FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2006	M.U.	ALBA	ARAD	ARGES	BACAU	BIHOR	BISTRITA-NASAUD	BOTOSANI
Total clients (non-bank, non-government clients)	number	332,045	360,387	651,590	446,573	635,845	188,242	234,192
– state-owned companies	"	178	170	288	208	188	134	96
– privately-owned companies	"	13,894	23,742	25,475	22,337	29,842	11,207	8,137
– individuals	"	314,023	332,772	617,157	417,335	599,217	175,296	224,154
– other (insurance undertakings included)	"	3,950	3,703	8,670	6,693	6,598	1,605	1,805
Loans in lei	RON thou.	563,551.46	675,607.20	1,413,037.64	1,024,969.26	1,385,789.04	605,247.69	608,479.47
– short-term loans	"	191,882.96	270,235.59	400,522.04	345,609.23	447,819.71	200,448.50	140,530.14
– current loans	"	191,011.26	267,830.97	397,370.24	342,929.52	445,666.00	195,988.51	139,091.23
– overdue loans	"	871.71	2,404.62	3,151.79	2,679.71	2,153.71	4,459.99	1,438.91
– medium- and long-term loans	"	371,668.50	405,371.60	1,012,515.60	679,360.03	937,969.33	404,799.19	467,949.33
– current loans	"	370,617.55	404,252.88	1,008,805.95	677,695.26	936,414.72	403,710.00	466,120.51
– overdue loans	"	1,050.95	1,118.73	3,709.65	1,664.78	1,554.61	1,089.19	1,828.82
Loans in foreign exchange	RON thou.	543,736.82	802,113.20	819,919.25	519,733.62	1,400,666.98	390,414.95	300,840.34
– current loans	"	542,224.01	801,046.08	818,050.18	518,426.24	1,399,119.31	388,568.69	299,356.05
– overdue loans	"	1,512.81	1,067.13	1,869.06	1,307.38	1,547.67	1,846.25	1,484.29
Consumer loans*	RON thou.	460,739.87	521,047.70	1,095,338.78	621,782.53	773,228.33	433,862.34	435,184.48
– lei	"	299,518.47	334,751.52	826,308.23	476,127.47	480,892.54	308,493.19	330,281.36
– foreign exchange	"	161,221.40	186,296.18	269,030.55	145,655.06	292,335.79	125,369.15	104,903.12
Real-estate and mortgage loans to households*	RON thou.	101,052.34	110,569.88	176,525.85	82,617.34	206,554.69	94,088.76	59,866.11
– lei	"	18,540.73	11,120.95	39,878.09	24,402.09	25,831.47	20,145.13	17,300.05
– foreign exchange	"	82,511.61	99,448.92	136,647.76	58,215.25	180,723.22	73,943.63	42,566.06

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2006	M.U.	ALBA	ARAD	ARGES	BACAU	BIHOR	BISTRITA-NASAUD	BOTOSANI
Demand deposits in lei, of which:	RON thou.	141,124.19	221,582.79	351,556.77	245,062.12	272,234.35	74,209.84	59,309.85
– corporate sector	"	99,155.44	162,190.37	219,139.10	150,033.60	195,328.86	49,418.79	33,779.93
– households	"	41,968.75	59,392.42	132,417.67	95,028.52	76,905.49	24,791.05	25,529.92
Time deposits in lei, of which:	"	310,316.85	431,637.90	717,568.99	787,431.71	604,546.44	185,086.57	192,463.34
– corporate sector**	"	61,291.80	163,158.66	220,091.90	300,070.75	211,185.37	32,705.48	35,498.21
– households	"	249,025.06	268,479.23	497,477.09	487,360.97	393,361.07	152,381.10	156,965.12
Certificates of deposit in lei, of which:	"	36,048.69	25,391.11	52,925.54	36,406.10	35,332.96	14,623.27	26,119.93
– corporate sector	"	0.00	598.38	68.06	0.00	1,060.80	0.00	56.50
– households	"	36,048.69	24,792.73	52,857.48	36,406.10	34,272.16	14,623.27	26,063.43
