FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2006	M.U.	ALBA	ARAD	ARGES	BACAU	BIHOR	BISTRITA-NASAUD	BOTOSANI
Total clients (non-bank, non-government clients)	number	348,450	352,712	676,966	460,889	637,439	188,370	226,985
– state-owned companies	"	208	156	288	208	193	130	101
– privately-owned companies	"	13,451	22,887	24,811	21,606	29,350	10,756	8,101
– individuals	"	330,788	326,057	643,693	432,425	601,962	175,896	217,202
– other (insurance undertakings included)	"	4,003	3,612	8,174	6,650	5,934	1,588	1,581
Loans in lei	RON thou.	509,075.88	590,168.97	1,246,619.36	948,153.22	1,303,919.61	542,911.78	526,541.00
– short-term loans	"	187,192.28	241,862.74	382,267.05	357,549.02	466,493.94	191,377.21	132,850.26
– current loans	"	186,341.90	237,751.85	378,073.74	355,027.26	464,595.24	189,413.47	130,096.81
– overdue loans	"	850.38	4,110.89	4,193.30	2,521.76	1,898.71	1,963.74	2,753.46
– medium- and long-term loans	"	321,883.60	348,306.24	864,352.31	590,604.21	837,425.67	351,534.57	393,690.73
– current loans	"	320,998.32	347,206.45	861,796.51	589,090.02	835,036.87	350,561.62	391,878.56
– overdue loans	"	885.28	1,099.79	2,555.80	1,514.18	2,388.80	972.95	1,812.17
Loans in foreign exchange	RON thou.	455,198.95	620,255.81	745,406.21	459,748.83	1,274,252.52	350,014.47	267,230.91
– current loans	"	453,905.88	619,159.90	743,770.88	459,057.86	1,273,086.78	348,359.11	262,922.97
– overdue loans	"	1,293.07	1,095.91	1,635.34	690.97	1,165.74	1,655.36	4,307.95
Consumer loans*	RON thou.	395,147.93	442,896.25	957,082.90	544,760.40	657,966.68	380,238.81	376,586.78
– lei	"	260,573.29	290,902.70	724,584.25	417,210.78	419,026.81	274,496.76	290,504.16
– foreign exchange	"	134,574.64	151,993.55	232,498.66	127,549.62	238,939.87	105,742.05	86,082.62
Real-estate and mortgage loans to households*	RON thou.	86,506.02	97,391.84	149,449.91	69,676.05	177,566.65	77,332.44	54,086.89
– lei	"	15,733.03	9,683.46	35,745.49	22,045.97	22,283.90	16,474.14	16,323.35
– foreign exchange	"	70,773.00	87,708.38	113,704.42	47,630.08	155,282.75	60,858.31	37,763.53

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2006	M.U.	ALBA	ARAD	ARGES	BACAU	BIHOR	BISTRITA-NASAUD	BOTOSANI
Demand deposits in lei, of which:	RON thou.	128,661.25	217,161.80	331,510.70	226,554.45	256,609.97	72,904.59	62,931.88
– corporate sector	"	88,479.66	158,371.69	214,939.19	146,436.72	178,341.84	45,929.24	33,593.49
– households	"	40,181.59	58,790.11	116,571.51	80,117.73	78,268.13	26,975.35	29,338.38
Time deposits in lei, of which:	"	278,427.34	415,030.37	649,328.50	736,260.90	550,298.54	172,239.61	183,422.95
– corporate sector**	"	44,708.83	151,813.52	177,470.76	288,532.49	183,716.19	29,232.94	36,465.91
– households	"	233,718.51	263,216.85	471,857.74	447,728.40	366,582.35	143,006.67	146,957.04
Certificates of deposit in lei, of which:	"	38,837.88	27,538.79	59,075.37	72,162.84	32,724.17	15,400.97	28,721.02
– corporate sector	"	120.00	642.06	28.06	32,337.00	787.50	0.00	56.50
– households	"	38,717.88	26,896.73	59,047.31	39,825.84	31,936.67	15,400.97	28,664.52
Demand deposits in foreign exchange, of which:	RON thou.	55,790.34	147,891.14	194,563.50	105,872.62	159,820.86	46,927.96	30,427.23
