FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2005	M.U.	ALBA	ARAD	ARGEŞ	BACĂU	BIHOR	BISTRIŢA-NĂSĂUD	BOTOŞANI
Total clients (non-bank, non-government clients) [1]	number	362,747	322,659	693,663	455,809	614,955	190,727	218,914
– state-owned companies	"	235	180	284	223	197	151	130
– privately-owned companies	"	12,885	21,995	23,319	21,017	29,619	10,573	7,798
– individuals	"	345,759	296,549	664,338	430,310	578,792	178,195	209,277
– other (insurance undertakings included)	"	3,868	3,935	5,722	4,259	6,347	1,808	1,709
Total accounts [1]	number	538,040	606,077	977,422	755,496	979,392	365,999	361,486
– lei	"	482,450	502,888	877,722	659,646	844,473	316,563	322,630
– foreign exchange	"	55,590	103,189	99,700	95,850	134,919	49,436	38,856
Loans in lei	RON thou.	285,601.24	305,457.91	728,633.95	521,532.84	721,921.64	313,309.17	277,230.70
– short-term loans	"	117,878.50	150,628.03	339,056.49	231,561.44	375,184.66	140,338.66	97,738.42
– current loans	"	116,244.47	147,610.68	329,659.41	226,712.15	371,370.62	135,194.22	95,080.52
– overdue loans	"	1,634.03	3,017.35	9,397.08	4,849.29	3,814.04	5,144.43	2,657.90
– medium- and long-term loans	"	167,722.73	154,829.88	389,577.46	289,971.40	346,736.98	172,970.51	179,492.28
– current loans	"	166,900.94	153,580.14	388,204.90	288,433.61	345,795.15	172,445.74	178,046.39
– overdue loans	"	821.79	1,249.74	1,372.57	1,537.78	941.82	524.78	1,445.89
Loans in foreign exchange	RON thou.	347,591.76	536,802.52	671,292.02	402,714.30	1,295,220.26	268,926.39	211,098.04
– current loans	"	346,514.56	535,431.59	669,744.32	402,182.18	1,294,014.85	268,110.53	210,448.65
– overdue loans	"	1,077.20	1,370.93	1,547.70	532.12	1,205.42	815.86	649.39
Consumer loans*	RON thou.	227,942.58	253,457.59	546,423.61	333,868.74	374,640.19	220,664.61	223,478.78
– lei	"	128,657.28	136,231.49	332,357.56	210,366.44	196,399.68	140,078.52	139,936.40
– foreign exchange	"	99,285.30	117,226.11	214,066.05	123,502.30	178,240.51	80,586.09	83,542.38
Real-estate and mortgage loans to households*	RON thou.	68,456.42	78,587.56	114,963.36	53,438.62	138,892.49	58,260.97	44,930.65
– lei	"	6,775.45	4,804.18	19,089.56	13,956.54	10,112.01	5,873.17	8,508.46
– foreign exchange	"	61,680.97	73,783.38	95,873.80	39,482.08	128,780.48	52,387.80	36,422.19

[1] the month-on-month decline is due to the changes in data collection system of two banks.

