FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

AUGUST 2006	M.U.	ALBA	ARAD	ARGEŞ	BACĂU	BIHOR	BISTRIŢA-NĂSĂUD	BOTOŞANI
Total clients (non-bank, non-government clients)	number	342,550	356,550	661,610	457,295	640,775	185,801	229,031
– state-owned companies	"	203	159	291	210	196	129	98
– privately-owned companies	"	13,657	23,161	25,100	21,916	29,669	10,864	8,192
– individuals	"	324,623	329,636	627,734	428,428	604,921	173,238	219,194
– other (insurance undertakings included)	"	4,067	3,594	8,485	6,741	5,989	1,570	1,547
Loans in lei	RON thou.	528,622.11	616,255.28	1,289,789.81	969,097.28	1,331,596.14	551,434.96	553,669.03
– short-term loans	"	188,272.69	249,739.43	368,180.92	342,947.24	448,287.97	185,334.17	130,744.26
– current loans	"	187,524.18	246,150.22	365,392.58	340,260.69	445,781.14	181,835.79	127,935.83
– overdue loans	"	748.51	3,589.21	2,788.34	2,686.55	2,506.83	3,498.38	2,808.43
– medium- and long-term loans	"	340,349.42	366,515.85	921,608.89	626,150.05	883,308.17	366,100.79	422,924.77
– current loans	"	339,399.53	365,314.59	918,772.15	624,593.78	882,002.49	365,255.13	420,801.58
– overdue loans	"	949.89	1,201.26	2,836.73	1,556.26	1,305.68	845.66	2,123.19
Loans in foreign exchange	RON thou.	489,611.19	743,061.58	770,389.94	478,163.32	1,323,681.15	360,710.37	281,948.37
– current loans	"	488,769.11	742,310.51	769,220.40	477,073.26	1,322,377.75	358,861.35	277,750.09
– overdue loans	"	842.08	751.06	1,169.54	1,090.06	1,303.41	1,849.02	4,198.28
Consumer loans*	RON thou.	423,077.85	473,622.60	1,010,737.01	579,785.01	701,271.99	400,362.81	403,183.90
– lei	"	276,798.37	308,987.40	766,846.69	443,960.05	444,986.94	286,841.67	308,767.79
– foreign exchange	"	146,279.48	164,635.19	243,890.32	135,824.96	256,285.05	113,521.14	94,416.11
Real-estate and mortgage loans to households*	RON thou.	91,026.60	101,324.14	154,260.17	71,707.05	183,732.85	79,155.05	55,891.96
– lei	"	15,968.85	9,943.84	37,043.46	22,035.41	22,847.85	16,842.98	16,660.72
– foreign exchange	"	75,057.75	91,380.30	117,216.71	49,671.65	160,885.00	62,312.06	39,231.24

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

AUGUST 2006	M.U.	ALBA	ARAD	ARGEŞ	BACĂU	BIHOR	BISTRIŢA-NĂSĂUD	BOTOŞANI
Demand deposits in lei, of which:	RON thou.	133,590.32	206,974.36	330,916.50	212,038.54	291,852.21	75,028.72	63,370.72
– corporate sector	"	94,073.69	150,316.08	211,845.15	137,925.07	214,025.99	50,072.15	34,581.20
– households	"	39,516.64	56,658.28	119,071.35	74,113.47	77,826.23	24,956.57	28,789.51
Time deposits in lei, of which:	"	277,365.49	436,063.66	703,990.35	761,848.58	561,566.42	185,227.37	187,959.19
– corporate sector**	"	40,646.53	172,462.86	216,165.44	296,782.47	181,761.90	38,182.63	36,716.10
– households	"	236,718.96	263,600.80	487,824.91	465,066.10	379,804.53	147,044.75	151,243.09
Certificates of deposit in lei, of which:	"	38,146.69	26,734.97	58,632.32	71,625.26	32,237.27	16,494.47	28,271.03
– corporate sector	"	120.00	655.17	28.06	32,337.00	773.50	0.00	106.50
– households	"	38,026.69	26,079.80	58,604.26	39,288.26	31,463.77	16,494.47	28,164.53
Demand deposits in foreign exchange, of which:	RON thou.	57,017.44	147,981.51	235,973.26	123,474.40	144,499.67	41,296.64	29,818.61
– corporate sector	"	28,295.46	99,516.28	192,655.09	49,522.09	85,568.62	13,769.84	7,707.94
– households	"	28,721.99	48,465.23	43,318.18	73,952.31	58,931.06	27,526.80	22,110.67
Time deposits in foreign exchange, of which:	"	78,964.64	176,784.04	171,658.42	296,964.40	210,353.27	63,309.94	48,672.02
– corporate sector**	"	7,808.24	38,796.80	15,951.81	24,925.30	50,146.67	8,440.82	529.13
– households	"	71,156.39	137,987.24	155,706.60	272,039.10	160,206.60	54,869.12	48,142.88
Certificates of deposit in foreign exchange, of which:	"	4,920.51	20,413.90	9,960.28	8,881.60	37,999.90	10,422.34	5,641.70
– corporate sector	"	0.00	8.63	0.00	0.00	0.00	0.00	87.90
– households	"	4,920.51	20,405.27	9,960.28	8,881.60	37,999.90	10,422.34	5,553.80
Active cards, of which:	number	158,781	173,755	262,433	253,310	238,446	94,030	100,067
– lei	"	157,644	170,776	259,494	249,859	235,231	92,816	98,875
– foreign exchange	"	1,137	2,979	2,939	3,451	3,215	1,214	1,192

