FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MAY 2006	M.U.	ALBA	ARAD	ARGES	BACAU	BIHOR	BISTRITA-NASAUD	BOTOSANI
Total clients (non-bank, non-government clients)	number	352,584	343,255	674,263	458,283	631,157	184,412	225,361
– state-owned companies	"	212	166	284	215	204	135	99
– privately-owned companies	"	13,100	22,163	24,233	21,109	28,503	10,427	7,827
– individuals	"	335,515	317,431	642,409	430,684	596,977	172,332	215,930
– other (insurance undertakings included)	"	3,757	3,495	7,337	6,275	5,473	1,518	1,505
Loans in lei	RON thou.	456,995.03	519,173.77	1,130,810.95	840,902.71	1,134,964.61	497,789.80	460,044.37
– short-term loans	"	170,977.32	220,877.76	398,556.09	322,291.47	422,108.56	186,628.92	120,162.53
– current loans	"	169,435.71	215,659.36	393,898.13	319,261.31	419,260.71	183,435.26	117,356.88
– overdue loans	"	1,541.61	5,218.41	4,657.95	3,030.17	2,847.85	3,193.67	2,805.65
– medium- and long-term loans	"	286,017.71	298,296.00	732,254.86	518,611.24	712,856.05	311,160.88	339,881.85
– current loans	"	285,303.45	297,104.37	729,998.96	517,082.05	711,619.20	310,445.65	336,735.82
– overdue loans	"	714.26	1,191.64	2,255.90	1,529.19	1,236.85	715.23	3,146.03
Loans in foreign exchange	RON thou.	389,619.62	563,217.49	648,429.19	398,384.27	1,303,190.01	299,165.28	217,218.31
– current loans	"	388,815.10	560,679.42	645,631.10	397,900.12	1,301,223.14	298,774.11	216,223.18
– overdue loans	"	804.52	2,538.07	2,798.10	484.14	1,966.88	391.17	995.13
Consumer loans*	RON thou.	344,214.13	375,317.27	822,281.14	466,394.52	566,123.89	333,585.75	323,974.58
– lei	"	228,395.13	249,141.34	615,768.62	354,736.98	360,586.72	244,746.89	248,370.73
– foreign exchange	"	115,819.00	126,175.93	206,512.52	111,657.53	205,537.16	88,838.86	75,603.85
Real-estate and mortgage loans to households*	RON thou.	78,469.38	89,509.71	135,776.15	63,658.88	159,743.91	70,442.80	50,152.97
– lei	"	13,969.00	9,054.36	32,945.19	21,392.92	21,212.89	14,534.19	14,512.92
– foreign exchange	"	64,500.38	80,455.34	102,830.95	42,265.96	138,531.02	55,908.61	35,640.05

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MAY 2006	M.U.	ALBA	ARAD	ARGES	BACAU	BIHOR	BISTRITA-NASAUD	BOTOSANI
Demand deposits in lei, of which:	RON thou.	110,806.53	200,486.55	324,352.51	202,759.69	226,860.73	63,173.39	54,327.59
– corporate sector	"	75,834.86	149,193.59	226,259.07	134,074.26	154,146.58	40,709.02	27,809.81
– households	"	34,971.67	51,292.96	98,093.45	68,685.44	72,714.15	22,464.37	26,517.78
Time deposits in lei, of which:	"	259,709.60	416,079.14	629,668.83	719,683.21	539,638.29	170,818.56	165,217.84
– corporate sector**	"	40,542.47	164,776.53	160,259.66	306,611.44	181,763.47	31,195.76	21,455.93
– households	"	219,167.13	251,302.61	469,409.17	413,071.77	357,874.82	139,622.80	143,761.91
Certificates of deposit in lei, of which:	"	38,353.41	28,928.41	61,102.58	73,062.39	33,858.96	15,663.67	29,124.52
– corporate sector	"	121.00	899.84	1,708.06	32,337.00	838.00	15.00	169.20
– households	"	38,232.41	28,028.57	59,394.52	40,725.39	33,020.96	15,648.67	28,955.32