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2005	M.U.	ALBA	ARAD	ARGEŞ	BACĂU	BIHOR	BISTRIŢA-NĂSĂUD	BOTOŞANI
Demand deposits in lei, of which:	RON thou.	77,868.93	161,925.23	206,279.17	200,227.45	199,482.14	52,650.07	39,716.43
– corporate sector	"	55,411.77	127,162.85	154,398.70	116,562.64	154,238.07	38,180.93	25,056.58
– households	"	22,457.16	34,762.38	51,880.47	83,664.81	45,244.07	14,469.14	14,659.85
Time deposits in lei, of which:	"	263,204.56	342,897.01	573,814.93	777,703.61	476,837.47	147,744.09	145,943.81
– corporate sector**	"	54,593.98	124,004.76	141,890.41	373,897.35	149,047.54	23,664.51	18,672.72
– households	"	208,610.59	218,892.25	431,924.52	403,806.27	327,789.93	124,079.58	127,271.09
Certificates of deposit in lei, of which:	"	35,931.32	40,088.92	61,893.49	75,197.54	32,963.49	15,513.69	32,264.89
– corporate sector	"	185.00	5,592.10	2,347.06	32,343.00	1,304.70	0.00	231.00
– households	"	35,746.32	34,496.82	59,546.43	42,854.54	31,658.79	15,513.69	32,033.89
Demand deposits in foreign exchange, of which:	RON thou.	37,569.41	156,979.91	126,826.90	92,492.08	108,529.46	34,425.37	22,574.85
– corporate sector	"	17,377.85	121,821.59	93,803.55	27,678.08	65,299.81	11,992.57	6,395.68
– households	"	20,191.57	35,158.32	33,023.35	64,813.99	43,229.65	22,432.80	16,179.17
Time deposits in foreign exchange, of which:	"	74,257.55	189,420.73	138,779.91	211,538.85	182,961.31	54,168.22	41,435.61
– corporate sector**	"	8,318.08	62,385.86	26,484.90	34,259.79	49,304.45	5,221.61	4,088.50
– households	"	65,939.47	127,034.88	112,295.01	177,279.06	133,656.86	48,946.61	37,347.10
Certificates of deposit in foreign exchange, of which:	"	4,396.44	17,539.99	6,891.89	7,857.42	28,151.77	9,292.13	5,375.98
– corporate sector	"	0.00	1,113.71	0.00	0.00	0.00	0.00	0.00
– households	"	4,396.44	16,426.28	6,891.89	7,857.42	28,151.77	9,292.13	5,375.98
Active cards, of which:	number	127,981	137,848	209,894	208,607	202,968	80,325	75,821
– lei	"	127,154	135,757	207,919	206,124	200,245	79,311	74,890
– foreign exchange	"	827	2,091	1,975	2,483	2,723	1,014	931

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2005	M.U.	BRAŞOV	BRĂILA	BUZĂU	CARAŞ-SEVERIN	CĂLĂRAŞI	CLUJ	CONSTANȚA
Total clients (non-bank, non-government clients) [1]	number	512,965	264,475	358,268	237,470	200,847	628,981	733,424
– state-owned companies	"	769	160	173	214	156	442	387
– privately-owned companies	"	35,836	12,389	14,063	9,275	7,406	44,090	39,448
– individuals	"	470,618	250,478	341,105	226,348	192,363	574,974	687,255
– other (insurance undertakings included)	"	5,742	1,448	2,927	1,633	922	9,475	6,334
Total accounts [1]	number	916,183	427,277	681,594	346,294	291,315	1,331,060	1,146,240
– lei	"	790,228	395,374	622,957	318,234	275,391	1,111,653	976,450
– foreign exchange	"	125,955	31,903	58,637	28,060	15,924	219,407	169,790
Loans in lei	RON thou.	736,963.35	310,080.67	378,255.52	220,540.95	230,147.99	803,598.40	1,017,926.99
– short-term loans	"	375,692.14	136,681.70	184,335.34	72,782.57	120,286.01	398,064.00	475,301.57
– current loans	"	372,991.23	134,783.56	183,013.73	70,447.25	114,089.30	395,122.73	471,507.37
– overdue loans	"	2,700.91	1,898.14	1,321.61	2,335.32	6,196.72	2,941.27	3,794.20
– medium- and long-term loans	"	361,271.22	173,398.97	193,920.19	147,758.38	109,861.98	405,534.40	542,625.42
– current loans	"	359,532.40	171,967.44	193,261.35	146,653.54	109,254.38	403,946.69	540,240.82
– overdue loans	"	1,738.82	1,431.52	658.84	1,104.84	607.60	1,587.71	2,384.60
Loans in foreign exchange	RON thou.	949,785.82	187,536.49	353,329.30	122,844.12	72,197.14	1,554,816.58	1,322,498.34
– current loans	"	946,586.88	187,251.15	352,950.47	122,477.39	72,092.70	1,520,901.33	1,320,892.58
– overdue loans	"	3,198.94	285.34	378.83	366.72	104.44	33,915.26	1,605.76
Consumer loans*	RON thou.	405,672.16	226,002.03	256,536.10	181,849.46	125,460.27	499,140.35	592,321.69
– lei	"	256,913.84	159,840.14	160,252.87	130,683.34	93,681.49	257,047.21	336,276.80
– foreign exchange	"	148,758.32	66,161.90	96,283.24	51,166.13	31,778.78	242,093.14	256,044.89
Real-estate and mortgage loans to households*	RON thou.	157,415.85	56,364.61	58,592.98	20,431.07	12,398.33	286,992.90	232,588.84
– lei	"	16,195.60	13,041.49	9,488.29	4,683.69	3,444.44	12,484.71	14,492.95
– foreign exchange	"	141,220.25	43,323.13	49,104.69	15,747.39	8,953.89	274,508.19	218,095.89

[1] the month-on-month decline is due to the changes in data collection system of two banks.

