FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

APRIL 2006	M.U.	ALBA	ARAD	ARGES	BACAU	BIHOR	BISTRITA-NASAUD	BOTOSANI
Total clients (non-bank, non-government clients)	number	338,283	339,343	530,324	449,904	634,389	191,845	229,652
– state-owned companies	"	210	182	301	200	191	138	105
– privately-owned companies	"	13,468	22,809	25,233	21,337	30,082	11,390	8,345
– individuals	"	320,864	312,593	497,297	422,073	598,073	178,549	219,446
– other (insurance undertakings included)	"	3,741	3,759	7,493	6,294	6,043	1,768	1,756
Loans in lei	RON thou.	426,317.49	490,680.51	1,091,586.39	764,713.66	1,068,967.01	465,994.97	411,922.05
– short-term loans	"	166,781.00	223,526.69	445,069.17	319,431.47	419,613.96	178,572.67	127,153.82
– current loans	"	166,112.87	218,852.11	441,205.28	316,504.34	416,847.32	175,522.38	124,329.17
– overdue loans	"	668.13	4,674.58	3,863.89	2,927.13	2,766.63	3,050.29	2,824.64
– medium- and long-term loans	"	259,536.48	267,153.83	646,517.22	445,282.19	649,353.05	287,422.30	284,768.24
– current loans	"	258,798.61	265,918.59	644,341.51	443,628.19	648,236.46	286,261.03	282,244.08
– overdue loans	"	737.87	1,235.24	2,175.71	1,654.00	1,116.59	1,161.27	2,524.16
Loans in foreign exchange	RON thou.	363,377.76	530,862.17	599,744.10	381,847.20	1,239,858.86	270,790.62	204,813.78
– current loans	"	362,776.98	528,342.70	596,862.38	381,488.65	1,237,720.88	269,945.81	203,753.17
– overdue loans	"	600.78	2,519.47	2,881.72	358.55	2,137.98	844.81	1,060.61
Consumer loans*	RON thou.	308,951.98	336,887.50	741,097.98	427,710.88	511,410.32	306,424.03	294,709.06
– lei	"	206,814.48	224,389.19	550,378.24	322,065.23	326,412.11	226,412.88	223,200.69
– foreign exchange	"	102,137.50	112,498.30	190,719.74	105,645.65	184,998.21	80,011.15	71,508.37
Real-estate and mortgage loans to households*	RON thou.	74,188.94	84,191.88	130,548.14	59,786.37	151,067.26	64,941.88	48,043.90
– lei	"	12,991.86	8,640.48	30,584.69	20,214.06	19,216.53	12,929.08	13,168.62
– foreign exchange	"	61,197.08	75,551.40	99,963.46	39,572.31	131,850.73	52,012.80	34,875.28

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

APRIL 2006	M.U.	ALBA	ARAD	ARGES	BACAU	BIHOR	BISTRITA-NASAUD	BOTOSANI
Demand deposits in lei, of which:	RON thou.	104,968.99	180,281.52	247,572.95	171,796.77	199,900.40	60,831.74	51,512.06
– corporate sector	"	68,223.53	128,871.60	156,243.67	105,750.05	134,219.81	38,104.93	25,957.90
– households	"	36,745.46	51,409.92	91,329.28	66,046.72	65,680.58	22,726.80	25,554.16
Time deposits in lei, of which:	"	260,305.77	356,040.66	605,920.98	728,209.81	528,445.21	162,598.00	157,993.23
– corporate sector**	"	41,883.95	127,984.05	139,119.44	319,300.91	175,098.32	25,025.27	17,214.85
– households	"	218,421.82	228,056.61	466,801.53	408,908.90	353,346.89	137,572.73	140,778.38
Certificates of deposit in lei, of which:	"	38,449.33	29,779.64	61,915.41	72,915.96	34,186.16	16,262.57	29,546.30
– corporate sector	"	121.00	860.74	1,708.06	32,337.00	742.00	0.00	120.00
– households	"	38,328.33	28,918.90	60,207.35	40,578.96	33,444.16	16,262.57	29,426.30
Demand deposits in foreign exchange, of which:	RON thou.	59,396.37	120,462.86	118,101.26	108,583.17	114,844.30	44,233.79	27,456.24
– corporate sector	"	33,713.98	80,628.62	75,224.30	31,154.08	64,595.58	15,183.29	7,253.90
– households	"	25,682.39	39,834.24	42,876.96	77,429.09	50,248.73	29,050.51	20,202.34
Time deposits in foreign exchange, of which:	"	78,356.44	219,090.50	154,986.73	279,989.68	199,188.20	58,412.15	43,519.64
– corporate sector**	"	13,147.01	92,640.94	14,436.35	29,688.65	49,466.32	7,671.64	1,764.30
– households	"	65,209.42	126,449.56	140,550.38	250,301.03	149,721.88	50,740.51	41,755.34
Certificates of deposit in foreign exchange, of which:	"	5,425.17	20,166.77	10,339.39	9,107.02	35,338.42	10,304.11	5,488.28
– corporate sector	"	0.00	11.43	0.00	0.00	10.42	0.00	0.00
– households	"	5,425.17	20,155.34	10,339.39	9,107.02	35,328.00	10,304.11	5,488.28
Active cards, of which:	number	143,608	158,938	246,261	241,948	225,662	87,509	95,066
– lei	"	142,518	156,303	243,626	238,398	222,500	86,353	93,861
– foreign exchange	"	1,090	2,635	2,635	3,550	3,162	1,156	1,205