– corporate sector	"	27,408.20	101,514.30	149,424.03	30,312.20	96,125.89	16,377.51	7,497.18
– households	"	28,382.14	46,376.83	45,139.48	75,560.42	63,694.97	30,550.46	22,930.05
Time deposits in foreign exchange, of which:	"	74,306.31	167,706.52	169,245.09	287,929.28	198,154.09	57,514.07	48,246.60
– corporate sector**	"	6,796.16	32,912.44	20,551.50	21,449.39	42,675.56	4,910.97	849.90
– households	"	67,510.15	134,794.09	148,693.60	266,479.89	155,478.53	52,603.10	47,396.70
Certificates of deposit in foreign exchange, of which:	"	5,567.48	23,167.31	10,183.20	8,665.61	39,216.00	12,218.12	5,273.15
– corporate sector	"	53.19	8.72	0.00	0.00	0.00	0.00	0.00
– households	"	5,514.29	23,158.59	10,183.20	8,665.61	39,216.00	12,218.12	5,273.15
Active cards, of which:	number	156,195	171,456	259,932	250,034	235,281	92,427	98,854
– lei	"	155,091	168,638	257,171	246,605	232,072	91,214	97,698
– foreign exchange	"	1,104	2,818	2,761	3,429	3,209	1,213	1,156

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2006	M.U.	BRASOV	BRAILA	BUZAU	CARAS-SEVERIN	CALARASI	CLUJ	CONSTANTA
Total clients (non-bank, non-government clients)	number	556,254	251,332	346,556	277,303	212,621	671,148	610,073
– state-owned companies	"	719	132	141	193	148	453	376
– privately-owned companies	"	38,014	12,651	14,594	9,875	7,753	46,371	41,344
– individuals	"	511,088	237,331	328,818	265,749	203,883	612,433	563,400
– other (insurance undertakings included)	"	6,433	1,218	3,003	1,486	837	11,891	4,953
Loans in lei	RON thou.	1,379,976.23	619,811.83	688,847.41	402,518.36	391,206.52	1,490,866.92	1,407,885.42
– short-term loans	"	579,987.28	231,861.43	249,931.24	101,391.35	162,533.31	629,668.04	549,568.78
– current loans	"	577,194.07	230,488.17	248,629.36	100,058.47	147,037.03	620,241.58	544,986.64
– overdue loans	"	2,793.21	1,373.26	1,301.88	1,332.88	15,496.28	9,426.46	4,582.15
– medium- and long-term loans	"	799,988.94	387,950.40	438,916.17	301,127.01	228,673.20	861,198.88	858,316.64
– current loans	"	797,947.16	386,762.49	437,847.43	300,272.52	227,605.29	858,387.77	855,548.32
– overdue loans	"	2,041.79	1,187.91	1,068.74	854.49	1,067.91	2,811.11	2,768.32
Loans in foreign exchange	RON thou.	1,057,544.45	259,218.94	355,295.70	156,961.56	93,545.61	1,748,460.64	1,462,165.97
– current loans	"	1,054,451.84	258,425.37	354,961.39	154,872.85	93,449.39	1,734,700.57	1,460,817.65
– overdue loans	"	3,092.62	793.57	334.32	2,088.71	96.22	13,760.07	1,348.32
Consumer loans*	RON thou.	726,157.34	387,055.50	440,899.20	310,103.63	211,111.62	890,640.05	1,079,037.65
– lei	"	509,032.04	307,906.28	355,877.24	246,279.74	183,194.88	565,717.74	741,500.56
– foreign exchange	"	217,125.31	79,149.22	85,021.96	63,823.90	27,916.74	324,922.31	337,537.09
Real-estate and mortgage loans to households*	RON thou.	207,070.28	74,900.92	76,758.39	24,169.63	15,867.32	369,537.32	308,730.66
– lei	"	29,048.82	20,592.32	21,323.40	7,008.95	4,707.71	46,128.28	32,743.51
– foreign exchange	"	178,021.46	54,308.59	55,434.99	17,160.68	11,159.61	323,409.04	275,987.15

