

18.07.2025

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

In January-June 2025, the volume of cumulative cash releases from bank vaults exceeded the volume of cumulative cash receipts in the banking system¹ by MDL 2,383.9 million.

The volume of cumulative cash receipts in January-June 2025 increased by MDL 4,473.9 million (+5.5%) compared to the similar period of the previous year and amounted to MDL 86,450.4 million.

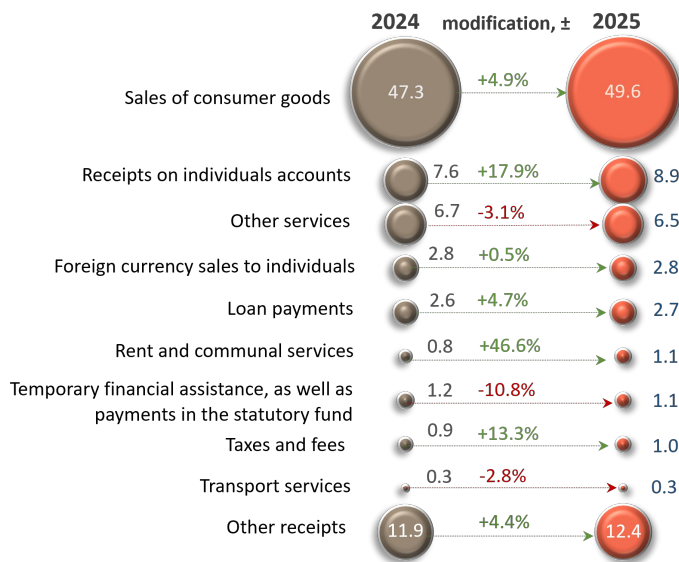
Cash receipts from the sale of consumer goods (regardless of the sales channel) increased by MDL 2,326.6 million (+4.9%), up to the total amount of MDL 49,614.7 million, which represents 57.4 percent of the total volume of receipts (Chart 1).

Moreover, the growth in cumulative cash receipts was also influenced by an MDL 1,356.2 million (+17.9%) increase in cash receipts on individuals' current and deposit accounts.

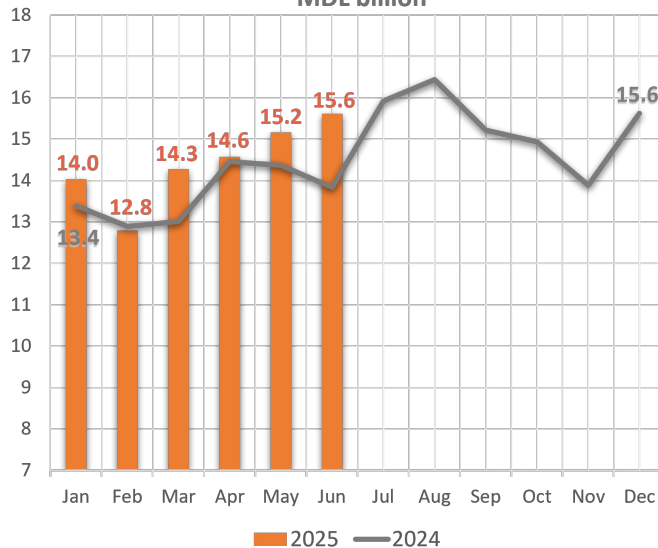
At the same time, the receipts from companies providing other services decreased by MDL 205.5 million (-3.1%).

Chart 1. **Main sources of cash receipts in bank vaults and their monthly dynamics²**

Main sources of cash receipts, cumulative January-June



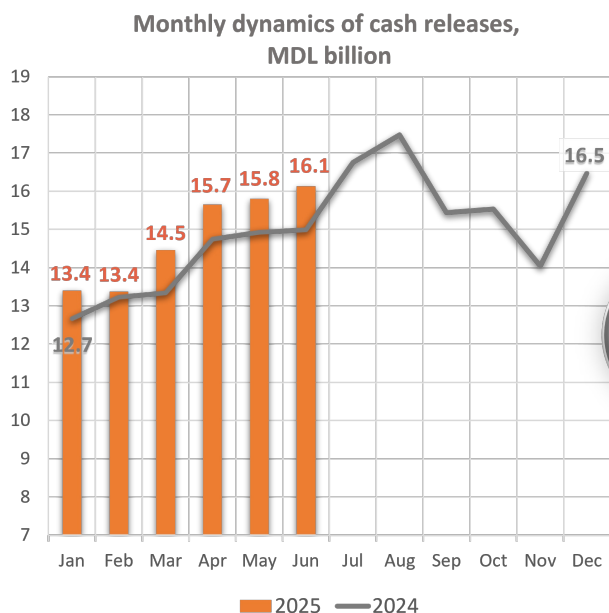
Monthly dynamics of cash receipts, MDL billion