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

AUGUST 2006	M.U.	BRAŞOV	BRĂILA	BUZĂU	CARAŞ-SEVERIN	CĂLĂRAŞI	CLUJ	CONSTANȚA
Total clients (non-bank, non-government clients)	number	559,497	255,389	340,941	280,682	213,576	661,473	592,305
– state-owned companies	"	711	132	139	194	148	465	375
– privately-owned companies	"	38,542	12,736	14,771	9,981	7,842	47,051	41,974
– individuals	"	513,729	241,289	323,029	269,004	204,754	601,842	545,240
– other (insurance undertakings included)	"	6,515	1,232	3,002	1,503	832	12,115	4,716
Loans in lei	RON thou.	1,440,331.28	647,845.04	718,543.63	434,894.14	411,269.20	1,564,233.22	1,424,606.54
– short-term loans	"	608,396.12	237,034.92	253,544.53	107,454.16	166,916.40	634,695.08	544,698.22
– current loans	"	605,690.00	234,765.56	252,325.84	106,292.63	147,818.45	629,035.95	540,868.07
– overdue loans	"	2,706.12	2,269.37	1,218.70	1,161.54	19,097.95	5,659.13	3,830.15
– medium- and long-term loans	"	831,935.16	410,810.11	464,999.09	327,439.97	244,352.80	929,538.14	879,908.32
– current loans	"	829,895.46	409,538.89	463,889.86	326,613.55	243,254.48	926,566.60	876,915.73
– overdue loans	"	2,039.71	1,271.22	1,109.24	826.42	1,098.32	2,971.53	2,992.59
Loans in foreign exchange	RON thou.	1,069,288.50	269,208.45	371,458.58	164,141.25	91,666.16	1,810,346.13	1,570,218.63
– current loans	"	1,066,528.67	268,914.77	371,298.30	161,787.18	91,549.90	1,798,437.37	1,568,534.70
– overdue loans	"	2,759.83	293.68	160.28	2,354.08	116.26	11,908.76	1,683.93
Consumer loans*	RON thou.	775,219.71	408,386.96	468,764.41	331,127.09	224,346.18	948,967.59	1,144,353.61
– lei	"	540,589.91	325,591.01	378,349.29	261,236.61	195,280.75	600,794.63	778,946.52
– foreign exchange	"	234,629.80	82,795.95	90,415.13	69,890.48	29,065.43	348,172.97	365,407.09
Real-estate and mortgage loans to households*	RON thou.	215,055.70	77,985.31	79,585.12	24,697.14	16,451.06	378,147.83	321,851.38
– lei	"	28,691.69	21,352.48	22,837.58	7,097.99	4,788.51	46,531.41	33,164.29
– foreign exchange	"	186,364.01	56,632.83	56,747.54	17,599.15	11,662.54	331,616.42	288,687.10

