FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2005	M.U.	ALBA	ARAD	ARGES	BACAU	BIHOR	BISTRITA-NASAUD	BOTOSANI
Total clients (non-bank, non-government clients)	number	401,616	396,075	741,471	594,040	604,643	297,167	334,082
– state-owned companies	"	244	185	287	222	207	148	134
– privately-owned companies	"	12,473	21,352	22,626	20,000	29,089	10,189	7,625
– individuals	"	385,379	370,664	713,844	570,634	570,345	285,086	324,640
– other (insurance undertakings included)	"	3,520	3,874	4,714	3,184	5,002	1,744	1,683
Total accounts	number	557,187	599,430	999,649	812,401	923,130	395,848	414,051
– lei	"	505,581	508,287	909,775	723,680	800,428	349,405	377,417
– foreign exchange	"	51,606	91,143	89,874	88,721	122,702	46,443	36,634
Loans in lei	RON thou.	247,374.27	257,300.49	610,199.48	438,258.10	633,690.84	262,724.09	234,616.71
– short-term loans	"	114,445.16	128,662.48	308,518.29	217,448.82	346,148.73	127,915.62	84,366.34
– current loans	"	113,536.75	125,718.14	302,818.07	212,909.64	344,221.05	126,401.28	82,092.33
– overdue loans	"	908.41	2,944.33	5,700.22	4,539.19	1,927.69	1,514.34	2,274.01
– medium- and long-term loans	"	132,929.11	128,638.01	301,681.19	220,809.27	287,542.11	134,808.47	150,250.37
– current loans	"	132,116.90	127,719.73	300,499.63	218,972.67	286,772.56	134,338.94	149,101.13
– overdue loans	"	812.21	918.28	1,181.56	1,836.61	769.55	469.53	1,149.24
Loans in foreign exchange	RON thou.	286,081.54	471,792.02	603,323.57	360,539.29	1,162,628.83	234,550.54	179,007.52
– current loans	"	284,684.68	470,288.99	602,006.34	358,465.22	1,160,312.19	234,296.60	178,085.90
– overdue loans	"	1,396.86	1,503.03	1,317.23	2,074.07	2,316.64	253.94	921.62
Consumer loans*	RON thou.	183,560.56	204,545.27	430,784.81	277,755.20	302,540.10	174,161.13	190,549.51
– lei	"	102,205.57	110,151.20	258,553.89	172,457.29	160,548.25	107,912.70	116,688.67
– foreign exchange	"	81,354.99	94,394.08	172,230.92	105,297.91	141,991.85	66,248.43	73,860.84
Real-estate and mortgage loans to households*	RON thou.	60,281.56	70,845.28	101,899.38	45,345.11	121,536.20	50,142.82	37,411.83
– lei	"	5,483.07	4,311.05	16,308.23	12,081.82	9,125.27	4,369.99	8,129.03
– foreign exchange	"	54,798.49	66,534.23	85,591.15	33,263.29	112,410.93	45,772.83	29,282.80

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2005	M.U.	ALBA	ARAD	ARGES	BACAU	BIHOR	BISTRITA-NASAUD	BOTOSANI
Demand deposits in lei, of which:	RON thou.	65,355.06	127,209.88	194,670.73	163,703.67	171,832.54	54,164.68	35,068.77
– corporate sector	"	46,841.71	100,413.21	146,854.68	123,247.77	127,025.74	40,093.48	20,305.28
– households	"	18,513.35	26,796.67	47,816.05	40,455.90	44,806.80	14,071.20	14,763.48
Time deposits in lei, of which:	"	235,103.59	340,488.19	564,140.68	466,214.51	453,645.07	142,878.91	144,033.83
– corporate sector**	"	44,094.51	122,975.24	145,460.89	92,904.28	128,533.44	21,502.71	18,042.97
– households	"	191,009.08	217,512.95	418,679.79	373,310.23	325,111.63	121,376.20	125,990.86
Certificates of deposit in lei, of which:	"	35,310.40	28,734.75	60,617.40	42,900.67	31,689.12	15,218.98	31,467.98
– corporate sector	"	184.00	4,810.50	3,400.60	26.00	1,659.40	0.00	141.00
– households	"	35,126.40	23,924.25	57,216.80	42,874.67	30,029.72	15,218.98	31,326.98
Demand deposits in foreign exchange, of which:	RON thou.	42,299.23	148,656.55	79,219.13	131,464.03	131,195.53	40,526.59	21,989.76
– corporate sector	"	18,772.88	111,470.43	43,502.21	23,637.39	86,548.94	16,540.00	7,268.66
– households	"	23,526.35	37,186.12	35,716.93	107,826.64	44,646.59	23,986.59	14,721.10
Time deposits in foreign exchange, of which:	"	69,013.16	206,924.21	122,165.45	173,534.21	164,292.34	44,714.46	33,072.29
– corporate sector**	"	8,247.49	87,181.73	19,176.54	10,033.93	38,011.45	4,796.20	1,126.24
– households	"	60,765.67	119,742.49	102,988.90	163,500.27	126,280.89	39,918.26	31,946.06
Certificates of deposit in foreign exchange, of which:	"	4,113.33	17,129.27	5,551.29	7,348.72	24,256.46	9,032.44	5,584.17
– corporate sector	"	0.00	1,116.80	0.00	0.00	0.00	0.00	0.00
– households	"	4,113.33	16,012.47	5,551.29	7,348.72	24,256.46	9,032.44	5,584.17
Active cards, of which:	number	122,965	131,694	202,534	200,592	195,349	78,514	73,395
– lei	"	122,140	129,752	200,813	198,313	192,797	77,551	72,510
– foreign exchange	"	825	1,942	1,721	2,279	2,552	963	885

