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

In January-September 2025, the volume of cumulative cash releases from bank vaults exceeded the volume of cumulative cash receipts in the banking system[1] by MDL 3,617.2 million.

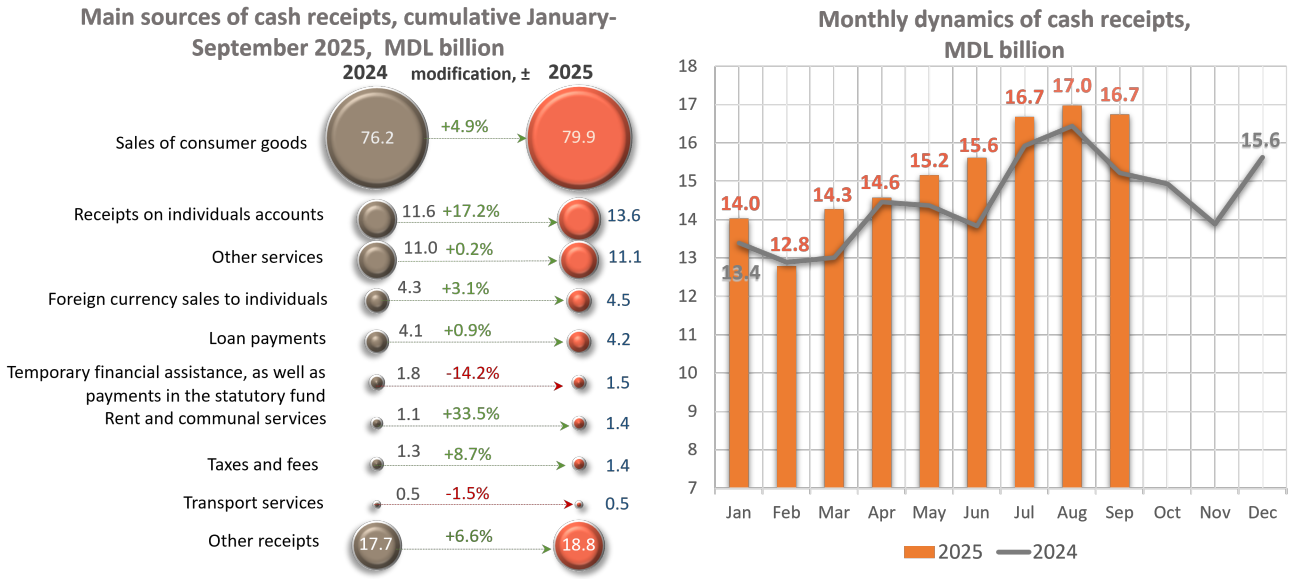
In the reference period, the volume of cumulative cash receipts amounted to MDL 136,864.6 million, increased by MDL 7,295.5 million (+5.6%) compared to the similar period of the previous year.

Cash receipts from the sale of consumer goods (regardless of the sales channel) amounted to MDL 79,866.5 million, representing 58.4 percent of the total volume of receipts (Chart 1), with an increase of MDL 3,712.8 million (+4.9%).

The volume of cash receipts in individuals' current and deposit accounts amounted to MDL 13,587.4 million, increasing by MDL 1,996.1 million (+17.2%).

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 18,827.1 million, up by MDL 1,171.2 million (+6.6%).

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-September 2025 amounted to MDL 140,481.7 million, increasing by MDL 6,889.0 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, nr. 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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evolution of cash transaction volume [5]
cash transactions [6]
volume of disbursements [7]
volume of receipts [8]
cash receipts [9]
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Ссылки по теме:

[1] https://www.bnm.md/files/Volume of cash oper_Grafic-1_2025-09.png [2] https://www.bnm.md/bdi/pages/reports/drs/DRS17.xhtml [3] https://www.bnm.md/ro/content/instructiunea-cu-privire-la-modul-de-intocmire-de-catre-banci-raportului-privind-volumul [4] https://www.bnm.md/ru/search?hashtags[0]=volume of cash transactions [5] https://www.bnm.md/ru/search?hashtags[0]=evolution of cash transaction volume [6] https://www.bnm.md/ru/search?hashtags[0]=cash transactions [7] https://www.bnm.md/ru/search?hashtags[0]=volume of disbursements [8] https://www.bnm.md/ru/search?hashtags[0]=volume of receipts [9] https://www.bnm.md/ru/search?hashtags[0]=cash receipts [10] https://www.bnm.md/ru/search?hashtags[0]=volume of cash disbursements