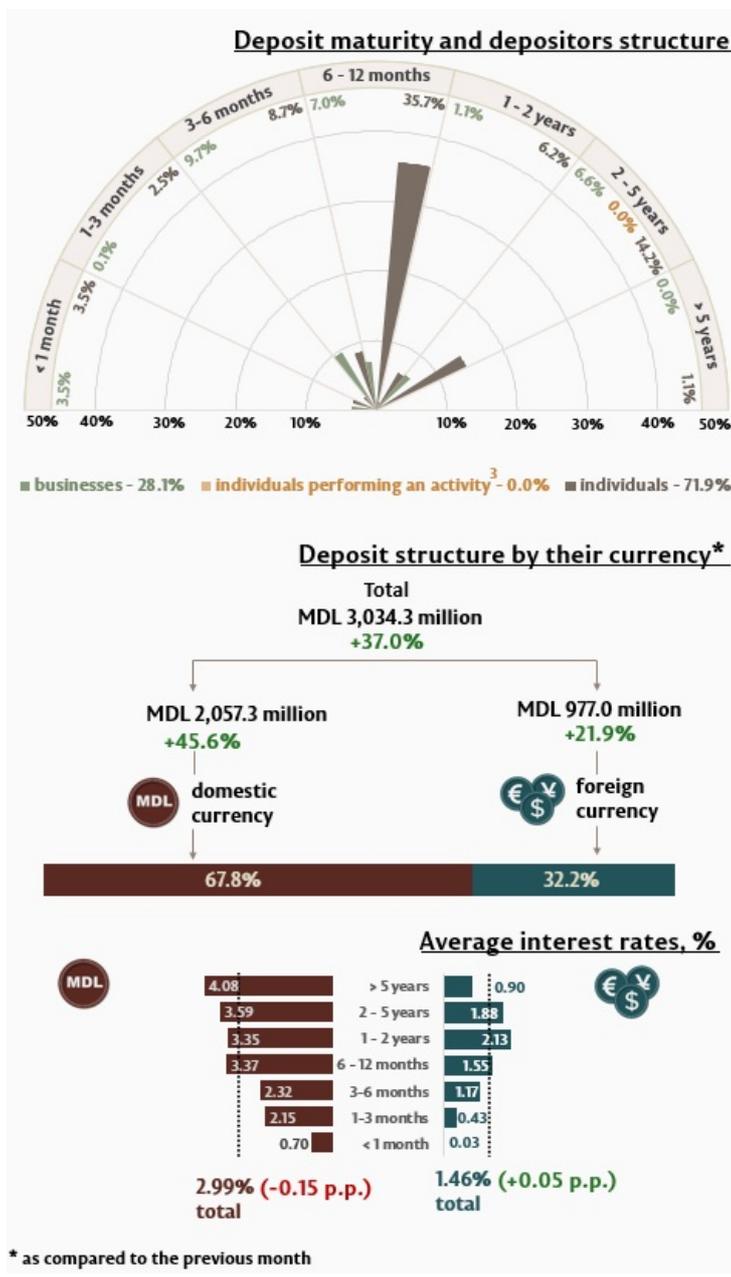


20.08.2024

## Developments in DEPOSITS market in July 2024

In July 2024, new term attracted deposits<sup>1</sup> (Infographic 1) totalled MDL 3,034.3 million, increasing by 37.0% as compared to June 2024. Deposits attracted in domestic currency recorded a major share of 67.8% and totalled MDL 2,057.3 million, increasing by 45.6% as compared to the previous month. Deposits attracted in foreign currency totalled MDL 977.0 million, being 21.9% higher than in the previous month.

Infographic 1. Developments in new attracted deposits<sup>2</sup>



[1]

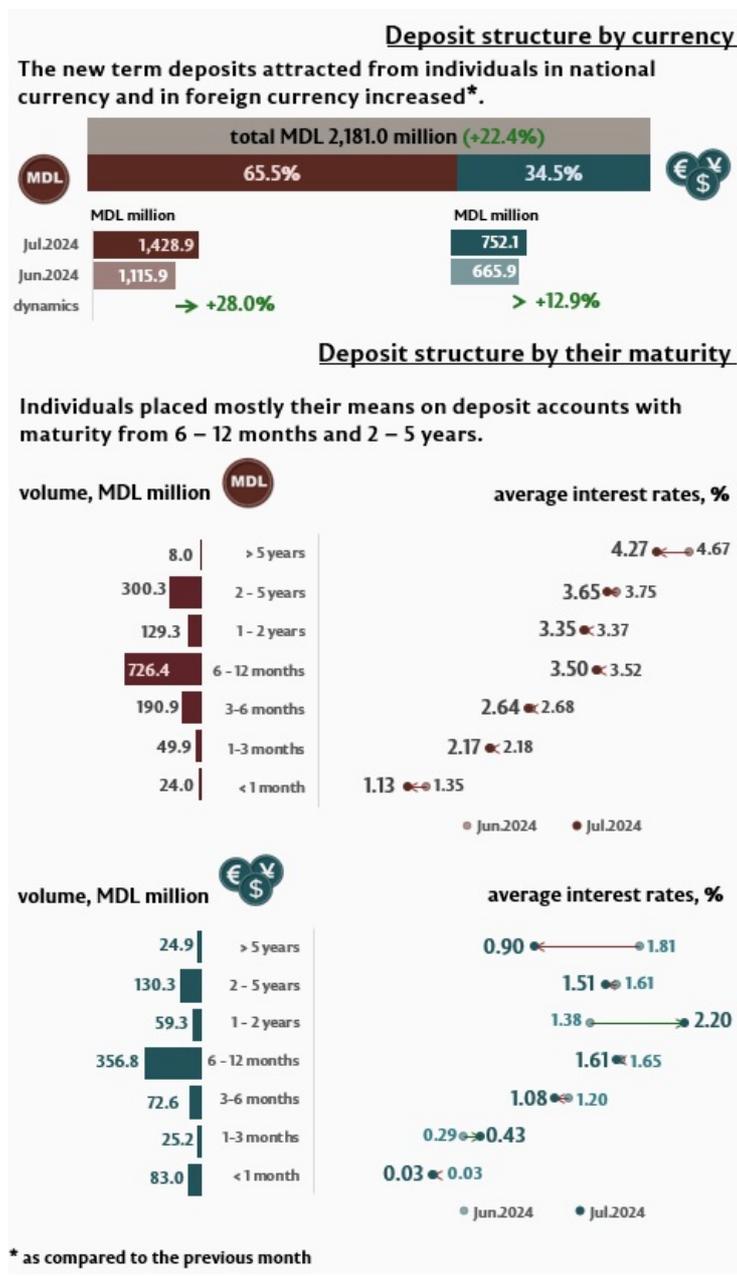
The average nominal interest rate on domestic currency deposits decreased by 0.15 percentage points as compared to the previous month to the value of 2.99%. The average nominal interest rate on foreign currency deposits increased by 0.05