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

APRIL 2006	M.U.	BRASOV	BRAILA	BUZAU	CARAS-SEVERIN	CALARASI	CLUJ	CONSTANTA
Total clients (non-bank, non-government clients)	number	559,053	237,946	340,334	249,242	205,230	629,354	742,473
– state-owned companies	"	756	127	143	189	158	454	389
– privately-owned companies	"	38,305	12,599	14,173	9,582	7,789	45,662	39,938
– individuals	"	513,674	223,991	323,090	238,052	196,489	572,020	697,457
– other (insurance undertakings included)	"	6,318	1,229	2,928	1,419	794	11,218	4,689
Loans in lei	RON thou.	1,156,790.63	506,457.80	552,737.72	304,749.55	328,779.71	1,276,683.27	1,316,734.86
– short-term loans	"	567,892.94	214,575.88	228,468.29	87,360.31	158,022.75	580,998.41	588,762.86
– current loans	"	564,515.48	213,054.63	226,339.76	85,516.11	147,878.22	574,389.99	584,814.09
– overdue loans	"	3,377.46	1,521.25	2,128.52	1,844.20	10,144.53	6,608.42	3,948.77
– medium- and long-term loans	"	588,897.69	291,881.92	324,269.44	217,389.24	170,756.96	695,684.86	727,972.00
– current loans	"	586,984.34	290,473.46	323,110.47	216,246.15	169,927.05	693,132.25	725,574.17
– overdue loans	"	1,913.35	1,408.46	1,158.96	1,143.09	829.91	2,552.61	2,397.83
Loans in foreign exchange	RON thou.	891,410.92	206,479.78	308,337.12	125,089.19	80,042.06	1,537,559.32	1,333,326.11
– current loans	"	888,374.86	205,895.42	308,176.03	124,846.85	79,727.03	1,528,190.81	1,325,801.55
– overdue loans	"	3,036.06	584.36	161.08	242.34	315.04	9,368.51	7,524.57
Consumer loans*	RON thou.	555,464.75	307,069.98	339,396.44	233,924.78	167,081.27	679,347.82	833,020.52
– lei	"	397,009.41	242,378.62	268,577.78	189,530.02	143,585.34	434,120.18	567,768.91
– foreign exchange	"	158,455.34	64,691.36	70,818.65	44,394.76	23,495.93	245,227.64	265,251.62
Real-estate and mortgage loans to households*	RON thou.	172,184.68	65,793.92	66,063.09	21,626.91	14,210.83	320,288.39	268,262.15
– lei	"	26,330.65	17,454.38	17,080.29	6,005.65	4,347.44	38,229.53	31,175.20
– foreign exchange	"	145,854.03	48,339.53	48,982.79	15,621.26	9,863.38	282,058.86	237,086.95