Demand deposits in foreign exchange, of which:	RON thou.	60,211.21	137,155.95	228,791.68	124,500.74	125,248.24	39,580.56	30,348.89
– corporate sector	"	32,253.01	95,938.29	186,592.69	32,431.94	73,111.13	12,174.47	9,568.73
– households	"	27,958.20	41,217.66	42,198.99	92,068.80	52,137.11	27,406.10	20,780.16
Time deposits in foreign exchange, of which:	"	85,172.66	203,932.03	157,785.86	269,296.57	191,761.62	60,552.00	43,709.83
– corporate sector**	"	14,221.30	73,156.51	14,929.18	24,512.73	40,138.20	7,911.90	411.44
– households	"	70,951.36	130,775.52	142,856.68	244,783.85	151,623.42	52,640.10	43,298.38
Certificates of deposit in foreign exchange, of which:	"	5,297.14	20,649.11	10,161.15	9,603.03	36,483.37	11,419.24	5,821.21
– corporate sector	"	106.16	8.64	0.00	0.00	10.62	0.00	0.00
– households	"	5,190.98	20,640.47	10,161.15	9,603.03	36,472.75	11,419.24	5,821.21
Active cards, of which:	number	148,408	163,636	251,445	247,152	230,055	88,978	96,217
– lei	"	147,310	160,962	248,764	243,598	226,864	87,850	95,009
– foreign exchange	"	1,098	2,674	2,681	3,554	3,191	1,128	1,208

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MAY 2006	M.U.	BRASOV	BRAILA	BUZAU	CARAS-SEVERIN	CALARASI	CLUJ	CONSTANTA
Total clients (non-bank, non-government clients)	number	551,643	238,861	347,302	254,963	209,786	655,105	757,371
– state-owned companies	"	746	131	144	205	155	456	378
– privately-owned companies	"	37,106	12,527	14,134	9,558	7,592	44,971	40,072
– individuals	"	508,002	225,037	330,089	243,810	201,271	598,896	712,215
– other (insurance undertakings included)	"	5,789	1,166	2,935	1,390	768	10,782	4,706
Loans in lei	RON thou.	1,250,142.83	557,213.10	605,537.03	347,637.76	342,108.79	1,336,364.11	1,359,227.80
– short-term loans	"	575,459.48	222,947.45	237,287.41	89,700.27	148,241.00	586,297.92	604,005.34
– current loans	"	571,590.12	220,035.75	235,167.62	88,037.98	132,050.84	575,819.54	599,285.17
– overdue loans	"	3,869.37	2,911.70	2,119.80	1,662.29	16,190.16	10,478.38	4,720.17
– medium- and long-term loans	"	674,683.35	334,265.65	368,249.62	257,937.49	193,867.78	750,066.19	755,222.46
– current loans	"	672,883.30	333,143.11	367,226.11	256,918.05	193,098.77	747,420.57	752,698.37
– overdue loans	"	1,800.05	1,122.55	1,023.50	1,019.44	769.01	2,645.62	2,524.10
Loans in foreign exchange	RON thou.	960,250.13	223,005.88	321,182.76	137,927.52	82,300.53	1,643,291.80	1,391,507.60
– current loans	"	958,563.69	222,205.18	321,028.49	135,431.92	82,216.84	1,633,547.56	1,389,992.84
– overdue loans	"	1,686.44	800.70	154.27	2,495.60	83.69	9,744.24	1,514.76
Consumer loans*	RON thou.	613,412.02	337,355.23	377,351.92	262,279.03	183,019.21	750,979.35	917,368.06
– lei	"	436,560.87	266,803.44	301,750.48	211,274.27	158,232.05	478,151.87	635,058.36
– foreign exchange	"	176,851.15	70,551.79	75,601.44	51,004.76	24,787.16	272,827.48	282,309.70
Real-estate and mortgage loans to households*	RON thou.	183,946.24	69,649.89	70,127.43	22,527.83	14,801.48	340,079.89	280,458.44
– lei	"	28,078.46	18,560.85	18,566.34	6,411.71	4,523.50	41,096.39	31,657.18
– foreign exchange	"	155,867.79	51,089.03	51,561.09	16,116.12	10,277.97	298,983.50	248,801.27

