FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MARCH 2006	M.U.	ALBA	ARAD	ARGEŞ	BACĂU	BIHOR	BISTRIŢA-NĂSĂUD	BOTOŞANI
Total clients (non-bank, non-government clients)	number	341,799	336,452	681,769	443,466	637,160	192,573	228,781
– state-owned companies	"	221	184	297	199	191	135	107
– privately-owned companies	"	13,977	22,586	24,991	21,138	30,059	11,290	8,265
– individuals	"	323,633	309,956	649,260	417,603	600,632	179,370	218,648
– other (insurance undertakings included)	"	3,968	3,726	7,221	4,526	6,278	1,778	1,761
Total accounts	number	514,208	653,787	1,019,286	792,442	964,814	359,919	380,521
– lei	"	452,011	529,041	911,995	667,758	827,579	305,473	337,861
– foreign exchange	"	62,197	124,760	107,291	124,684	137,235	54,446	42,660
Loans in lei	RON thou.	394,455.53	456,999.19	990,562.61	682,584.36	1,021,950.02	431,758.82	376,511.89
– short-term loans	"	148,886.48	211,835.16	395,615.37	272,506.77	404,395.42	163,972.14	112,890.16
– current loans	"	147,883.06	208,173.58	392,544.40	270,322.68	403,370.73	161,316.86	109,847.92
– overdue loans	"	1,003.42	3,661.58	3,070.97	2,184.09	1,024.69	2,655.28	3,042.24
– medium- and long-term loans	"	245,569.05	245,164.66	594,947.24	410,077.58	617,554.60	267,786.68	263,621.72
– current loans	"	244,873.63	244,235.54	593,216.62	408,759.83	616,572.94	266,649.78	261,918.31
– overdue loans	"	695.42	929.11	1,730.62	1,317.75	981.66	1,136.91	1,703.41
Loans in foreign exchange	RON thou.	356,123.29	527,194.97	617,939.96	382,263.86	1,266,810.81	268,024.07	203,411.96
– current loans	"	353,410.76	525,201.56	616,912.68	381,904.81	1,265,109.19	267,786.87	202,902.11
– overdue loans	"	2,712.53	1,993.41	1,027.29	359.05	1,701.62	237.20	509.84
Consumer loans*	RON thou.	288,767.19	314,894.75	687,632.99	402,811.52	479,324.05	289,707.84	277,742.23
– lei	"	191,497.40	207,114.58	499,457.44	298,116.71	299,581.75	211,348.79	206,120.61
– foreign exchange	"	97,269.79	107,780.17	188,175.55	104,694.81	179,742.29	78,359.05	71,621.61
Real-estate and mortgage loans to households*	RON thou.	73,563.92	83,204.90	128,759.78	58,275.87	148,656.01	63,305.81	47,858.82
– lei	"	12,234.20	8,326.90	28,626.00	19,339.55	18,102.09	11,824.14	12,380.47
– foreign exchange	"	61,329.72	74,878.00	100,133.78	38,936.32	130,553.92	51,481.67	35,478.35

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MARCH 2006	M.U.	ALBA	ARAD	ARGEȘ	BACĂU	BIHOR	BISTRIȚA-NĂSĂUD	BOTOȘANI
Demand deposits in lei, of which:	RON thou.	103,875.90	182,666.15	251,539.44	172,610.28	204,009.26	60,938.50	52,071.95
– corporate sector	"	67,709.91	136,018.17	162,775.51	106,344.17	141,420.87	40,621.57	27,212.18
– households	"	36,165.99	46,647.98	88,763.94	66,266.10	62,588.38	20,316.93	24,859.76
Time deposits in lei, of which:	"	261,955.37	362,435.53	621,264.92	768,945.08	528,152.84	160,192.51	160,822.35
– corporate sector**	"	43,838.73	136,965.66	158,295.40	326,493.05	179,713.74	24,669.89	22,089.12
– households	"	218,116.63	225,469.87	462,969.51	442,452.03	348,439.09	135,522.61	138,733.23
Certificates of deposit in lei, of which:	"	38,470.46	34,315.69	63,543.55	73,826.59	33,925.22	15,936.65	30,925.92
– corporate sector	"	121.00	4,439.13	2,109.00	32,337.00	784.00	0.00	120.00
– households	"	38,349.46	29,876.56	61,434.55	41,489.59	33,141.22	15,936.65	30,805.92