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2005	M.U.	BRAŞOV	BRĂILA	BUZĂU	CARAŞ-SEVERIN	CĂLĂRAŞI	CLUJ	CONSTANȚA
Demand deposits in lei, of which:	RON thou.	326,436.35	80,331.51	103,626.49	59,755.91	64,871.22	487,894.74	365,926.66
– corporate sector	"	246,004.08	55,712.81	70,930.11	46,754.83	52,625.00	371,624.49	274,113.62
– households	"	80,432.27	24,618.69	32,696.38	13,001.09	12,246.22	116,270.25	91,813.03
Time deposits in lei, of which:	"	782,683.28	264,749.20	311,005.63	126,904.51	162,047.82	999,079.70	1,179,868.66
– corporate sector**	"	303,328.21	68,348.89	50,079.70	30,138.52	30,038.28	317,685.53	601,217.37
– households	"	479,355.07	196,400.31	260,925.93	96,765.99	132,009.54	681,394.16	578,651.29
Certificates of deposit in lei, of which:	"	44,002.26	33,861.35	35,331.53	8,855.06	7,571.73	51,938.30	56,294.90
– corporate sector	"	289.05	205.10	505.00	240.40	0.00	657.75	3,923.35
– households	"	43,713.21	33,656.25	34,826.53	8,614.66	7,571.73	51,280.55	52,371.55
Demand deposits in foreign exchange, of which:	RON thou.	241,976.91	31,293.57	36,077.78	21,677.56	17,189.11	258,677.74	282,218.73
– corporate sector	"	140,560.68	15,576.19	17,528.31	8,646.30	9,938.50	153,593.28	148,115.83
– households	"	101,416.23	15,717.37	18,549.47	13,031.26	7,250.61	105,084.46	134,102.91
Time deposits in foreign exchange, of which:	"	343,480.77	47,933.79	76,521.36	52,212.02	32,337.64	480,269.25	738,873.12
– corporate sector**	"	89,773.80	12,889.87	16,337.34	3,737.95	8,797.20	85,902.82	505,750.24
– households	"	253,706.97	35,043.92	60,184.03	48,474.07	23,540.45	394,366.43	233,122.88
Certificates of deposit in foreign exchange, of which:	"	15,422.79	3,930.46	5,425.46	4,287.85	732.08	21,221.47	39,131.14
– corporate sector	"	0.00	0.00	0.00	30.26	0.00	0.00	2,540.66
– households	"	15,422.79	3,930.46	5,425.46	4,257.59	732.08	21,221.47	36,590.48
Active cards, of which:	number	255,791	90,075	115,980	76,302	42,127	345,894	231,400
– lei	"	251,007	88,344	114,355	75,262	41,455	339,129	224,413
– foreign exchange	"	4,784	1,731	1,625	1,040	672	6,765	6,987

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2005	M.U.	COVASNA	DÂMBOVIȚA	DOLJ	GALAȚI	GIURGIU	GORJ	HARGHITA
Total clients (non-bank, non-government clients) [1]	number	182,060	299,683	648,808	552,262	112,599	322,781	265,367
– state-owned companies	"	81	165	310	288	75	154	257
– privately-owned companies	"	9,091	10,791	22,383	21,905	5,730	9,402	13,786
– individuals	"	170,734	286,413	621,877	527,067	105,732	311,274	247,472
– other (insurance undertakings included)	"	2,154	2,314	4,238	3,002	1,062	1,951	3,852
Total accounts [1]	number	282,366	511,258	891,568	827,754	250,256	398,734	421,737
– lei	"	263,454	477,886	804,464	737,712	229,413	370,164	388,432
– foreign exchange	"	18,912	33,372	87,104	90,042	20,843	28,570	33,305
Loans in lei	RON thou.	214,204.77	298,135.01	634,833.53	542,271.12	172,316.38	302,543.99	257,919.19
– short-term loans	"	80,906.33	117,864.18	309,698.70	246,916.57	48,784.24	104,651.03	112,213.40
– current loans	"	79,847.21	115,956.54	308,686.70	245,135.92	48,236.82	101,503.08	110,989.58
– overdue loans	"	1,059.11	1,907.64	1,011.99	1,780.65	547.42	3,147.95	1,223.82
– medium- and long-term loans	"	133,298.45	180,270.84	325,134.83	295,354.55	123,532.14	197,892.96	145,705.78
– current loans	"	132,707.05	177,987.28	323,521.72	294,560.49	122,848.90	195,610.41	145,230.89
– overdue loans	"	591.39	2,283.56	1,613.12	794.06	683.23	2,282.55	474.90
Loans in foreign exchange	RON thou.	111,414.74	161,268.98	483,235.77	467,346.92	107,364.45	120,360.60	177,085.93
– current loans	"	110,863.20	160,878.30	482,514.24	466,833.04	107,007.53	119,804.03	176,627.22
– overdue loans	"	551.54	390.69	721.53	513.89	356.92	556.56	458.72
Consumer loans*	RON thou.	133,314.08	205,313.48	440,265.74	314,669.73	140,152.51	247,956.70	149,483.24
– lei	"	103,270.78	158,052.81	266,354.05	218,895.04	85,959.89	179,853.40	115,127.05
– foreign exchange	"	30,043.31	47,260.67	173,911.69	95,774.69	54,192.62	68,103.30	34,356.19
Real-estate and mortgage loans to households*	RON thou.	26,572.17	24,591.83	133,641.33	72,417.36	23,411.04	40,856.31	35,156.63
– lei	"	7,477.88	4,222.60	17,287.57	14,522.25	3,572.66	8,712.98	9,335.43
– foreign exchange	"	19,094.29	20,369.23	116,353.77	57,895.11	19,838.38	32,143.33	25,821.21