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

APRIL 2006	M.U.	BRASOV	BRAILA	BUZAU	CARAS-SEVERIN	CALARASI	CLUJ	CONSTANTA
Demand deposits in lei, of which:	RON thou.	369,671.34	96,278.49	134,913.19	59,196.14	65,205.93	549,744.00	355,485.67
– corporate sector	"	243,315.99	58,045.28	87,684.86	36,844.17	47,662.66	392,598.14	232,540.87
– households	"	126,355.35	38,233.21	47,228.33	22,351.97	17,543.27	157,145.86	122,944.79
Time deposits in lei, of which:	"	775,622.00	260,541.92	344,098.37	131,862.50	168,210.22	1,103,859.17	1,113,621.68
– corporate sector**	"	267,853.87	49,826.08	59,723.20	26,375.63	27,449.67	384,741.82	541,966.25
– households	"	507,768.14	210,715.83	284,375.18	105,486.87	140,760.55	719,117.35	571,655.43
Certificates of deposit in lei, of which:	"	46,399.31	33,509.57	29,335.79	8,314.17	6,893.33	50,631.12	48,497.07
– corporate sector	"	6.60	200.10	694.00	341.30	0.00	1,869.55	944.40
– households	"	46,392.71	33,309.47	28,641.79	7,972.87	6,893.33	48,761.57	47,552.67
Demand deposits in foreign exchange, of which:	RON thou.	246,753.37	37,228.81	51,451.62	25,927.98	16,941.19	251,388.94	309,489.00
– corporate sector	"	135,181.05	17,950.30	28,843.66	9,359.49	7,739.79	133,815.11	142,714.62
– households	"	111,572.32	19,278.51	22,607.96	16,568.49	9,201.40	117,573.83	166,774.38
Time deposits in foreign exchange, of which:	"	402,133.97	42,624.39	73,740.54	56,494.25	43,731.62	465,487.09	767,765.06
– corporate sector**	"	106,414.00	4,094.09	12,117.37	4,336.77	19,996.92	117,159.64	497,916.94
– households	"	295,719.97	38,530.30	61,623.17	52,157.48	23,734.70	348,327.46	269,848.12
Certificates of deposit in foreign exchange, of which:	"	17,245.83	3,615.49	5,187.18	4,880.84	323.76	21,550.56	43,253.61
– corporate sector	"	0.00	0.00	0.00	35.70	0.00	833.83	208.46
– households	"	17,245.83	3,615.49	5,187.18	4,845.14	323.76	20,716.73	43,045.15
Active cards, of which:	number	279,314	103,433	130,450	88,419	49,662	393,485	264,391
– lei	"	273,122	101,406	128,754	87,238	48,949	385,224	254,982
– foreign exchange	"	6,192	2,027	1,696	1,181	713	8,261	9,409

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

APRIL 2006	M.U.	COVASNA	DÂMBOVITA	DOLJ	GALATI	GIURGIU	GORJ	HARGHITA
Total clients (non-bank, non-government clients)	number	186,581	277,904	653,971	532,088	128,005	252,219	237,578
– state-owned companies	"	74	155	299	265	70	169	262
– privately-owned companies	"	9,938	11,805	24,129	22,390	6,075	10,033	16,270
– individuals	"	174,693	263,636	625,682	506,359	120,977	239,873	217,126
– other (insurance undertakings included)	"	1,876	2,308	3,861	3,074	883	2,144	3,920
Loans in lei	RON thou.	300,341.82	438,565.85	1,034,440.16	797,127.31	232,885.66	488,678.47	395,539.87
– short-term loans	"	116,238.84	181,984.15	458,880.49	359,755.93	62,842.37	156,030.14	153,024.33
– current loans	"	115,943.60	180,271.30	456,986.12	358,361.72	62,588.00	154,978.55	152,119.60
– overdue loans	"	295.24	1,712.84	1,894.37	1,394.20	254.37	1,051.59	904.73
– medium- and long-term loans	"	184,102.99	256,581.70	575,559.67	437,371.38	170,043.30	332,648.33	242,515.54
– current loans	"	183,483.43	255,287.12	572,661.54	436,513.02	169,413.55	330,786.26	241,905.17
– overdue loans	"	619.56	1,294.58	2,898.12	858.37	629.74	1,862.06	610.37
Loans in foreign exchange	RON thou.	112,998.20	154,039.71	437,538.19	483,041.07	101,459.27	99,355.62	208,581.89
– current loans	"	112,594.36	153,580.75	436,954.06	481,044.28	101,081.47	99,104.44	208,334.48
– overdue loans	"	403.85	458.96	584.13	1,996.79	377.79	251.18	247.41
Consumer loans*	RON thou.	180,428.15	265,790.40	614,203.85	417,357.00	169,617.58	328,021.03	224,212.12
– lei	"	145,924.08	223,948.81	462,778.60	333,426.77	126,047.46	276,629.15	189,427.96
– foreign exchange	"	34,504.07	41,841.59	151,425.25	83,930.23	43,570.12	51,391.88	34,784.16
Real-estate and mortgage loans to households*	RON thou.	27,428.88	26,093.07	145,792.38	82,052.72	24,671.74	42,173.39	36,081.56
– lei	"	9,509.22	5,658.01	34,576.31	23,636.03	4,850.29	11,920.13	11,370.17
– foreign exchange	"	17,919.66	20,435.07	111,216.07	58,416.69	19,821.45	30,253.26	24,711.39