Demand deposits in foreign exchange, of which:	RON thou.	66,686.90	144,766.79	107,120.48	189,491.99	150,768.59	40,583.09	32,292.79
– corporate sector	"	39,844.02	92,113.60	60,957.39	41,737.09	93,162.38	15,067.29	8,414.33
– households	"	26,842.89	52,653.19	46,163.09	147,754.90	57,606.22	25,515.80	23,878.45
Time deposits in foreign exchange, of which:	"	82,560.43	193,969.42	353,337.97	294,652.78	222,707.41	65,256.12	56,847.55
– corporate sector**	"	4,611.48	50,752.74	183,741.47	55,942.23	50,758.09	6,524.01	1,026.26
– households	"	77,948.94	143,216.68	169,596.50	238,710.55	171,949.32	58,732.10	55,821.28
Certificates of deposit in foreign exchange, of which:	"	5,914.90	21,530.86	8,406.06	8,750.84	37,029.39	13,034.92	7,511.13
– corporate sector	"	0.00	8.70	0.00	0.00	0.00	0.00	0.00
– households	"	5,914.90	21,522.16	8,406.06	8,750.84	37,029.39	13,034.92	7,511.13
Active cards, of which:	number	165,695	180,916	269,886	257,279	243,234	96,568	101,065
– lei	"	164,485	177,729	266,739	253,746	239,846	95,266	99,736
– foreign exchange	"	1,210	3,187	3,147	3,533	3,388	1,302	1,329

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2006	M.U.	BRASOV	BRAILA	BUZAU	CARAS-SEVERIN	CALARASI	CLUJ	CONSTANTA
Total clients (non-bank, non-government clients)	number	567,225	258,369	331,103	274,965	217,449	690,019	611,678
– state-owned companies	"	707	135	159	198	151	454	375
– privately-owned companies	"	39,136	12,617	15,128	10,257	7,873	48,117	42,730
– individuals	"	520,759	244,363	312,897	262,945	208,602	629,035	563,636
– other (insurance undertakings included)	"	6,623	1,254	2,919	1,565	823	12,413	4,937
Loans in lei	RON thou.	1,550,747.74	667,367.07	794,849.48	473,659.87	443,779.75	1,645,383.64	1,570,730.22
– short-term loans	"	646,014.20	221,450.75	297,941.56	109,907.73	172,190.20	667,140.79	599,141.27
– current loans	"	642,883.05	220,191.65	296,060.70	107,565.57	158,773.27	657,634.41	595,908.55
– overdue loans	"	3,131.15	1,259.10	1,880.87	2,342.16	13,416.93	9,506.38	3,232.72
– medium- and long-term loans	"	904,733.54	445,916.32	496,907.92	363,752.14	271,589.54	978,242.85	971,588.96
– current loans	"	902,121.07	444,110.91	495,786.88	362,834.17	269,693.04	974,471.27	967,741.65
– overdue loans	"	2,612.47	1,805.42	1,121.04	917.98	1,896.51	3,771.57	3,847.31
Loans in foreign exchange	RON thou.	1,227,577.87	313,858.75	409,690.79	177,399.69	101,141.30	1,978,411.46	1,713,276.59
– current loans	"	1,225,258.10	313,565.28	409,314.62	176,963.06	101,026.14	1,964,877.09	1,712,002.94
– overdue loans	"	2,319.78	293.47	376.16	436.63	115.16	13,534.38	1,273.65
Consumer loans*	RON thou.	853,377.51	439,118.98	508,856.84	366,573.22	244,704.09	1,041,629.61	1,257,396.31
– lei	"	580,443.08	347,443.20	409,293.53	283,526.95	212,878.95	647,560.06	839,251.82
– foreign exchange	"	272,934.43	91,675.78	99,563.31	83,046.26	31,825.14	394,069.55	418,144.50
Real-estate and mortgage loans to households*	RON thou.	251,598.66	88,764.49	85,451.92	26,295.97	18,050.91	421,129.18	358,724.54
– lei	"	35,616.07	24,006.60	24,433.97	7,676.64	5,008.38	53,132.10	35,434.02
– foreign exchange	"	215,982.60	64,757.89	61,017.95	18,619.33	13,042.53	367,997.08	323,290.52