Demand deposits in foreign exchange, of which:	RON thou.	55,959.17	139,300.45	110,569.96	104,216.07	119,187.50	37,308.30	25,888.62
– corporate sector	"	33,239.98	104,344.84	72,172.26	31,660.90	73,318.66	13,605.37	6,858.23
– households	"	22,719.19	34,955.61	38,397.70	72,555.17	45,868.83	23,702.93	19,030.39
Time deposits in foreign exchange, of which:	"	80,458.23	175,944.35	232,382.96	237,043.84	192,277.14	58,225.98	43,256.49
– corporate sector**	"	13,792.15	51,038.16	94,314.21	24,988.87	43,050.68	6,655.75	1,717.23
– households	"	66,666.07	124,906.19	138,068.75	212,054.98	149,226.47	51,570.23	41,539.26
Certificates of deposit in foreign exchange, of which:	"	5,084.58	20,710.67	12,758.30	9,148.46	37,034.16	10,176.30	6,008.45
– corporate sector	"	0.00	11.94	0.00	0.00	10.56	0.00	0.00
– households	"	5,084.58	20,698.73	12,758.30	9,148.46	37,023.60	10,176.30	6,008.45
Active cards, of which:	number	145,832	159,781	247,781	243,410	225,837	87,812	95,023
– lei	"	144,761	157,154	245,175	239,937	222,751	86,664	93,840
– foreign exchange	"	1,071	2,627	2,606	3,473	3,086	1,148	1,183

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MARCH 2006	M.U.	BRAŞOV	BRĂILA	BUZĂU	CARAŞ-SEVERIN	CĂLĂRAŞI	CLUJ	CONSTANŢA
Total clients (non-bank, non-government clients)	number	553,958	266,702	340,570	249,713	206,598	624,516	707,144
– state-owned companies	"	752	127	146	207	168	466	384
– privately-owned companies	"	37,961	12,485	14,020	9,971	7,951	45,532	39,866
– individuals	"	509,152	252,885	323,533	237,955	197,542	567,610	662,310
– other (insurance undertakings included)	"	6,093	1,205	2,871	1,580	937	10,908	4,584
Total accounts	number	971,069	498,777	681,843	365,699	317,832	1,330,315	1,370,486
– lei	"	823,664	444,151	617,171	332,203	299,356	1,085,217	1,156,121
– foreign exchange	"	147,405	54,626	64,672	33,496	18,476	245,098	214,365
Loans in lei	RON thou.	1,086,752.78	468,042.23	513,175.61	285,216.70	309,892.76	1,219,606.12	1,197,750.80
– short-term loans	"	537,132.90	196,316.36	213,393.08	84,930.44	152,111.59	539,547.10	617,255.57
– current loans	"	533,961.84	195,089.18	212,087.88	83,582.05	143,795.09	535,869.20	610,887.84
– overdue loans	"	3,171.05	1,227.18	1,305.20	1,348.39	8,316.50	3,677.90	6,367.74
– medium- and long-term loans	"	549,619.88	271,725.87	299,782.54	200,286.25	157,781.17	680,059.02	580,495.23
– current loans	"	547,894.49	270,457.87	298,952.12	199,301.01	156,986.03	677,797.56	578,173.90
– overdue loans	"	1,725.39	1,268.00	830.42	985.24	795.14	2,261.46	2,321.33
Loans in foreign exchange	RON thou.	896,202.45	197,224.24	308,659.06	119,739.22	75,635.18	1,554,985.34	1,365,825.13
– current loans	"	889,662.38	196,675.45	308,526.90	119,560.45	75,515.46	1,546,085.47	1,364,521.32
– overdue loans	"	6,540.07	548.79	132.16	178.78	119.72	8,899.88	1,303.81
Consumer loans*	RON thou.	511,695.92	289,402.76	315,847.34	216,577.39	156,585.83	636,208.31	767,081.56
– lei	"	361,193.37	227,492.73	245,783.81	175,228.67	133,342.64	397,020.28	510,565.27
– foreign exchange	"	150,502.55	61,910.03	70,063.53	41,348.72	23,243.19	239,188.04	256,516.29
Real-estate and mortgage loans to households*	RON thou.	169,726.85	64,423.83	64,955.73	20,724.21	13,965.00	317,354.22	263,706.08
– lei	"	24,761.05	16,343.02	15,979.49	5,533.20	4,334.27	35,322.68	29,532.39