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

APRIL 2006	M.U.	COVASNA	DÂMBOVITA	DOLJ	GALATI	GIURGIU	GORJ	HARGHITA
Demand deposits in lei, of which:	RON thou.	116,944.79	86,528.27	189,708.37	247,935.51	35,834.25	122,676.31	90,251.24
– corporate sector	"	88,448.10	55,995.16	116,562.35	174,701.27	23,069.89	91,872.13	63,076.77
– households	"	28,496.68	30,533.11	73,146.03	73,234.23	12,764.37	30,804.18	27,174.48
Time deposits in lei, of which:	"	161,877.50	297,197.53	798,060.32	550,005.45	122,231.26	384,064.86	262,283.96
– corporate sector**	"	37,872.59	62,117.65	382,283.18	134,288.18	14,386.91	173,757.72	64,316.04
– households	"	124,004.90	235,079.89	415,777.14	415,717.28	107,844.35	210,307.15	197,967.92
Certificates of deposit in lei, of which:	"	12,369.67	26,795.75	35,237.76	53,471.76	8,441.57	5,705.25	34,420.31
– corporate sector	"	169.00	157.01	4,194.00	289.00	0.00	1.20	217.00
– households	"	12,200.67	26,638.74	31,043.76	53,182.76	8,441.57	5,704.05	34,203.31
Demand deposits in foreign exchange, of which:	RON thou.	23,158.35	38,556.36	78,187.19	69,848.44	15,901.21	18,206.18	48,807.73
– corporate sector	"	14,778.89	13,986.24	39,213.43	29,467.64	8,003.06	7,818.40	36,134.43
– households	"	8,379.46	24,570.12	38,973.76	40,380.80	7,898.15	10,387.78	12,673.30
Time deposits in foreign exchange, of which:	"	34,128.36	70,933.69	555,238.19	176,207.52	16,966.87	31,436.57	71,237.19
– corporate sector**	"	7,605.87	6,019.98	433,033.13	75,170.55	1,133.72	1,150.67	14,706.69
– households	"	26,522.48	64,913.71	122,205.06	101,036.97	15,833.15	30,285.90	56,530.50
Certificates of deposit in foreign exchange, of which:	"	5,569.24	3,587.12	15,713.62	13,193.96	910.96	1,106.15	8,671.12
– corporate sector	"	132.67	41.69	126.37	411.14	0.00	0.00	694.86
– households	"	5,436.57	3,545.43	15,587.25	12,782.82	910.96	1,106.15	7,976.26
Active cards, of which:	number	68,980	113,485	184,153	190,388	43,393	101,331	90,782
– lei	"	68,025	112,285	181,528	187,147	42,047	100,694	89,761
– foreign exchange	"	955	1,200	2,625	3,241	1,346	637	1,021