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2006	M.U.	BRASOV	BRAILA	BUZAU	CARAS-SEVERIN	CALARASI	CLUJ	CONSTANTA
Demand deposits in lei, of which:	RON thou.	543,295.55	124,677.02	154,870.20	85,464.43	100,631.20	760,548.66	490,493.53
– corporate sector	"	364,142.08	80,938.43	104,216.20	57,851.76	79,525.43	598,413.78	328,130.31
– households	"	179,153.47	43,738.59	50,654.01	27,612.67	21,105.77	162,134.89	162,363.22
Time deposits in lei, of which:	"	903,906.19	298,309.16	381,771.08	157,746.02	178,695.44	1,232,379.14	1,325,000.77
– corporate sector**	"	308,940.12	65,291.64	81,315.24	46,869.65	31,506.23	436,343.46	703,196.63
– households	"	594,966.07	233,017.52	300,455.84	110,876.36	147,189.20	796,035.68	621,804.14
Certificates of deposit in lei, of which:	"	36,657.79	26,280.78	25,372.00	5,698.50	6,281.26	47,470.97	47,881.12
– corporate sector	"	153.20	167.40	223.50	88.70	0.00	892.62	1,335.40
– households	"	36,504.59	26,113.38	25,148.50	5,609.80	6,281.26	46,578.35	46,545.72
Demand deposits in foreign exchange, of which:	RON thou.	326,393.32	35,778.98	52,204.99	29,753.49	20,778.48	299,251.46	339,270.12
– corporate sector	"	198,236.69	14,095.93	27,947.59	13,226.96	11,106.08	164,157.06	140,805.25
– households	"	128,156.63	21,683.06	24,257.39	16,526.54	9,672.39	135,094.41	198,464.88
Time deposits in foreign exchange, of which:	"	447,712.14	50,963.63	73,795.89	66,902.88	27,221.79	476,622.85	907,453.04
– corporate sector**	"	108,317.96	5,831.83	8,977.71	7,817.99	580.14	81,097.40	599,139.43
– households	"	339,394.19	45,131.80	64,818.17	59,084.89	26,641.65	395,525.45	308,313.62
Certificates of deposit in foreign exchange, of which:	"	20,016.66	4,388.84	2,017.72	4,655.39	577.99	30,219.49	39,146.98
– corporate sector	"	0.00	0.00	0.00	0.00	0.00	528.17	0.00
– households	"	20,016.66	4,388.84	2,017.72	4,655.39	577.99	29,691.32	39,146.98
Active cards, of which:	number	307,903	116,864	144,789	101,390	55,309	458,400	291,189
– lei	"	301,004	114,901	143,131	100,200	54,567	448,182	280,788
– foreign exchange	"	6,899	1,963	1,658	1,190	742	10,218	10,401

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2006	M.U.	COVASNA	DÂMBOVITA	DOLJ	GALATI	GIURGIU	GORJ	HARGHITA
Total clients (non-bank, non-government clients)	number	198,966	275,939	615,843	520,165	146,148	243,583	226,878
– state-owned companies	"	72	142	280	258	80	141	225
– privately-owned companies	"	9,859	12,589	24,915	23,066	6,432	10,194	15,965
– individuals	"	186,872	260,967	586,879	492,945	138,673	231,302	207,251
– other (insurance undertakings included)	"	2,163	2,241	3,769	3,896	963	1,946	3,437
Loans in lei	RON thou.	371,765.86	598,308.03	1,415,119.93	1,038,290.58	303,875.62	684,666.61	537,775.38
– short-term loans	"	117,521.39	215,019.73	582,177.05	423,465.22	69,827.92	169,926.84	169,818.16
– current loans	"	117,255.48	212,181.04	580,557.72	422,312.34	67,367.36	168,215.66	169,034.69
– overdue loans	"	265.92	2,838.69	1,619.33	1,152.87	2,460.57	1,711.18	783.47
– medium- and long-term loans	"	254,244.46	383,288.30	832,942.87	614,825.37	234,047.69	514,739.76	367,957.21
– current loans	"	253,623.37	382,117.32	830,595.40	613,697.90	233,183.95	513,181.35	367,086.12