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

AUGUST 2006	M.U.	BRAŞOV	BRĂILA	BUZĂU	CARAŞ-SEVERIN	CĂLĂRAŞI	CLUJ	CONSTANȚA
Demand deposits in lei, of which:	RON thou.	462,148.86	114,247.15	155,000.98	78,981.31	77,756.02	742,504.79	514,577.96
– corporate sector	"	313,998.43	71,836.41	102,447.12	51,746.91	57,664.50	582,912.67	361,352.71
– households	"	148,150.43	42,410.74	52,553.86	27,234.40	20,091.52	159,592.13	153,225.25
Time deposits in lei, of which:	"	991,083.12	281,027.36	368,329.74	149,820.96	190,100.45	1,159,762.38	1,285,338.04
– corporate sector**	"	389,173.33	64,032.86	76,712.13	40,317.22	47,079.74	398,681.92	691,451.28
– households	"	601,909.78	216,994.49	291,617.61	109,503.75	143,020.70	761,080.46	593,886.76
Certificates of deposit in lei, of which:	"	41,375.98	31,981.71	25,832.74	6,402.61	6,773.62	49,277.16	48,298.84
– corporate sector	"	133.10	167.40	295.00	124.30	0.00	1,070.99	1,335.80
– households	"	41,242.88	31,814.31	25,537.74	6,278.31	6,773.62	48,206.17	46,963.04
Demand deposits in foreign exchange, of which:	RON thou.	287,500.89	38,270.37	51,156.42	27,061.96	18,798.00	294,082.31	403,211.18
– corporate sector	"	163,244.45	17,714.95	26,962.22	10,814.76	8,663.67	163,821.57	204,912.89
– households	"	124,256.44	20,555.42	24,194.20	16,247.20	10,134.34	130,260.74	198,298.28
Time deposits in foreign exchange, of which:	"	418,503.40	49,462.14	72,240.19	61,884.14	30,890.56	476,721.93	990,117.97
– corporate sector**	"	91,592.97	8,233.91	8,973.29	5,044.69	5,914.06	117,641.50	692,010.54
– households	"	326,910.42	41,228.22	63,266.90	56,839.45	24,976.50	359,080.43	298,107.43
Certificates of deposit in foreign exchange, of which:	"	21,275.56	3,850.52	1,833.09	5,367.12	550.33	28,509.96	38,021.75
– corporate sector	"	0.00	0.00	0.00	27.47	0.00	353.02	0.00
– households	"	21,275.56	3,850.52	1,833.09	5,339.65	550.33	28,156.94	38,021.75
Active cards, of which:	number	303,165	114,671	141,006	96,484	53,224	443,705	285,330
– lei	"	296,664	112,790	139,380	95,338	52,499	434,181	275,386
– foreign exchange	"	6,501	1,881	1,626	1,146	725	9,524	9,944

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

AUGUST 2006	M.U.	COVASNA	DÂMBOVIȚA	DOLJ	GALAȚI	GIURGIU	GORJ	HARGHITA
Total clients (non-bank, non-government clients)	number	195,566	277,875	634,970	528,254	138,388	240,557	199,067
– state-owned companies	"	76	156	286	260	76	141	230
– privately-owned companies	"	9,695	12,245	24,341	22,905	6,233	10,068	15,743
– individuals	"	183,757	263,276	606,566	501,905	131,167	228,377	179,617
– other (insurance undertakings included)	"	2,038	2,198	3,777	3,184	912	1,971	3,477
Loans in lei	RON thou.	369,979.28	573,545.44	1,284,546.91	968,672.31	285,515.09	631,485.78	507,653.60
– short-term loans	"	134,914.57	219,919.79	514,021.29	401,825.28	65,900.46	160,632.94	175,243.12
– current loans	"	134,571.76	216,898.63	512,533.13	400,355.79	64,257.80	159,298.09	174,744.58
– overdue loans	"	342.82	3,021.16	1,488.15	1,469.49	1,642.66	1,334.85	498.54
– medium- and long-term loans	"	235,064.71	353,625.65	770,525.63	566,847.03	219,614.63	470,852.84	332,410.48
– current loans	"	234,519.03	352,474.75	768,828.99	565,989.95	218,748.24	469,264.92	331,656.70
– overdue loans	"	545.67	1,150.90	1,696.63	857.09	866.39	1,587.92	753.78
Loans in foreign exchange	RON thou.	136,256.18	183,370.65	559,645.58	605,239.90	122,559.84	121,322.67	248,438.97
– current loans	"	136,086.73	183,122.34	558,656.07	601,398.04	121,895.00	121,086.32	247,092.38
– overdue loans	"	169.45	248.30	989.51	3,841.86	664.84	236.35	1,346.59
Consumer loans*	RON thou.	221,133.59	351,510.84	847,196.86	570,759.76	221,647.99	468,041.67	287,665.80
– lei	"	180,951.81	300,807.62	639,996.46	457,005.71	164,529.14	398,443.09	251,801.41
– foreign exchange	"	40,181.79	50,703.22	207,200.40	113,754.05	57,118.85	69,598.59	35,864.38
Real-estate and mortgage loans to households*	RON thou.	33,902.19	33,220.49	179,279.10	103,767.74	27,114.63	49,062.64	43,275.95
– lei	"	11,327.57	5,965.80	43,282.96	30,509.35	6,385.25	16,221.30	13,758.01
– foreign exchange	"	22,574.61	27,254.69	135,996.14	73,258.39	20,729.37	32,841.34	29,517.93