– foreign exchange	"	144,965.80	48,080.81	48,976.24	15,191.01	9,630.74	282,031.54	234,173.69

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MARCH 2006	M.U.	BRAŞOV	BRĂILA	BUZĂU	CARAŞ-SEVERIN	CĂLĂRAŞI	CLUJ	CONSTANŢA
Demand deposits in lei, of which:	RON thou.	367,188.84	96,072.71	133,019.69	63,088.09	57,649.21	574,468.18	366,671.63
– corporate sector	"	246,350.91	59,650.31	88,177.47	41,842.05	41,113.29	421,682.61	245,822.22
– households	"	120,837.93	36,422.41	44,842.22	21,246.05	16,535.92	152,785.57	120,849.41
Time deposits in lei, of which:	"	801,143.61	254,840.06	344,248.80	134,799.68	169,489.11	1,070,763.54	1,158,448.51
– corporate sector**	"	297,645.83	45,621.52	60,546.54	28,307.16	28,279.11	354,825.05	585,660.08
– households	"	503,497.77	209,218.54	283,702.26	106,492.52	141,210.00	715,938.48	572,788.43
Certificates of deposit in lei, of which:	"	46,514.37	33,821.74	29,507.26	8,583.35	7,424.57	52,414.64	48,560.80
– corporate sector	"	171.60	200.10	643.00	349.45	0.00	1,904.12	886.40
– households	"	46,342.77	33,621.64	28,864.26	8,233.90	7,424.57	50,510.52	47,674.40
Demand deposits in foreign exchange, of which:	RON thou.	217,206.02	34,049.02	44,340.96	24,691.84	17,819.04	250,144.67	308,395.16
– corporate sector	"	119,335.45	15,596.43	24,370.64	10,445.72	9,287.08	138,950.32	152,916.45
– households	"	97,870.56	18,452.59	19,970.31	14,246.11	8,531.96	111,194.35	155,478.71
Time deposits in foreign exchange, of which:	"	427,420.09	43,944.13	74,643.16	58,009.98	33,984.67	485,885.51	808,034.36
– corporate sector**	"	123,422.24	5,707.29	12,566.93	5,459.02	10,380.38	143,287.74	541,546.68
– households	"	303,997.85	38,236.84	62,076.23	52,550.96	23,604.29	342,597.77	266,487.68
Certificates of deposit in foreign exchange, of which:	"	17,052.95	4,025.67	5,440.02	4,983.10	286.27	24,488.40	46,561.60
– corporate sector	"	0.00	0.00	0.00	55.39	0.00	2,428.04	211.26
– households	"	17,052.95	4,025.67	5,440.02	4,927.71	286.27	22,060.36	46,350.34
Active cards, of which:	number	282,436	105,046	132,398	89,542	50,236	389,949	266,776
– lei	"	276,301	103,051	130,734	88,375	49,533	381,695	257,606
– foreign exchange	"	6,135	1,995	1,664	1,167	703	8,254	9,170

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MARCH 2006	M.U.	COVASNA	DÂMBOVIȚA	DOLJ	GALAȚI	GIURGIU	GORJ	HARGHITA
Total clients (non-bank, non-government clients)	number	190,449	280,656	649,898	530,348	129,195	260,018	246,210
– state-owned companies	"	75	153	304	259	70	169	261
– privately-owned companies	"	9,892	11,665	23,877	22,142	6,164	9,910	16,092
– individuals	"	178,397	266,533	621,732	504,924	121,965	247,852	226,012
– other (insurance undertakings included)	"	2,085	2,305	3,985	3,023	996	2,087	3,845
Total accounts	number	281,721	501,275	959,177	837,137	240,207	412,453	432,571
– lei	"	256,256	463,093	844,530	721,231	219,079	382,242	385,276
– foreign exchange	"	25,465	38,182	114,647	115,906	21,128	30,211	47,295
Loans in lei	RON thou.	287,803.18	413,554.29	971,309.46	745,971.31	219,184.18	440,815.97	361,496.83
– short-term loans	"	104,924.29	173,930.64	432,462.49	333,791.35	59,472.71	143,258.79	138,955.27
– current loans	"	104,632.98	172,842.21	430,393.40	332,724.78	59,149.52	140,941.76	138,483.87
– overdue loans	"	291.31	1,088.43	2,069.09	1,066.57	323.19	2,317.03	471.40