– overdue loans	"	621.09	1,170.97	2,347.47	1,127.47	863.74	1,558.42	871.10
Loans in foreign exchange	RON thou.	144,222.12	196,710.14	635,756.12	671,789.57	127,036.58	134,683.87	269,069.29
– current loans	"	144,051.89	196,451.98	635,172.42	667,877.82	126,463.60	134,434.12	268,871.66
– overdue loans	"	170.22	258.17	583.70	3,911.74	572.98	249.75	197.63
Consumer loans*	RON thou.	238,485.22	377,363.76	930,476.07	623,920.45	238,503.21	508,756.58	316,070.84
– lei	"	190,669.97	323,356.39	692,412.26	493,179.11	176,212.86	431,568.13	269,845.16
– foreign exchange	"	47,815.26	54,007.37	238,063.81	130,741.34	62,290.35	77,188.45	46,225.68
Real-estate and mortgage loans to households*	RON thou.	46,193.57	35,091.15	200,843.36	118,956.11	29,374.38	52,519.26	56,256.56
– lei	"	14,525.24	6,001.04	47,329.61	33,716.17	7,232.52	17,482.55	17,399.43
– foreign exchange	"	31,668.33	29,090.10	153,513.75	85,239.94	22,141.86	35,036.71	38,857.13

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2006	M.U.	COVASNA	DÂMBOVITA	DOLJ	GALATI	GIURGIU	GORJ	HARGHITA
Demand deposits in lei, of which:	RON thou.	159,420.92	138,101.81	243,583.28	305,919.89	48,653.55	162,263.33	129,086.04
– corporate sector	"	116,057.54	92,227.87	158,136.16	214,105.47	33,408.14	120,083.50	95,616.98
– households	"	43,363.38	45,873.94	85,447.12	91,814.43	15,245.41	42,179.84	33,469.05
Time deposits in lei, of which:	"	176,770.69	309,570.49	1,055,217.25	584,920.62	129,135.55	389,734.21	290,963.30
– corporate sector**	"	44,284.64	62,863.71	615,139.82	129,446.12	17,286.59	176,797.87	68,960.77
– households	"	132,486.04	246,706.78	440,077.43	455,474.50	111,848.96	212,936.34	222,002.53
Certificates of deposit in lei, of which:	"	12,255.30	24,547.51	28,857.42	42,997.97	9,246.89	4,362.20	31,130.20
– corporate sector	"	2.00	106.01	1,209.00	1,035.00	0.00	0.00	175.00
– households	"	12,253.30	24,441.50	27,648.42	41,962.97	9,246.89	4,362.20	30,955.20
Demand deposits in foreign exchange, of which:	RON thou.	28,052.74	50,056.97	236,446.08	80,545.52	16,984.00	20,019.91	54,780.31
– corporate sector	"	18,788.36	23,877.81	196,633.42	35,523.71	8,351.97	8,107.43	37,932.97
– households	"	9,264.38	26,179.16	39,812.67	45,021.81	8,632.02	11,912.48	16,847.34
Time deposits in foreign exchange, of which:	"	35,724.25	77,852.28	424,312.39	170,704.74	22,705.79	35,075.97	71,174.15
– corporate sector**	"	7,607.34	4,368.54	276,786.94	56,985.21	3,980.62	753.41	10,552.94
– households	"	28,116.91	73,483.74	147,525.45	113,719.53	18,725.18	34,322.56	60,621.20
Certificates of deposit in foreign exchange, of which:	"	5,881.76	4,272.22	16,853.56	11,275.97	1,956.12	1,041.53	9,519.55
– corporate sector	"	250.00	42.25	144.37	80.99	0.00	0.00	544.81
– households	"	5,631.76	4,229.97	16,709.19	11,194.98	1,956.12	1,041.53	8,974.74
Active cards, of which:	number	78,001	124,700	211,169	212,181	44,346	112,408	100,380
– lei	"	77,172	123,335	208,338	208,633	43,530	111,610	99,299
– foreign exchange	"	829	1,365	2,831	3,548	816	798	1,081

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2006	M.U.	HUNEDOARA	IALOMITA	IASI	MARAMURES	MEHEDINTI	MURES	NEAMT
