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

In January-November 2025, the volume of cumulative cash releases from bank vaults exceeded the volume of cumulative cash receipts in the banking system[1] by MDL 4,607.0 million.

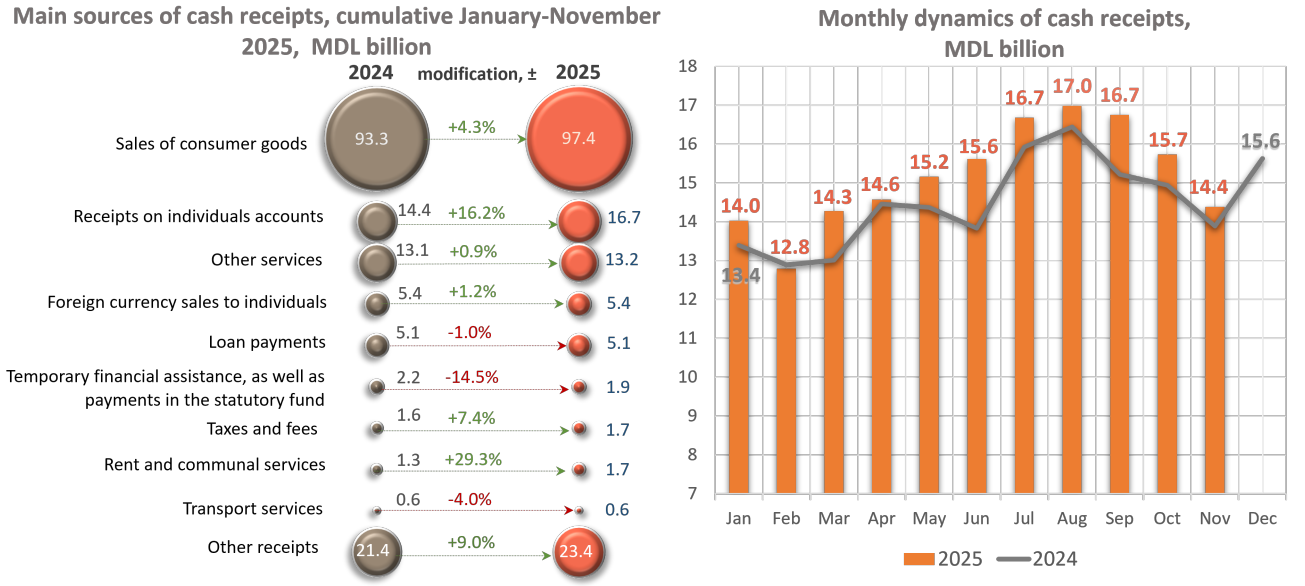
In the reference period, the volume of cumulative cash receipts amounted to MDL 166,976.1 million, increasing by MDL 8,574.8 million (+5.4%) compared to the similar period of the previous year.

Cash receipts from the sale of consumer goods (regardless of the sales channel) amounted to MDL 97,352.0 million, representing 58.3% of the total volume of receipts (Chart 1), with an increase of MDL 4,018.5 million (+4.3%).

The volume of cash receipts in individuals' current and deposit accounts amounted to MDL 16,720.3 million, increasing by MDL 2,331.0 million (+16.2%).

At the same time, the change in the volume of cumulative receipts was also influenced by an increase in other receipts[2], which amounted to MDL 23,374.3 million, up by MDL 1,932.9 million (+9.0%).

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



[1]

The volume of cumulative cash releases from bank vaults in January-November 2025 amounted to MDL 171,583.1 million, increasing by MDL 8,405.9 million (+5.2%) compared to the same period of the previous year.

Statistical data [2]

Instruction on the way banks prepare the Report on the volume of cash operations [3]

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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" + "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, No 256/2011.

***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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