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July 2024

(statistical section)

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NOTES

Statistical data used in this publication are those available as of 6 September 2024.

Some of the data are still provisional and will be updated
as appropriate in the subsequent issues.

The source of statistical data used in charts and tables
was mentioned only when they were provided by other institutions.

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National Bank of Romania,
Str. Lipscani nr. 25, cod 030031, București
Phone: 40 21 312 43 75; fax: 40 21 314 97 52

www.bnr.ro

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Symbols used in tables:

... = missing data
– = nil
0 = less than 0.5 but more than nil
x = not applicable
p.a. = per annum
c = confidential (if the indicator is obtained by aggregating data from maximum of two reporting entities).

Totals may not add up, due to rounding.

1. MAIN MACROECONOMIC INDICATORS

(annual percentage change, unless otherwise indicated)

Period		Gross domestic product[1,2]			Industrial output[2,5]	Labour productivity in industry[2,5]	Industrial producer prices[3,5]	Industrial producer prices - domestic market[5]	Domestic trade[2,4,5]		Market services to households[2,4,5]
		nominal (lei mn.; current prices)	real	deflator					retail sales[6]	motor vehicles and motorcycles[7]	
2020		1,066,780.5	-3.7	4.1	-9.3	-4.2	0.0	0.2	2.2	-8.7	-36.2
2021		1,189,089.8	5.7	5.4	7.1	8.2	14.9	17.4	10.2	24.2	45.9
2022		1,401,345.4	4.1	13.2	0.5	0.0	43.6	55.1	4.5	6.4	29.6
2023		1,605,591.1	2.1	12.2	-3.0	-3.3	4.7	5.6	1.6	11.7	7.7
2023	Jul.	x	x	x	-3.9	-4.5	-1.0	-0.5	0.5	13.2	1.9
	Aug.	x	x	x	-3.2	-3.4	-4.2	-5.4	-0.1	8.0	2.4
	Sep.	434,556.2	1.9	10.9	-2.3	-2.3	-1.6	-2.3	-1.3	9.2	6.7
	Oct.	x	x	x	0.3	0.7	-4.4	-5.7	1.6	7.5	2.9
	Nov.	x	x	x	-2.5	-2.3	-4.6	-5.8	3.4	1.7	3.2
	Dec.	481,432.9	3.0	12.3	-3.4	-3.0	-5.4	-7.2	0.0	5.6	3.3
2024	Jan.	x	x	x	-4.0	-5.0	-6.0	-8.1	7.4	0.9	2.2
	Feb.	x	x	x	0.2	-0.6	-6.3	-9.0	10.7	6.8	0.7
	Mar.	348,870.3	0.5	9.7	-4.0	-4.6	-8.0	-11.0	2.0	-3.7	0.5
	Apr.	x	x	x	12.1	11.5	-4.0	-5.7	14.7	19.4	-3.0
	May	x	x	x	-11.1	-11.2	-1.0	-2.2	5.3	-5.6	-5.8
	Jun.	408,039.7	0.8	8.5	-3.9	-4.0	1.1	0.8	9.5	-3.5	-2.8
	Jul.	…	…	…	…	…	2.6	2.7	8.1	…	…