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

APRIL 2006	M.U.	HUNEDOARA	IALOMITA	IASI	MARAMURES	MEHEDINTI	MURES	NEAMT
Total clients (non-bank, non-government clients)	number	500,968	241,749	632,465	287,688	250,584	481,977	411,846
– state-owned companies	"	407	183	301	226	111	257	191
– privately-owned companies	"	18,634	7,510	25,887	21,091	6,394	26,289	15,039
– individuals	"	478,404	233,006	601,501	262,708	242,507	450,325	392,807
– other (insurance undertakings included)	"	3,523	1,050	4,776	3,663	1,572	5,106	3,809
Loans in lei	RON thou.	648,617.12	462,686.27	852,169.03	551,637.85	406,829.00	633,211.74	533,648.24
– short-term loans	"	233,549.00	248,800.34	314,469.80	253,935.76	124,330.49	246,669.82	215,626.57
– current loans	"	230,860.10	237,994.92	311,465.38	250,232.40	119,636.36	244,087.56	213,331.35
– overdue loans	"	2,688.90	10,805.42	3,004.42	3,703.36	4,694.14	2,582.26	2,295.22
– medium- and long-term loans	"	415,068.12	213,885.93	537,699.23	297,702.09	282,498.50	386,541.91	318,021.68
– current loans	"	413,107.73	213,157.79	535,641.75	296,611.30	281,626.74	385,306.01	316,652.70
– overdue loans	"	1,960.39	728.14	2,057.48	1,090.80	871.76	1,235.90	1,368.97
Loans in foreign exchange	RON thou.	247,568.71	90,541.03	683,921.55	413,384.15	187,213.02	547,309.54	318,123.87
– current loans	"	247,283.74	90,228.93	681,333.93	412,579.38	178,116.68	546,159.17	312,634.11
– overdue loans	"	284.97	312.10	2,587.62	804.76	9,096.33	1,150.37	5,489.76
Consumer loans*	RON thou.	462,805.24	213,499.36	628,565.54	309,169.53	326,384.53	408,868.47	322,075.66
– lei	"	370,385.65	181,225.22	453,852.94	219,527.04	255,275.37	294,357.87	241,719.47
– foreign exchange	"	92,419.59	32,274.14	174,712.60	89,642.49	71,109.16	114,510.60	80,356.19
Real-estate and mortgage loans to households*	RON thou.	71,306.26	23,506.03	166,406.44	88,169.20	48,229.75	103,106.07	64,653.65
– lei	"	15,161.02	6,948.86	23,295.45	8,116.68	12,579.59	20,239.55	10,379.54
– foreign exchange	"	56,145.25	16,557.17	143,110.99	80,052.52	35,650.17	82,866.52	54,274.11

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

APRIL 2006	M.U.	HUNEDOARA	IALOMITA	IASI	MARAMURES	MEHEDINTI	MURES	NEAMT
Demand deposits in lei, of which:	RON thou.	143,270.95	70,140.44	281,964.63	127,735.88	47,809.69	207,473.43	126,380.26
– corporate sector	"	98,984.39	36,057.00	159,258.76	82,862.26	25,730.20	144,371.73	84,423.44
– households	"	44,286.56	34,083.45	122,705.87	44,873.62	22,079.49	63,101.69	41,956.82
Time deposits in lei, of which:	"	355,782.38	235,050.37	479,016.28	287,433.38	142,864.10	670,418.05	322,913.42
– corporate sector**	"	69,209.30	44,393.12	135,128.67	61,194.69	37,186.43	289,902.38	46,944.97
– households	"	286,573.07	190,657.25	343,887.60	226,238.69	105,677.67	380,515.67	275,968.45
Certificates of deposit in lei, of which:	"	37,352.49	9,711.18	58,806.75	23,253.06	10,926.61	41,572.20	59,520.68
– corporate sector	"	67.00	32.00	459.80	433.60	73.70	1,172.10	4.25
– households	"	37,285.49	9,679.18	58,346.95	22,819.46	10,852.91	40,400.10	59,516.43
Demand deposits in foreign exchange, of which:	RON thou.	60,349.46	11,145.02	168,300.04	91,256.94	20,980.44	80,437.53	70,349.91
– corporate sector	"	33,666.63	2,311.24	62,401.21	51,121.25	10,054.98	51,664.93	27,469.73
– households	"	26,682.82	8,833.78	105,898.83	40,135.69	10,925.45	28,772.60	42,880.18
Time deposits in foreign exchange, of which:	"	92,423.73	27,802.90	251,796.90	135,622.92	40,372.91	187,008.72	168,407.43
– corporate sector**	"	19,321.30	7,400.01	73,871.80	13,397.74	11,687.55	50,409.86	7,014.95
– households	"	73,102.43	20,402.89	177,925.10	122,225.17	28,685.36	136,598.86	161,392.48
Certificates of deposit in foreign exchange, of which:	"	4,350.84	2,480.16	13,848.04	17,973.07	3,975.88	14,035.17	11,164.50
– corporate sector	"	0.00	0.00	1,048.29	1,389.72	0.00	0.50	0.00
– households	"	4,350.84	2,480.16	12,799.75	16,583.35	3,975.88	14,034.67	11,164.50
Active cards, of which:	number	189,663	62,973	269,247	132,269	77,302	184,098	121,101
– lei	"	187,800	62,132	260,525	130,161	75,919	181,588	117,969
– foreign exchange	"	1,863	841	8,722	2,108	1,383	2,510	3,132