percentage points to the value of 1.46%.

In terms of maturity, deposits with maturities from 6 to 12 months (42.7%) and deposits with maturities from 2 to 5 years (20.8%) had the largest share in total term deposits.

Individuals' deposits in July 2024 amounted to MDL 2,181.0 million, increasing by 22.4% 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 49.7% 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 remained at the level of 3.32% compared to the previous month. At the same time, the average interest rate on foreign currency deposits increased by 0.04 percentage points to the value of 1.35%.

In July 2024, businesses' deposits in domestic currency increased 2.1 times (Infographic 3), while those in foreign currency – by 65.8%, as compared to the previous month. Businesses' deposits in domestic currency amounted to MDL 628.3 million, while those in foreign currency – MDL 224.9 million.

### Infographic 3. Businesses' new term deposits

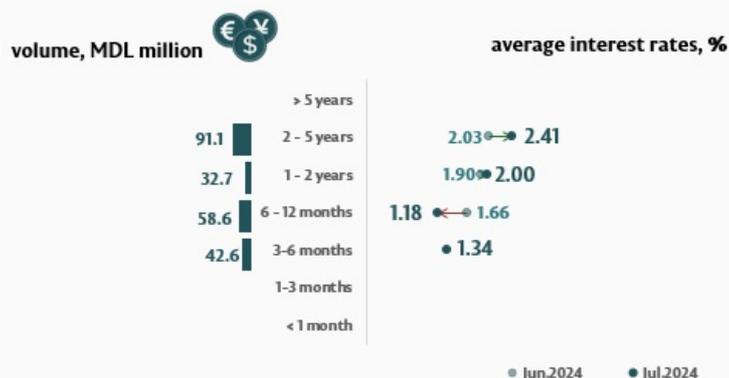
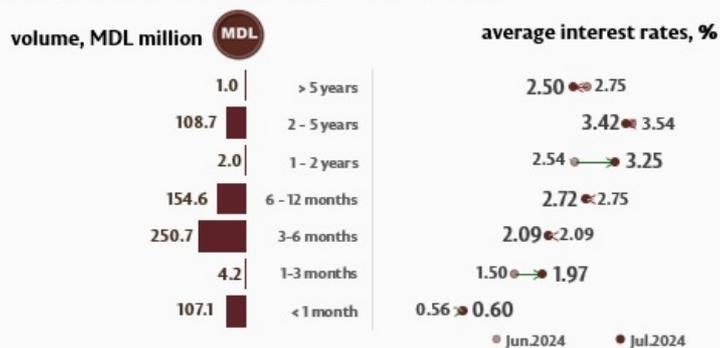
#### Deposit structure by currency

The new term deposits attracted from businesses in national and foreign currency increased\*.



#### Deposit structure by their maturity

Businesses mostly placed their means in domestic currency on deposit accounts with maturity from 3 – 12 months, while those in foreign currency on deposits accounts with maturity from 2 – 5 years.



\* as compared to the previous month

[3]

The average interest rate on deposits attracted in domestic currency from businesses decreased by 0.24 percentage points as compared to the previous month, reaching 2.22%. At the same time, the average interest rate on foreign currency deposits decreased by 0.06 percentage points to the value of 1.83%.

infographic [4]:



[deposit interest rates](#) <sup>[11]</sup>

[average](#) <sup>[12]</sup>

[deposit market](#) <sup>[13]</sup>

[new deposits attracted](#) <sup>[14]</sup>

[deposit balance](#) <sup>[15]</sup>

[bank deposit](#) <sup>[16]</sup>

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Sursa URL:

<http://bnm.md/ro/node/67988>

Legături conexe:

[1] [http://bnm.md/files/Infographic\\_1\\_Developments\\_in\\_new\\_extended\\_deposits\\_07\\_1.png](http://bnm.md/files/Infographic_1_Developments_in_new_extended_deposits_07_1.png) [2]

[http://bnm.md/files/Infographic\\_2\\_Individuals'\\_new\\_term\\_deposits\\_07.PNG](http://bnm.md/files/Infographic_2_Individuals'_new_term_deposits_07.PNG) [3] [http://bnm.md/files/Infographic\\_3\\_Businesses'\\_new\\_term\\_deposits\\_07.PNG](http://bnm.md/files/Infographic_3_Businesses'_new_term_deposits_07.PNG) [4] [http://bnm.md/files/Graphic\\_visualization\\_07.PNG](http://bnm.md/files/Graphic_visualization_07.PNG) [5]

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