Period		Investment	Transactions in goods[8,14] (fob, EUR mn.)			Current account[8,9,14] (EUR mn.)	Direct investment, net[8,9,10,14] (EUR mn.)	Employment in economy (thou. pers.)	Unemployment[11]		Monthly average wage	
			exports	imports	balance				total registered unemployed (thou. pers.)	registered unemployment rate (%)	gross	net
2020		0.1	57,560	76,509	-18,949	-10,902	-2,958	5,031.8	296.1	3.4	7.4	7.7
2021		2.1	70,196	93,318	-23,122	-17,473	-8,821	5,094.3	234.8	3.0	6.2	6.2
2022		8.5	86,017	118,064	-32,048	-26,040	-8,807	5,209.5	239.1	3.1	10.7	11.3
2023		16.6	86,559	115,568	-29,009	-22,637	-6,557	…	235.6	2.9	…	…
2023	Jul.	x	7,157	9,464	-2,306	-11,328	-3,954	5,134.2	227.6	2.8	14.2	14.8
	Aug.	x	6,641	9,252	-2,611	-13,484	-4,691	5,127.1	230.5	2.9	14.3	15.2
	Sep.	14.6	7,426	9,716	-2,290	-15,731	-5,509	5,135.2	229.3	2.9	13.8	14.7
	Oct.	x	7,773	10,674	-2,900	-18,215	-6,292	5,137.3	233.1	2.9	16.2	17.1
	Nov.	x	7,716	10,081	-2,365	-20,119	-6,534	5,135.0	234.5	2.9	16.3	15.1
	Dec.	22.1	5,801	9,189	-3,388	-22,637	-6,557	5,116.4	235.6	2.9	16.8	15.5
2024	Jan.	x	6,643	8,615	-1,972	-1,329	-1,253	5,137.8	239.8	3.0	16.8	14.2
	Feb.	x	7,480	9,549	-2,070	-2,509	-1,896	5,139.7	246.7	3.1	16.7	14.2
	Mar.	6.7	7,390	9,830	-2,440	-4,122	-2,840	5,147.0	252.6	3.1	16.6	13.9
	Apr.	x	7,597	10,361	-2,764	-6,532	-2,643	5,157.7	249.5	3.1	16.7	14.3
	May	x	6,771	9,734	-2,963	-9,068	-2,673	5,152.4	248.9	3.1	15.6	12.7
	Jun.	…	7,197	10,005	-2,808	-12,176	-3,223	5,152.6	246.3	3.1	15.2	12.5
	Jul.	…	…	…	…	…	…	…	248.8	3.1	…	…

Source: National Institute of Statistics, Ministry of Finance, National Bank of Romania, Eurostat, National Employment Agency.

1) 2020-2021: final data, 2022: semifinal data, 2023-2024: provisional data; 2) unadjusted series; 3) on domestic and external markets; 4) turnover volume, excluding VAT; 5) annual data are calculated based on fixed-base monthly series (2021=100); monthly series have the fixed base 2021=100; 6) except for motor vehicles and motorcycles; 7) wholesale and retail trade, maintenance and repair of motor vehicles and motorcycles; 8) 2020-2021: final data, 2022: semifinal data, 2023-2024: provisional data. Cumulative values are calculated by adding monthly flows expressed in EUR million and rounded to the nearest whole number; 9) cumulative from the beginning of the year;

Period		Consumer prices					Exchange rate calculated and published by the NBR (EUR/RON)		Interest rates of credit institutions (% p.a.)[12,13]		Domestic credit[11] (lei mn.)	
		CPI	CORE1*	CORE2	Adjusted CORE2	HICP	average	end of period	on loans	on time deposits	total, *of which:*	loans to the private sector
2020		2.63	2.97	4.04	3.66	2.3	4.8371	4.8694	6.48	1.93	427,961.6	282,370.5
2021		5.05	5.24	3.67	3.38	4.1	4.9204	4.9481	5.60	1.58	496,902.2	324,264.7
2022		13.80	14.09	9.70	10.08	12.0	4.9315	4.9474	7.79	4.32	538,761.6	363,661.9
2023		10.40	10.62	12.00	12.44	9.7	4.9465	4.9746	9.32	6.43	583,457.3	386,971.7
2023	Jul.	9.44	10.65	12.78	13.17	8.9	4.9412	4.9346	9.23	6.51	558,339.1	378,270.4
	Aug.	9.43	10.01	11.95	12.10	9.3	4.9409	4.9412	9.22	6.45	561,282.9	378,750.8
	Sep.	8.83	9.65	11.18	11.35	9.2	4.9657	4.9746	9.21	6.40	570,182.4	381,162.4
	Oct.	8.07	8.85	10.24	10.46	8.3	4.9682	4.9669	9.18	6.30	566,163.8	381,891.5
	Nov.	6.72	7.48	9.04	9.11	6.9	4.9702	4.9726	9.15	6.25	578,829.8	384,233.3
	Dec.	6.61	7.62	8.38	8.39	7.0	4.9704	4.9746	9.11	6.15	583,457.3	386,971.7
2024	Jan.	7.41	7.57	8.24	8.18	7.3	4.9748	4.9759	9.07	6.05	585,488.8	384,803.3
	Feb.	7.23	7.28	7.83	7.64	7.1	4.9748	4.9690	9.07	5.94	603,233.0	383,978.4
	Mar.	6.61	6.49	7.30	7.07	6.7	4.9709	4.9695	9.01	5.84	604,309.6	388,031.1
	Apr.	5.90	6.25	7.04	6.66	6.2	4.9730	4.9759	8.93	5.76	616,964.5	391,496.3
	May	5.12	5.79	6.66	6.26	5.8	4.9758	4.9767	8.90	5.67	607,905.1	393,510.4
	Jun.	4.94	5.20	6.12	5.67	5.3	4.9766	4.9771	8.84	5.61	612,252.9	400,520.4
	Jul.	5.42	5.55*	5.84*	5.46*	5.8	4.9729	4.9752	8.77	5.49	621,410.0	403,953.2
	Aug.	…	…	…	…	…	4.9765	4.9769	…	…	…	…