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

AUGUST 2006	M.U.	COVASNA	DÂMBOVIȚA	DOLJ	GALAȚI	GIURGIU	GORJ	HARGHITA
Demand deposits in lei, of which:	RON thou.	116,663.84	121,532.09	245,340.54	282,053.49	46,559.12	138,086.20	127,897.16
– corporate sector	"	84,611.75	84,907.45	158,855.49	186,405.14	32,400.88	99,549.20	92,709.35
– households	"	32,052.09	36,624.65	86,485.05	95,648.35	14,158.24	38,537.00	35,187.81
Time deposits in lei, of which:	"	186,070.43	296,884.55	1,021,594.09	554,113.04	126,017.27	318,846.35	274,247.03
– corporate sector**	"	59,295.34	56,922.48	594,113.10	120,535.60	17,156.30	107,600.02	59,412.89
– households	"	126,775.09	239,962.07	427,481.00	433,577.44	108,860.97	211,246.33	214,834.13
Certificates of deposit in lei, of which:	"	12,256.46	24,591.48	32,763.24	47,479.42	9,926.22	5,359.19	32,505.89
– corporate sector	"	84.00	106.01	3,649.50	1,162.50	0.00	0.00	33.00
– households	"	12,172.46	24,485.47	29,113.74	46,316.92	9,926.22	5,359.19	32,472.89
Demand deposits in foreign exchange, of which:	RON thou.	26,178.64	44,211.01	236,420.92	83,033.39	12,771.19	18,136.80	46,969.29
– corporate sector	"	17,128.53	18,683.16	196,691.26	38,402.74	4,807.73	6,756.52	32,991.22
– households	"	9,050.11	25,527.86	39,729.66	44,630.65	7,963.47	11,380.28	13,978.08
Time deposits in foreign exchange, of which:	"	34,906.22	74,234.22	419,485.23	141,109.28	22,339.74	33,234.82	75,959.52
– corporate sector**	"	8,148.82	4,184.07	278,204.27	34,345.04	4,978.87	739.12	13,880.16
– households	"	26,757.40	70,050.15	141,280.96	106,764.24	17,360.87	32,495.69	62,079.36
Certificates of deposit in foreign exchange, of which:	"	5,688.75	4,272.12	16,235.92	12,766.23	1,984.82	1,275.70	9,810.51
– corporate sector	"	131.80	42.36	127.09	451.87	0.00	0.00	722.52
– households	"	5,556.95	4,229.76	16,108.83	12,314.36	1,984.82	1,275.70	9,087.99
Active cards, of which:	number	74,203	121,179	205,545	207,428	43,674	108,916	96,177
– lei	"	73,380	119,898	202,843	204,016	42,767	108,210	95,147
– foreign exchange	"	823	1,281	2,702	3,412	907	706	1,030