- revised data

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2005	M.U.	BRASOV	BRAILA	BUZAU	CARAS-SEVERIN	CALARASI	CLUJ	CONSTANTA
Total clients (non-bank, non-government clients)	number	727,109	366,588	537,895	289,965	247,822	789,228	808,084
– state-owned companies	"	767	127	177	215	157	472	394
– privately-owned companies	"	34,683	12,251	13,527	8,932	7,253	42,488	38,199
– individuals	"	686,656	352,787	521,569	279,216	239,494	737,638	764,616
– other (insurance undertakings included)	"	5,003	1,423	2,622	1,602	918	8,630	4,875
Total accounts	number	987,066	463,589	711,215	363,416	306,586	1,302,094	1,170,097
– lei	"	871,661	433,467	660,439	337,575	291,490	1,106,806	1,018,058
– foreign exchange	"	115,405	30,122	50,776	25,841	15,096	195,288	152,039
Loans in lei	RON thou.	606,450.77	279,039.85	284,790.87	194,489.02	209,902.92	660,334.71	869,110.52
– short-term loans	"	311,814.66	129,807.45	130,510.87	67,937.00	119,065.00	360,626.31	378,485.90
– current loans	"	308,670.72	128,217.36	129,960.65	65,980.74	118,286.28	359,352.29	377,580.97
– overdue loans	"	3,143.94	1,590.10	550.22	1,956.26	778.72	1,274.02	904.93
– medium- and long-term loans	"	294,636.11	149,232.40	154,280.00	126,552.01	90,837.92	299,708.40	490,624.62
– current loans	"	292,995.48	147,935.58	153,551.61	125,267.22	90,343.87	298,458.12	488,708.66
– overdue loans	"	1,640.63	1,296.81	728.39	1,284.80	494.06	1,250.28	1,915.97
Loans in foreign exchange	RON thou.	802,527.27	181,924.79	263,799.84	101,549.50	56,515.78	1,363,592.93	1,071,337.68
– current loans	"	799,583.69	181,452.11	263,357.24	101,366.18	56,282.23	1,360,148.73	1,069,936.41
– overdue loans	"	2,943.58	472.68	442.60	183.33	233.55	3,444.20	1,401.27
Consumer loans*	RON thou.	319,836.79	192,064.77	204,129.02	150,661.83	104,251.83	385,923.63	463,624.69
– lei	"	205,289.00	135,758.49	123,869.79	110,036.37	76,837.02	198,301.50	268,076.60
– foreign exchange	"	114,547.80	56,306.28	80,259.24	40,625.46	27,414.81	187,622.14	195,548.08
Real-estate and mortgage loans to households*	RON thou.	137,211.28	49,202.36	50,217.66	19,218.65	10,378.54	242,088.07	199,008.91
– lei	"	13,923.04	12,610.36	8,571.99	4,860.57	2,934.05	7,730.60	13,250.94
– foreign exchange	"	123,288.25	36,592.00	41,645.67	14,358.08	7,444.48	234,357.47	185,757.97