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

APRIL 2006	M.U.	OLT	PRAHOVA	SATU-MARE	SALAJ	SIBIU	SUCEAVA	TELEORMAN
Total clients (non-bank, non-government clients)	number	214,543	567,721	273,454	135,567	332,462	463,035	327,465
– state-owned companies	"	216	313	192	71	192	353	203
– privately-owned companies	"	11,777	28,936	14,949	8,448	19,046	19,161	10,419
– individuals	"	200,679	532,288	254,680	125,329	309,582	439,767	315,835
– other (insurance undertakings included)	"	1,871	6,184	3,633	1,719	3,642	3,754	1,008
Loans in lei	RON thou.	397,602.43	907,552.48	487,564.68	310,734.87	642,786.65	797,840.69	420,630.15
– short-term loans	"	125,196.57	377,665.67	208,620.43	114,521.52	312,017.22	372,671.29	192,092.08
– current loans	"	124,365.53	372,020.15	208,037.30	112,530.25	309,955.66	368,826.73	190,308.20
– overdue loans	"	831.04	5,645.51	583.13	1,991.27	2,061.56	3,844.55	1,783.89
– medium- and long-term loans	"	272,405.86	529,886.82	278,944.25	196,213.35	330,769.43	425,169.40	228,538.07
– current loans	"	271,739.60	527,708.66	277,650.15	194,746.23	329,461.25	423,657.13	227,090.34
– overdue loans	"	666.26	2,178.15	1,294.10	1,467.12	1,308.18	1,512.27	1,447.73
Loans in foreign exchange	RON thou.	353,377.60	697,024.05	473,495.61	248,140.34	794,234.72	338,147.20	74,230.09
– current loans	"	349,724.86	694,312.13	472,365.08	247,527.09	793,273.60	337,459.90	74,000.84
– overdue loans	"	3,652.74	2,711.92	1,130.53	613.25	961.12	687.29	229.26
Consumer loans*	RON thou.	305,333.01	615,567.34	271,004.97	194,253.87	374,158.83	384,247.52	234,373.96
– lei	"	240,480.41	472,816.94	183,686.63	124,864.93	258,335.91	290,684.26	192,910.22
– foreign exchange	"	64,852.60	142,750.40	87,318.34	69,388.94	115,822.91	93,563.26	41,463.75
Real-estate and mortgage loans to households*	RON thou.	28,869.08	98,242.07	101,845.96	64,383.90	95,915.51	67,776.39	29,843.30
– lei	"	10,003.06	21,532.27	9,968.66	10,762.12	10,245.30	10,987.03	7,503.08
– foreign exchange	"	18,866.02	76,709.80	91,877.30	53,621.78	85,670.21	56,789.36	22,340.22