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2006	M.U.	BRASOV	BRAILA	BUZAU	CARAS-SEVERIN	CALARASI	CLUJ	CONSTANTA
Demand deposits in lei, of which:	RON thou.	448,386.32	116,371.33	153,287.33	77,262.69	71,718.83	666,325.16	461,494.05
– corporate sector	"	300,492.96	70,630.11	98,560.42	49,690.15	51,424.18	497,344.91	316,718.05
– households	"	147,893.37	45,741.22	54,726.90	27,572.53	20,294.65	168,980.25	144,776.00
Time deposits in lei, of which:	"	850,686.90	273,247.08	352,927.12	137,369.45	173,523.38	1,177,799.40	1,152,531.55
– corporate sector**	"	294,409.77	59,386.19	63,413.74	28,188.21	30,490.10	407,826.32	567,789.76
– households	"	556,277.13	213,860.89	289,513.38	109,181.23	143,033.27	769,973.08	584,741.79
Certificates of deposit in lei, of which:	"	46,823.24	32,893.30	27,196.46	6,896.18	7,001.36	50,747.08	47,917.93
– corporate sector	"	128.20	190.00	245.00	261.64	0.00	1,202.64	1,275.80
– households	"	46,695.04	32,703.30	26,951.46	6,634.54	7,001.36	49,544.44	46,642.13
Demand deposits in foreign exchange, of which:	RON thou.	275,176.62	36,713.57	52,122.28	27,012.07	20,917.09	282,372.91	330,546.71
– corporate sector	"	150,113.61	15,593.76	26,175.42	10,762.66	10,078.65	162,489.16	149,154.17
– households	"	125,063.01	21,119.81	25,946.86	16,249.42	10,838.45	119,883.75	181,392.55
Time deposits in foreign exchange, of which:	"	458,004.31	49,768.77	72,650.71	59,956.61	40,745.15	480,974.91	986,441.48
– corporate sector**	"	153,196.75	9,403.25	10,876.07	4,607.97	16,496.45	124,494.69	699,432.40
– households	"	304,807.56	40,365.53	61,774.64	55,348.64	24,248.70	356,480.22	287,009.08
Certificates of deposit in foreign exchange, of which:	"	22,542.24	3,427.39	2,485.37	5,101.42	408.73	30,363.54	40,259.41
– corporate sector	"	0.00	0.00	0.00	27.80	0.00	819.08	0.00
– households	"	22,542.24	3,427.39	2,485.37	5,073.62	408.73	29,544.46	40,259.41
Active cards, of which:	number	298,617	112,717	138,861	93,769	52,415	436,993	280,239
– lei	"	292,339	110,776	137,263	92,631	51,688	427,777	270,620
– foreign exchange	"	6,278	1,941	1,598	1,138	727	9,216	9,619

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2006	M.U.	COVASNA	DÂMBOVITA	DOLJ	GALATI	GIURGIU	GORJ	HARGHITA
Total clients (non-bank, non-government clients)	number	194,136	280,619	646,624	535,909	137,560	237,959	196,702
– state-owned companies	"	75	153	285	260	76	141	231
– privately-owned companies	"	9,617	12,113	24,044	22,615	6,190	9,906	15,681
– individuals	"	182,484	266,177	618,510	509,773	130,380	225,950	177,353
– other (insurance undertakings included)	"	1,960	2,176	3,785	3,261	914	1,962	3,437
Loans in lei	RON thou.	361,077.89	531,108.87	1,214,608.79	939,633.45	273,804.44	609,877.58	485,653.31
– short-term loans	"	135,157.53	200,641.74	487,165.73	401,992.65	65,278.77	166,047.68	169,012.13
– current loans	"	134,562.69	198,843.80	483,278.84	399,719.21	64,796.27	164,876.73	168,445.24
– overdue loans	"	594.85	1,797.94	3,886.89	2,273.43	482.50	1,170.95	566.89
– medium- and long-term loans	"	225,920.36	330,467.13	727,443.05	537,640.81	208,525.68	443,829.90	316,641.19
– current loans	"	225,261.46	329,357.33	725,799.25	536,739.49	207,762.58	442,274.23	315,954.62