[1] the month-on-month decline is due to the changes in data collection system of two banks.

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2005	M.U.	COVASNA	DÂMBOVIȚA	DOLJ	GALAȚI	GIURGIU	GORJ	HARGHITA
Demand deposits in lei, of which:	RON thou.	87,735.99	91,054.29	183,941.95	222,400.48	34,278.71	87,939.42	84,713.64
– corporate sector	"	71,361.68	72,933.75	140,982.70	175,658.10	26,678.82	73,102.77	67,494.02
– households	"	16,374.31	18,120.54	42,959.25	46,742.38	7,599.89	14,836.65	17,219.61
Time deposits in lei, of which:	"	165,326.88	264,348.14	755,544.23	576,604.33	110,819.01	317,844.84	228,454.50
– corporate sector**	"	33,569.54	54,265.94	374,145.66	176,277.99	10,384.57	126,858.05	55,049.07
– households	"	131,757.33	210,082.20	381,398.57	400,326.35	100,434.44	190,986.79	173,405.43
Certificates of deposit in lei, of which:	"	10,381.60	34,345.93	46,279.20	68,472.11	8,750.51	3,360.17	40,076.28
– corporate sector	"	292.00	194.01	11,997.43	2,690.50	353.00	1.10	3,559.00
– households	"	10,089.60	34,151.92	34,281.77	65,781.61	8,397.51	3,359.07	36,517.28
Demand deposits in foreign exchange, of which:	RON thou.	22,575.45	32,934.30	67,389.75	109,325.00	10,415.35	15,629.99	46,178.39
– corporate sector	"	13,261.34	12,614.76	30,314.71	75,298.13	5,486.73	7,209.49	33,388.26
– households	"	9,314.12	20,319.54	37,075.04	34,026.87	4,928.63	8,420.50	12,790.12
Time deposits in foreign exchange, of which:	"	31,255.62	79,586.55	616,247.95	195,412.84	16,037.12	32,218.95	61,844.14
– corporate sector**	"	8,549.46	19,718.10	499,836.58	98,807.60	1,690.31	2,371.72	10,536.71
– households	"	22,706.17	59,868.46	116,411.37	96,605.23	14,346.81	29,847.23	51,307.43
Certificates of deposit in foreign exchange, of which:	"	3,867.97	1,214.19	15,087.17	12,363.28	673.62	950.14	8,206.48
– corporate sector	"	70.94	0.00	699.08	888.84	0.00	0.00	945.86
– households	"	3,797.03	1,214.19	14,388.09	11,474.44	673.62	950.14	7,260.62
Active cards, of which:	number	61,083	101,056	163,129	179,827	36,786	84,369	78,257
– lei	"	60,352	100,173	160,677	177,211	35,553	83,423	77,405
– foreign exchange	"	731	883	2,452	2,616	1,233	946	852