Period		Monetary aggregates[11] (lei mn.)			International reserves[11] (EUR mn.)			Total gov't claims (EUR mn.)	Gross external debt[11,14] (EUR mn.)	LT external debt[11,14] (EUR mn.)	ST external debt[11,14] (EUR mn.)	LT external debt service[9,14] (EUR mn.)	General gov't balance[9,15] (lei mn.)
		M3	M2	M1	total	gold	forex						
2020		487,349.9	487,349.9	337,563.5	42,517.6	5,138.3	37,379.3	4,270.7	126,749.7	93,484.2	33,265.5	17,291.2	-101,798.7
2021		564,423.0	564,423.0	406,773.3	45,830.7	5,355.4	40,475.3	4,699.1	136,584.8	97,544.1	39,040.7	16,702.0	-79,909.2
2022		603,042.0	603,042.0	398,074.2	52,305.2	5,669.0	46,636.2	5,459.7	143,886.4	98,638.0	45,248.5	21,991.2	-80,765.8
2023		666,387.1	666,387.1	409,346.7	65,983.3	6,213.3	59,770.0	5,813.8	170,082.9	121,757.6	48,325.2	21,272.1	-89,902.4
2023	Jul.	621,995.8	621,995.8	388,147.2	59,842.8	5,906.7	53,936.0	5,361.7	158,819.8	115,219.4	43,600.4	11,520.0	-38,598.2
	Aug.	626,029.7	626,029.7	387,903.3	59,859.5	5,958.2	53,901.2	5,438.7	158,421.6	113,970.3	44,451.3	13,164.0	-42,189.7
	Sep.	640,762.4	640,762.4	394,704.7	65,117.2	5,879.4	59,237.8	5,415.4	161,835.5	117,015.2	44,820.3	16,519.1	-56,458.3
	Oct.	640,861.4	640,861.4	392,263.7	64,431.7	6,245.4	58,186.3	5,387.7	162,434.2	115,626.6	46,807.6	19,214.6	-62,813.6
	Nov.	648,147.4	648,147.4	394,123.5	65,081.0	6,186.6	58,894.4	5,248.9	163,978.8	116,965.2	47,013.6	19,776.7	-73,548.0
	Dec.	666,387.1	666,387.1	409,346.7	65,983.3	6,213.3	59,770.0	5,813.8	170,082.9	121,757.6	48,325.2	21,272.1	-89,902.4
2024	Jan.	667,574.2	667,574.2	403,512.4	67,685.4	6,269.0	61,416.4	5,954.4	174,902.2	126,646.3	48,255.9	1,107.4	-7,891.8
	Feb.	676,575.9	676,575.9	404,768.3	69,367.7	6,240.0	63,127.7	5,982.7	176,849.1	128,439.4	48,409.8	2,223.2	-28,987.3
	Mar.	678,889.8	678,889.8	403,259.2	71,177.4	6,897.7	64,279.6	6,601.8	173,406.2	129,585.7	43,820.6	5,383.5	-35,879.0
	Apr.	688,969.0	688,969.0	409,829.4	69,699.5	7,188.6	62,510.9	6,678.7	171,887.2	126,797.9	45,089.3	7,071.1	-57,290.6
	May	689,901.4	689,901.4	408,629.8	72,269.2	7,196.9	65,072.3	6,678.0	175,753.1	130,997.4	44,755.7	7,132.5	-60,104.2
	Jun.	684,799.9	684,799.9	414,330.5	71,640.9	7,248.9	64,392.1	6,797.9	176,856.7	130,661.4	46,195.3	10,203.4	-63,665.6
	Jul.	688,155.8	688,155.8	418,587.8	71,028.9	7,449.6	63,579.2	…	…	…	…	…	-71,041.8
	Aug.	…	…	…	70,775.1	7,587.8	63,187.2	…	…	…	…	…	…