– medium- and long-term loans	"	182,878.89	239,623.65	538,846.97	412,179.96	159,711.47	297,557.19	222,541.56
– current loans	"	182,369.79	238,517.33	536,976.82	411,465.37	159,171.47	296,270.01	222,051.12
– overdue loans	"	509.10	1,106.32	1,870.15	714.59	540.00	1,287.18	490.44
Loans in foreign exchange	RON thou.	116,624.96	155,008.73	416,052.02	470,088.40	101,209.88	99,605.75	202,232.53
– current loans	"	116,203.11	154,592.76	414,735.30	469,662.28	100,879.06	99,409.38	202,047.88
– overdue loans	"	421.85	415.96	1,316.72	426.12	330.82	196.38	184.65
Consumer loans*	RON thou.	170,336.58	250,080.31	573,316.03	387,674.03	160,185.10	303,648.88	205,670.43
– lei	"	139,316.20	208,965.05	424,924.33	305,339.56	117,140.23	252,402.89	173,140.67
– foreign exchange	"	31,020.38	41,115.26	148,391.71	82,334.47	43,044.86	51,245.99	32,529.75
Real-estate and mortgage loans to households*	RON thou.	27,167.05	26,279.19	143,284.65	80,016.98	24,585.56	41,651.11	35,865.38
– lei	"	9,091.79	5,584.05	31,147.70	21,029.39	4,547.57	10,832.16	10,753.76
– foreign exchange	"	18,075.26	20,695.14	112,136.95	58,987.59	20,037.99	30,818.96	25,111.63

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MARCH 2006	M.U.	COVASNA	DÂMBOVIȚA	DOLJ	GALAȚI	GIURGIU	GORJ	HARGHITA
Demand deposits in lei, of which:	RON thou.	106,959.11	96,620.62	200,092.15	232,734.35	37,087.70	125,668.10	95,863.39
– corporate sector	"	81,021.30	67,559.35	133,969.77	162,650.75	24,452.36	96,447.41	68,223.46
– households	"	25,937.81	29,061.27	66,122.38	70,083.60	12,635.34	29,220.69	27,639.92
Time deposits in lei, of which:	"	152,471.44	299,915.86	790,041.09	550,088.80	119,836.01	372,344.23	256,854.47
– corporate sector**	"	27,152.41	64,953.40	378,299.60	140,068.47	12,575.43	164,589.62	65,703.13
– households	"	125,319.03	234,962.47	411,741.50	410,020.33	107,260.58	207,754.61	191,151.33
Certificates of deposit in lei, of which:	"	12,680.76	27,257.33	35,877.70	55,021.67	8,572.08	5,838.99	35,511.18
– corporate sector	"	296.00	168.00	4,192.00	185.00	0.00	0.00	241.00
– households	"	12,384.76	27,089.33	31,685.70	54,836.67	8,572.08	5,838.99	35,270.18
Demand deposits in foreign exchange, of which:	RON thou.	23,015.07	38,429.10	70,068.93	74,228.96	13,952.68	18,270.34	45,714.06
– corporate sector	"	15,698.32	16,827.12	36,680.47	36,391.19	6,470.91	8,699.84	34,340.13
– households	"	7,316.75	21,601.97	33,388.46	37,837.78	7,481.77	9,570.50	11,373.93
Time deposits in foreign exchange, of which:	"	36,085.08	75,802.04	594,660.56	204,125.51	18,135.75	31,565.53	76,130.29
– corporate sector**	"	9,361.15	12,030.06	470,989.51	102,132.05	2,798.66	1,142.65	17,051.31
– households	"	26,723.93	63,771.98	123,671.05	101,993.46	15,337.09	30,422.88	59,078.98
Certificates of deposit in foreign exchange, of which:	"	6,008.27	2,343.53	15,703.02	13,503.06	888.62	1,283.35	8,909.06
– corporate sector	"	134.87	42.25	128.89	390.36	0.00	0.00	704.20
– households	"	5,873.40	2,301.28	15,574.13	13,112.70	888.62	1,283.35	8,204.86
Active cards, of which:	number	70,467	115,003	184,628	194,888	44,015	102,444	90,976
– lei	"	69,509	113,832	182,103	191,696	42,678	101,827	89,981
– foreign exchange	"	958	1,171	2,525	3,192	1,337	617	995

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MARCH 2006	M.U.	HUNEDOARA	IAŞI	IALOMIŢA	MARAMUREŞ	MEHEDINŢI	MUREŞ	NEAMŢ