– overdue loans	"	658.90	1,109.80	1,643.81	901.32	763.09	1,555.67	686.57
Loans in foreign exchange	RON thou.	134,489.14	174,503.11	536,461.23	568,379.00	120,335.36	115,592.18	240,830.28
– current loans	"	134,315.92	174,066.04	535,876.68	564,072.85	119,693.34	115,389.37	240,618.63
– overdue loans	"	173.21	437.07	584.55	4,306.15	642.02	202.80	211.65
Consumer loans*	RON thou.	219,059.71	333,250.24	798,180.15	538,428.52	211,174.77	438,657.94	280,256.56
– lei	"	175,234.20	283,843.98	603,417.17	431,427.28	156,794.68	373,173.96	239,550.85
– foreign exchange	"	43,825.51	49,406.26	194,762.98	107,001.24	54,380.09	65,483.98	40,705.71
Real-estate and mortgage loans to households*	RON thou.	33,012.92	32,430.22	171,133.95	100,637.94	26,804.98	46,357.35	41,500.02
– lei	"	11,185.73	5,946.40	41,982.02	29,899.53	6,002.09	14,867.01	13,152.98
– foreign exchange	"	21,827.19	26,483.82	129,151.93	70,738.41	20,802.89	31,490.33	28,347.04

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2006	M.U.	COVASNA	DÂMBOVITA	DOLJ	GALATI	GIURGIU	GORJ	HARGHITA
Demand deposits in lei, of which:	RON thou.	102,034.80	109,891.03	248,015.89	272,808.11	50,487.00	136,383.73	116,415.28
– corporate sector	"	69,375.07	73,539.42	162,067.45	185,566.01	34,831.61	97,661.39	82,139.13
– households	"	32,659.72	36,351.61	85,948.44	87,242.11	15,655.40	38,722.34	34,276.15
Time deposits in lei, of which:	"	192,273.40	297,054.27	1,017,571.24	543,174.58	122,371.14	320,929.48	268,277.01
– corporate sector**	"	65,924.53	56,710.63	596,133.11	118,873.97	13,556.86	109,082.36	58,612.01
– households	"	126,348.87	240,343.64	421,438.13	424,300.61	108,814.28	211,847.13	209,664.99
Certificates of deposit in lei, of which:	"	12,550.91	24,992.91	34,133.25	50,588.08	9,802.53	5,513.90	32,935.41
– corporate sector	"	106.00	106.01	3,964.70	404.00	0.00	0.00	133.00
– households	"	12,444.91	24,886.90	30,168.55	50,184.08	9,802.53	5,513.90	32,802.41
Demand deposits in foreign exchange, of which:	RON thou.	22,980.58	42,142.36	65,693.80	98,568.83	13,645.32	19,855.56	47,236.41
– corporate sector	"	13,655.23	15,907.65	25,310.28	54,930.57	4,600.69	7,323.38	33,843.12
– households	"	9,325.35	26,234.71	40,383.51	43,638.27	9,044.63	12,532.18	13,393.30
Time deposits in foreign exchange, of which:	"	33,719.21	83,763.48	515,188.03	140,965.40	20,872.68	33,162.53	74,383.00
– corporate sector**	"	8,099.79	15,911.01	386,395.82	39,342.16	3,633.01	734.44	14,999.34
– households	"	25,619.42	67,852.47	128,792.21	101,623.24	17,239.67	32,428.09	59,383.66
Certificates of deposit in foreign exchange, of which:	"	5,309.25	4,003.97	15,678.49	14,390.21	1,122.91	1,105.63	11,282.48
– corporate sector	"	132.44	42.55	141.55	602.79	0.00	0.00	725.84
– households	"	5,176.81	3,961.42	15,536.94	13,787.42	1,122.91	1,105.63	10,556.64
Active cards, of which:	number	72,822	119,183	202,559	204,342	44,019	107,218	94,785
– lei	"	71,959	117,940	199,965	200,968	43,070	106,555	93,754
– foreign exchange	"	863	1,243	2,594	3,374	949	663	1,031

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2006	M.U.	HUNEDOARA	IALOMITA	IASI	MARAMURES	MEHEDINTI	MURES	NEAMT