10) net transactions in financial assets and liabilities recognised as direct investment between residents and non-residents are included; the "-" sign indicates the net incurrence of liabilities recognised as direct investment; 11) end of period; 12) average values; 13) non-financial corporations and households, lei-denominated outstanding transactions; 14) in compliance with BPM6; 15) deficit (-), surplus (+); *) NBR calculations based on the NIS press release;

2. CONSUMER PRICES BY MAIN GOODS AND SERVICES

(percent)

Period		Monthly index				Index against the end of previous year				Index against the same period of previous year			
		Total	food items	non-food items	services	Total	food items	non-food items	services	Total	food items	non-food items	services
2020		100.17	100.27	100.08	100.22	102.06	103.24	101.01	102.69	102.63	104.80	101.01	103.10
2021		100.66	100.54	100.85	100.37	108.19	106.69	110.73	104.49	105.05	103.24	107.08	103.10
2022		101.27	101.67	101.17	100.78	116.37	122.05	114.95	109.78	113.80	115.69	114.74	107.75
2023		100.53	100.47	100.45	100.89	106.61	105.82	105.51	111.21	110.40	114.89	107.08	111.25
2021	Jan.	101.33	100.63	102.24	100.25	101.33	100.63	102.24	100.25	102.99	102.88	103.25	102.51
	Feb.	100.41	100.46	100.47	100.20	101.75	101.09	102.72	100.45	103.16	102.70	103.80	102.32
	Mar.	100.38	100.37	100.46	100.24	102.14	101.46	103.19	100.69	103.05	101.59	104.37	102.21
	Apr.	100.45	100.45	100.47	100.40	102.60	101.92	103.68	101.09	103.24	100.76	105.21	102.61
	May	100.53	101.10	100.28	100.27	103.14	103.04	103.97	101.36	103.75	101.52	105.70	102.78
	Jun.	100.27	100.25	100.29	100.23	103.42	103.30	104.27	101.59	103.94	102.17	105.71	102.66
	Jul.	100.97	99.71	102.02	100.39	104.42	103.00	106.38	101.99	104.95	102.33	107.64	102.74
	Aug.	100.24	99.95	100.34	100.43	104.67	102.95	106.74	102.43	105.25	102.70	107.92	102.97
	Sep.	100.84	100.95	100.73	100.96	105.55	103.93	107.52	103.41	106.29	104.26	108.71	103.75
	Oct.	101.78	101.06	102.78	100.42	107.43	105.03	110.51	103.84	107.94	105.25	111.39	103.96
	Nov.	100.00	100.73	99.47	100.20	107.43	105.80	109.92	104.05	107.80	106.10	110.49	104.09
	Dec.	100.71	100.84	100.74	100.42	108.19	106.69	110.73	104.49	108.19	106.69	110.73	104.49
2022	Jan.	101.48	101.15	101.73	101.37	101.48	101.15	101.73	101.37	108.35	107.24	110.18	105.66
	Feb.	100.58	101.96	99.70	100.60	102.07	103.13	101.42	101.98	108.53	108.84	109.33	106.08
	Mar.	101.88	102.54	101.86	100.67	103.99	105.75	103.31	102.66	110.15	111.20	110.86	106.53
	Apr.	103.74	102.56	105.45	100.94	107.88	108.46	108.94	103.63	113.76	113.54	116.35	107.11
	May	101.18	101.73	101.00	100.61	109.15	110.34	110.03	104.26	114.49	114.25	117.18	107.47
	Jun.	100.76	100.62	100.92	100.54	109.98	111.02	111.04	104.82	115.05	114.67	117.92	107.81
	Jul.	100.89	100.92	100.87	100.88	110.96	112.04	112.01	105.74	114.96	116.05	116.59	108.33
	Aug.	100.56	101.82	99.81	100.37	111.58	114.08	111.80	106.13	115.32	118.22	115.98	108.26
	Sep.	101.33	101.72	101.28	100.72	113.06	116.04	113.23	106.89	115.88	119.12	116.61	108.00
	Oct.	101.28	102.29	100.80	100.70	114.51	118.70	114.14	107.64	115.32	120.58	114.37	108.31
	Nov.	101.25	101.54	101.03	101.31	115.94	120.53	115.32	109.05	116.76	121.55	116.17	109.51
	Dec.	100.37	101.26	99.68	100.67	116.37	122.05	114.95	109.78	116.37	122.05	114.95	109.78
2023	Jan.	100.34	101.50	99.01	101.82	100.34	101.50	99.01	101.82	115.07	122.47	111.88	110.27
	Feb.	100.98	101.85	100.45	100.70	101.32	103.38	99.46	102.53	115.52	122.35	112.73	110.38
	Mar.	101.01	101.89	100.35	101.08	102.34	105.33	99.81	103.64	114.53	121.56	111.06	110.83
	Apr.	100.75	101.10	100.48	100.77	103.11	106.49	100.29	104.44	111.23	119.84	105.83	110.64
	May	100.64	100.80	100.36	101.08	103.77	107.34	100.65	105.57	110.64	118.73	105.15	111.16
	Jun.	100.40	99.90	100.62	100.84	104.19	107.23	101.27	106.46	110.25	117.88	104.84	111.50
	Jul.	100.15	99.51	100.30	101.01	104.35	106.70	101.57	107.54	109.44	116.24	104.25	111.65
	Aug.	100.54	98.01	102.43	100.44	104.91	104.58	104.04	108.01	109.43	111.88	106.98	111.72
	Sep.	100.79	100.33	101.00	101.06	105.74	104.93	105.08	109.15	108.83	110.36	106.68	112.10
	Oct.	100.57	100.71	100.39	100.79	106.34	105.68	105.49	110.01	108.07	108.66	106.24	112.20
	Nov.	99.99	99.84	99.93	100.39	106.33	105.51	105.42	110.44	106.72	106.84	105.08	111.18
	Dec.	100.26	100.29	100.09	100.70	106.61	105.82	105.51	111.21	106.61	105.82	105.51	111.21
2024	Jan.	101.10	101.34	100.74	101.55	101.10	101.34	100.74	101.55	107.41	105.64	107.36	110.91
	Feb.	100.81	100.73	100.89	100.78	101.92	102.08	101.64	102.34	107.23	104.48	107.82	111.00
	Mar.	100.42	100.25	100.57	100.35	102.35	102.34	102.22	102.70	106.61	102.81	108.06	110.20
	Apr.	100.08	100.37	99.65	100.63	102.43	102.72	101.86	103.35	105.90	102.07	107.17	110.05
	May	99.89	99.98	99.63	100.38	102.32	102.70	101.48	103.74	105.12	101.24	106.38	109.29
	Jun.	100.24	99.76	100.52	100.40	102.57	102.45	102.01	104.16	104.94	101.10	106.28	108.81
	Jul.	100.60	100.11	100.90	100.74	103.19	102.56	102.93	104.93	105.42	101.71	106.92	108.52