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

AUGUST 2006	M.U.	HUNEDOARA	IALOMIȚA	IAȘI	MARAMUREȘ	MEHEDINȚI	MUREȘ	NEAMȚ
Total clients (non-bank, non-government clients)	number	549,403	240,606	639,277	305,297	258,494	473,612	521,306
– state-owned companies	"	406	195	306	250	117	279	190
– privately-owned companies	"	19,311	8,213	27,276	21,644	6,754	26,222	15,482
– individuals	"	526,033	231,110	606,840	279,465	249,681	442,085	501,351
– other (insurance undertakings included)	"	3,653	1,088	4,855	3,938	1,942	5,026	4,283
Loans in lei	RON thou.	811,684.77	487,182.14	1,200,140.77	667,685.24	548,889.85	804,002.63	706,844.62
– short-term loans	"	266,147.87	224,203.06	368,714.59	263,057.58	131,006.00	258,604.67	231,997.77
– current loans	"	263,502.86	216,780.72	360,715.73	259,387.95	128,589.39	253,983.60	230,885.45
– overdue loans	"	2,645.01	7,422.33	7,998.86	3,669.63	2,416.61	4,621.07	1,112.32
– medium- and long-term loans	"	545,536.90	262,979.09	831,426.18	404,627.66	417,883.85	545,397.96	474,846.84
– current loans	"	543,992.96	262,207.97	827,726.49	403,687.47	416,994.50	543,974.37	473,776.57
– overdue loans	"	1,543.94	771.12	3,699.69	940.19	889.35	1,423.59	1,070.28
Loans in foreign exchange	RON thou.	310,771.44	114,592.76	911,918.66	515,621.80	214,000.15	660,260.62	380,546.93
– current loans	"	310,184.25	114,190.81	910,776.49	513,834.17	213,577.34	658,197.49	379,047.43
– overdue loans	"	587.19	401.95	1,142.17	1,787.63	422.80	2,063.14	1,499.50
Consumer loans*	RON thou.	627,665.18	249,039.54	957,540.34	432,764.07	442,614.59	548,868.50	448,639.15
– lei	"	507,240.63	207,158.92	708,083.75	297,733.11	351,057.79	392,676.79	336,225.08
– foreign exchange	"	120,424.55	41,880.62	249,456.59	135,030.96	91,556.80	156,191.70	112,414.07
Real-estate and mortgage loans to households*	RON thou.	81,445.85	27,849.01	214,597.78	108,053.27	56,019.38	125,933.94	74,757.84
– lei	"	18,191.02	8,710.10	29,099.38	8,953.31	14,482.91	25,027.74	11,387.67
– foreign exchange	"	63,254.83	19,138.91	185,498.40	99,099.96	41,536.47	100,906.20	63,370.17

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

AUGUST 2006	M.U.	HUNEDOARA	IALOMIȚA	IAȘI	MARAMUREȘ	MEHEDINȚI	MUREȘ	NEAMȚ
Demand deposits in lei, of which:	RON thou.	200,021.49	79,733.14	364,377.04	152,923.02	57,458.93	240,868.49	152,058.98
– corporate sector	"	151,279.01	46,623.01	207,495.20	92,963.33	30,710.42	164,957.71	101,447.68
– households	"	48,742.48	33,110.13	156,881.84	59,959.68	26,748.51	75,910.78	50,611.30
Time deposits in lei, of which:	"	373,661.78	192,916.37	588,333.13	318,090.63	159,841.59	646,185.52	336,970.02
– corporate sector**	"	75,442.38	40,974.63	178,617.88	75,521.38	51,964.12	243,567.42	49,953.55
– households	"	298,219.39	151,941.75	409,715.25	242,569.26	107,877.47	402,618.10	287,016.47
Certificates of deposit in lei, of which:	"	36,708.69	9,420.91	55,575.35	21,930.65	10,567.53	37,396.59	57,794.45
– corporate sector	"	162.00	30.00	0.00	423.70	60.00	404.72	4.25
– households	"	36,546.69	9,390.91	55,575.35	21,506.95	10,507.53	36,991.87	57,790.20
Demand deposits in foreign exchange, of which:	RON thou.	59,297.01	12,849.08	204,960.75	88,201.18	22,814.54	89,746.42	78,934.89
– corporate sector	"	32,782.59	3,767.15	85,298.51	41,007.50	9,454.23	55,051.35	29,536.95
– households	"	26,514.41	9,081.92	119,662.25	47,193.67	13,360.31	34,695.07	49,397.94
Time deposits in foreign exchange, of which:	"	94,843.10	29,946.38	213,760.72	152,925.07	44,394.41	211,862.71	187,579.31
– corporate sector**	"	18,315.34	8,645.61	26,553.79	20,607.86	14,714.58	68,218.92	8,973.34
– households	"	76,527.76	21,300.77	187,206.93	132,317.21	29,679.83	143,643.79	178,605.97
Certificates of deposit in foreign exchange, of which:	"	5,490.95	2,877.00	12,867.57	16,906.54	4,337.82	13,693.95	11,333.63
– corporate sector	"	0.00	0.00	35.30	605.63	0.00	0.60	0.00
– households	"	5,490.95	2,877.00	12,832.27	16,300.91	4,337.82	13,693.35	11,333.63
Active cards, of which:	number	204,215	67,985	284,305	143,638	83,883	195,933	131,784
– lei	"	202,311	67,217	274,969	141,288	82,539	193,132	128,654
– foreign exchange	"	1,904	768	9,336	2,350	1,344	2,801	3,130

