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Analysis of the volume of cash operations in domestic currency for January-April 2025

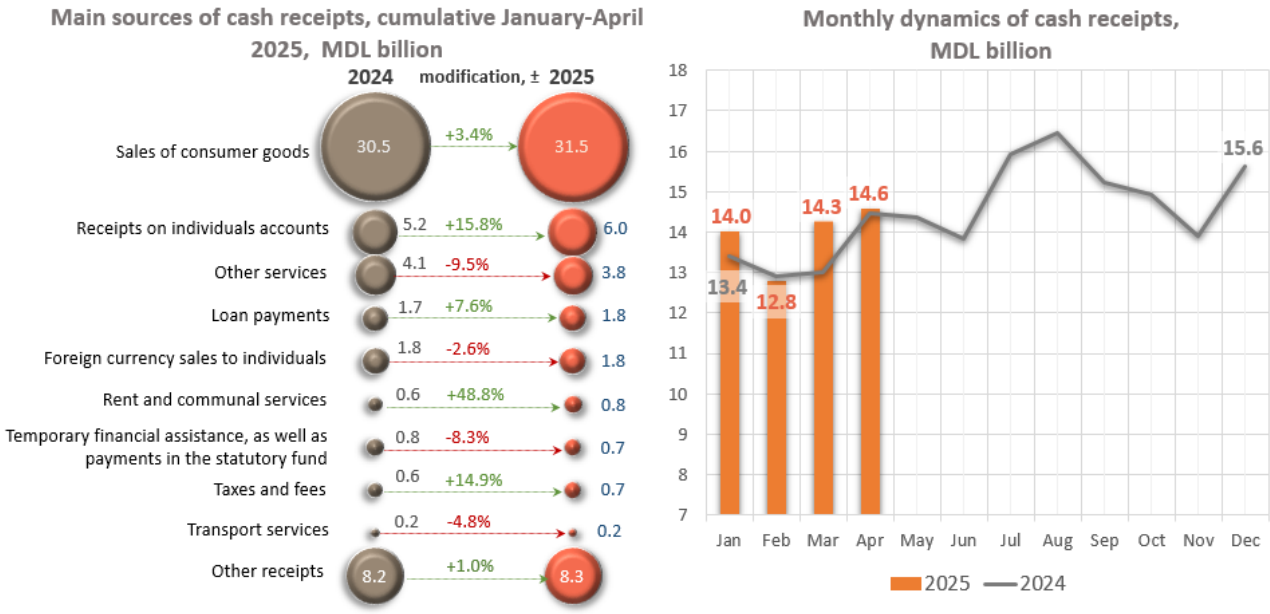
In January-April 2025, the volume of cumulative cash releases from bank vaults exceeded the volume of cumulative cash receipts in the banking system[1] by MDL 1,220.3 million.

The volume of cumulative cash receipts in January-April 2025 increased by MDL 1,906.6 million (+3.5%) compared to the similar period of the previous year and amounted to MDL 55,676.8 million.

A significant increase was recorded in the cash receipts from the sale of consumer goods (regardless of the sales channel) by MDL 1,025.2 million (+3.4%), up to the total amount of MDL 31,506.7 million, which represents 56.6 percent of the total volume of receipts (Chart 1). Substantial increases were also recorded in cash receipts on current accounts and deposit accounts of individuals – by MDL 818.2 million (+15.8%) and in cash receipts from payments for rent and utilities – by MDL 273.9 million (+48.8%). Cash receipts from loan payments increased by MDL 128.0 million (+7.6%).

At the same time, the receipts from other services decreased substantially by MDL 392.2 million (-9.5%).