Source: National Institute of Statistics.

3. MONETARY POLICY INDICATORS

3.1. Open-market operations performed by the National Bank of Romania

Period		Policy rate[1] (% p.a.)	Repo				Reverse repo				Deposits taken			
			Flow		Stock		Flow		Stock		Flow		Stock	
			daily average[2] (lei mn.)	average interest rate[3] (% p.a.)	daily average[4] (lei mn.)	average interest rate[3] (% p.a.)	daily average (lei mn.)	interest rate (% p.a.)	daily average (lei mn.)	interest rate (% p.a.)	daily average[2] (lei mn.)	average interest rate[3] (% p.a.)	daily average[4] (lei mn.)	average interest rate[3] (% p.a.)
2023	Aug.	7.00	–	x	–	x	–	x	–	x	–	x	–	x
	Sep.	7.00	–	x	–	x	–	x	–	x	–	x	–	x
	Oct.	7.00	0.3	7.00	0.2	7.00	–	x	–	x	–	x	–	x
	Nov.	7.00	0.0	7.00	0.0	7.00	–	x	–	x	–	x	–	x
	Dec.	7.00	0.3	7.00	0.2	7.00	–	x	–	x	–	x	–	x
2024	Jan.	7.00	–	x	–	x	–	x	–	x	–	x	–	x
	Feb.	7.00	–	x	–	x	–	x	–	x	–	x	–	x
	Mar.	7.00	0.0	7.00	0.0	7.00	–	x	–	x	–	x	–	x
	Apr.	7.00	0.0	7.00	0.0	7.00	–	x	–	x	–	x	–	x
	May	7.00	0.0	7.00	0.0	7.00	–	x	–	x	–	x	–	x
	Jun.	7.00	–	x	–	x	–	x	–	x	–	x	–	x
	Jul.	6.75	–	x	–	x	–	x	–	x	–	x	–	x
	Aug.	6.50	–	x	–	x	–	x	–	x	–	x	–	x

