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

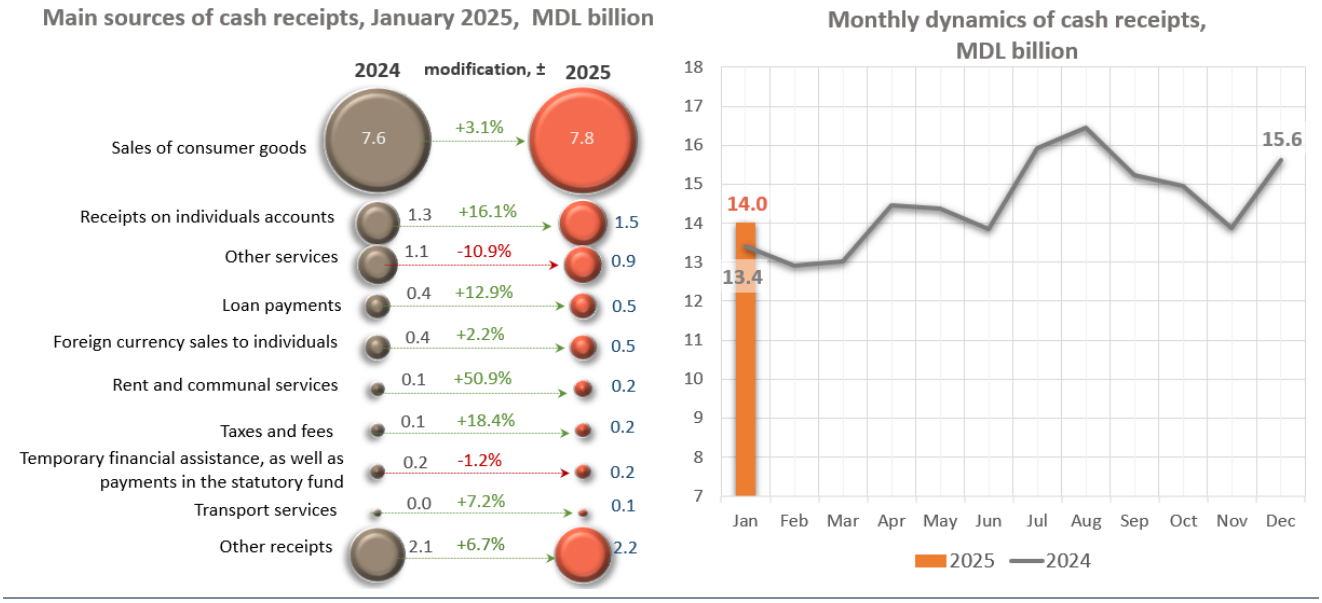
In January 2025 the volume of cumulative cash receipts in banks exceeded the volume of cumulative cash withdrawals in the banking system[1] by MDL 628.6 million.

The volume of cumulative cash receipts in January 2025 increased by MDL 634.4 million (+4.7%) compared to January 2024 and amounted to MDL 14,029.4 million.

A significant increase was recorded in the cash receipts from the sale of consumer goods (regardless of the sales channel) by MDL 236.0 million (+3.1%), up to the total amount of MDL 7,822.7 million, which represents 55.8 percent of the total volume of receipts (Chart 1). Substantial increases were also recorded for cash receipts on current accounts and deposit accounts of individuals – by MDL 211.5 million (+16.1%) and for other cash receipts[2] – by MDL 139.8 million (+6.7%).

At the same time, the receipts from the other services decreased substantially by MDL 115.8 million (-10.9%).