Total clients (non-bank, non-government clients)	number	545,413	242,930	650,201	301,544	256,140	469,201	537,461
– state-owned companies	"	399	195	308	249	117	258	184
– privately-owned companies	"	19,043	7,718	27,139	21,347	6,671	25,907	15,292
– individuals	"	522,327	233,955	617,607	276,038	247,478	437,987	517,792
– other (insurance undertakings included)	"	3,644	1,062	5,147	3,910	1,874	5,049	4,193
Loans in lei	RON thou.	773,174.20	467,572.62	1,140,804.29	646,394.41	516,550.07	779,346.54	670,695.50
– short-term loans	"	256,938.36	219,278.22	353,947.45	265,080.08	129,131.06	264,039.05	239,223.55
– current loans	"	254,390.28	198,172.27	347,767.09	259,331.78	126,766.90	259,227.02	238,000.58
– overdue loans	"	2,548.08	21,105.95	6,180.35	5,748.30	2,364.16	4,812.04	1,222.98
– medium- and long-term loans	"	516,235.84	248,294.40	786,856.85	381,314.34	387,419.01	515,307.49	431,471.95
– current loans	"	514,676.83	247,568.67	783,629.22	380,256.97	386,521.88	513,860.29	430,139.60
– overdue loans	"	1,559.02	725.73	3,227.63	1,057.37	897.13	1,447.20	1,332.34
Loans in foreign exchange	RON thou.	300,683.50	105,609.63	843,204.51	499,294.82	210,865.34	642,617.66	373,326.23
– current loans	"	300,044.63	105,362.13	842,099.18	498,611.44	210,616.18	640,853.05	371,256.58
– overdue loans	"	638.87	247.50	1,105.33	683.39	249.16	1,764.61	2,069.65
Consumer loans*	RON thou.	591,477.50	235,291.97	896,465.57	405,443.70	417,841.81	509,917.70	421,005.47
– lei	"	478,224.63	195,290.65	665,485.75	282,454.17	331,654.35	371,041.37	315,809.07
– foreign exchange	"	113,252.87	40,001.32	230,979.82	122,989.53	86,187.46	138,876.33	105,196.40
Real-estate and mortgage loans to households*	RON thou.	79,294.22	26,824.38	204,257.87	105,020.16	54,420.53	123,641.88	73,054.51
– lei	"	17,947.32	8,341.39	29,008.73	8,881.49	14,005.51	25,131.07	11,376.74
– foreign exchange	"	61,346.89	18,482.99	175,249.14	96,138.68	40,415.02	98,510.81	61,677.77

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2006	M.U.	HUNEDOARA	IALOMITA	IASI	MARAMURES	MEHEDINTI	MURES	NEAMT
Demand deposits in lei, of which:	RON thou.	186,477.35	82,293.71	377,114.26	151,397.16	60,598.45	223,107.41	138,849.53
– corporate sector	"	135,723.36	44,823.07	206,079.84	98,977.27	33,931.66	148,065.52	88,383.62
– households	"	50,753.99	37,470.64	171,034.42	52,419.88	26,666.78	75,041.89	50,465.90
Time deposits in lei, of which:	"	364,456.44	187,895.08	557,430.00	310,280.82	149,499.01	623,281.80	331,218.70
– corporate sector**	"	68,075.04	41,853.81	160,269.03	71,837.38	41,890.66	229,847.37	44,585.88
– households	"	296,381.39	146,041.27	397,160.97	238,443.44	107,608.35	393,434.43	286,632.82
Certificates of deposit in lei, of which:	"	37,062.53	9,327.07	56,775.58	22,882.16	11,075.39	39,823.34	58,702.10
– corporate sector	"	160.00	30.00	34.00	436.60	60.20	404.70	3.85
– households	"	36,902.53	9,297.07	56,741.58	22,445.56	11,015.19	39,418.64	58,698.25
Demand deposits in foreign exchange, of which:	RON thou.	56,196.34	12,673.15	212,802.49	100,669.88	38,323.39	86,429.10	89,130.38
– corporate sector	"	26,124.61	2,531.79	93,936.18	55,256.17	25,306.91	51,888.45	37,430.81