Total clients (non-bank, non-government clients)	number	500,555	630,672	255,511	279,902	251,483	497,966	412,312
– state-owned companies	"	410	308	209	226	110	255	197
– privately-owned companies	"	18,776	25,449	8,448	20,748	6,140	25,870	14,851
– individuals	"	477,931	600,438	245,634	255,362	243,713	451,373	393,554
– other (insurance undertakings included)	"	3,438	4,477	1,220	3,566	1,520	20,468	3,710
Total accounts	number	829,718	969,354	342,240	594,972	327,980	871,018	679,053
– lei	"	740,067	815,698	313,516	501,596	294,920	758,250	560,442
– foreign exchange	"	89,651	153,656	28,724	93,376	33,060	112,768	118,611
Loans in lei	RON thou.	594,319.79	778,495.43	452,148.64	518,824.28	377,105.55	598,610.86	488,303.11
– short-term loans	"	213,724.48	292,808.65	252,354.83	239,857.36	119,411.56	237,165.13	199,163.70
– current loans	"	210,960.24	290,745.85	248,206.15	236,961.05	116,248.64	234,159.53	196,388.42
– overdue loans	"	2,764.24	2,062.80	4,148.68	2,896.31	3,162.92	3,005.60	2,775.28
– medium- and long-term loans	"	380,595.32	485,686.78	199,793.81	278,966.93	257,693.99	361,445.73	289,139.42
– current loans	"	379,055.50	484,438.99	199,207.45	278,145.68	256,924.52	360,398.98	288,311.44
– overdue loans	"	1,539.82	1,247.79	586.35	821.24	769.47	1,046.75	827.98
Loans in foreign exchange	RON thou.	248,320.67	668,742.26	91,013.23	407,103.51	170,778.60	513,061.44	312,918.67
– current loans	"	248,058.95	667,282.00	90,742.16	406,691.62	170,499.56	512,032.20	307,370.24
– overdue loans	"	261.72	1,460.25	271.07	411.89	279.04	1,029.23	5,548.43
Consumer loans*	RON thou.	436,101.33	573,326.97	200,490.24	286,463.32	305,556.97	381,432.85	299,642.46
– lei	"	344,735.06	406,369.56	168,687.09	200,335.97	233,815.64	272,453.95	220,267.72
– foreign exchange	"	91,366.28	166,957.41	31,803.15	86,127.34	71,741.33	108,978.90	79,374.74
Real-estate and mortgage loans to households*	RON thou.	71,000.41	161,012.53	23,240.74	87,352.42	47,740.64	103,880.09	63,772.76
– lei	"	14,150.70	20,598.16	6,491.67	7,602.43	11,776.72	19,668.76	9,359.06
– foreign exchange	"	56,849.71	140,414.36	16,749.07	79,749.98	35,963.91	84,211.33	54,413.70

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MARCH 2006	M.U.	HUNEDOARA	IAŞI	IALOMIŢA	MARAMUREŞ	MEHEDINŢI	MUREŞ	NEAMŢ
Demand deposits in lei, of which:	RON thou.	155,975.77	289,624.47	70,450.51	125,870.67	42,811.62	221,463.50	109,370.22
– corporate sector	"	113,441.59	170,164.49	39,029.96	85,800.22	22,393.63	157,482.53	69,407.24
– households	"	42,534.19	119,459.98	31,420.54	40,070.44	20,417.99	63,980.97	39,962.97
Time deposits in lei, of which:	"	346,871.26	472,726.49	233,603.33	286,644.13	141,675.80	670,704.55	320,606.46
– corporate sector**	"	64,762.15	132,443.02	45,107.80	60,254.46	39,395.70	293,203.33	46,506.10
– households	"	282,109.11	340,283.47	188,495.53	226,389.67	102,280.10	377,501.21	274,100.37
Certificates of deposit in lei, of which:	"	37,945.39	59,595.46	10,003.29	24,004.21	11,385.75	41,847.00	60,129.52
– corporate sector	"	61.00	709.00	32.00	547.95	112.10	1,173.10	15.05
– households	"	37,884.39	58,886.46	9,971.29	23,456.26	11,273.65	40,673.90	60,114.47
Demand deposits in foreign exchange, of which:	RON thou.	51,052.84	176,394.81	10,276.83	75,744.08	29,622.58	76,324.75	68,270.44
