times respectively, as compared to the previous month. Businesses' deposits in domestic currency amounted to MDL 450.2 million, while those in foreign currency – MDL 103.1 million.

Infographic 3. Businesses' new term deposits

Deposit structure by currency

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



Deposit structure by their maturity

Businesses placed mostly their means in national currency on deposit accounts with maturity from 2 to 5 years, 6 to 12 months, while those in foreign currency 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 businesses decreased by 0.43 percentage points, reaching 3.30%. At the same time, the average interest rate on foreign currency deposits decreased by 0.40 percentage points to the value of 1.58%.

infographic [4]:

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

[average](#) ^[12]

[deposit market](#) ^[13]

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

[deposit balance](#) ^[15]

[bank deposit](#) ^[16]

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