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2005	M.U.	BRASOV	BRAILA	BUZAU	CARAS-SEVERIN	CALARASI	CLUJ	CONSTANTA
Demand deposits in lei, of which:	RON thou.	279,286.15	71,573.75	90,105.24	45,877.80	45,403.69	405,337.23	312,833.62
– corporate sector	"	206,141.98	48,945.42	61,200.02	32,070.24	34,208.12	317,070.54	236,911.52
– households	"	73,144.17	22,628.33	28,905.22	13,807.55	11,195.57	88,266.69	75,922.10
Time deposits in lei, of which:	"	732,845.12	255,845.32	301,284.28	131,112.24	157,177.27	945,315.18	1,018,188.50
– corporate sector**	"	254,422.23	65,744.54	42,509.22	36,843.97	28,978.14	295,120.25	452,981.71
– households	"	478,422.90	190,100.78	258,775.06	94,268.27	128,199.13	650,194.93	565,206.79
Certificates of deposit in lei, of which:	"	43,627.96	33,024.51	36,247.03	8,740.19	8,605.90	55,899.26	47,640.70
– corporate sector	"	287.00	213.00	69.00	855.00	0.00	7,573.50	673.50
– households	"	43,340.96	32,811.51	36,178.03	7,885.19	8,605.90	48,325.76	46,967.20
Demand deposits in foreign exchange, of which:	RON thou.	189,062.39	33,613.99	42,823.50	21,078.41	15,848.66	242,564.20	250,634.35
– corporate sector	"	102,444.03	19,029.39	21,827.04	9,606.45	8,072.02	151,300.36	119,974.58
– households	"	86,618.35	14,584.60	20,996.47	11,471.96	7,776.65	91,263.85	130,659.77
Time deposits in foreign exchange, of which:	"	351,776.71	40,468.24	63,496.94	48,071.46	31,934.77	365,129.04	638,760.06
– corporate sector**	"	107,563.49	7,849.00	9,271.64	3,054.28	8,390.61	84,842.47	431,091.35
– households	"	244,213.21	32,619.24	54,225.30	45,017.18	23,544.17	280,286.57	207,668.72
Certificates of deposit in foreign exchange, of which:	"	13,543.89	3,365.48	5,094.68	3,798.00	687.38	19,704.79	31,879.44
– corporate sector	"	0.00	0.00	0.00	42.28	0.00	0.00	2,360.79
– households	"	13,543.89	3,365.48	5,094.68	3,755.72	687.38	19,704.79	29,518.65
Active cards, of which:	number	250,134	87,875	112,888	73,422	41,148	333,395	222,740
– lei	"	245,755	86,178	111,281	72,390	40,501	327,056	216,854
– foreign exchange	"	4,379	1,697	1,607	1,032	647	6,339	5,886

- revised data

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2005	M.U.	COVASNA	DÂMBOVITA	DOLJ	GALATI	GIURGIU	GORJ	HARGHITA
Total clients (non-bank, non-government clients)	number	228,955	463,517	703,364	628,169	208,555	337,640	313,914
– state-owned companies	"	81	174	305	291	74	155	149
– privately-owned companies	"	8,863	10,439	21,468	21,392	5,611	9,121	12,825
– individuals	"	217,966	450,580	677,483	603,555	201,844	326,470	296,481
– other (insurance undertakings included)	"	2,045	2,324	4,108	2,931	1,026	1,894	4,459
Total accounts	number	305,010	571,096	925,707	858,753	268,827	429,868	423,934
– lei	"	287,234	539,672	843,398	779,708	249,297	403,465	392,521
– foreign exchange	"	17,776	31,424	82,309	79,045	19,530	26,403	31,413
Loans in lei	RON thou.	184,826.91	266,952.60	498,196.94	431,397.06	141,520.49	259,129.47	222,836.12
– short-term loans	"	75,406.38	107,430.97	240,674.93	209,048.11	50,061.09	90,056.37	102,774.84
– current loans	"	73,790.15	106,960.37	239,244.65	208,046.56	46,079.76	88,056.59	101,729.09
– overdue loans	"	1,616.23	470.59	1,430.28	1,001.56	3,981.33	1,999.78	1,045.75
– medium- and long-term loans	"	109,420.53	159,521.63	257,522.01	222,348.95	91,459.40	169,073.10	120,061.28
– current loans	"	108,919.63	158,031.60	256,061.50	221,585.41	90,921.15	167,657.59	119,608.53
– overdue loans	"	500.90	1,490.03	1,460.51	763.54	538.25	1,415.51	452.75
Loans in foreign exchange	RON thou.	97,256.39	131,776.93	419,682.34	424,041.37	94,051.41	107,456.04	163,461.92
– current loans	"	87,785.57	131,135.77	419,245.26	423,456.45	93,802.49	106,953.86	162,825.86
– overdue loans	"	9,470.82	641.15	437.08	584.93	248.92	502.18	636.06
Consumer loans*	RON thou.	106,914.73	178,503.27	349,531.16	252,386.43	120,031.04	211,101.72	121,487.38
– lei	"	82,943.76	137,386.39	205,852.60	174,839.21	73,357.29	152,802.27	92,937.62
– foreign exchange	"	23,970.97	41,116.88	143,678.55	77,547.23	46,673.74	58,299.45	28,549.77
Real-estate and mortgage loans to households*	RON thou.	24,096.63	20,769.51	117,827.54	59,994.22	20,236.04	35,970.59	32,408.08
– lei	"	6,774.78	4,214.60	13,245.15	10,822.67	3,303.51	8,162.66	8,460.08
– foreign exchange	"	17,321.85	16,554.91	104,582.39	49,171.54	16,932.53	27,807.93	23,948.00