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MAY 2006	M.U.	BRASOV	BRAILA	BUZAU	CARAS-SEVERIN	CALARASI	CLUJ	CONSTANTA
Demand deposits in lei, of which:	RON thou.	405,776.68	100,337.67	134,862.83	70,077.57	62,992.49	627,879.61	402,450.10
– corporate sector	"	277,980.74	61,488.66	87,484.97	45,481.89	44,884.05	470,064.06	278,525.34
– households	"	127,795.94	38,849.01	47,377.86	24,595.68	18,108.45	157,815.55	123,924.76
Time deposits in lei, of which:	"	825,306.61	264,225.81	350,200.38	128,160.93	171,153.90	1,177,901.19	1,121,038.73
– corporate sector**	"	289,313.91	52,336.97	61,919.74	22,337.16	29,532.03	436,852.19	534,393.71
– households	"	535,992.70	211,888.84	288,280.64	105,823.77	141,621.87	741,049.00	586,645.02
Certificates of deposit in lei, of which:	"	46,485.02	33,825.07	28,301.51	8,046.09	6,742.03	49,820.99	47,807.36
– corporate sector	"	101.60	192.30	664.00	337.22	0.00	2,007.75	947.40
– households	"	46,383.42	33,632.77	27,637.51	7,708.87	6,742.03	47,813.24	46,859.96
Demand deposits in foreign exchange, of which:	RON thou.	260,265.00	36,960.92	49,863.39	26,431.64	16,391.10	250,489.71	325,619.90
– corporate sector	"	146,979.90	17,546.23	23,998.52	9,955.08	7,302.17	132,832.34	156,405.93
– households	"	113,285.10	19,414.69	25,864.87	16,476.56	9,088.93	117,657.36	169,213.97
Time deposits in foreign exchange, of which:	"	381,065.81	48,916.97	76,407.82	59,280.65	28,321.96	487,983.46	757,065.12
– corporate sector**	"	84,244.46	9,668.68	12,229.62	5,808.97	3,948.01	135,167.39	475,385.77
– households	"	296,821.35	39,248.29	64,178.20	53,471.68	24,373.95	352,816.07	281,679.35
Certificates of deposit in foreign exchange, of which:	"	18,849.99	3,783.69	1,769.95	4,914.00	351.87	23,821.70	35,816.96
– corporate sector	"	0.00	0.00	0.00	35.48	0.00	849.26	212.32
– households	"	18,849.99	3,783.69	1,769.95	4,878.52	351.87	22,972.44	35,604.64
Active cards, of which:	number	288,447	106,001	131,483	89,430	51,014	420,572	270,115
– lei	"	282,265	103,968	129,750	88,235	50,283	412,179	260,754
– foreign exchange	"	6,182	2,033	1,733	1,195	731	8,393	9,361

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MAY 2006	M.U.	COVASNA	DÂMBOVITA	DOLJ	GALATI	GIURGIU	GORJ	HARGHITA
Total clients (non-bank, non-government clients)	number	190,839	284,599	653,023	536,963	132,058	237,711	238,167
– state-owned companies	"	80	149	283	262	77	152	259
– privately-owned companies	"	9,438	11,729	23,410	22,029	5,994	9,573	15,423
– individuals	"	179,496	270,551	625,796	511,579	125,085	226,102	219,207
– other (insurance undertakings included)	"	1,825	2,170	3,534	3,093	902	1,884	3,278
Loans in lei	RON thou.	318,372.04	475,263.29	1,089,085.10	857,068.11	257,256.83	528,915.77	429,363.75
– short-term loans	"	121,782.29	187,668.24	459,822.05	383,986.61	64,839.02	155,516.66	159,513.55
– current loans	"	121,505.96	185,554.18	458,230.29	382,945.80	64,520.56	154,200.40	159,178.21
– overdue loans	"	276.32	2,114.07	1,591.76	1,040.81	318.46	1,316.26	335.33
– medium- and long-term loans	"	196,589.76	287,595.05	629,263.05	473,081.50	192,417.81	373,399.11	269,850.20
– current loans	"	196,039.75	286,266.20	626,483.86	472,257.88	191,674.26	371,878.94	269,295.15