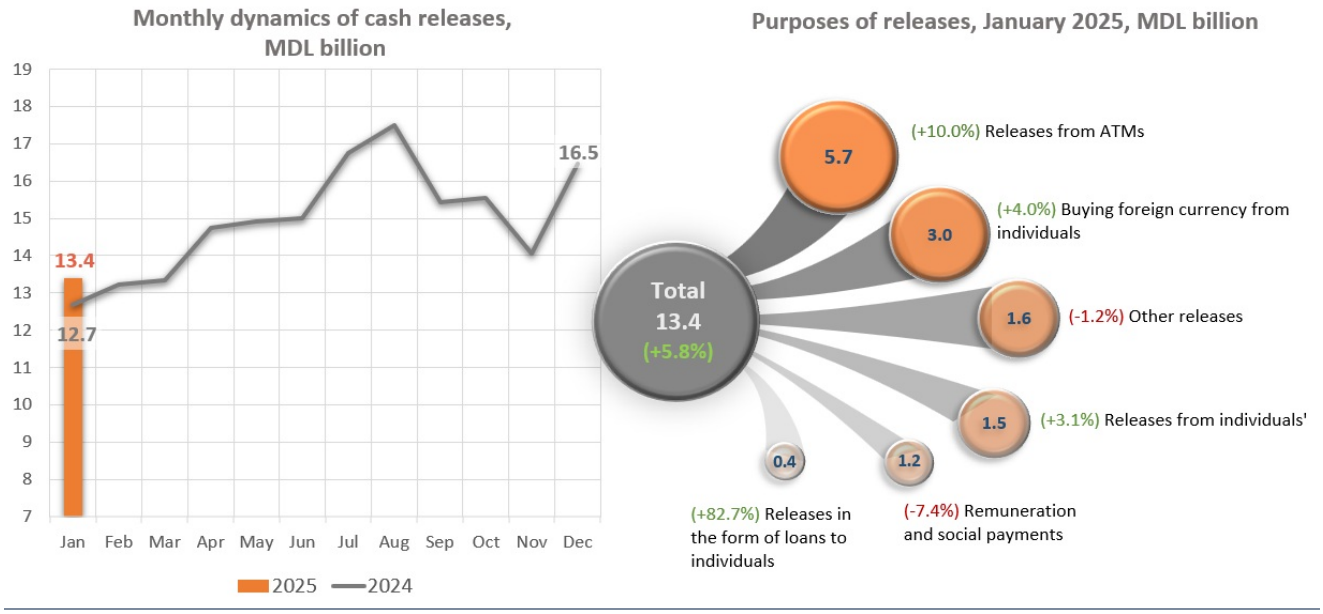
Chart 1. **Main sources of cash receipts in banks vaults and their monthly dynamics**[3]



[1]

The volume of cash releases from banks vaults in January 2025 increased by MDL 733.3 million (+5.8%) compared to the same period of the previous year and amounted to MDL 13,400.8 million (Chart 2).

Chart 2. **Main purposes of cash releases from banks vaults and their monthly dynamics**[4]



[2]

A major impact on the evolution of the total volume of cash releases from banks vaults was determined by the increase of withdrawals from the ATM by MDL 521.3 million (+10.0%), of releases in the form of loans to individuals by MDL 168.6 million (+82.7%). Substantial increases were also recorded for releases for the purchase of foreign currency from individuals, which accounted for MDL 2,955.3 million (equivalent of EUR[5] 153.2 million), having a share of 22.1% of the total volume of cash releases.

At the same time, in January 2025 were recorded decreases of releases for work remuneration and social payments by MDL 96.4 million (-7.4%), of releases for other purposes by MDL 19,3 million (-1,2%).

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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, 256/2011.

4. Recalculated using the average official exchange rate calculated for the respective period.

Vezi și

Tag-uri

the volume of cash operations [3]

the evolution of the volume of cash operations [4]

cash operations [5]

the volume of releases [6]

the volume of receipts [7]

cash receipts [8]

the volume of cash releases [9]

Sursa URL:
https://www.bnm.md/ro/node/68333

Legături conexe:

[1] https://www.bnm.md/files/Volume of cash oper_Grafic-1_2024-12_1.png [2] https://www.bnm.md/files/Volume of cash oper_Grafic-2_2024-12_1.png [3] https://www.bnm.md/ro/search?hashtags[0]=the volume of cash operations [4] https://www.bnm.md/ro/search?hashtags[0]=the evolution of the volume of cash operations [5] https://www.bnm.md/ro/search?hashtags[0]=cash operations [6] https://www.bnm.md/ro/search?hashtags[0]=the volume of releases [7] https://www.bnm.md/ro/search?hashtags[0]=the volume of receipts [8] https://www.bnm.md/ro/search?hashtags[0]=cash receipts [9] https://www.bnm.md/ro/search?hashtags[0]=the volume of cash releases