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2005	M.U.	COVASNA	DÂMBOVITA	DOLJ	GALATI	GIURGIU	GORJ	HARGHITA
Demand deposits in lei, of which:	RON thou.	78,357.38	66,546.94	163,058.45	235,285.54	32,176.35	113,651.08	74,196.65
– corporate sector	"	62,118.03	49,555.27	120,152.38	195,227.13	23,187.89	97,426.53	57,902.48
– households	"	16,239.34	16,991.67	42,906.07	40,058.41	8,988.46	16,224.55	16,294.17
Time deposits in lei, of which:	"	145,252.23	255,894.53	645,876.90	508,245.55	116,125.63	320,844.14	222,362.68
– corporate sector**	"	25,476.04	47,329.78	270,293.25	116,350.52	16,887.21	132,830.82	55,629.55
– households	"	119,776.19	208,564.74	375,583.65	391,895.03	99,238.43	188,013.32	166,733.13
Certificates of deposit in lei, of which:	"	10,630.84	36,337.15	46,204.85	58,336.39	8,348.96	3,281.00	36,696.05
– corporate sector	"	138.00	1,248.01	12,080.00	2,364.00	7.00	35.00	393.00
– households	"	10,492.84	35,089.14	34,124.85	55,972.39	8,341.96	3,246.00	36,303.05
Demand deposits in foreign exchange, of which:	RON thou.	23,021.61	35,025.70	67,264.31	123,724.19	9,321.94	13,950.37	43,122.50
– corporate sector	"	15,205.34	14,636.48	34,215.69	88,291.58	4,373.38	5,596.30	32,778.06
– households	"	7,816.27	20,389.22	33,048.62	35,432.60	4,948.56	8,354.07	10,344.43
Time deposits in foreign exchange, of which:	"	30,729.16	77,101.56	144,989.80	149,240.74	20,130.01	29,226.99	62,063.22
– corporate sector**	"	9,771.79	21,073.84	40,227.99	59,768.44	5,862.38	811.08	9,044.41
– households	"	20,957.38	56,027.72	104,761.81	89,472.30	14,267.63	28,415.90	53,018.81
Certificates of deposit in foreign exchange, of which:	"	3,809.39	1,359.46	14,571.29	11,335.48	487.50	695.44	7,940.01
– corporate sector	"	43.75	0.00	672.80	558.24	0.00	0.00	1,130.87
– households	"	3,765.64	1,359.46	13,898.49	10,777.24	487.50	695.44	6,809.14
Active cards, of which:	number	58,789	89,094	155,852	172,730	35,259	81,869	75,366
– lei	"	58,090	88,304	153,601	170,257	34,014	80,971	74,545
– foreign exchange	"	699	790	2,251	2,473	1,245	898	821