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

AUGUST 2006	M.U.	OLT	PRAHOVA	SATU-MARE	SĂLAJ	SIBIU	SUCEAVA	TELEORMAN
Total clients (non-bank, non-government clients)	number	223,157	499,279	276,262	127,552	403,613	460,576	323,314
– state-owned companies	"	202	292	199	81	198	349	208
– privately-owned companies	"	11,258	28,722	14,587	8,340	19,981	19,396	10,651
– individuals	"	209,905	464,141	257,803	117,418	379,754	436,859	311,301
– other (insurance undertakings included)	"	1,792	6,124	3,673	1,713	3,680	3,972	1,154
Loans in lei	RON thou.	515,468.92	1,164,356.12	596,174.93	380,746.77	845,383.23	987,501.19	620,522.47
– short-term loans	"	138,029.30	412,863.27	220,424.77	130,178.72	374,483.33	400,556.10	311,020.42
– current loans	"	137,312.29	410,382.22	215,237.47	128,978.32	370,206.85	398,320.48	306,043.51
– overdue loans	"	717.01	2,481.05	5,187.29	1,200.40	4,276.48	2,235.62	4,976.92
– medium- and long-term loans	"	377,439.63	751,492.84	375,750.17	250,568.05	470,899.90	586,945.09	309,502.05
– current loans	"	376,781.43	749,061.80	374,650.09	249,845.45	469,568.26	585,724.70	308,416.23
– overdue loans	"	658.20	2,431.05	1,100.08	722.59	1,331.64	1,220.39	1,085.82
Loans in foreign exchange	RON thou.	434,913.75	707,524.10	558,521.92	354,984.57	1,011,687.73	416,942.85	99,368.58
– current loans	"	434,732.50	706,971.82	557,904.85	354,413.66	1,010,498.01	415,902.36	99,174.80
– overdue loans	"	181.25	552.28	617.07	570.91	1,189.72	1,040.50	193.78
Consumer loans*	RON thou.	418,392.04	857,650.24	375,171.81	254,664.13	527,452.70	520,792.76	304,327.82
– lei	"	327,552.60	662,928.02	251,066.92	162,355.58	350,101.12	398,413.00	252,803.31
– foreign exchange	"	90,839.44	194,722.22	124,104.89	92,308.55	177,351.58	122,379.76	51,524.52
Real-estate and mortgage loans to households*	RON thou.	37,433.39	120,288.84	117,308.55	74,938.99	119,392.21	78,380.25	36,883.94
– lei	"	13,090.09	26,812.94	11,445.54	12,947.69	11,425.63	12,787.42	9,684.93
– foreign exchange	"	24,343.31	93,475.90	105,863.00	61,991.30	107,966.58	65,592.83	27,199.02