Total clients (non-bank, non-government clients)	number	554,742	231,928	637,269	316,689	260,717	480,784	530,028
– state-owned companies	"	402	199	307	247	121	276	179
– privately-owned companies	"	19,684	8,020	28,197	21,950	6,960	26,700	15,701
– individuals	"	531,124	222,614	603,261	290,597	251,841	448,667	509,853
– other (insurance undertakings included)	"	3,532	1,095	5,504	3,895	1,795	5,141	4,295
Loans in lei	RON thou.	872,593.18	483,198.80	1,318,537.14	731,725.25	625,742.30	907,165.48	806,505.93
– short-term loans	"	281,148.55	200,701.55	404,831.67	289,336.08	146,956.88	305,208.63	257,867.00
– current loans	"	277,967.57	195,697.21	399,492.86	284,169.31	144,310.72	299,763.69	255,501.05
– overdue loans	"	3,180.98	5,004.34	5,338.81	5,166.76	2,646.16	5,444.94	2,365.96
– medium- and long-term loans	"	591,444.63	282,497.25	913,705.47	442,389.17	478,785.41	601,956.85	548,638.92
– current loans	"	589,600.28	281,696.37	910,764.98	441,151.18	477,785.14	600,294.79	547,524.26
– overdue loans	"	1,844.34	800.88	2,940.49	1,237.99	1,000.27	1,662.07	1,114.67
Loans in foreign exchange	RON thou.	337,125.75	204,981.66	1,008,827.53	580,367.49	231,259.46	730,058.04	410,404.31
– current loans	"	334,916.30	204,719.44	1,000,939.80	578,418.26	230,792.52	727,773.57	409,078.21
– overdue loans	"	2,209.45	262.22	7,887.73	1,949.24	466.94	2,284.47	1,326.10
Consumer loans*	RON thou.	679,452.40	270,607.02	1,049,184.61	466,939.86	483,356.50	586,797.53	488,198.95
– lei	"	547,675.82	223,001.92	766,074.20	316,888.97	381,344.16	421,401.74	360,912.81
– foreign exchange	"	131,776.58	47,605.10	283,110.41	150,050.88	102,012.35	165,395.79	127,286.14
Real-estate and mortgage loans to households*	RON thou.	90,021.77	29,489.53	239,115.29	118,104.00	59,525.72	151,337.30	84,691.11
– lei	"	20,015.48	9,371.70	31,027.34	10,189.54	15,072.41	32,288.48	12,703.35
– foreign exchange	"	70,006.29	20,117.84	208,087.95	107,914.47	44,453.31	119,048.82	71,987.76

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2006	M.U.	HUNEDOARA	IALOMITA	IASI	MARAMURES	MEHEDINTI	MURES	NEAMT
Demand deposits in lei, of which:	RON thou.	225,350.83	100,433.44	356,714.68	169,801.50	66,334.75	252,014.53	173,567.83
– corporate sector	"	155,794.18	64,247.52	209,718.22	109,090.29	39,677.42	177,853.53	122,355.29
– households	"	69,556.65	36,185.92	146,996.47	60,711.21	26,657.33	74,161.00	51,212.54
Time deposits in lei, of which:	"	408,187.40	198,276.56	584,684.78	365,630.86	150,646.36	594,939.15	349,520.68
– corporate sector**	"	81,581.89	41,857.15	150,859.67	117,016.69	40,139.68	167,309.32	51,423.45
– households	"	326,605.50	156,419.41	433,825.11	248,614.17	110,506.68	427,629.83	298,097.22
Certificates of deposit in lei, of which:	"	36,178.05	9,401.71	52,601.61	21,381.79	10,249.98	34,697.94	56,768.80
– corporate sector	"	176.00	27.50	0.00	390.70	48.50	312.82	3.35
– households	"	36,002.05	9,374.21	52,601.61	20,991.09	10,201.48	34,385.12	56,765.45
Demand deposits in foreign exchange, of which:	RON thou.	93,203.76	14,062.02	200,609.70	84,761.84	25,230.69	105,976.22	89,537.58
– corporate sector	"	46,968.37	4,101.45	70,187.02	37,736.65	9,331.30	56,446.34	37,975.62