– overdue loans	"	550.01	1,328.85	2,779.19	823.63	743.56	1,520.17	555.05
Loans in foreign exchange	RON thou.	121,108.28	164,286.26	468,399.63	497,813.20	106,514.39	103,761.02	222,264.15
– current loans	"	120,729.80	163,802.14	467,803.55	497,158.91	105,998.55	103,545.64	221,985.72
– overdue loans	"	378.48	484.12	596.08	654.29	515.84	215.39	278.44
Consumer loans*	RON thou.	196,485.32	289,853.49	676,285.10	459,591.82	185,738.97	364,237.39	249,157.83
– lei	"	157,164.47	245,516.29	513,940.60	367,663.24	138,679.33	309,443.56	210,887.27
– foreign exchange	"	39,320.85	44,337.20	162,344.50	91,928.58	47,059.63	54,793.83	38,270.56
Real-estate and mortgage loans to households*	RON thou.	30,062.73	29,548.78	156,569.48	90,050.06	25,559.34	43,609.43	38,195.36
– lei	"	10,332.05	5,714.98	38,351.16	27,235.50	5,254.67	13,000.49	12,351.87
– foreign exchange	"	19,730.68	23,833.80	118,218.32	62,814.56	20,304.67	30,608.94	25,843.49

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MAY 2006	M.U.	COVASNA	DÂMBOVITA	DOLJ	GALATI	GIURGIU	GORJ	HARGHITA
Demand deposits in lei, of which:	RON thou.	116,195.50	103,719.07	217,579.89	249,441.49	37,983.26	112,592.08	104,544.04
– corporate sector	"	87,035.04	71,933.56	144,042.41	170,381.34	24,896.23	80,480.28	74,845.87
– households	"	29,160.45	31,785.52	73,537.48	79,060.14	13,087.03	32,111.80	29,698.17
Time deposits in lei, of which:	"	160,327.39	299,297.74	905,825.02	542,492.81	119,779.77	405,262.01	257,817.45
– corporate sector**	"	35,481.50	63,936.00	489,190.29	128,518.83	12,490.75	194,442.16	54,415.81
– households	"	124,845.89	235,361.74	416,634.73	413,973.97	107,289.03	210,819.84	203,401.64
Certificates of deposit in lei, of which:	"	12,559.58	26,270.09	35,531.20	53,246.79	8,815.23	5,661.15	33,754.01
– corporate sector	"	120.00	157.01	4,196.70	805.00	0.00	0.00	205.00
– households	"	12,439.58	26,113.08	31,334.50	52,441.79	8,815.23	5,661.15	33,549.01
Demand deposits in foreign exchange, of which:	RON thou.	23,541.20	45,436.99	78,856.69	73,112.78	15,873.63	20,128.04	43,200.75
– corporate sector	"	14,703.39	22,209.99	43,488.68	31,381.94	7,540.88	8,425.71	30,189.12
– households	"	8,837.81	23,227.00	35,368.01	41,730.84	8,332.76	11,702.34	13,011.63
Time deposits in foreign exchange, of which:	"	34,876.78	73,486.97	506,975.85	184,052.57	18,416.72	32,077.95	73,989.78
– corporate sector**	"	7,508.01	6,349.71	380,777.06	81,596.20	2,216.30	779.79	17,107.07
– households	"	27,368.77	67,137.26	126,198.79	102,456.37	16,200.41	31,298.16	56,882.71
Certificates of deposit in foreign exchange, of which:	"	5,697.88	3,750.38	15,305.97	13,346.32	1,253.37	1,124.00	8,730.63
– corporate sector	"	79.03	42.46	128.17	663.66	0.00	0.00	707.72
– households	"	5,618.85	3,707.92	15,177.80	12,682.66	1,253.37	1,124.00	8,022.91
Active cards, of which:	number	70,348	116,338	191,651	195,074	43,859	104,404	92,494
– lei	"	69,424	115,129	189,101	191,819	42,566	103,776	91,472
– foreign exchange	"	924	1,209	2,550	3,255	1,293	628	1,022

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MAY 2006	M.U.	HUNEDOARA	IALOMITA	IASI	MARAMURES	MEHEDINTI	MURES	NEAMT