- revised data

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2005	M.U.	HUNEDOARA	IASI	IALOMITA	MARAMURES	MEHEDINTI	MURES	NEAMT
Total clients (non-bank, non-government clients)	number	558,448	696,993	269,810	451,181	280,823	585,448	519,527
– state-owned companies	"	432	319	211	244	126	288	201
– privately-owned companies	"	17,671	25,034	6,874	18,302	6,182	24,196	13,258
– individuals	"	536,963	667,104	261,640	429,120	273,050	556,100	503,404
– other (insurance undertakings included)	"	3,382	4,536	1,085	3,515	1,465	4,864	2,664
Total accounts	number	788,682	950,955	331,100	623,651	342,421	847,935	647,616
– lei	"	727,792	831,853	313,258	554,428	318,372	769,208	578,968
– foreign exchange	"	60,890	119,102	17,842	69,223	24,049	78,727	68,648
Loans in lei	RON thou.	412,168.57	442,151.92	187,241.22	317,216.19	231,804.24	368,803.52	291,537.15
– short-term loans	"	172,365.81	185,461.51	90,521.54	166,728.07	96,126.72	181,962.44	142,268.97
– current loans	"	170,551.03	182,447.18	83,275.45	163,061.93	93,678.93	180,010.21	140,073.18
– overdue loans	"	1,814.79	3,014.33	7,246.10	3,666.15	2,447.79	1,952.23	2,195.80
– medium- and long-term loans	"	239,802.76	256,690.41	96,719.68	150,488.12	135,677.51	186,841.08	149,268.18
– current loans	"	237,781.78	255,245.99	96,140.77	149,620.64	135,060.99	184,580.27	148,443.70
– overdue loans	"	2,020.98	1,444.42	578.91	867.48	616.53	2,260.80	824.48
Loans in foreign exchange	RON thou.	250,576.30	620,096.54	117,173.92	343,504.55	155,145.60	498,767.31	395,543.46
– current loans	"	250,166.25	613,282.24	106,791.89	342,438.95	154,883.09	497,709.83	393,902.95
– overdue loans	"	410.05	6,814.30	10,382.03	1,065.60	262.51	1,057.48	1,640.51
Consumer loans*	RON thou.	293,334.54	356,455.31	141,535.26	184,682.28	197,947.38	245,816.40	199,779.49
– lei	"	207,531.38	223,493.91	86,950.69	114,009.63	126,289.61	153,822.15	120,738.35
– foreign exchange	"	85,803.16	132,961.41	54,584.56	70,672.65	71,657.77	91,994.25	79,041.15
Real-estate and mortgage loans to households*	RON thou.	62,143.81	120,403.91	17,753.72	70,313.73	41,283.72	76,150.40	51,744.28
– lei	"	10,521.97	6,644.35	3,693.47	3,784.62	8,688.32	9,353.65	4,873.86
– foreign exchange	"	51,621.83	113,759.56	14,060.25	66,529.11	32,595.40	66,796.75	46,870.42

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2005	M.U.	HUNEDOARA	IASI	IALOMITA	MARAMURES	MEHEDINTI	MURES	NEAMT
Demand deposits in lei, of which:	RON thou.	103,497.59	179,601.81	45,472.76	80,060.85	30,525.36	142,163.63	87,347.65
– corporate sector	"	77,621.84	125,240.74	29,427.95	56,002.50	19,905.77	105,546.67	64,614.44
– households	"	25,875.75	54,361.07	16,044.81	24,058.36	10,619.58	36,616.96	22,733.22
Time deposits in lei, of which:	"	333,544.08	460,378.76	164,056.85	264,745.59	123,501.48	732,475.68	298,135.67
– corporate sector**	"	65,500.26	100,635.71	30,439.37	51,439.68	28,723.13	389,396.79	44,846.31
– households	"	268,043.82	359,743.05	133,617.48	213,305.91	94,778.35	343,078.89	253,289.36
Certificates of deposit in lei, of which:	"	36,150.91	55,565.11	9,060.02	22,112.45	10,408.10	42,973.48	57,928.46
– corporate sector	"	44.00	0.00	25.00	549.00	10.60	7,693.25	255.14
– households	"	36,106.91	55,565.11	9,035.02	21,563.45	10,397.50	35,280.23	57,673.32
Demand deposits in foreign exchange, of which:	RON thou.	46,323.82	135,406.04	12,503.51	58,672.97	16,532.70	65,617.35	61,094.17
– corporate sector	"	22,196.95	62,590.83	5,251.52	28,697.58	7,057.31	41,918.39	21,572.55
– households	"	24,126.87	72,815.21	7,251.99	29,975.39	9,475.39	23,698.96	39,521.62
Time deposits in foreign exchange, of which:	"	93,173.22	169,781.47	22,845.89	126,713.52	33,831.82	263,547.41	142,024.52
– corporate sector**	"	23,265.77	17,046.61	4,422.15	14,252.30	10,582.89	144,436.25	10,690.66
– households	"	69,907.45	152,734.86	18,423.75	112,461.22	23,248.92	119,111.16	131,333.86
Certificates of deposit in foreign exchange, of which:	"	3,780.97	12,247.92	2,068.59	13,167.60	3,808.44	11,301.67	11,237.75
– corporate sector	"	73.99	6.18	0.00	113.86	880.92	1.00	0.00
– households	"	3,706.98	12,241.74	2,068.59	13,053.74	2,927.52	11,300.67	11,237.75
Active cards, of which:	number	177,990	211,819	53,786	103,880	60,745	157,294	100,819
– lei	"	176,594	207,259	52,813	102,473	59,279	155,323	98,725
– foreign exchange	"	1,396	4,560	973	1,407	1,466	1,971	2,094