– households	"	46,235.39	9,960.56	130,422.68	47,025.19	15,899.39	49,529.88	51,561.96
Time deposits in foreign exchange, of which:	"	118,545.38	28,939.45	233,753.66	176,771.30	47,790.00	220,450.67	196,005.14
– corporate sector**	"	18,423.65	7,584.25	39,314.55	39,440.30	15,672.79	69,983.59	11,626.64
– households	"	100,121.74	21,355.20	194,439.11	137,331.00	32,117.21	150,467.08	184,378.50
Certificates of deposit in foreign exchange, of which:	"	5,647.26	3,009.94	14,005.57	19,366.53	4,453.55	13,071.13	11,516.42
– corporate sector	"	0.00	0.00	37.71	744.98	0.00	0.66	0.00
– households	"	5,647.26	3,009.94	13,967.86	18,621.55	4,453.55	13,070.47	11,516.42
Active cards, of which:	number	224,898	71,116	294,656	149,192	85,335	203,803	138,043
– lei	"	222,865	70,318	285,334	146,622	83,952	200,859	134,790
– foreign exchange	"	2,033	798	9,322	2,570	1,383	2,944	3,253

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2006	M.U.	OLT	PRAHOVA	SATU-MARE	SALAJ	SIBIU	SUCEAVA	TELEORMAN
Total clients (non-bank, non-government clients)	number	228,684	498,377	246,608	125,996	423,099	467,524	310,002
– state-owned companies	"	203	270	192	84	194	344	204
– privately-owned companies	"	11,397	29,210	14,959	8,550	20,522	19,853	10,849
– individuals	"	215,239	463,367	229,462	115,508	398,807	443,257	297,801
– other (insurance undertakings included)	"	1,845	5,530	1,995	1,854	3,576	4,070	1,148
Loans in lei	RON thou.	580,064.54	1,283,325.61	677,156.78	410,900.79	928,694.99	1,073,454.74	768,464.39
– short-term loans	"	152,307.61	463,083.55	250,136.75	144,404.36	423,949.63	417,731.03	429,401.74
– current loans	"	151,582.17	460,304.87	249,460.90	142,753.61	412,603.76	413,579.41	424,537.75
– overdue loans	"	725.43	2,778.68	675.85	1,650.75	11,345.87	4,151.62	4,863.99
– medium- and long-term loans	"	427,756.93	820,242.06	427,020.03	266,496.43	504,745.35	655,723.71	339,062.65
– current loans	"	426,989.36	818,017.27	425,440.74	265,957.54	503,313.09	654,028.25	336,359.61
– overdue loans	"	767.57	2,224.78	1,579.30	538.89	1,432.27	1,695.46	2,703.03
Loans in foreign exchange	RON thou.	359,762.68	763,982.03	602,259.93	382,424.50	1,084,145.78	455,809.84	109,705.47
– current loans	"	359,547.69	763,449.48	601,640.45	381,938.97	1,082,763.00	454,862.70	109,470.43
– overdue loans	"	214.98	532.55	619.48	485.53	1,382.78	947.14	235.04
Consumer loans*	RON thou.	458,348.64	940,575.01	407,644.09	276,466.29	573,758.83	566,228.07	327,979.95
– lei	"	358,495.39	714,440.63	271,768.38	172,675.81	375,315.46	429,509.67	272,511.27
– foreign exchange	"	99,853.25	226,134.38	135,875.71	103,790.48	198,443.37	136,718.40	55,468.68
Real-estate and mortgage loans to households*	RON thou.	45,442.62	135,079.11	127,731.16	86,304.48	134,642.36	84,887.52	40,723.76
– lei	"	17,143.15	31,438.72	12,244.55	14,777.15	12,557.12	13,679.59	10,524.21
– foreign exchange	"	28,299.48	103,640.38	115,486.61	71,527.33	122,085.24	71,207.93	30,199.55

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2006	M.U.	OLT	PRAHOVA	SATU-MARE	SALAJ	SIBIU	SUCEAVA	TELEORMAN
Demand deposits in lei, of which:	RON thou.	104,173.84	408,648.22	151,521.88	60,521.05	392,622.62	138,067.14	76,119.93