Total clients (non-bank, non-government clients)	number	535,273	244,170	646,068	294,958	252,539	457,775	396,868
– state-owned companies	"	415	193	301	246	118	261	186
– privately-owned companies	"	18,438	7,440	26,036	20,753	6,458	25,325	14,497
– individuals	"	512,970	235,471	615,038	270,202	244,282	427,314	378,388
– other (insurance undertakings included)	"	3,450	1,066	4,693	3,757	1,681	4,875	3,797
Loans in lei	RON thou.	693,336.92	440,795.56	985,293.22	584,259.54	437,674.47	694,373.50	583,612.84
– short-term loans	"	249,675.55	237,922.48	331,401.20	256,486.87	121,563.77	248,937.95	220,681.07
– current loans	"	247,191.24	230,097.36	329,428.31	253,814.52	120,116.03	244,805.90	217,736.28
– overdue loans	"	2,484.31	7,825.11	1,972.88	2,672.35	1,447.74	4,132.05	2,944.79
– medium- and long-term loans	"	443,661.36	202,873.08	653,892.02	327,772.67	316,110.70	445,435.56	362,931.78
– current loans	"	441,734.54	202,242.74	651,052.74	326,898.49	315,314.78	444,323.85	361,741.31
– overdue loans	"	1,926.82	630.35	2,839.28	874.18	795.92	1,111.71	1,190.46
Loans in foreign exchange	RON thou.	266,751.62	87,556.96	744,688.26	442,940.56	203,426.62	568,518.25	332,915.36
– current loans	"	266,450.78	87,299.81	743,350.19	442,252.51	194,365.56	566,552.60	328,239.74
– overdue loans	"	300.83	257.15	1,338.07	688.05	9,061.06	1,965.65	4,675.61
Consumer loans*	RON thou.	508,268.02	201,583.07	745,080.94	341,662.98	360,473.36	445,594.92	358,367.72
– lei	"	408,570.92	166,821.29	551,256.29	242,369.83	284,401.26	323,961.89	270,589.71
– foreign exchange	"	99,697.10	34,761.77	193,824.65	99,293.15	76,072.10	121,633.03	87,778.01
Real-estate and mortgage loans to households*	RON thou.	74,840.49	24,497.81	181,216.71	92,104.26	50,123.75	113,045.02	68,280.38
– lei	"	16,684.22	7,144.74	26,948.36	8,474.05	13,104.62	23,252.19	10,979.67
– foreign exchange	"	58,156.26	17,353.07	154,268.35	83,630.21	37,019.13	89,792.83	57,300.72

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MAY 2006	M.U.	HUNEDOARA	IALOMITA	IASI	MARAMURES	MEHEDINTI	MURES	NEAMT
Demand deposits in lei, of which:	RON thou.	160,501.50	64,257.34	306,101.17	131,460.00	50,141.21	215,440.25	124,057.19
– corporate sector	"	115,388.61	36,619.20	171,541.88	88,035.98	26,427.36	152,575.38	77,801.80
– households	"	45,112.89	27,638.14	134,559.30	43,424.02	23,713.85	62,864.88	46,255.39
Time deposits in lei, of which:	"	362,057.36	187,199.85	519,756.47	288,611.96	149,286.30	684,020.37	327,695.40
– corporate sector**	"	71,117.70	41,700.11	126,669.39	56,162.83	42,634.62	297,849.03	48,964.95
– households	"	290,939.67	145,499.74	393,087.07	232,449.14	106,651.68	386,171.34	278,730.44
Certificates of deposit in lei, of which:	"	36,829.46	10,033.00	59,271.06	23,312.17	10,550.02	39,507.82	59,298.65
– corporate sector	"	49.00	30.00	59.50	423.80	62.70	552.12	4.75
– households	"	36,780.46	10,003.00	59,211.56	22,888.37	10,487.32	38,955.70	59,293.90
Demand deposits in foreign exchange, of which:	RON thou.	55,637.61	13,033.03	171,508.79	85,124.46	22,425.80	94,848.03	79,344.63
– corporate sector	"	27,859.06	3,567.92	63,211.77	43,598.64	11,453.93	65,435.70	34,083.82