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

APRIL 2006	M.U.	OLT	PRAHOVA	SATU-MARE	SALAJ	SIBIU	SUCEAVA	TELEORMAN
Demand deposits in lei, of which:	RON thou.	73,182.40	309,725.20	104,645.97	48,615.09	343,160.67	106,888.51	61,754.57
– corporate sector	"	48,604.11	214,501.26	74,689.56	29,006.66	272,973.70	64,489.73	37,965.71
– households	"	24,578.29	95,223.94	29,956.41	19,608.43	70,186.97	42,398.78	23,788.86
Time deposits in lei, of which:	"	259,768.50	989,704.66	203,929.87	147,200.87	1,344,206.19	443,498.51	212,129.95
– corporate sector**	"	75,416.17	377,975.23	48,667.49	29,825.02	1,015,699.91	107,753.26	19,226.35
– households	"	184,352.33	611,729.43	155,262.38	117,375.85	328,506.28	335,745.24	192,903.60
Certificates of deposit in lei, of which:	"	26,724.98	65,560.55	16,899.06	7,848.25	45,348.30	34,296.80	10,115.61
– corporate sector	"	190.00	266.00	1.00	0.00	58.60	145.70	10.00
– households	"	26,534.98	65,294.55	16,898.06	7,848.25	45,289.70	34,151.10	10,105.61
Demand deposits in foreign exchange, of which:	RON thou.	23,381.03	155,374.28	51,969.88	24,922.25	142,532.27	78,076.49	15,112.40
– corporate sector	"	9,739.95	87,798.01	28,466.99	15,344.72	93,443.43	21,693.72	4,320.18
– households	"	13,641.07	67,576.27	23,502.89	9,577.53	49,088.84	56,382.77	10,792.22
Time deposits in foreign exchange, of which:	"	48,180.16	329,214.86	107,181.19	28,839.94	245,662.98	170,251.77	51,276.14
– corporate sector**	"	11,061.61	143,214.87	29,602.12	6,774.82	83,479.18	16,290.95	22,885.56
– households	"	37,118.56	185,999.99	77,579.06	22,065.12	162,183.79	153,960.82	28,390.58
Certificates of deposit in foreign exchange, of which:	"	6,360.32	9,604.00	14,890.98	2,499.86	23,501.81	8,472.32	2,372.16
– corporate sector	"	0.00	0.00	0.00	0.00	51.93	166.04	0.00
– households	"	6,360.32	9,604.00	14,890.98	2,499.86	23,449.88	8,306.28	2,372.16
Active cards, of which:	number	94,138	245,868	107,063	63,402	202,738	142,009	78,136
– lei	"	93,432	242,290	105,675	62,981	200,015	140,030	77,344
– foreign exchange	"	706	3,578	1,388	421	2,723	1,979	792

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

APRIL 2006	M.U.	TIMIS	TULCEA	VASLUI	VÂLCEA	VRANCEA	BUCURESTI	TOTAL
Total clients (non-bank, non-government clients)	number	646,057	180,769	293,705	376,916	309,555	2,871,743	17,731,737
– state-owned companies	"	352	233	79	126	114	2,732	11,654
– privately-owned companies	"	40,257	9,582	8,519	13,890	10,742	246,437	961,651
– individuals	"	597,482	169,724	283,749	361,441	297,156	2,583,717	16,584,133
– other (insurance undertakings included)	"	7,966	1,230	1,358	1,459	1,543	38,857	174,296
Loans in lei	RON thou.	975,806.50	256,623.12	437,837.38	624,305.10	366,262.84	10,141,882.09	34,706,923.01
– short-term loans	"	421,868.64	72,970.16	165,610.20	331,383.78	162,093.20	4,707,931.57	14,997,010.56
– current loans	"	418,407.98	72,714.23	163,180.76	325,383.01	161,043.80	4,657,741.12	14,829,253.46
– overdue loans	"	3,460.66	255.92	2,429.44	6,000.76	1,049.40	50,190.45	167,757.10
– medium- and long-term loans	"	553,937.87	183,652.96	272,227.18	292,921.32	204,169.64	5,433,950.51	19,709,912.44
– current loans	"	552,233.00	183,170.93	270,918.14	292,032.25	202,738.24	5,417,327.58	19,637,504.00
– overdue loans	"	1,704.86	482.03	1,309.04	889.07	1,431.39	16,622.93	72,408.44
Loans in foreign exchange	RON thou.	1,378,890.89	163,775.89	170,726.27	343,994.19	151,546.55	15,705,474.73	33,051,672.91
– current loans	"	1,374,155.99	163,588.59	170,365.02	343,468.42	150,994.79	15,646,401.62	32,920,570.84
– overdue loans	"	4,734.89	187.30	361.24	525.77	551.76	59,073.12	131,102.07
Consumer loans*	RON thou.	600,580.71	187,056.54	265,086.56	300,163.83	217,324.24	4,799,755.27	19,662,402.43
– lei	"	370,211.80	154,552.49	206,247.39	232,213.12	153,997.64	3,330,749.90	14,308,921.10
– foreign exchange	"	230,368.91	32,504.05	58,839.17	67,950.71	63,326.60	1,469,005.37	5,353,481.33
Real-estate and mortgage loans to households*	RON thou.	270,836.59	32,270.33	42,590.54	63,628.23	42,969.89	1,978,219.51	5,408,260.77
– lei	"	22,503.41	8,266.58	12,460.43	11,069.70	7,074.44	195,689.63	794,674.98
– foreign exchange	"	248,333.18	24,003.75	30,130.11	52,558.54	35,895.45	1,782,529.88	4,613,585.79