- revised data

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2005	M.U.	OLT	PRAHOVA	SATU-MARE	SALAJ	SIBIU	SUCEAVA	TELEORMAN
Total clients (non-bank, non-government clients)	number	400,690	819,034	304,772	220,307	587,311	572,135	361,877
– state-owned companies	"	208	317	213	81	226	368	226
– privately-owned companies	"	10,712	26,582	13,526	7,920	17,300	17,170	9,332
– individuals	"	388,078	786,273	288,918	210,542	566,243	551,172	350,908
– other (insurance undertakings included)	"	1,692	5,862	2,115	1,764	3,542	3,425	1,411
Total accounts	number	505,783	1,178,945	452,372	301,544	781,374	760,001	449,115
– lei	"	469,289	1,077,133	397,937	268,577	701,338	691,279	425,608
– foreign exchange	"	36,494	101,812	54,435	32,967	80,036	68,722	23,507
Loans in lei	RON thou.	242,337.87	494,471.84	282,993.59	166,782.66	411,996.34	459,581.61	266,648.66
– short-term loans	"	121,205.21	218,216.71	157,905.48	74,597.46	244,071.01	256,030.30	133,105.65
– current loans	"	120,414.46	212,584.13	155,964.74	74,018.47	241,958.80	253,828.86	131,219.50
– overdue loans	"	790.75	5,632.57	1,940.74	578.99	2,112.21	2,201.44	1,886.16
– medium- and long-term loans	"	121,132.66	276,255.13	125,088.11	92,185.20	167,925.33	203,551.31	133,543.00
– current loans	"	120,172.16	274,647.07	124,321.89	91,686.77	167,158.15	202,470.20	132,588.19
– overdue loans	"	960.50	1,608.06	766.22	498.43	767.18	1,081.11	954.82
Loans in foreign exchange	RON thou.	231,984.63	542,223.26	411,529.65	277,799.38	662,858.07	269,565.34	75,141.49
– current loans	"	231,064.85	540,454.40	409,516.05	276,987.35	661,019.68	268,854.70	73,671.05
– overdue loans	"	919.78	1,768.86	2,013.60	812.03	1,838.38	710.65	1,470.44
Consumer loans*	RON thou.	189,438.36	374,131.08	159,434.67	127,709.76	208,974.49	222,327.71	165,666.11
– lei	"	114,598.65	235,572.77	89,506.91	61,774.00	119,123.36	145,953.92	116,495.66
– foreign exchange	"	74,839.72	138,558.31	69,927.76	65,935.75	89,851.13	76,373.79	49,170.45
Real-estate and mortgage loans to households*	RON thou.	23,040.41	73,400.22	87,117.54	55,762.23	78,850.34	57,095.70	21,062.00
– lei	"	6,387.98	8,373.15	4,983.03	5,008.21	4,727.57	6,397.17	4,519.64
– foreign exchange	"	16,652.43	65,027.07	82,134.50	50,754.02	74,122.77	50,698.52	16,542.36