– households	"	27,778.55	9,465.11	108,297.02	41,525.82	10,971.87	29,412.34	45,260.81
Time deposits in foreign exchange, of which:	"	94,161.15	28,379.04	209,312.62	143,469.36	41,320.68	186,636.46	170,554.49
– corporate sector**	"	20,383.39	8,879.47	31,556.76	18,506.64	12,644.68	50,729.10	7,767.76
– households	"	73,777.76	19,499.57	177,755.86	124,962.72	28,676.01	135,907.37	162,786.73
Certificates of deposit in foreign exchange, of which:	"	4,725.29	2,803.86	14,167.32	18,816.23	4,199.42	14,378.60	11,247.26
– corporate sector	"	0.00	0.00	7.43	1,845.57	0.00	0.52	0.00
– households	"	4,725.29	2,803.86	14,159.89	16,970.66	4,199.42	14,378.08	11,247.26
Active cards, of which:	number	194,515	70,575	269,583	135,102	78,370	188,629	122,202
– lei	"	192,623	69,345	261,176	132,954	77,098	186,085	119,131
– foreign exchange	"	1,892	1,230	8,407	2,148	1,272	2,544	3,071

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MAY 2006	M.U.	OLT	PRAHOVA	SATU-MARE	SALAJ	SIBIU	SUCEAVA	TELEORMAN
Total clients (non-bank, non-government clients)	number	216,085	562,550	279,815	131,815	377,785	477,418	332,884
– state-owned companies	"	209	305	198	83	202	366	211
– privately-owned companies	"	10,987	27,671	14,019	8,032	19,010	18,545	10,491
– individuals	"	203,210	528,790	262,074	122,040	355,066	454,759	321,175
– other (insurance undertakings included)	"	1,679	5,784	3,524	1,660	3,507	3,748	1,007
Loans in lei	RON thou.	428,223.01	972,144.88	519,799.83	335,599.91	684,989.85	849,096.45	492,380.63
– short-term loans	"	129,159.77	381,324.37	215,357.79	115,113.89	308,454.48	363,432.82	238,537.08
– current loans	"	128,418.47	376,979.47	214,370.41	114,245.21	306,528.72	359,833.70	237,075.23
– overdue loans	"	741.30	4,344.90	987.37	868.68	1,925.77	3,599.12	1,461.85
– medium- and long-term loans	"	299,063.24	590,820.51	304,442.04	220,486.02	376,535.36	485,663.63	253,843.54
– current loans	"	298,458.99	588,361.39	303,453.90	219,918.05	375,117.65	484,322.78	253,025.61
– overdue loans	"	604.25	2,459.12	988.15	567.96	1,417.71	1,340.84	817.94
Loans in foreign exchange	RON thou.	372,066.07	732,769.81	494,691.32	267,029.37	850,907.56	358,794.25	86,588.60
– current loans	"	367,430.54	728,935.62	494,100.76	266,290.98	850,004.41	357,839.94	86,384.74
– overdue loans	"	4,635.52	3,834.19	590.55	738.39	903.15	954.31	203.85
Consumer loans*	RON thou.	334,054.57	678,736.94	300,589.42	209,520.46	416,972.35	424,584.19	255,779.63
– lei	"	263,086.76	523,462.57	203,338.39	135,973.64	286,065.25	323,916.53	210,463.03
– foreign exchange	"	70,967.81	155,274.36	97,251.03	73,546.81	130,907.10	100,667.65	45,316.60
Real-estate and mortgage loans to households*	RON thou.	30,634.15	104,244.28	106,660.13	67,930.99	102,930.22	70,938.13	31,844.07
– lei	"	11,178.79	24,101.75	10,311.93	12,186.76	10,862.51	11,576.45	8,244.30
– foreign exchange	"	19,455.36	80,142.52	96,348.20	55,744.23	92,067.71	59,361.67	23,599.77

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MAY 2006	M.U.	OLT	PRAHOVA	SATU-MARE	SALAJ	SIBIU	SUCEAVA	TELEORMAN
Demand deposits in lei, of which:	RON thou.	80,056.36	333,764.21	115,776.52	56,687.16	315,123.25	115,211.51	59,274.19