– corporate sector	"	25,844.02	77,139.77	2,212.81	39,422.07	18,603.73	50,611.59	25,891.00
– households	"	25,208.82	99,255.04	8,064.02	36,322.01	11,018.86	25,713.16	42,379.43
Time deposits in foreign exchange, of which:	"	91,946.97	275,975.58	25,007.31	136,807.09	41,237.79	188,086.20	177,716.23
– corporate sector**	"	18,448.25	96,719.05	3,836.15	13,077.90	13,154.92	49,484.54	15,599.86
– households	"	73,498.72	179,256.53	21,171.16	123,729.18	28,082.86	138,601.67	162,116.37
Certificates of deposit in foreign exchange, of which:	"	4,264.48	13,924.84	2,538.61	18,053.09	4,204.57	15,268.02	11,964.03
– corporate sector	"	0.00	1,062.47	0.00	1,510.18	3.52	0.50	140.84
– households	"	4,264.48	12,862.37	2,538.61	16,542.91	4,201.05	15,267.52	11,823.19
Active cards, of which:	number	191,694	269,517	65,355	131,459	76,797	185,088	120,655
– lei	"	189,893	260,973	64,518	129,410	75,420	182,623	117,600
– foreign exchange	"	1,801	8,544	837	2,049	1,377	2,465	3,055

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MARCH 2006	M.U.	OLT	PRAHOVA	SATU-MARE	SĂLAJ	SIBIU	SUCEAVA	TELEORMAN
Total clients (non-bank, non-government clients)	number	211,547	562,282	270,313	134,928	329,317	475,148	331,703
– state-owned companies	"	211	317	197	71	228	359	212
– privately-owned companies	"	11,638	28,687	14,836	8,375	19,732	19,309	10,336
– individuals	"	197,870	527,297	252,059	124,782	305,383	451,519	320,069
– other (insurance undertakings included)	"	1,828	5,981	3,221	1,700	3,974	3,961	1,086
Total accounts	number	482,111	1,182,719	485,861	303,185	717,652	700,257	418,757
– lei	"	437,796	1,054,247	420,319	256,208	606,025	605,992	392,060
– foreign exchange	"	44,315	128,472	65,542	46,977	111,627	94,265	26,697
Loans in lei	RON thou.	398,589.42	828,747.41	458,426.63	295,823.87	595,875.92	746,365.44	378,780.18
– short-term loans	"	144,340.76	341,213.26	198,611.29	109,747.25	286,875.86	346,705.15	164,257.04
– current loans	"	143,758.34	335,680.95	197,825.47	108,652.85	284,411.26	342,433.83	162,414.11
– overdue loans	"	582.41	5,532.31	785.83	1,094.41	2,464.60	4,271.32	1,842.93
– medium- and long-term loans	"	254,248.66	487,534.15	259,815.34	186,076.62	309,000.06	399,660.29	214,523.14
– current loans	"	253,721.82	485,810.74	258,338.45	184,121.19	307,642.02	398,290.05	213,957.06
– overdue loans	"	526.84	1,723.41	1,476.89	1,955.42	1,358.04	1,370.24	566.08
Loans in foreign exchange	RON thou.	226,611.53	704,717.60	465,709.51	253,996.70	794,600.53	336,207.71	72,798.01
– current loans	"	226,096.37	701,186.53	464,880.39	253,305.57	793,561.36	335,579.93	72,591.52
– overdue loans	"	515.16	3,531.07	829.11	691.12	1,039.17	627.77	206.50
Consumer loans*	RON thou.	287,007.03	575,977.42	254,111.72	184,864.24	352,046.91	360,659.78	221,984.56
– lei	"	223,207.73	435,308.22	170,417.18	117,375.98	239,140.37	268,859.49	180,139.27
– foreign exchange	"	63,799.30	140,669.21	83,694.54	67,488.26	112,906.54	91,800.29	41,845.29
Real-estate and mortgage loans to households*	RON thou.	28,127.96	95,566.15	101,076.23	64,236.74	95,594.84	67,826.45	29,645.63
– lei	"	9,464.15	20,610.24	9,394.62	10,057.67	9,557.59	10,456.40	7,315.02
– foreign exchange	"	18,663.81	74,955.91	91,681.61	54,179.08	86,037.25	57,370.06	22,330.61

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MARCH 2006	M.U.	OLT	PRAHOVA	SATU-MARE	SĂLAJ	SIBIU	SUCEAVA	TELEORMAN