– households	"	30,071.73	10,141.35	118,866.31	45,413.71	13,016.49	34,540.65	51,699.57
Time deposits in foreign exchange, of which:	"	93,811.29	29,863.71	206,194.95	149,297.61	37,268.54	206,291.55	174,584.59
– corporate sector**	"	18,577.65	9,370.29	27,784.29	19,747.22	8,593.00	67,125.21	6,283.46
– households	"	75,233.64	20,493.42	178,410.66	129,550.39	28,675.54	139,166.34	168,301.13
Certificates of deposit in foreign exchange, of which:	"	5,849.56	2,736.15	13,319.78	18,099.53	4,987.59	13,432.98	11,173.12
– corporate sector	"	0.00	0.00	7.47	657.99	0.00	0.58	0.00
– households	"	5,849.56	2,736.15	13,312.31	17,441.54	4,987.59	13,432.40	11,173.12
Active cards, of which:	number	200,647	67,162	280,945	140,943	82,598	193,391	129,298
– lei	"	198,776	66,383	271,862	138,709	81,309	190,701	126,194
– foreign exchange	"	1,871	779	9,083	2,234	1,289	2,690	3,104

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2006	M.U.	OLT	PRAHOVA	SATU-MARE	SALAJ	SIBIU	SUCEAVA	TELEORMAN
Total clients (non-bank, non-government clients)	number	221,288	495,989	282,744	130,970	394,091	483,324	326,028
– state-owned companies	"	199	288	198	78	198	346	208
– privately-owned companies	"	11,177	28,316	14,372	8,235	19,693	19,147	10,615
– individuals	"	208,121	461,115	264,530	120,964	370,503	459,926	314,132
– other (insurance undertakings included)	"	1,791	6,270	3,644	1,693	3,697	3,905	1,073
Loans in lei	RON thou.	485,056.14	1,114,621.14	587,056.48	366,560.88	819,923.28	952,035.56	553,227.51
– short-term loans	"	134,168.57	413,113.92	230,546.39	125,895.85	372,773.42	394,221.89	262,423.12
– current loans	"	133,565.07	409,610.87	229,508.70	125,007.64	368,019.63	392,214.18	258,827.36
– overdue loans	"	603.50	3,503.06	1,037.70	888.21	4,753.79	2,007.71	3,595.75
– medium- and long-term loans	"	350,887.57	701,507.22	356,510.09	240,665.03	447,149.86	557,813.67	290,804.40
– current loans	"	350,122.65	699,179.61	351,554.72	239,985.09	445,691.31	556,452.45	289,865.35
– overdue loans	"	764.93	2,327.61	4,955.36	679.94	1,458.55	1,361.22	939.04
Loans in foreign exchange	RON thou.	442,266.12	691,796.34	533,293.17	303,878.81	973,187.02	400,382.96	95,043.36
– current loans	"	441,164.36	689,490.57	531,456.03	303,153.46	971,844.43	398,387.23	94,817.51
– overdue loans	"	1,101.76	2,305.76	1,837.14	725.35	1,342.58	1,995.74	225.85
Consumer loans*	RON thou.	388,488.69	801,587.54	349,202.23	239,953.01	494,219.76	493,129.82	287,419.89
– lei	"	305,095.84	620,606.21	236,650.24	154,399.21	332,200.70	377,948.79	238,384.09
– foreign exchange	"	83,392.85	180,981.32	112,551.99	85,553.80	162,019.05	115,181.03	49,035.80
Real-estate and mortgage loans to households*	RON thou.	34,774.42	117,226.49	114,300.34	72,768.86	114,206.62	74,955.21	35,393.33
– lei	"	12,598.21	26,797.70	11,184.45	12,716.29	11,653.93	12,111.35	9,479.86
– foreign exchange	"	22,176.21	90,428.79	103,115.89	60,052.57	102,552.70	62,843.86	25,913.47

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2006	M.U.	OLT	PRAHOVA	SATU-MARE	SALAJ	SIBIU	SUCEAVA	TELEORMAN
Demand deposits in lei, of which:	RON thou.	92,783.97	394,489.05	132,746.19	55,841.37	407,057.30	131,420.40	69,240.93