– corporate sector	"	53,359.02	237,294.87	85,174.10	37,751.22	243,985.81	73,018.79	36,309.09
– households	"	26,697.35	96,469.34	30,602.41	18,935.94	71,137.45	42,192.72	22,965.10
Time deposits in lei, of which:	"	218,360.71	983,283.28	204,515.62	143,581.88	1,377,245.38	447,726.62	210,871.29
– corporate sector**	"	34,675.41	368,147.86	46,482.60	23,775.09	1,030,014.12	108,553.34	18,665.37
– households	"	183,685.29	615,135.43	158,033.02	119,806.79	347,231.26	339,173.28	192,205.92
Certificates of deposit in lei, of which:	"	25,731.73	64,695.08	16,239.57	7,898.72	44,600.45	32,792.71	10,053.52
– corporate sector	"	190.00	271.20	0.00	0.00	17.60	95.50	0.00
– households	"	25,541.73	64,423.88	16,239.57	7,898.72	44,582.85	32,697.21	10,053.52
Demand deposits in foreign exchange, of which:	RON thou.	86,447.67	172,147.15	55,436.12	25,529.66	134,052.30	85,673.72	20,406.31
– corporate sector	"	72,205.48	103,247.49	30,268.44	15,800.95	81,798.75	28,035.84	9,575.66
– households	"	14,242.19	68,899.67	25,167.68	9,728.70	52,253.54	57,637.89	10,830.65
Time deposits in foreign exchange, of which:	"	49,972.19	322,458.44	111,760.77	28,406.10	240,996.45	174,012.41	101,237.58
– corporate sector**	"	13,429.55	135,460.25	33,145.73	5,378.21	79,071.56	17,446.67	72,347.02
– households	"	36,542.63	186,998.19	78,615.04	23,027.89	161,924.89	156,565.74	28,890.57
Certificates of deposit in foreign exchange, of which:	"	6,652.81	10,660.78	14,803.88	2,573.21	26,065.07	9,160.73	2,640.05
– corporate sector	"	0.00	0.00	0.00	0.00	21.06	166.07	0.00
– households	"	6,652.81	10,660.78	14,803.88	2,573.21	26,044.01	8,994.66	2,640.05
Active cards, of which:	number	97,343	255,576	107,816	63,495	204,419	145,234	78,308
– lei	"	96,642	251,954	106,414	63,065	201,749	143,216	77,523
– foreign exchange	"	701	3,622	1,402	430	2,670	2,018	785

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MAY 2006	M.U.	TIMIS	TULCEA	VASLUI	VÂLCEA	VRANCEA	BUCURESTI	TOTAL
Total clients (non-bank, non-government clients)	number	652,391	170,005	281,824	381,037	308,345	3,063,490	18,057,404
– state-owned companies	"	320	217	80	132	119	2,457	10,832
– privately-owned companies	"	39,199	9,297	8,513	13,617	10,522	238,441	929,059
– individuals	"	605,709	159,431	271,795	365,651	296,112	2,788,093	16,953,488
– other (insurance undertakings included)	"	7,163	1,060	1,436	1,637	1,592	34,499	164,025
Loans in lei	RON thou.	1,050,617.08	285,794.62	473,448.31	673,441.80	404,955.19	10,877,253.75	37,261,328.91
– short-term loans	"	406,853.20	80,632.27	163,874.55	339,942.31	166,151.55	5,013,416.53	15,427,589.45
– current loans	"	403,420.34	80,352.90	162,811.63	335,287.57	164,572.03	4,962,204.40	15,255,719.51
– overdue loans	"	3,432.86	279.37	1,062.91	4,654.74	1,579.53	51,212.12	171,869.94
– medium- and long-term loans	"	643,763.87	205,162.35	309,573.76	333,499.49	238,803.64	5,863,837.23	21,833,739.47
– current loans	"	642,106.13	204,693.74	308,290.09	332,740.11	238,049.51	5,842,895.47	21,760,315.69
– overdue loans	"	1,657.74	468.62	1,283.66	759.39	754.12	20,941.76	73,423.78
