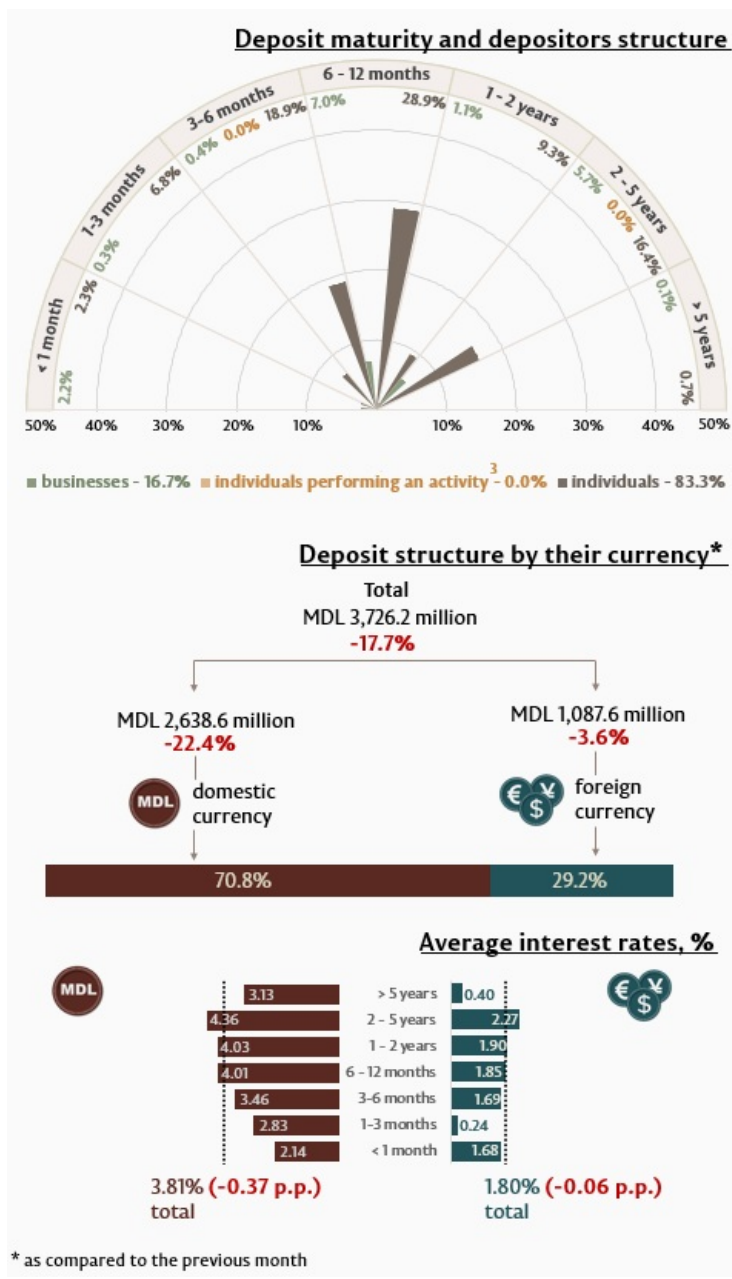


20.03.2024

Developments in DEPOSITS market in February 2024

In February 2024, new term deposits attracted¹ (Infographic 1) accounted for MDL 3,726.2 million, decreasing by 17.7% as compared to January 2024. Deposits attracted in domestic currency recorded a major share of 70.8% and totalled MDL 2,638.6 million, decreasing by 22.4% as compared to the previous month. Deposits attracted in foreign currency totalled MDL 1,087.6 million, decreasing by 3.6 percent compared to the previous month.