Demand deposits in lei, of which:	RON thou.	69,621.36	314,851.33	114,082.22	51,450.50	348,671.92	104,552.41	64,794.91
– corporate sector	"	45,885.93	224,932.75	83,280.89	32,670.13	285,383.10	65,290.50	41,281.03
– households	"	23,735.43	89,918.58	30,801.32	18,780.38	63,288.82	39,261.91	23,513.88
Time deposits in lei, of which:	"	267,416.62	958,887.06	205,044.33	152,118.95	1,358,556.22	500,752.01	211,356.24
– corporate sector**	"	82,331.41	356,106.05	50,097.20	35,913.45	1,032,910.12	169,154.06	18,522.59
– households	"	185,085.21	602,781.01	154,947.14	116,205.50	325,646.11	331,597.95	192,833.65
Certificates of deposit in lei, of which:	"	26,647.92	67,147.32	17,321.90	8,139.07	46,451.55	35,607.13	10,605.96
– corporate sector	"	190.00	266.50	1.00	47.00	35.10	866.70	0.00
– households	"	26,457.92	66,880.82	17,320.90	8,092.07	46,416.45	34,740.43	10,605.96
Demand deposits in foreign exchange, of which:	RON thou.	38,565.55	151,106.93	54,697.96	22,412.36	127,184.91	72,618.83	14,891.37
– corporate sector	"	12,015.24	86,453.10	32,334.08	13,062.37	80,805.63	19,650.69	5,003.16
– households	"	26,550.31	64,653.83	22,363.88	9,350.00	46,379.28	52,968.15	9,888.21
Time deposits in foreign exchange, of which:	"	49,452.95	305,701.67	103,995.52	32,615.66	248,227.73	173,948.52	28,928.92
– corporate sector**	"	12,390.78	117,554.51	29,244.96	10,651.52	87,058.56	20,275.64	362.65
– households	"	37,062.17	188,147.16	74,750.56	21,964.14	161,169.17	153,672.88	28,566.27
Certificates of deposit in foreign exchange, of which:	"	6,752.12	8,605.61	16,060.80	2,417.92	24,590.38	8,232.46	2,590.78
– corporate sector	"	0.00	0.00	0.00	0.00	86.27	174.47	0.00
– households	"	6,752.12	8,605.61	16,060.80	2,417.92	24,504.11	8,057.99	2,590.78
Active cards, of which:	number	94,660	248,417	105,758	63,734	204,037	141,525	78,619
– lei	"	93,961	245,052	104,418	63,320	201,357	139,581	77,836
– foreign exchange	"	699	3,365	1,340	414	2,680	1,944	783

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MARCH 2006	M.U.	TIMIŞ	TULCEA	VASLUI	VÂLCEA	VRANCEA	BUCUREŞTI	TOTAL
Total clients (non-bank, non-government clients)	number	638,276	178,623	299,583	373,980	315,107	2,917,478	17,964,661
– state-owned companies	"	355	225	82	121	113	2,724	11,805
– privately-owned companies	"	39,779	9,386	8,410	13,764	10,410	244,012	958,790
– individuals	"	590,290	167,811	289,765	358,656	302,892	2,633,049	16,806,951
– other (insurance undertakings included)	"	7,852	1,201	1,326	1,439	1,692	37,693	187,115
Total accounts	number	1,089,989	312,049	438,272	569,719	405,746	8,866,841	34,473,032
– lei	"	873,403	286,781	387,905	503,446	366,260	7,227,039	29,463,278
– foreign exchange	"	216,586	25,268	50,367	66,273	39,486	1,639,802	5,009,754
Loans in lei	RON thou.	911,630.69	229,953.23	405,896.91	583,432.62	344,694.76	9,784,076.78	32,645,496.17
– short-term loans	"	407,056.75	58,964.97	152,823.17	313,190.54	156,744.93	4,476,629.99	14,149,230.73
– current loans	"	403,422.69	58,506.53	151,579.84	306,722.88	155,888.88	4,438,922.53	14,011,790.85
– overdue loans	"	3,634.06	458.44	1,243.34	6,467.66	856.06	37,707.47	137,439.90
– medium- and long-term loans	"	504,573.94	170,988.26	253,073.73	270,242.08	187,949.83	5,307,446.78	18,496,266.04