Loans in foreign exchange	RON thou.	1,459,689.59	165,605.16	177,608.16	365,604.18	163,610.36	16,267,395.70	34,671,995.07
– current loans	"	1,451,712.85	165,454.03	177,326.83	365,205.80	162,813.75	16,211,862.45	34,547,130.89
– overdue loans	"	7,976.74	151.13	281.33	398.39	796.61	55,533.24	124,864.18
Consumer loans*	RON thou.	668,536.48	204,234.85	291,415.72	331,037.79	241,516.50	5,171,779.22	21,584,795.13
– lei	"	414,953.27	168,223.57	228,152.57	257,646.21	171,527.71	3,578,812.97	15,746,466.22
– foreign exchange	"	253,583.20	36,011.28	63,263.15	73,391.58	69,988.79	1,592,966.25	5,838,328.91
Real-estate and mortgage loans to households*	RON thou.	291,296.11	34,084.46	45,419.33	66,996.87	43,802.60	2,173,167.40	5,816,997.32
– lei	"	25,031.32	9,141.65	14,016.32	13,069.30	7,007.43	237,660.71	889,733.69
– foreign exchange	"	266,264.79	24,942.81	31,403.01	53,927.57	36,795.17	1,935,506.69	4,927,263.63

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

MAY 2006	M.U.	TIMIS	TULCEA	VASLUI	VÂLCEA	VRANCEA	BUCURESTI	TOTAL
Demand deposits in lei, of which:	RON thou.	636,300.70	58,309.60	59,499.92	100,179.19	87,882.77	8,275,060.66	15,274,283.96
– corporate sector	"	491,442.52	36,751.15	32,297.97	58,830.42	48,792.25	5,273,483.60	10,104,432.64
– households	"	144,858.17	21,558.44	27,201.95	41,348.77	39,090.52	3,001,577.06	5,169,851.32
Time deposits in lei, of which:	"	899,909.12	190,267.34	211,301.52	307,299.99	260,226.32	16,504,920.23	34,107,742.21
– corporate sector**	"	503,508.34	48,505.66	38,054.22	59,919.77	52,715.68	11,792,185.43	18,122,067.85
– households	"	396,400.78	141,761.68	173,247.30	247,380.23	207,510.64	4,712,734.80	15,985,674.36
Certificates of deposit in lei, of which:	"	37,985.57	6,670.74	22,065.47	19,388.39	14,645.91	795,165.41	2,013,695.50
– corporate sector	"	39.95	50.00	0.00	1.60	0.00	229,181.02	276,850.82
– households	"	37,945.62	6,620.74	22,065.47	19,386.79	14,645.91	565,984.39	1,736,844.68
Demand deposits in foreign exchange, of which:	RON thou.	330,471.60	40,525.35	39,029.57	44,313.80	42,552.50	5,333,794.55	8,944,311.67
– corporate sector	"	192,264.65	21,939.88	19,033.57	18,471.12	15,268.55	3,591,179.59	5,543,330.93
– households	"	138,206.95	18,585.47	19,995.99	25,842.68	27,283.95	1,742,614.96	3,400,980.74
Time deposits in foreign exchange, of which:	"	501,571.26	48,055.90	58,694.32	76,427.97	83,095.84	11,103,129.59	17,548,781.58
– corporate sector**	"	111,983.20	9,837.12	5,922.52	3,019.70	7,556.99	6,778,932.03	8,822,066.63
– households	"	389,588.06	38,218.78	52,771.80	73,408.27	75,538.85	4,324,197.56	8,726,714.96
Certificates of deposit in foreign exchange, of which:	"	22,088.14	4,062.86	568.89	11,448.70	9,937.19	299,558.61	728,509.86
– corporate sector	"	716.56	33.01	0.00	47.66	0.00	8,019.91	13,701.31
– households	"	21,371.58	4,029.85	568.89	11,401.04	9,937.19	291,538.70	714,808.55
Active cards, of which:	number	317,266	61,813	82,858	109,617	84,625	1,969,759	8,034,226
– lei	"	307,660	60,930	81,607	107,402	83,489	1,897,591	7,858,732
– foreign exchange	"	9,606	883	1,251	2,215	1,136	72,168	175,494

* 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.