1) end of period; 2) working-day adjusted; 3) volume-weighted average; 4) calendar-day adjusted.

3.2. Standing facilities granted by the National Bank of Romania to eligible counterparts

Period		Credit				Deposit			
		Flow		Stock		Flow		Stock	
		daily average[1] (lei mn.)	average interest rate[2] (% p.a.)	daily average[3] (lei mn.)	average interest rate[2] (% p.a.)	daily average[1] (lei mn.)	average interest rate[2] (% p.a.)	daily average[3] (lei mn.)	average interest rate[2] (% p.a.)
2023	Aug.	–	–	–	–	22,896.8	6.00	22,832.7	6.00
	Sep.	–	–	–	–	28,847.5	6.00	29,084.4	6.00
	Oct.	0.1	8.00	0.1	8.00	35,973.9	6.00	36,527.0	6.00
	Nov.	0.0	8.00	0.0	8.00	40,850.9	6.00	40,307.7	6.00
	Dec.	0.0	8.00	0.0	8.00	45,609.3	6.00	44,613.6	6.00
2024	Jan.	–	–	–	–	61,994.5	6.00	60,731.5	6.00
	Feb.	–	–	–	–	46,649.3	6.00	47,101.5	6.00
	Mar.	0.0	8.00	0.0	8.00	44,821.7	6.00	44,728.8	6.00
	Apr.	0.0	8.00	0.0	8.00	49,732.9	6.00	49,636.6	6.00
	May	0.0	8.00	0.0	8.00	45,502.3	6.00	46,131.2	6.00
	Jun.	–	–	–	–	51,116.5	6.00	50,395.2	6.00
	Jul.	0.0	7.75	0.0	7.75	45,083.8	5.82	45,530.2	5.82
	Aug.	–	–	–	–	37,897.3	5.58	37,634.2	5.58

1) working-day adjusted; 2) volume-weighted average; 3) calendar-day adjusted.

3.3. Minimum reserve requirements*

Period		Interest rate on required reserves (% p.a.)			Reserve ratio (%)	
		lei	USD	EUR	lei	foreign currency
2023	Aug.	0.74	0.30	0.09	8.00	5.00
	Sep.	0.75	0.35	0.10	8.00	5.00
	Oct.	0.79	0.36	0.11	8.00	5.00
	Nov.	0.82	0.35	0.10	8.00	5.00
	Dec.	0.74	0.39	0.09	8.00	5.00
2024	Jan.	0.81	0.45	0.08	8.00	5.00
	Feb.	0.74	0.45	0.11	8.00	5.00
	Mar.	0.80	0.36	0.13	8.00	5.00
	Apr.	0.83	0.42	0.19	8.00	5.00
	May	0.79	0.53	0.15	8.00	5.00
	Jun.	0.78	0.51	0.13	8.00	5.00
	Jul.	0.83	0.59	0.17	8.00	5.00
	Aug.	...	...	...	8.00	5.00

*) Starting with maintenance period: the 24th of current month - the 23th of the following month.