– current loans	"	503,122.78	170,488.23	251,822.09	269,525.71	187,386.75	5,291,397.56	18,434,718.59
– overdue loans	"	1,451.16	500.03	1,251.65	716.36	563.08	16,049.21	61,547.44
Loans in foreign exchange	RON thou.	1,367,070.18	179,320.31	171,158.51	354,987.37	146,625.16	15,483,732.96	32,670,336.25
– current loans	"	1,362,292.33	179,201.64	170,914.01	354,554.70	146,178.24	15,424,885.49	32,559,210.00
– overdue loans	"	4,777.85	118.67	244.50	432.66	446.93	58,847.48	111,126.26
Consumer loans*	RON thou.	552,899.56	170,857.61	248,753.72	279,844.13	200,299.85	4,492,810.53	18,350,322.24
– lei	"	334,860.78	139,079.25	191,190.60	213,489.05	139,899.12	3,077,911.63	13,162,636.62
– foreign exchange	"	218,038.77	31,778.36	57,563.12	66,355.08	60,400.73	1,414,898.90	5,187,685.62
Real-estate and mortgage loans to households*	RON thou.	266,516.68	31,944.98	41,755.55	63,108.56	42,488.69	1,996,067.70	5,379,286.70
– lei	"	21,941.28	7,601.49	11,917.31	9,920.11	6,731.96	189,640.27	749,881.47
– foreign exchange	"	244,575.41	24,343.49	29,838.24	53,188.45	35,756.73	1,806,427.43	4,629,405.23

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MARCH 2006	M.U.	TIMIŞ	TULCEA	VASLUI	VÂLCEA	VRANCEA	BUCUREŞTI	TOTAL
Demand deposits in lei, of which:	RON thou.	561,219.47	57,139.52	54,292.79	93,977.56	59,590.06	7,511,058.81	14,001,764.86
– corporate sector	"	440,138.70	36,666.40	31,104.88	58,568.41	36,146.64	4,763,631.40	9,263,766.05
– households	"	121,080.78	20,473.12	23,187.91	35,409.15	23,443.43	2,747,427.40	4,737,998.81
Time deposits in lei, of which:	"	820,077.43	182,974.95	210,098.47	297,109.26	264,095.40	15,843,594.48	33,083,967.23
– corporate sector**	"	436,428.28	44,296.12	42,211.59	53,874.82	59,590.37	11,214,986.35	17,424,387.91
– households	"	383,649.15	138,678.83	167,886.88	243,234.44	204,505.03	4,628,608.13	15,659,579.32
Certificates of deposit in lei, of which:	"	32,732.84	6,424.13	22,954.46	20,367.44	16,241.45	772,380.55	2,026,462.83
– corporate sector	"	27.35	50.00	10.00	0.10	0.00	200,141.47	253,432.22
– households	"	32,705.49	6,374.13	22,944.46	20,367.34	16,241.45	572,239.08	1,773,030.61
Demand deposits in foreign exchange, of which:	RON thou.	370,493.93	26,770.40	35,959.48	40,422.48	36,078.78	4,666,435.16	7,918,080.38
– corporate sector	"	245,967.50	10,716.90	19,288.25	15,259.23	13,139.99	3,081,819.74	4,836,451.18
– households	"	124,526.43	16,053.50	16,671.22	25,163.26	22,938.79	1,584,615.39	3,081,629.18
Time deposits in foreign exchange, of which:	"	463,106.33	53,486.51	55,749.53	75,650.68	84,509.66	11,160,732.68	17,760,899.18
– corporate sector**	"	107,245.77	15,598.75	5,093.27	1,546.43	9,138.14	7,026,808.58	9,346,722.92
– households	"	355,860.56	37,887.76	50,656.27	74,104.25	75,371.51	4,133,924.13	8,414,176.28
Certificates of deposit in foreign exchange, of which:	"	24,490.59	4,762.50	635.14	12,153.12	9,501.55	284,471.11	727,879.56
– corporate sector	"	711.24	306.01	0.00	48.18	0.00	8,481.90	16,643.34
– households	"	23,779.35	4,456.49	635.14	12,104.94	9,501.55	275,989.21	711,236.22
Active cards, of which:	number	308,568	61,465	81,049	108,064	83,724	1,922,288	7,866,753
– lei	"	299,176	60,626	79,863	105,867	82,599	1,855,026	7,698,322
– foreign exchange	"	9,392	839	1,186	2,197	1,125	67,262	168,431

* 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.