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

APRIL 2006	M.U.	TIMIS	TULCEA	VASLUI	VÂLCEA	VRANCEA	BUCURESTI	TOTAL
Demand deposits in lei, of which:	RON thou.	521,478.16	57,475.65	56,846.98	94,165.52	64,688.62	7,530,945.48	13,915,586.03
– corporate sector	"	385,710.06	35,524.95	31,378.73	56,165.26	35,566.96	4,561,344.82	8,849,398.44
– households	"	135,768.10	21,950.70	25,468.24	38,000.25	29,121.66	2,969,600.66	5,066,187.59
Time deposits in lei, of which:	"	858,913.55	185,983.76	210,425.91	301,185.62	260,898.08	15,528,653.54	32,713,027.38
– corporate sector**	"	471,540.59	45,411.48	39,481.32	56,428.30	55,505.47	11,071,574.98	17,171,050.70
– households	"	387,372.96	140,572.28	170,944.59	244,757.32	205,392.61	4,457,078.56	15,541,976.68
Certificates of deposit in lei, of which:	"	32,801.22	6,644.58	21,897.29	19,481.00	15,108.19	742,238.92	1,969,185.49
– corporate sector	"	34.05	50.00	10.00	1.60	0.00	178,526.01	226,507.37
– households	"	32,767.17	6,594.58	21,887.29	19,479.40	15,108.19	563,712.91	1,742,678.12
Demand deposits in foreign exchange, of which:	RON thou.	399,374.36	37,280.14	34,861.62	40,444.50	39,703.41	5,132,485.67	8,503,261.97
– corporate sector	"	259,074.27	19,436.31	15,963.42	14,164.74	14,013.46	3,394,227.66	5,149,136.68
– households	"	140,300.08	17,843.83	18,898.20	26,279.77	25,689.96	1,738,258.01	3,354,125.29
Time deposits in foreign exchange, of which:	"	461,166.43	47,090.72	58,159.01	75,257.41	82,418.16	10,816,127.28	17,265,930.21
– corporate sector**	"	107,041.67	9,660.18	6,414.75	1,486.62	8,365.34	6,573,606.37	8,712,658.82
– households	"	354,124.76	37,430.54	51,744.26	73,770.79	74,052.82	4,242,520.92	8,553,271.39
Certificates of deposit in foreign exchange, of which:	"	22,965.10	4,283.15	729.54	11,792.51	9,761.87	298,822.20	724,862.09
– corporate sector	"	703.55	144.39	0.00	47.09	0.00	8,251.57	14,309.65
– households	"	22,261.55	4,138.76	729.54	11,745.42	9,761.87	290,570.63	710,552.44
Active cards, of which:	number	307,453	61,228	81,110	106,046	83,129	1,896,913	7,806,544
– lei	"	297,911	60,376	79,900	103,826	81,966	1,825,273	7,631,834
– foreign exchange	"	9,542	852	1,210	2,220	1,163	71,640	174,710

* 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:

1. Aggregate data shown above are based on information supplied by banks, Romanian legal persons and branches of foreign banks operating in Romania.
2. Starting April 2006, the indicator "Total accounts" is no longer published.