4. RESERVE MONEY

(lei million, end of period)

Period		Credit institutions vault cash	Currency in circulation	Credit institutions current account	Reserve money
2023	Jul.	12,001.1	107,669.0	31,654.9	151,325.0
	Aug.	12,937.0	108,452.3	39,568.5	160,957.8
	Sep.	11,836.7	109,271.3	40,951.9	162,059.9
	Oct.	12,745.9	109,137.9	44,666.2	166,550.0
	Nov.	12,820.0	108,755.4	38,628.1	160,203.5
	Dec.	13,071.0	110,214.9	57,442.0	180,727.9
2024	Jan.	12,679.3	110,624.3	41,403.0	164,706.5
	Feb.	11,380.5	111,580.7	38,961.4	161,922.6
	Mar.	11,302.2	112,469.7	43,302.0	167,074.0
	Apr.	12,494.7	116,357.7	34,560.4	163,412.8
	May	13,416.2	114,494.2	44,728.2	172,638.6
	Jun.	12,045.0	116,506.7	45,623.8	174,175.6
	Jul.	12,495.7	117,682.7	47,806.1	177,984.5

5. MONETARY BALANCE SHEETS OF MONETARY FINANCIAL INSTITUTIONS

5.1. Monetary balance sheet of the National Bank of Romania

(lei million; end of period)

Period		TOTAL ASSETS	Foreign assets						
			Total	Cash and other payment means	Monetary gold	SDR holdings with the IMF	Loans*	Debt securities	Equity
2023	Jul.	**315,069.9**	**307,458.1**	0.3	29,125.6	16,438.8	68,277.1	182,493.9	11,122.5
	Aug.	**314,698.3**	**307,408.6**	0.2	29,418.8	16,549.0	55,692.2	194,625.0	11,123.3
	Sep.	**342,380.4**	**335,383.4**	0.2	29,225.7	16,869.9	76,314.3	201,847.7	11,125.7
	Oct.	**338,337.5**	**331,417.9**	0.3	30,996.9	16,769.7	79,209.4	193,316.7	11,125.0
	Nov.	**342,667.5**	**335,827.4**	0.2	30,740.3	16,577.2	90,063.9	187,322.0	11,123.8
	Dec.	**349,892.9**	**341,404.7**	0.2	30,885.6	16,546.8	104,593.9	178,249.6	11,128.7
2024	Jan.	**356,287.9**	**348,073.4**	0.3	31,170.7	16,730.5	110,413.7	178,627.1	11,131.2
	Feb.	**363,766.0**	**355,945.2**	0.2	30,983.6	16,666.7	108,140.4	189,023.7	11,130.7
	Mar.	**372,481.3**	**364,857.2**	0.3	34,252.6	16,710.8	106,799.9	195,962.3	11,131.3
	Apr.	**364,872.5**	**357,878.1**	0.2	35,745.2	16,736.7	94,192.1	199,968.7	11,235.1
	May	**377,628.3**	**370,764.8**	0.1	35,791.3	16,636.7	109,165.1	197,937.1	11,234.4
	Jun.	**375,881.2**	**369,607.6**	0.3	36,053.5	16,748.7	101,254.1	204,315.9	11,235.2
	Jul.	**370,571.9**	**364,248.7**	0.3	37,037.9	16,714.7	101,365.4	197,895.4	11,234.9

Period		Domestic assets						
		Total	Cash and other payment means	Loans	Debt securities	Equity	Fixed assets	Remaining assets**
2023	Jul.	**7,611.8**	8.5	–	4,418.8	2.2	1,294.4	1,887.9
	Aug.	**7,289.7**	7.8	–	4,420.6	2.2	1,292.8	1,566.3
	Sep.	**6,997.0**	8.6	–	4,002.4	2.2	1,294.6	1,689.3
	Oct.	**6,919.6**	9.2	–	3,964.4	2.2	1,295.8	1,648.0
	Nov.	**6,840.1**	7.9	0.0	3,966.4	2.2	1,303.2	1,560.4
	Dec.	**8,488.2**	8.3	–	3,968.4	2.2	1,315.1	3,194.1
2024	Jan.	**8,214.4**	9.1	–	3,970.5	2.2	1,314.0	2,918.6
	Feb.	**7,820.9**	8.2	–	3,972.5	2.2	1,313.5	2,524.5
	Mar.	**7,624.1**	8.4	–	3,974.6	2.2	1,317.0	2,321.9
	Apr.	**6,994.4**	7.8	–	3,631.6	2.2	1,316.5	2,036.2
	May	**6,863.4**	7.3	–	3,633.6	2.2	1,316.5	1,903.8
	Jun.	**6,273.6**	8.0	–	3,025.6	2.2	1,316.3	1,921.4
	Jul.	**6,323.2**	8.4	–	3,028.0	2.2	1,321.5	1,963.1

*) include the NBR's deposits with foreign banks.