– corporate sector	"	73,795.56	284,105.37	115,210.10	40,033.64	312,877.61	91,495.32	49,471.39
– households	"	30,378.28	124,542.85	36,311.78	20,487.41	79,745.01	46,571.82	26,648.53
Time deposits in lei, of which:	"	295,623.83	974,353.68	217,843.30	153,031.46	1,080,313.90	455,478.04	221,312.07
– corporate sector**	"	94,798.43	305,113.36	48,464.35	26,739.14	738,902.41	93,992.14	23,526.11
– households	"	200,825.40	669,240.32	169,378.95	126,292.32	341,411.49	361,485.90	197,785.95
Certificates of deposit in lei, of which:	"	18,234.87	56,824.99	14,800.11	6,403.53	39,903.71	29,976.61	8,344.70
– corporate sector	"	190.00	266.00	0.00	71.00	2.70	460.50	0.00
– households	"	18,044.87	56,558.99	14,800.11	6,332.53	39,901.01	29,516.11	8,344.70
Demand deposits in foreign exchange, of which:	RON thou.	35,961.39	176,651.80	74,684.67	25,384.98	139,891.98	84,919.07	14,598.45
– corporate sector	"	21,758.39	99,776.38	47,767.89	11,529.70	86,170.91	26,953.77	5,522.05
– households	"	14,202.99	76,875.42	26,916.77	13,855.28	53,721.06	57,965.30	9,076.40
Time deposits in foreign exchange, of which:	"	119,536.04	364,797.34	131,293.17	30,329.54	250,264.44	190,551.00	258,222.17
– corporate sector**	"	75,445.23	148,631.69	45,342.98	3,634.21	58,342.59	8,866.65	224,070.51
– households	"	44,090.81	216,165.65	85,950.19	26,695.32	191,921.85	181,684.36	34,151.65
Certificates of deposit in foreign exchange, of which:	"	6,636.37	10,486.77	14,463.14	2,985.51	26,467.02	10,265.57	2,863.26
– corporate sector	"	0.00	0.00	0.00	0.00	285.42	0.00	0.00
– households	"	6,636.37	10,486.77	14,463.14	2,985.51	26,181.60	10,265.57	2,863.26
Active cards, of which:	number	107,667	282,550	120,165	69,795	221,126	160,923	82,354
– lei	"	106,942	278,435	118,519	69,313	217,579	158,586	81,574
– foreign exchange	"	725	4,115	1,646	482	3,547	2,337	780

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2006	M.U.	TIMIS	TULCEA	VASLUI	VÂLCEA	VRANCEA	BUCURESTI	TOTAL
Total clients (non-bank, non-government clients)	number	619,041	170,008	287,479	396,191	286,407	3,295,914	18,243,795
– state-owned companies	"	315	218	83	134	115	2,529	10,790
– privately-owned companies	"	41,849	9,844	9,169	14,493	11,227	253,919	991,413
– individuals	"	569,289	158,733	276,682	379,885	273,339	3,001,177	17,062,970
– other (insurance undertakings included)	"	7,588	1,213	1,545	1,679	1,726	38,289	178,622
Loans in lei	RON thou.	1,352,505.13	374,045.44	657,321.24	856,600.45	490,998.03	12,970,071.92	46,542,073.65
– short-term loans	"	433,680.73	92,495.48	233,025.96	396,887.64	199,314.65	5,386,039.73	17,367,100.25
– current loans	"	431,178.62	91,781.08	232,500.89	392,068.86	197,008.97	5,328,406.92	17,180,499.43
– overdue loans	"	2,502.11	714.40	525.08	4,818.78	2,305.68	57,632.82	186,600.82
– medium- and long-term loans	"	918,824.40	281,549.96	424,295.28	459,712.81	291,683.38	7,584,032.19	29,174,973.40
– current loans	"	916,297.68	280,993.41	423,234.41	458,311.89	290,842.59	7,559,157.51	29,085,621.58
– overdue loans	"	2,526.71	556.56	1,060.87	1,400.92	840.79	24,874.68	89,351.82