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2005	M.U.	OLT	PRAHOVA	SATU-MARE	SALAJ	SIBIU	SUCEAVA	TELEORMAN
Demand deposits in lei, of which:	RON thou.	52,567.23	228,514.29	87,851.83	37,281.79	168,017.18	86,698.38	49,018.21
– corporate sector	"	37,009.16	174,393.71	62,953.54	23,559.30	130,868.02	60,551.24	33,601.27
– households	"	15,558.07	54,120.58	24,898.29	13,722.49	37,149.16	26,147.14	15,416.93
Time deposits in lei, of which:	"	219,009.10	868,407.31	198,369.63	129,365.93	897,578.19	552,259.08	199,107.33
– corporate sector**	"	42,586.22	320,396.05	54,797.77	27,750.18	588,587.12	250,230.97	21,450.16
– households	"	176,422.88	548,011.26	143,571.87	101,615.75	308,991.07	302,028.11	177,657.17
Certificates of deposit in lei, of which:	"	23,662.57	62,518.73	18,815.94	5,777.11	43,703.42	37,486.68	9,825.37
– corporate sector	"	176.80	604.10	0.00	0.00	1,476.30	273.10	15.00
– households	"	23,485.77	61,914.63	18,815.94	5,777.11	42,227.12	37,213.58	9,810.37
Demand deposits in foreign exchange, of which:	RON thou.	28,209.04	117,339.91	52,375.64	21,470.48	131,475.41	78,840.91	12,635.61
– corporate sector	"	16,637.02	68,370.85	30,341.45	13,445.07	88,492.87	29,521.86	3,909.19
– households	"	11,572.02	48,969.07	22,034.19	8,025.41	42,982.54	49,319.05	8,726.42
Time deposits in foreign exchange, of which:	"	51,742.83	246,940.01	76,076.34	28,641.00	210,036.39	192,258.51	30,032.16
– corporate sector**	"	19,906.82	87,306.23	6,770.66	9,623.13	68,973.38	64,382.50	4,631.50
– households	"	31,836.01	159,633.77	69,305.67	19,017.87	141,063.01	127,876.02	25,400.66
Certificates of deposit in foreign exchange, of which:	"	5,351.28	7,700.25	10,252.81	2,037.17	22,456.69	6,751.05	1,901.88
– corporate sector	"	0.00	0.00	1,479.96	72.05	19.38	467.82	0.00
– households	"	5,351.28	7,700.25	8,772.85	1,965.12	22,437.31	6,283.23	1,901.88
Active cards, of which:	number	83,386	199,623	85,474	55,650	172,368	117,127	69,029
– lei	"	82,228	196,910	84,419	54,713	169,871	115,733	68,244
– foreign exchange	"	1,158	2,713	1,055	937	2,497	1,394	785

- revised data

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2005	M.U.	TIMIS	TULCEA	VASLUI	VÂLCEA	VRANCEA	BUCURESTI	TOTAL
Total clients (non-bank, non-government clients)	number	719,625	257,684	395,701	382,397	357,284	6,739,232	25,500,178
– state-owned companies	"	343	259	84	132	130	3,139	12,512
– privately-owned companies	"	35,534	8,662	7,706	13,011	9,490	221,976	880,844
– individuals	"	678,570	247,633	386,332	366,756	346,106	6,481,310	24,453,169
– other (insurance undertakings included)	"	5,178	1,130	1,579	2,498	1,558	32,806	153,652
Total accounts	number	1,029,056	304,795	487,109	511,582	442,704	8,547,426	34,073,120
– lei	"	845,494	282,781	452,736	467,195	407,942	7,380,671	30,351,223
– foreign exchange	"	183,562	22,014	34,373	44,387	34,762	1,166,755	3,721,897
Loans in lei	RON thou.	566,279.44	172,338.96	270,011.73	359,086.15	315,905.37	6,018,348.78	20,070,848.03
– short-term loans	"	264,400.21	67,411.75	116,709.51	209,402.09	202,065.41	2,647,843.48	9,449,604.67
– current loans	"	261,646.38	65,059.51	113,733.90	206,810.26	198,269.22	2,617,632.73	9,325,892.31
– overdue loans	"	2,753.83	2,352.23	2,975.61	2,591.83	3,796.19	30,210.74	123,712.36
– medium- and long-term loans	"	301,879.23	104,927.22	153,302.22	149,684.06	113,839.96	3,370,505.30	10,621,243.36
– current loans	"	300,115.51	103,703.84	151,324.04	149,184.87	112,798.29	3,337,743.97	10,544,356.59
– overdue loans	"	1,763.72	1,223.38	1,978.18	499.19	1,041.66	32,761.33	76,886.77
Loans in foreign exchange	RON thou.	1,224,731.89	149,160.60	141,990.11	285,573.94	158,215.98	14,661,149.56	30,049,629.06
– current loans	"	1,219,875.15	148,738.88	141,754.99	283,889.75	157,894.37	14,595,767.71	29,914,135.87
– overdue loans	"	4,856.74	421.72	235.12	1,684.18	321.62	65,381.85	135,493.19
Consumer loans*	RON thou.	359,275.10	116,144.67	177,900.55	178,860.32	143,065.16	3,331,977.92	12,298,801.44
– lei	"	181,907.11	85,235.40	112,494.07	110,121.48	83,826.70	2,190,257.84	7,746,509.05
– foreign exchange	"	177,367.98	30,909.27	65,406.48	68,738.84	59,238.47	1,141,720.08	4,552,292.39
Real-estate and mortgage loans to households*	RON thou.	210,637.56	26,478.34	35,149.73	50,845.67	37,127.81	1,499,924.50	4,202,375.88
– lei	"	10,387.11	5,688.21	10,164.83	5,633.33	4,493.55	47,131.43	350,128.93
– foreign exchange	"	200,250.45	20,790.13	24,984.90	45,212.34	32,634.27	1,452,793.08	3,852,246.95