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2005	M.U.	HUNEDOARA	IAŞI	IALOMIŢA	MARAMUREŞ	MEHEDINŢI	MUREŞ	NEAMŢ
Total clients (non-bank, non-government clients) [1]	number	502,133	610,286	243,624	269,036	248,827	483,295	399,164
– state-owned companies	"	431	324	194	255	125	288	199
– privately-owned companies	"	17,992	25,816	7,015	20,181	6,441	24,836	13,790
– individuals	"	480,153	579,380	235,317	245,014	240,647	452,915	381,298
– other (insurance undertakings included)	"	3,557	4,766	1,098	3,586	1,614	5,256	3,877
Total accounts [1]	number	797,354	894,186	306,640	593,400	315,325	812,654	587,364
– lei	"	727,524	760,856	287,708	519,735	289,216	725,717	515,050
– foreign exchange	"	69,830	133,330	18,932	73,665	26,109	86,937	72,314
Loans in lei	RON thou.	443,050.84	520,174.59	296,563.97	385,387.65	264,006.66	438,261.90	340,538.93
– short-term loans	"	167,633.13	199,314.19	185,446.99	190,077.07	97,322.36	199,582.47	155,951.49
– current loans	"	164,989.73	196,827.79	183,635.88	187,128.60	95,579.40	197,454.77	152,348.23
– overdue loans	"	2,643.40	2,486.40	1,811.11	2,948.47	1,742.96	2,127.69	3,603.26
– medium- and long-term loans	"	275,417.71	320,860.39	111,116.98	195,310.58	166,684.30	238,679.43	184,587.44
– current loans	"	273,454.79	319,258.89	110,258.53	194,405.60	165,909.81	237,294.30	183,712.20
– overdue loans	"	1,962.92	1,601.50	858.44	904.98	774.49	1,385.13	875.24
Loans in foreign exchange	RON thou.	254,627.56	705,021.52	125,722.62	390,182.63	169,161.18	558,892.51	338,633.24
– current loans	"	252,649.81	701,383.75	125,519.58	389,225.60	168,863.78	557,564.91	331,433.11
– overdue loans	"	1,977.75	3,637.77	203.03	957.03	297.40	1,327.61	7,200.13
Consumer loans*	RON thou.	348,135.86	470,346.85	147,126.94	225,707.33	241,288.28	308,286.08	242,801.00
– lei	"	242,976.95	279,729.92	102,749.20	137,431.18	157,373.85	192,326.52	149,930.92
– foreign exchange	"	105,158.91	190,616.93	44,377.74	88,276.15	83,914.43	115,959.56	92,870.08
Real-estate and mortgage loans to households*	RON thou.	68,234.05	146,695.46	20,820.40	82,888.53	45,600.92	96,768.66	61,430.51
– lei	"	10,571.66	10,023.53	3,844.80	4,009.28	9,673.82	11,790.41	6,136.81
– foreign exchange	"	57,662.40	136,671.92	16,975.60	78,879.25	35,927.10	84,978.24	55,293.70

[1] the month-on-month decline is due to the changes in data collection system of two banks.

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2005	M.U.	HUNEDOARA	IAŞI	IALOMIŢA	MARAMUREŞ	MEHEDINŢI	MUREŞ	NEAMŢ
Demand deposits in lei, of which:	RON thou.	129,152.91	223,913.04	64,848.85	94,394.00	34,110.34	163,428.92	95,336.13
– corporate sector	"	101,505.83	164,621.29	44,113.57	68,544.25	22,926.36	126,101.70	71,589.45
– households	"	27,647.08	59,291.74	20,735.28	25,849.76	11,183.98	37,327.22	23,746.69
Time deposits in lei, of which:	"	318,363.29	469,968.36	177,566.29	268,041.67	132,425.77	537,860.06	293,298.08
– corporate sector**	"	52,423.82	108,738.68	37,509.99	54,473.70	37,064.94	184,763.66	37,143.59
– households	"	265,939.47	361,229.68	140,056.30	213,567.98	95,360.83	353,096.40	256,154.49
Certificates of deposit in lei, of which:	"	36,013.91	56,660.93	13,522.51	22,477.69	10,504.91	42,911.85	59,931.03
– corporate sector	"	0.00	422.00	25.00	490.65	11.10	7,570.17	150.00
– households	"	36,013.91	56,238.93	13,497.51	21,987.04	10,493.81	35,341.68	59,781.03
Demand deposits in foreign exchange, of which:	RON thou.	48,325.17	156,203.89	8,817.24	62,221.02	19,738.14	64,504.21	75,746.22
– corporate sector	"	24,426.21	66,921.39	1,736.27	32,926.09	10,268.85	39,813.24	38,877.06
– households	"	23,898.95	89,282.50	7,080.97	29,294.93	9,469.29	24,690.96	36,869.16
Time deposits in foreign exchange, of which:	"	98,254.78	185,572.98	24,551.36	147,593.56	34,042.21	189,642.59	160,801.68
– corporate sector**	"	26,940.91	16,847.84	5,596.19	27,064.57	7,909.45	63,736.06	13,280.44
– households	"	71,313.87	168,725.14	18,955.18	120,528.99	26,132.75	125,906.52	147,521.25
Certificates of deposit in foreign exchange, of which:	"	4,145.49	12,774.67	2,270.39	15,872.75	3,976.48	13,670.21	12,412.08
– corporate sector	"	0.00	6.40	0.00	2,715.58	0.00	1.38	0.00
– households	"	4,145.49	12,768.27	2,270.39	13,157.17	3,976.48	13,668.83	12,412.08
Active cards, of which:	number	180,566	222,050	54,501	108,730	63,102	161,620	103,385
– lei	"	179,070	217,193	53,514	107,203	61,598	159,561	101,216
– foreign exchange	"	1,496	4,857	987	1,527	1,504	2,059	2,169