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

AUGUST 2006	M.U.	OLT	PRAHOVA	SATU-MARE	SĂLAJ	SIBIU	SUCEAVA	TELEORMAN
Demand deposits in lei, of which:	RON thou.	92,930.14	412,632.53	141,164.66	61,718.77	384,309.38	132,147.50	69,026.86
– corporate sector	"	62,178.97	299,355.70	107,635.18	41,740.91	307,186.94	84,070.08	43,621.49
– households	"	30,751.17	113,276.84	33,529.48	19,977.86	77,122.44	48,077.42	25,405.37
Time deposits in lei, of which:	"	238,819.99	1,023,034.39	207,757.24	148,948.18	1,074,331.02	465,704.20	213,659.92
– corporate sector**	"	46,158.04	385,847.10	45,162.61	26,500.62	736,387.44	115,718.51	18,541.30
– households	"	192,661.95	637,187.29	162,594.63	122,447.55	337,943.58	349,985.68	195,118.62
Certificates of deposit in lei, of which:	"	23,902.34	59,804.29	15,458.90	8,160.73	40,790.28	31,128.21	8,877.76
– corporate sector	"	190.00	266.10	0.00	0.00	10.30	435.50	0.00
– households	"	23,712.34	59,538.19	15,458.90	8,160.73	40,779.98	30,692.71	8,877.76
Demand deposits in foreign exchange, of which:	RON thou.	32,419.54	214,259.87	57,123.25	25,082.95	165,717.02	89,227.06	14,994.37
– corporate sector	"	18,085.19	138,633.23	28,277.53	12,734.48	107,694.45	29,016.11	4,763.10
– households	"	14,334.34	75,626.64	28,845.73	12,348.48	58,022.57	60,210.95	10,231.27
Time deposits in foreign exchange, of which:	"	72,545.00	325,125.11	154,325.00	35,966.34	274,173.95	181,969.36	157,877.86
– corporate sector**	"	31,738.92	127,797.05	72,509.41	10,667.71	88,521.75	8,218.30	127,434.43
– households	"	40,806.09	197,328.07	81,815.59	25,298.63	185,652.20	173,751.06	30,443.42
Certificates of deposit in foreign exchange, of which:	"	5,961.11	9,861.24	15,363.11	2,984.65	27,107.53	8,771.42	2,424.28
– corporate sector	"	0.00	0.00	0.00	0.00	73.96	219.75	0.00
– households	"	5,961.11	9,861.24	15,363.11	2,984.65	27,033.57	8,551.67	2,424.28
Active cards, of which:	number	102,836	272,528	117,126	67,169	216,162	154,361	79,446
– lei	"	102,122	268,617	115,633	66,714	213,345	152,190	78,709
– foreign exchange	"	714	3,911	1,493	455	2,817	2,171	737

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

AUGUST 2006	M.U.	TIMIŞ	TULCEA	VASLUI	VÂLCEA	VRANCEA	BUCUREŞTI	TOTAL
Total clients (non-bank, non-government clients)	number	660,221	166,142	291,702	388,949	296,935	3,198,479	18,166,279
– state-owned companies	"	316	227	80	128	118	2,456	10,741
– privately-owned companies	"	41,020	9,661	8,944	14,105	10,978	245,856	970,611
– individuals	"	611,540	155,044	281,178	373,051	284,166	2,912,926	17,009,033
– other (insurance undertakings included)	"	7,345	1,210	1,500	1,665	1,673	37,241	175,894
Loans in lei	RON thou.	1,244,367.92	351,333.88	562,819.47	810,303.86	455,955.00	12,321,695.78	43,186,645.63
– short-term loans	"	425,870.20	89,934.77	178,835.81	384,910.78	171,646.27	5,179,663.95	16,300,852.79
– current loans	"	421,053.94	89,604.44	177,376.49	379,254.97	169,663.57	5,128,261.45	16,119,878.42
– overdue loans	"	4,816.26	330.33	1,459.32	5,655.80	1,982.70	51,402.50	180,974.37
– medium- and long-term loans	"	818,497.72	261,399.11	383,983.66	425,393.08	284,308.73	7,142,031.84	26,885,792.84
– current loans	"	816,545.77	260,913.70	383,022.47	424,057.14	283,524.67	7,119,551.34	26,808,319.77
– overdue loans	"	1,951.96	485.41	961.19	1,335.94	784.06	22,480.50	77,473.08
Loans in foreign exchange	RON thou.	1,624,861.77	137,691.39	196,865.98	450,210.16	202,689.80	17,509,724.36	38,584,426.72
– current loans	"	1,621,387.06	137,511.46	196,635.33	449,483.81	202,159.83	17,449,500.31	38,468,834.01
– overdue loans	"	3,474.71	179.93	230.66	726.35	529.98	60,224.04	115,592.71
Consumer loans*	RON thou.	866,213.21	254,498.91	361,121.70	414,097.72	303,140.74	6,340,267.45	26,766,085.84
– lei	"	533,313.64	208,762.33	285,741.79	321,934.69	215,025.44	4,231,503.69	19,313,191.06
– foreign exchange	"	332,899.57	45,736.58	75,379.91	92,163.03	88,115.30	2,108,763.75	7,452,894.78
Real-estate and mortgage loans to households*	RON thou.	328,899.28	41,085.32	54,334.44	78,775.38	47,932.21	2,565,223.79	6,710,027.75
– lei	"	26,002.69	11,335.04	18,758.77	17,562.93	7,625.51	239,940.15	968,528.77
– foreign exchange	"	302,896.59	29,750.28	35,575.67	61,212.45	40,306.70	2,325,283.64	5,741,498.98