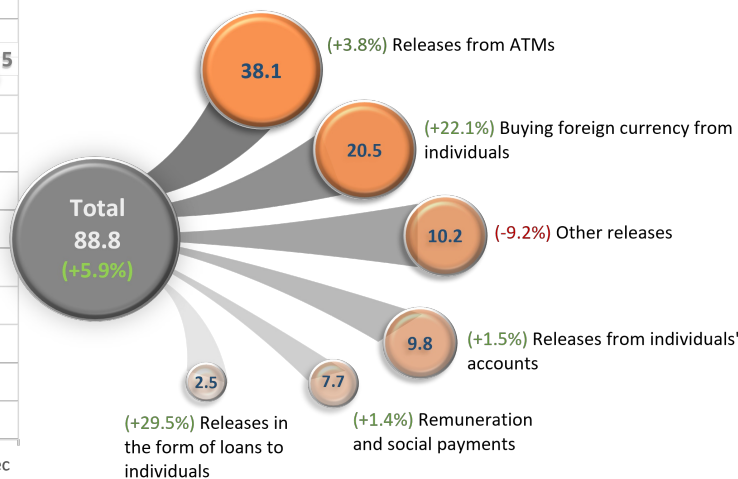
[1]

The volume of cumulative cash releases from bank vaults in January-June 2025 increased by MDL 4,928.9 million (+5.9%) compared to the same period of the previous year and amounted to MDL 88,834.3 million (Chart 2).

Chart 2. **Main purposes of cash releases from bank vaults and their monthly dynamics³**



Purposes of releases, cumulative January-June 2025, MDL billion



[2]

A major factor influencing the evolution of the total volume of cash releases from bank vaults was the increase of releases for the purchase of foreign currency from individuals, which rose by MDL 3,715.5 million, reaching a total of MDL 20,523.8 million (equivalent of EUR⁴ 1,052.6 million), and representing 23.1% of the total cash releases.

The evolution of cumulative cash releases was also driven by the increase of MDL 1,412.5 million (+3.8%) in ATM withdrawals, as well as by MDL 576.6 million (+29.5%) increase in releases in the form of loans to individuals.

At the same time, in January-June 2025, releases for other purposes decreased by MDL 1,027.9 million (-9.2%).

Statistical data [3]

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

1. 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";
2. Releases from accounts of individuals = "Cash withdrawals from current accounts and deposit accounts" + "Cash withdrawals from card accounts";
3. 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. The recalculation was performed using the official average exchange rate 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.

See also

Tags

[the volume of cash operations](#) ^[5]

[the evolution of the volume of cash operations](#) ^[6]

[cash operations](#) ^[7]

[the volume of releases](#) ^[8]

[the volume of receipts](#) ^[9]

[cash receipts](#) ^[10]

[the volume of cash releases](#) ^[11]

Source URL:

<http://bnm.md/en/content/analysis-volume-cash-operations-domestic-currency-january-june-2025>

Related links:

[1] [http://bnm.md/files/Volume of cash oper_Grafic-1_2025-06.png](http://bnm.md/files/Volume%20of%20cash%20oper_Grafic-1_2025-06.png) [2] [http://bnm.md/files/Volume of cash oper_Grafic-2_2025-06.png](http://bnm.md/files/Volume%20of%20cash%20oper_Grafic-2_2025-06.png) [3] <http://bnm.md/bdi/pages/reports/drs/DRS17.xhtml> [4] <http://bnm.md/ro/content/instructiunea-cu-privire-la-modul-de-intocmire-de-catre-banci-raportului-privind-volumul> [5] [http://bnm.md/en/search?hashtags\[0\]=the volume of cash operations](http://bnm.md/en/search?hashtags[0]=the%20volume%20of%20cash%20operations) [6] [http://bnm.md/en/search?hashtags\[0\]=the evolution of the volume of cash operations](http://bnm.md/en/search?hashtags[0]=the%20evolution%20of%20the%20volume%20of%20cash%20operations) [7] [http://bnm.md/en/search?hashtags\[0\]=cash operations](http://bnm.md/en/search?hashtags[0]=cash%20operations) [8] [http://bnm.md/en/search?hashtags\[0\]=the volume of releases](http://bnm.md/en/search?hashtags[0]=the%20volume%20of%20releases) [9] [http://bnm.md/en/search?hashtags\[0\]=the volume of receipts](http://bnm.md/en/search?hashtags[0]=the%20volume%20of%20receipts) [10] [http://bnm.md/en/search?hashtags\[0\]=cash receipts](http://bnm.md/en/search?hashtags[0]=cash%20receipts) [11] [http://bnm.md/en/search?hashtags\[0\]=the volume of cash releases](http://bnm.md/en/search?hashtags[0]=the%20volume%20of%20cash%20releases)