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2005	M.U.	OLT	PRAHOVA	SATU-MARE	SĂLAJ	SIBIU	SUCEAVA	TELEORMAN
Total clients (non-bank, non-government clients) [1]	number	197,319	566,765	265,328	137,961	289,350	488,197	351,400
– state-owned companies	"	210	323	206	83	229	372	224
– privately-owned companies	"	11,000	27,307	13,990	8,201	17,889	17,978	9,734
– individuals	"	184,352	533,159	248,920	127,803	267,569	466,853	340,202
– other (insurance undertakings included)	"	1,757	5,976	2,212	1,874	3,663	2,994	1,240
Total accounts [1]	number	463,204	1,138,394	440,951	286,318	679,347	708,044	439,835
– lei	"	423,959	1,027,709	379,687	251,277	592,792	634,750	415,269
– foreign exchange	"	39,245	110,685	61,264	35,041	86,555	73,294	24,566
Loans in lei	RON thou.	290,794.63	588,004.01	344,615.49	215,487.31	442,573.27	544,568.93	314,308.25
– short-term loans	"	132,172.98	260,907.77	186,707.62	92,751.34	248,111.05	282,210.32	161,074.33
– current loans	"	130,595.56	256,568.16	185,058.55	92,121.62	243,459.92	278,326.18	159,848.10
– overdue loans	"	1,577.42	4,339.61	1,649.07	629.73	4,651.13	3,884.14	1,226.23
– medium- and long-term loans	"	158,621.65	327,096.24	157,907.87	122,735.96	194,462.22	262,358.62	153,233.93
– current loans	"	157,965.94	324,662.35	156,888.27	122,303.43	193,624.06	261,397.66	152,408.08
– overdue loans	"	655.71	2,433.90	1,019.60	432.53	838.16	960.96	825.84
Loans in foreign exchange	RON thou.	257,595.78	628,741.66	452,526.42	273,432.25	732,864.85	335,638.01	85,851.38
– current loans	"	257,249.63	627,361.74	450,566.64	272,780.56	732,183.99	334,593.73	85,585.59
– overdue loans	"	346.16	1,379.92	1,959.78	651.69	680.85	1,044.28	265.79
Consumer loans*	RON thou.	234,141.11	459,781.57	203,531.56	158,140.45	271,130.26	275,344.72	193,641.12
– lei	"	145,837.85	290,885.16	116,421.16	77,502.43	153,367.11	184,019.49	138,529.72
– foreign exchange	"	88,303.26	168,896.41	87,110.40	80,638.02	117,763.15	91,325.23	55,111.40
Real-estate and mortgage loans to households*	RON thou.	25,513.24	85,315.21	98,505.07	60,975.53	88,092.73	63,806.02	25,996.01
– lei	"	7,508.21	9,981.67	5,480.64	5,908.63	4,991.40	7,414.23	4,893.06
– foreign exchange	"	18,005.03	75,333.54	93,024.44	55,066.90	83,101.33	56,391.79	21,102.94

[1] the month-on-month decline is due to the changes in data collection system of two banks.