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

AUGUST 2006	M.U.	TIMIŞ	TULCEA	VASLUI	VÂLCEA	VRANCEA	BUCUREŞTI	TOTAL
Demand deposits in lei, of which:	RON thou.	693,457.61	65,739.03	65,704.66	112,096.01	98,892.18	9,637,281.93	17,751,663.24
– corporate sector	"	541,088.61	41,171.15	36,004.00	67,529.19	59,974.86	6,263,203.70	11,924,474.48
– households	"	152,369.00	24,567.88	29,700.66	44,566.82	38,917.32	3,374,078.23	5,827,188.76
Time deposits in lei, of which:	"	903,970.04	194,679.36	218,566.63	314,858.68	265,821.09	16,720,738.60	34,924,144.24
– corporate sector**	"	508,850.88	53,273.33	42,050.81	58,702.05	53,478.28	11,868,803.73	18,380,718.19
– households	"	395,119.16	141,406.03	176,515.82	256,156.64	212,342.80	4,851,934.88	16,543,426.05
Certificates of deposit in lei, of which:	"	30,621.45	5,894.84	20,648.27	19,680.06	13,631.11	817,623.90	1,972,582.88
– corporate sector	"	37.05	300.00	0.00	1.20	0.00	259,408.39	303,915.04
– households	"	30,584.40	5,594.84	20,648.27	19,678.86	13,631.11	558,215.51	1,668,667.84
Demand deposits in foreign exchange, of which:	RON thou.	361,709.18	32,589.63	38,507.97	49,557.75	43,603.70	5,934,255.02	9,983,715.10
– corporate sector	"	197,044.62	12,713.51	17,540.02	19,839.85	13,902.24	4,011,015.05	6,256,788.66
– households	"	164,664.56	19,876.12	20,967.95	29,717.90	29,701.46	1,923,239.97	3,726,926.45
Time deposits in foreign exchange, of which:	"	571,132.91	56,354.56	55,811.42	79,588.95	90,139.53	11,444,651.69	18,382,769.46
– corporate sector**	"	161,635.92	17,629.20	990.82	1,420.83	10,053.17	6,718,787.62	8,963,924.64
– households	"	409,496.99	38,725.36	54,820.60	78,168.12	80,086.37	4,725,864.07	9,418,844.82
Certificates of deposit in foreign exchange, of which:	"	20,999.32	3,915.17	588.00	12,294.32	9,408.49	308,068.52	744,937.22
– corporate sector	"	361.85	82.39	0.00	47.55	0.00	7,881.44	11,261.13
– households	"	20,637.47	3,832.78	588.00	12,246.77	9,408.49	300,187.08	733,676.09
Active cards, of which:	number	331,691	65,632	87,136	113,808	91,066	2,089,819	8,476,052
– lei	"	321,117	64,671	85,906	111,979	89,903	2,011,839	8,290,049
– foreign exchange	"	10,574	961	1,230	1,829	1,163	77,980	186,003

* 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.