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2005	M.U.	TIMIS	TULCEA	VASLUI	VÂLCEA	VRANCEA	BUCURESTI	TOTAL
Demand deposits in lei, of which:	RON thou.	348,118.94	45,261.15	42,781.07	92,625.48	44,851.40	5,927,612.82	10,705,564.62
– corporate sector	"	273,949.16	30,812.95	27,447.88	58,627.58	30,102.69	3,738,499.26	7,307,635.10
– households	"	74,169.78	14,448.20	15,333.19	33,997.90	14,748.71	2,189,113.56	3,397,929.52
Time deposits in lei, of which:	"	620,852.93	163,952.62	182,060.46	264,593.34	233,979.83	11,437,623.77	26,446,871.97
– corporate sector**	"	290,517.50	39,373.02	29,437.67	46,600.01	43,045.74	7,386,652.65	12,267,317.54
– households	"	330,335.42	124,579.60	152,622.79	217,993.34	190,934.09	4,050,971.13	14,179,554.43
Certificates of deposit in lei, of which:	"	58,677.87	6,693.34	24,760.57	18,161.45	14,482.14	1,266,302.57	2,504,626.40
– corporate sector	"	17,866.75	50.00	1,123.00	0.10	1,440.00	735,176.70	802,936.35
– households	"	40,811.12	6,643.34	23,637.57	18,161.35	13,042.14	531,126.91	1,701,691.09
Demand deposits in foreign exchange, of which:	RON thou.	263,480.88	32,437.87	33,861.91	34,051.30	31,245.67	4,223,608.88	7,163,591.01
– corporate sector	"	156,330.92	17,326.68	18,293.04	11,894.81	10,761.90	2,838,405.60	4,428,107.57
– households	"	107,149.96	15,111.19	15,568.87	22,156.49	20,483.77	1,385,203.28	2,735,483.44
Time deposits in foreign exchange, of which:	"	514,593.51	41,296.59	49,457.42	69,155.58	70,192.33	11,103,074.73	16,402,250.07
– corporate sector**	"	213,316.81	9,530.61	9,663.53	2,494.35	6,704.57	7,578,257.36	9,273,454.43
– households	"	301,276.70	31,765.98	39,793.89	66,661.23	63,487.76	3,524,817.37	7,128,795.64
Certificates of deposit in foreign exchange, of which:	"	25,071.27	3,187.86	810.24	9,034.52	6,569.04	245,662.49	595,687.41
– corporate sector	"	595.41	147.76	0.00	12.51	0.00	12,125.00	21,921.37
– households	"	24,475.86	3,040.10	810.24	9,022.01	6,569.04	233,537.49	573,766.04
Active cards, of which:	number	264,797	51,280	66,641	87,718	69,986	1,518,291	6,503,307
– lei	"	258,215	50,861	65,827	85,888	68,904	1,465,600	6,373,552
– foreign exchange	"	6,582	419	814	1,830	1,082	52,691	129,755

- revised data

* The items "consumer loans" and "real-estate and mortgage loans to households" are included under "loans in lei" and "loans in foreign exchange".

** Restricted deposits (LCs, collateral deposits, investment deposits) are included under time deposits of corporate sector.

Methodological notes:

1. Each indicator shows the balance on the last working day of the month the balance-sheet report refers to.
2. Loans and deposits refer to non-bank, non-government residents alone.
3. Loans and deposits are recorded as principal only.
4. Loans and deposits in foreign exchange are shown in lei, at the exchange rate announced by the NBR on the last working day of the month (exchange rate used in the reports submitted to the central bank).
5. Loans also include government securities subject to repurchase agreements.
6. Overdue loans do not include off-balance-sheet items.
7. Real-estate and mortgage loans to households include loans (in lei and foreign exchange) for purchasing, building, refurbishing or enlarging houses (permanent, temporary, and holiday residences), purchasing land for housing within city limits, improving land.
8. Consumer loans include all types of loans (in lei and foreign exchange) to households (excluding private entrepreneurs and household associations), except real-estate and mortage loans.

Specification:

Aggregate data shown above are based on information supplied by banks, Romanian legal persons and branches of foreign banks operating in Romania.