– corporate sector	"	61,564.70	278,559.37	95,418.04	35,176.46	325,038.28	79,405.00	43,801.30
– households	"	31,219.27	115,929.67	37,328.16	20,664.91	82,019.02	52,015.39	25,439.64
Time deposits in lei, of which:	"	236,195.29	1,022,277.32	202,512.62	149,777.42	1,054,408.13	455,163.14	213,322.03
– corporate sector**	"	45,111.00	386,900.46	43,282.45	28,723.85	718,931.70	109,372.36	18,651.67
– households	"	191,084.28	635,376.85	159,230.16	121,053.57	335,476.43	345,790.78	194,670.36
Certificates of deposit in lei, of which:	"	24,597.77	62,077.44	16,889.71	7,698.63	43,852.51	32,732.89	9,493.02
– corporate sector	"	190.00	266.00	0.00	0.00	16.76	432.00	0.00
– households	"	24,407.77	61,811.44	16,889.71	7,698.63	43,835.75	32,300.89	9,493.02
Demand deposits in foreign exchange, of which:	RON thou.	31,739.46	217,332.65	58,970.46	22,293.95	149,889.91	89,637.81	40,225.18
– corporate sector	"	16,725.56	141,799.60	32,565.41	10,321.17	87,134.74	26,541.07	30,224.53
– households	"	15,013.91	75,533.05	26,405.06	11,972.78	62,755.17	63,096.74	10,000.65
Time deposits in foreign exchange, of which:	"	53,846.64	311,504.89	152,389.39	28,748.72	281,705.98	169,436.61	112,364.20
– corporate sector**	"	15,636.57	120,463.07	71,194.18	4,469.01	106,615.98	6,938.93	83,163.95
– households	"	38,210.06	191,041.83	81,195.20	24,279.71	175,090.00	162,497.68	29,200.25
Certificates of deposit in foreign exchange, of which:	"	7,247.79	10,217.79	14,631.14	3,114.59	28,745.72	8,761.08	2,430.27
– corporate sector	"	0.00	0.00	0.00	0.00	21.09	222.39	0.00
– households	"	7,247.79	10,217.79	14,631.14	3,114.59	28,724.63	8,538.69	2,430.27
Active cards, of which:	number	101,063	267,965	115,034	65,640	212,928	151,006	79,002
– lei	"	100,376	264,179	113,612	65,196	210,171	148,925	78,221
– foreign exchange	"	687	3,786	1,422	444	2,757	2,081	781

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2006	M.U.	TIMIS	TULCEA	VASLUI	VÂLCEA	VRANCEA	BUCURESTI	TOTAL
Total clients (non-bank, non-government clients)	number	653,990	164,687	298,113	386,404	307,013	3,158,787	18,221,990
– state-owned companies	"	315	209	80	128	115	2,448	10,662
– privately-owned companies	"	40,220	9,558	8,818	13,995	10,833	242,541	957,856
– individuals	"	605,945	153,714	287,758	370,649	294,409	2,875,669	17,077,735
– other (insurance undertakings included)	"	7,510	1,206	1,457	1,632	1,656	38,129	175,737
Loans in lei	RON thou.	1,201,598.14	334,888.53	534,757.82	739,218.06	450,137.45	12,059,376.56	41,657,262.06
– short-term loans	"	438,241.62	91,939.19	176,409.35	341,100.16	176,713.96	5,318,118.92	16,293,134.31
– current loans	"	434,244.44	91,685.65	175,553.29	334,979.84	174,032.78	5,264,310.72	16,099,674.46
– overdue loans	"	3,997.18	253.55	856.06	6,120.32	2,681.18	53,808.20	193,459.85
– medium- and long-term loans	"	763,356.52	242,949.33	358,348.47	398,117.89	273,423.49	6,741,257.64	25,364,127.75
– current loans	"	761,364.30	242,453.21	357,377.20	396,965.51	271,921.55	6,717,935.21	25,281,609.92
– overdue loans	"	1,992.22	496.12	971.27	1,152.38	1,501.94	23,322.42	82,517.84