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2005	M.U.	OLT	PRAHOVA	SATU-MARE	SĂLAJ	SIBIU	SUCEAVA	TELEORMAN
Demand deposits in lei, of which:	RON thou.	62,439.80	272,470.07	98,845.02	40,147.79	226,710.39	89,267.77	55,435.56
– corporate sector	"	46,317.42	215,056.67	76,141.34	28,067.87	185,362.11	63,455.36	40,352.39
– households	"	16,122.37	57,413.40	22,703.68	12,079.93	41,348.28	25,812.41	15,083.16
Time deposits in lei, of which:	"	211,501.55	891,314.30	202,083.04	140,792.96	920,643.81	598,638.89	197,996.53
– corporate sector**	"	33,376.05	330,471.40	54,430.81	34,625.89	595,951.30	291,224.99	17,080.94
– households	"	178,125.50	560,842.90	147,652.23	106,167.07	324,692.52	307,413.91	180,915.59
Certificates of deposit in lei, of which:	"	27,247.02	64,418.65	17,844.91	7,336.62	42,761.10	36,393.62	10,350.31
– corporate sector	"	171.00	422.40	0.00	0.00	157.80	299.00	0.00
– households	"	27,076.02	63,996.25	17,844.91	7,336.62	42,603.30	36,094.62	10,350.31
Demand deposits in foreign exchange, of which:	RON thou.	33,040.24	136,975.75	44,919.10	18,877.86	116,416.26	67,932.88	13,070.67
– corporate sector	"	21,851.83	87,758.11	20,487.96	9,989.70	75,687.21	18,602.43	4,516.34
– households	"	11,188.41	49,217.64	24,431.14	8,888.16	40,729.05	49,330.45	8,554.32
Time deposits in foreign exchange, of which:	"	67,356.19	325,904.24	81,944.97	24,799.46	247,251.35	188,468.38	41,632.66
– corporate sector**	"	31,795.37	150,611.07	8,505.65	4,345.79	96,825.03	48,127.14	14,658.88
– households	"	35,560.81	175,293.17	73,439.32	20,453.67	150,426.31	140,341.24	26,973.78
Certificates of deposit in foreign exchange, of which:	"	5,943.22	8,392.05	9,047.79	2,531.60	24,164.00	6,874.37	1,934.03
– corporate sector	"	0.00	36.50	0.00	0.00	1.83	242.08	0.00
– households	"	5,943.22	8,355.54	9,047.79	2,531.60	24,162.17	6,632.29	1,934.03
Active cards, of which:	number	84,422	210,485	89,409	55,083	180,459	119,667	70,205
– lei	"	83,222	207,644	88,306	54,132	177,801	118,157	69,395
– foreign exchange	"	1,200	2,841	1,103	951	2,658	1,510	810

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2005	M.U.	TIMIŞ	TULCEA	VASLUI	VÂLCEA	VRANCEA	BUCUREŞTI	TOTAL
Total clients (non-bank, non-government clients) [1]	number	593,312	183,704	390,051	356,538	315,412	3,632,516	18,703,682
– state-owned companies	"	342	258	91	127	110	2,583	12,005
– privately-owned companies	"	37,055	8,840	7,934	13,643	9,882	229,254	911,579
– individuals	"	547,746	173,469	380,366	340,921	303,726	3,365,577	17,612,317
– other (insurance undertakings included)	"	8,169	1,137	1,660	1,847	1,694	35,102	167,781
Total accounts [1]	number	1,002,981	302,441	486,952	517,562	412,980	6,606,089	31,099,569
– lei	"	802,712	279,114	450,924	470,001	375,329	5,353,629	27,051,142
– foreign exchange	"	200,269	23,327	36,028	47,561	37,651	1,252,460	4,048,427
Loans in lei	RON thou.	679,704.31	162,809.13	321,828.45	417,761.95	268,926.92	7,339,818.74	23,892,611.24
– short-term loans	"	299,668.42	42,491.93	139,587.50	233,696.06	133,036.90	3,257,624.50	10,901,932.40
– current loans	"	296,602.33	42,284.79	137,890.52	229,967.04	129,566.98	3,225,496.14	10,759,933.40
– overdue loans	"	3,066.09	207.14	1,696.98	3,729.02	3,469.92	32,128.36	141,998.99
– medium- and long-term loans	"	380,035.90	120,317.20	182,240.95	184,065.88	135,890.02	4,082,194.24	12,990,678.84
– current loans	"	378,044.36	119,880.27	180,686.99	183,424.90	132,372.38	4,056,524.41	12,915,207.45
– overdue loans	"	1,991.53	436.93	1,553.96	640.98	3,517.64	25,669.83	75,471.39
Loans in foreign exchange	RON thou.	1,423,156.69	169,737.22	196,234.42	322,164.29	165,635.60	15,626,144.46	33,136,694.79
– current loans	"	1,417,994.84	169,593.48	195,951.51	321,368.51	165,040.16	15,570,505.91	33,001,543.59
– overdue loans	"	5,161.85	143.74	282.91	795.78	595.45	55,638.55	135,151.20
Consumer loans*	RON thou.	452,476.12	139,820.76	213,177.91	226,565.36	165,718.75	4,017,801.41	15,093,577.08
– lei	"	227,687.50	103,466.36	140,279.08	145,250.13	96,000.17	2,601,179.02	9,489,179.82
– foreign exchange	"	224,788.61	36,354.39	72,898.83	81,315.22	69,718.58	1,416,622.39	5,604,397.27
Real-estate and mortgage loans to households*	RON thou.	245,499.45	29,963.88	40,537.54	57,963.48	39,610.22	1,750,066.38	4,873,244.65
– lei	"	13,477.66	5,836.42	10,442.00	6,078.53	4,505.64	67,919.13	418,569.46
– foreign exchange	"	232,021.79	24,127.46	30,095.53	51,884.95	35,104.58	1,682,147.25	4,454,675.18