Loans in foreign exchange	RON thou.	1,789,099.93	152,356.25	228,297.57	506,267.68	220,510.94	19,040,933.97	42,076,630.10
– current loans	"	1,786,517.93	152,053.24	228,082.92	505,022.11	219,540.16	18,975,177.46	41,949,825.95
– overdue loans	"	2,582.00	303.00	214.65	1,245.57	970.78	65,756.50	126,804.15
Consumer loans*	RON thou.	961,230.89	278,878.63	391,187.55	452,306.06	324,041.06	6,920,194.00	29,189,792.66
– lei	"	581,744.14	226,024.06	308,315.91	346,887.77	228,827.45	4,448,873.29	20,706,703.11
– foreign exchange	"	379,486.75	52,854.57	82,871.64	105,418.28	95,213.61	2,471,320.72	8,483,089.55
Real-estate and mortgage loans to households*	RON thou.	363,455.28	46,254.53	58,377.76	87,877.10	50,777.20	2,884,529.44	7,538,892.06
– lei	"	28,131.47	12,814.51	20,104.78	19,696.00	7,540.10	287,551.05	1,105,083.54
– foreign exchange	"	335,323.81	33,440.02	38,272.98	68,181.10	43,237.10	2,596,978.39	6,433,808.52

FINANCIAL BEHAVIOUR OF HOUSEHOLDS AND COMPANIES BY COUNTY

OCTOBER 2006	M.U.	TIMIS	TULCEA	VASLUI	VÂLCEA	VRANCEA	BUCURESTI	TOTAL
Demand deposits in lei, of which:	RON thou.	671,357.44	75,410.67	71,921.69	132,992.01	88,376.04	9,879,776.64	18,407,816.10
– corporate sector	"	516,726.12	51,089.15	42,201.54	86,897.93	50,432.14	6,495,809.74	12,440,781.80
– households	"	154,631.32	24,321.52	29,720.15	46,094.08	37,943.90	3,383,966.90	5,967,034.30
Time deposits in lei, of which:	"	946,821.18	200,543.58	224,433.84	323,110.77	277,120.10	17,459,880.30	36,124,923.55
– corporate sector**	"	538,474.14	53,798.87	41,475.25	62,870.37	57,457.23	12,414,301.09	18,962,345.43
– households	"	408,347.04	146,744.71	182,958.59	260,240.40	219,662.87	5,045,579.21	17,162,578.12
Certificates of deposit in lei, of which:	"	29,693.34	4,613.05	19,593.10	18,314.57	13,075.54	711,712.16	1,768,657.69
– corporate sector	"	28.86	80.00	0.00	0.80	40.00	257,532.53	266,802.83
– households	"	29,664.48	4,533.05	19,593.10	18,313.77	13,035.54	454,179.63	1,501,854.86
Demand deposits in foreign exchange, of which:	RON thou.	416,521.79	33,717.07	42,752.74	48,803.37	43,450.19	7,223,499.63	11,296,245.93
– corporate sector	"	236,392.16	12,866.08	22,900.37	16,992.22	15,614.09	5,015,563.66	7,132,641.75
– households	"	180,129.63	20,851.00	19,852.38	31,811.15	27,836.09	2,207,935.97	4,163,604.17
Time deposits in foreign exchange, of which:	"	539,051.46	59,184.11	57,748.99	84,697.73	95,768.87	10,415,411.40	17,776,665.32
– corporate sector**	"	119,891.32	18,784.55	1,142.35	1,966.24	10,194.67	5,356,826.55	7,801,339.07
– households	"	419,160.14	40,399.56	56,606.65	82,731.49	85,574.19	5,058,584.85	9,975,326.25
Certificates of deposit in foreign exchange, of which:	"	22,016.66	3,298.29	650.39	11,986.31	8,836.83	276,521.17	722,549.57
– corporate sector	"	355.63	0.00	0.00	40.76	0.00	8,589.55	11,654.00
– households	"	21,661.03	3,298.29	650.39	11,945.55	8,836.83	267,931.62	710,895.56
Active cards, of which:	number	341,678	66,959	91,035	116,720	92,545	2,164,549	8,758,781
– lei	"	330,663	66,006	89,777	114,828	91,335	2,084,289	8,564,823
– foreign exchange	"	11,015	953	1,258	1,892	1,210	80,260	193,958

* 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.