Infographic 1. **Developments in new extended deposits²**



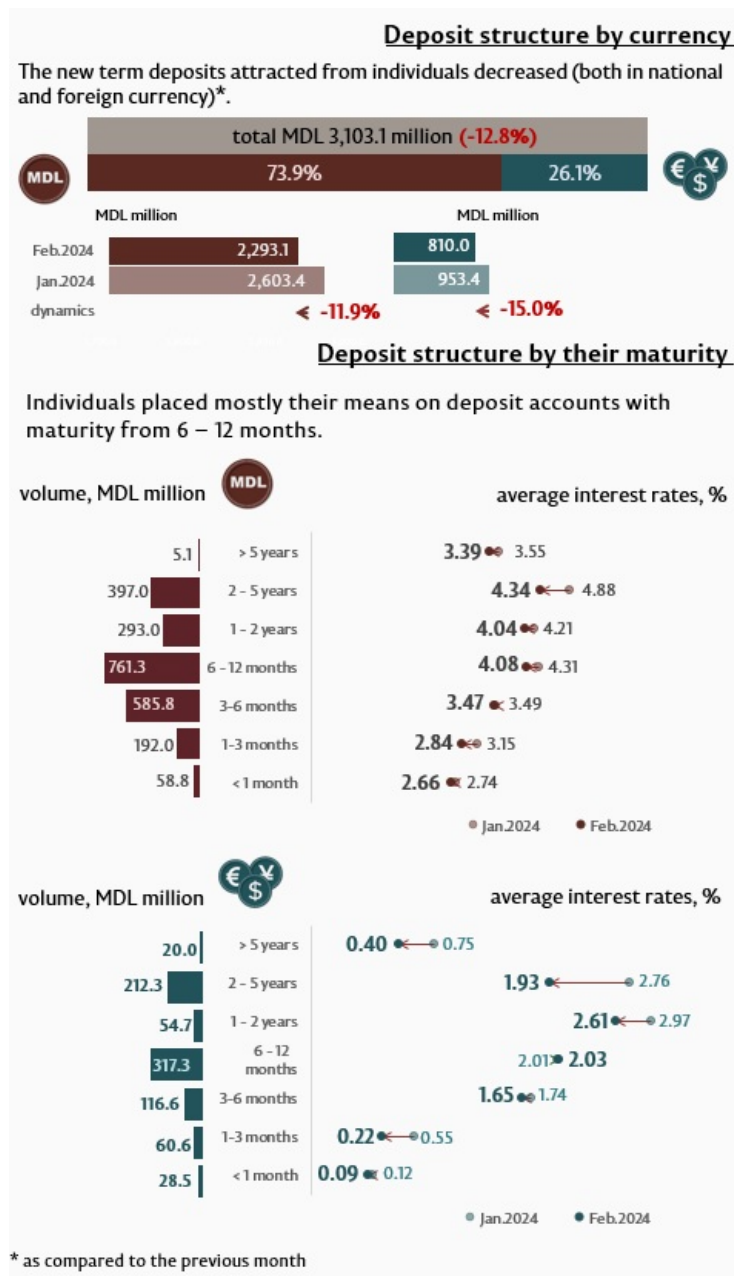
[1]

The average nominal interest rate on domestic currency deposits decreased by 0.37 percentage points as compared to the previous month to the value of 3.81%. The average nominal interest rate on foreign currency deposits decreased by 0.06

percentage points to the value of 1.80%.

In terms of maturity, the highest demand was recorded for deposits with terms from 6 to 12 months, which held a share of 35.9% of total term deposits, and deposits with terms from 2 to 5 years, reaching 22.1%.

Infographic 2. Individuals' new term deposits



Individuals' deposits amounted in February 2024 to MDL 3,103.1 million, decreasing by 12.8% as compared to the previous month (Infographic 2). The most requested were deposits with terms from 6 to 12 months, with a weight of 28.9% of the total deposits.

The average interest rate on deposits attracted in domestic currency from individuals' decreased by 0.34 percentage points as compared to the previous month, reaching 3.82%. At the same time, the average interest rate on foreign currency deposits decreased by 0.18 percentage points to the value of 1.74%.

In February 2024, businesses' deposits (Infographic 3) in domestic currency decreased by 2.3 times, while those in foreign currency increased by 58.8% respectively, as compared to the previous month. Businesses' deposits in domestic currency amounted to MDL 345.2 million, while those in foreign currency – MDL 276.6 million.

Infographic 3. Businesses' new term deposits

Deposit structure by currency

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



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 0.51 percentage points, reaching 3.73%. At the same time, the average interest rate on foreign currency deposits increased by 0.47 percentage points to the value of 1.98%.

infographic [4]:

[piața creditelor](#) ^[1]

[piața depozitelor](#) ^[12]

[depozitele](#) ^[13]

[creditele](#) ^[14]

Источник УРЛ:

<http://bnm.md/ru/node/67232>

Ссылки по теме:

[1] http://bnm.md/files/total_depozite_16.png [2] http://bnm.md/files/fizice_depozite_17.png [3] http://bnm.md/files/juridice_depozite_14.png [4] http://bnm.md/files/infografic_depozite_en_4.png [5] <http://bnm.md/en/content/developments-loan-markets-february-2024> [6] <http://bnm.md/bdi/pages/reports/dpmc/DPMC9.xhtml> [7] <http://bnm.md/ro/content/instructiune-cu-privire-la-modul-de-intocmire-si-prezentare-rapoartelor-privind-ratele> [8] [http://bnm.md/ru/search?hashtags\[0\]=depozite](http://bnm.md/ru/search?hashtags[0]=depozite) [9] [http://bnm.md/ru/search?hashtags\[0\]=credite](http://bnm.md/ru/search?hashtags[0]=credite) [10] [http://bnm.md/ru/search?hashtags\[0\]=rata_medie](http://bnm.md/ru/search?hashtags[0]=rata_medie) [11] [http://bnm.md/ru/search?hashtags\[0\]=piața_creditelor](http://bnm.md/ru/search?hashtags[0]=piața_creditelor) [12] [http://bnm.md/ru/search?hashtags\[0\]=piața_depozitelor](http://bnm.md/ru/search?hashtags[0]=piața_depozitelor) [13] [http://bnm.md/ru/search?hashtags\[0\]=depozitele](http://bnm.md/ru/search?hashtags[0]=depozitele) [14] [http://bnm.md/ru/search?hashtags\[0\]=creditele](http://bnm.md/ru/search?hashtags[0]=creditele)