[1] the month-on-month decline is due to the changes in data collection system of two banks.

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2005	M.U.	TIMIŞ	TULCEA	VASLUI	VÂLCEA	VRANCEA	BUCUREŞTI	TOTAL
Demand deposits in lei, of which:	RON thou.	432,023.40	52,062.93	44,540.46	102,205.70	211,417.23	6,868,885.92	12,580,693.03
– corporate sector	"	355,393.35	36,556.90	29,180.95	66,097.38	37,245.96	4,697,539.42	8,893,157.91
– households	"	76,630.05	15,506.03	15,359.51	36,108.33	174,171.27	2,171,346.50	3,687,535.12
Time deposits in lei, of which:	"	761,193.97	169,499.84	189,128.89	265,374.10	244,162.49	12,756,957.29	28,720,237.40
– corporate sector**	"	428,877.35	41,230.97	33,126.25	44,060.18	51,010.36	8,682,702.32	14,267,445.76
– households	"	332,316.62	128,268.87	156,002.64	221,313.92	193,152.13	4,074,254.96	14,452,791.64
Certificates of deposit in lei, of which:	"	42,490.38	6,678.77	24,525.80	19,744.85	13,797.80	1,304,818.44	2,603,805.38
– corporate sector	"	3,434.55	50.00	1,123.00	1,000.10	1.00	694,544.30	776,782.62
– households	"	39,055.83	6,628.77	23,402.80	18,744.75	13,796.80	610,274.14	1,827,022.76
Demand deposits in foreign exchange, of which:	RON thou.	288,482.05	35,739.22	26,000.72	34,455.58	30,440.66	4,839,170.58	7,894,035.07
– corporate sector	"	173,833.72	20,327.33	11,055.03	12,024.37	11,509.33	3,359,220.30	5,057,734.39
– households	"	114,648.33	15,411.89	14,945.69	22,431.21	18,931.34	1,479,950.29	2,836,300.67
Time deposits in foreign exchange, of which:	"	466,225.23	42,964.68	50,829.71	75,931.94	73,699.43	11,655,265.58	17,879,526.28
– corporate sector**	"	131,016.27	7,999.61	5,726.85	2,745.05	4,476.28	7,870,412.28	10,093,383.63
– households	"	335,208.96	34,965.06	45,102.86	73,186.89	69,223.15	3,784,783.54	7,786,072.90
Certificates of deposit in foreign exchange, of which:	"	25,441.52	4,279.01	450.57	10,410.07	7,270.81	256,942.71	640,823.54
– corporate sector	"	365.03	153.12	0.00	13.19	0.00	9,331.92	19,156.39
– households	"	25,076.49	4,125.89	450.57	10,396.88	7,270.81	247,610.79	621,667.15
Active cards, of which:	number	274,823	52,439	68,737	91,121	71,850	1,582,188	6,750,362
– lei	"	267,887	51,979	67,892	89,226	70,727	1,525,691	6,611,573
– foreign exchange	"	6,936	460	845	1,895	1,123	56,497	138,789

* 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.