Loans in foreign exchange	RON thou.	1,597,912.68	126,879.39	191,906.80	400,391.96	190,210.15	17,238,389.68	37,357,031.00
– current loans	"	1,594,716.21	126,747.37	191,607.11	399,635.29	189,651.60	17,187,975.32	37,245,464.94
– overdue loans	"	3,196.47	132.02	299.69	756.66	558.55	50,414.35	111,566.06
Consumer loans*	RON thou.	803,016.97	241,024.13	339,026.62	389,115.12	286,547.35	5,714,143.24	24,923,010.73
– lei	"	499,663.94	198,149.68	266,757.97	303,360.70	203,833.24	3,843,673.72	18,070,933.68
– foreign exchange	"	303,353.03	42,874.45	72,268.64	85,754.42	82,714.11	1,870,469.51	6,852,077.05
Real-estate and mortgage loans to households*	RON thou.	316,464.62	38,465.14	51,241.09	75,823.95	46,022.39	2,503,565.43	6,502,643.14
– lei	"	26,324.79	10,827.53	17,267.17	16,331.27	7,422.78	262,704.74	974,990.38
– foreign exchange	"	290,139.83	27,637.61	33,973.92	59,492.69	38,599.61	2,240,860.69	5,527,652.76

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

JULY 2006	M.U.	TIMIS	TULCEA	VASLUI	VÂLCEA	VRANCEA	BUCURESTI	TOTAL
Demand deposits in lei, of which:	RON thou.	688,073.44	67,444.56	68,135.44	107,380.94	95,011.40	9,134,148.48	16,990,827.52
– corporate sector	"	532,900.59	42,521.74	37,407.65	62,328.67	52,480.45	5,723,476.96	11,082,196.25
– households	"	155,172.84	24,922.82	30,727.79	45,052.27	42,530.95	3,410,671.52	5,908,631.27
Time deposits in lei, of which:	"	895,694.65	198,211.98	214,731.62	313,850.82	267,355.29	16,327,099.76	33,939,406.11
– corporate sector**	"	497,169.62	57,474.72	39,661.39	59,923.15	55,095.19	11,459,710.02	17,560,704.98
– households	"	398,525.03	140,737.26	175,070.23	253,927.67	212,260.10	4,867,389.74	16,378,701.13
Certificates of deposit in lei, of which:	"	37,997.04	6,400.86	21,388.61	19,883.39	13,982.24	829,533.11	2,026,628.96
– corporate sector	"	42.05	270.00	0.00	1.20	0.00	259,401.50	303,736.97
– households	"	37,954.99	6,130.86	21,388.61	19,882.19	13,982.24	570,131.61	1,722,891.99
Demand deposits in foreign exchange, of which:	RON thou.	369,201.94	33,963.27	37,290.75	43,512.77	42,433.67	5,485,398.77	9,294,393.10
– corporate sector	"	206,213.94	13,483.42	15,346.78	14,408.23	12,395.34	3,574,375.31	5,582,607.63
– households	"	162,988.00	20,479.85	21,943.98	29,104.54	30,038.33	1,911,023.46	3,711,785.47
Time deposits in foreign exchange, of which:	"	523,422.24	51,248.25	56,928.18	76,340.06	85,020.00	11,518,146.73	18,372,112.37
– corporate sector**	"	122,456.20	14,104.75	3,885.63	1,504.65	9,549.32	7,065,804.58	9,401,037.02
– households	"	400,966.03	37,143.50	53,042.55	74,835.41	75,470.68	4,452,342.15	8,971,075.35
Certificates of deposit in foreign exchange, of which:	"	22,429.19	3,873.83	784.11	11,945.88	9,733.92	302,168.27	757,454.19
– corporate sector	"	363.44	83.00	0.00	47.86	0.00	8,144.11	12,101.89
– households	"	22,065.75	3,790.83	784.11	11,898.02	9,733.92	294,024.16	745,352.30
Active cards, of which:	number	327,025	64,476	85,530	112,777	89,185	2,057,355	8,346,688
– lei	"	316,830	63,542	84,284	110,966	88,094	1,981,836	8,165,960
– foreign exchange	"	10,195	934	1,246	1,811	1,091	75,519	180,728

* 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.