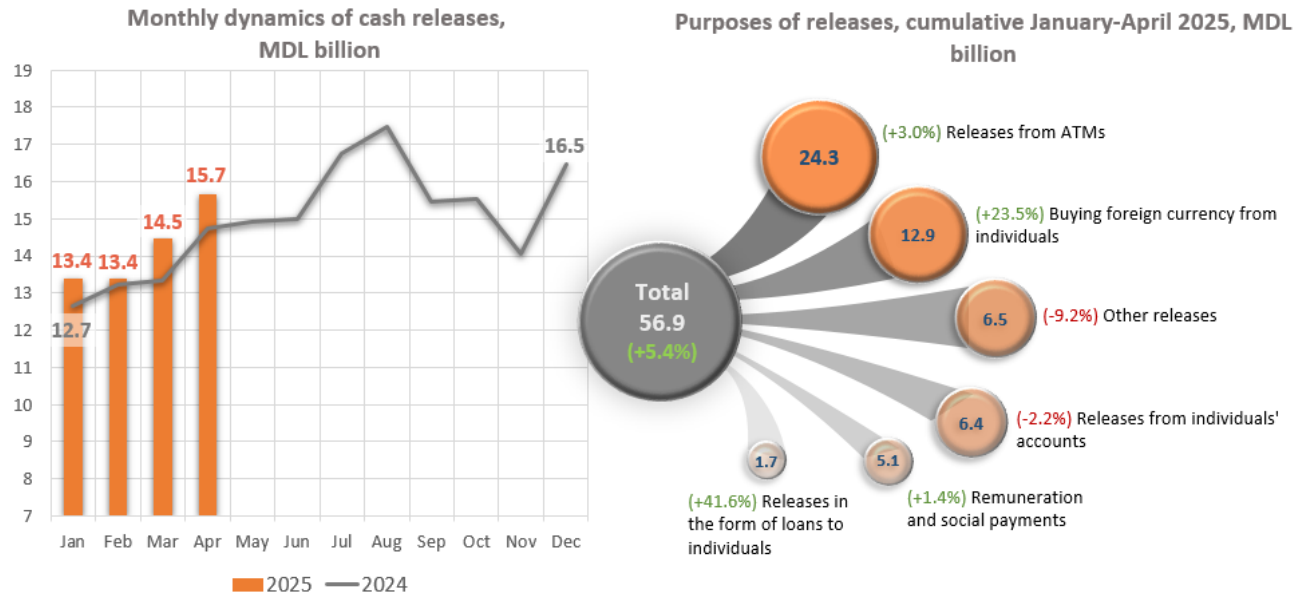
Chart 1. **Main sources of cash receipts in bank vaults and their monthly dynamics**[2]



[1]

The volume of cumulative cash releases from bank vaults in January-April 2025 increased by MDL 2,908.0 million (+5.4%) compared to the same period of the previous year and amounted to MDL 56,897.1 million (Chart 2).

Chart 2. **Main purposes of cash releases from bank vaults and their monthly dynamics**[3]



[2]

A major impact on the evolution of the total volume of cash releases from bank vaults was determined by the increase of releases for the purchase of foreign currency from individuals by MDL 2,455.8 million, amounting to MDL 12,888.8 million (equivalent of EUR[4] 662.7 million), having a share of 22.7% of the total volume of cash releases. Substantial increases were also recorded in ATM withdrawals by MDL 703.9 million (+3.0%), as well as in releases in the form of loans to individuals by MDL 487.5 million (+41.6%).

At the same time, in January-April 2025, were recorded decreases in releases for other purposes by MDL 662.6 million (-9.2%) and in cash releases from individuals' accounts by MDL 145.9 million (-2.2%).

Statistical data [3]

Instruction on the way banks prepare the Report on the volume of cash operations [4]

1. The volume of receipts and releases includes transactions with commemorative coins.
2. Includes "Receipts from entertainment companies", "Receipts from enterprises of the National Regulatory Agency for Electronic Communications and Information Technology of the Republic of Moldova", "Receipts from foreign exchange transactions with settlement documents", "Receipts from the sale of all types of securities", "Receipts from the sale of real estate" and "Other receipts" as detailed in Article 6, symbol 15 of the Instruction on the preparation by banks of the Report on the volume of cash operations, nr. 256/2011.
3. Releases for work remuneration and social payments = "Salary releases" + "Scholarship releases" + "Releases for other expenses not included in salaries and social payments" + "Releases for the payment of pensions, allowances and insurance indemnities";
Releases from accounts of individuals = "Cash withdrawals from current accounts and deposit accounts" + "Cash withdrawals from card accounts";

Releases for other purposes = "Releases for the purchase of agricultural products" + " Releases of supplies to enterprises of The National Regulatory Agency for Electronic Communications and Information Technology of the Republic of Moldova" + "Releases for the payment of dividends, income, amortization and purchase of all types of securities" + "Releases for foreign exchange transactions based on settlement documents" + "Releases for the lease of rooms, as well as for the lease of land and other agricultural property" + "Refunds of payments into the statutory fund and temporary financial assistance" + "Releases for other purposes" as detailed in Article 6, symbol 40 of the Instruction on the preparation by banks of the Report on the volume of cash operations, nr. 256/2011.
4. Recalculated using the average official exchange rate calculated for the respective period.

***Note**: In the charts the aggregated data may not correspond exactly to the sum of components because of the mathematical rounding.*

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