**) the accrued interest receivable related to financial assets is also included.

Period		TOTAL LIABILITIES	Foreign liabilities				Domestic liabilities	
			Total, *of which:*	Foreign currency-denominated deposits (including borrowings)	Lei-denominated deposits	Repos	**Total**	Currency issue
2023	Jul.	**315,069.9**	**27,478.2**	11,016.4	–	–	287,591.7	119,678.6
	Aug.	**314,698.3**	**27,539.6**	11,077.9	–	–	287,158.6	121,397.1
	Sep.	**342,380.4**	**27,479.0**	11,017.3	–	–	314,901.4	121,116.6
	Oct.	**338,337.5**	**27,457.8**	10,996.1	–	–	310,879.7	121,893.0
	Nov.	**342,667.5**	**27,471.7**	11,010.0	–	–	315,195.7	121,583.4
	Dec.	**349,892.9**	**27,462.8**	10,986.5	6.9	–	322,430.1	123,294.2
2024	Jan.	**356,287.8**	**27,481.2**	11,004.9	6.9	–	328,806.6	123,312.7
	Feb.	**363,766.0**	**27,474.0**	11,004.6	–	–	336,292.0	122,969.4
	Mar.	**372,481.3**	**27,471.9**	11,002.5	–	–	345,009.3	123,780.4
	Apr.	**364,872.5**	**27,732.0**	11,100.2	6.9	–	337,140.5	128,860.2
	May	**377,628.3**	**27,721.7**	11,096.8	–	–	349,906.6	127,917.7
	Jun.	**375,881.2**	**27,716.8**	11,091.9	–	–	348,164.4	128,559.8
	Jul.	**370,571.9**	**27,726.3**	11,101.4	–	–	342,845.6	130,186.8

Period		Domestic liabilities (continued)							
		Deposits					Debt securities	Capital and reserves	Remaining liabilities***
		Total	Overnight deposits	Time deposits	Funds from foreign exchange swaps	Repos			
2023	Jul.	139,570.3	119,746.7	19,823.6	–	–	–	27,951.3	391.5
	Aug.	137,008.7	123,281.8	13,726.8	–	–	–	28,583.1	169.8
	Sep.	161,747.5	136,435.0	25,312.6	–	–	–	31,442.7	594.6
	Oct.	157,071.9	128,747.0	28,325.0	–	–	–	31,057.9	856.8
	Nov.	162,733.6	124,217.1	38,516.5	–	–	–	30,328.9	549.9
	Dec.	164,732.1	127,191.5	37,540.6	–	–	–	34,129.2	274.6
2024	Jan.	170,401.0	123,319.1	47,081.9	–	–	–	34,786.2	306.7
	Feb.	180,134.5	140,264.3	39,870.3	–	–	–	32,999.0	189.1
	Mar.	184,260.5	142,229.8	42,030.7	–	–	–	36,652.8	315.6
	Apr.	170,481.9	124,911.3	45,570.6	–	–	–	37,479.5	318.9
	May	183,826.6	136,424.6	47,402.0	–	–	–	37,769.3	393.0
	Jun.	179,946.4	138,969.8	40,976.7	–	–	–	39,437.8	220.4
	Jul.	172,509.7	143,653.3	28,856.3	–	–	–	39,887.0	262.1

***) the accrued interest payable related to financial liabilities is also included.

Note: According to ESA 2010, the IMF's SDR allocations are included in foreign liabilities.

The outstanding loans and deposits at the end of the reported month do not include the accrued interest receivable/payable.

The outstanding loans at the end of the reported month include non-performing loans.

5.2. Aggregate monetary balance sheet of other monetary financial institutions

(lei million; end of period)

Period		TOTAL ASSETS	Foreign assets					
			Total	Cash and other payment means	Loans (including deposits taken)	Debt securities	Money market fund and investment fund shares/units held by credit institutions	Equity
2023	Jul.	**783,154.4**	**83,043.8**	6,105.2	55,213.1	21,007.3	c	713.0
	Aug.	**785,697.1**	**81,680.7**	5,967.7	54,282.6	20,726.6	c	698.2
	Sep.	**805,425.0**	**79,209.5**	5,697.2	49,205.5	23,615.1	c	686.2
	Oct.	**807,369.8**	**76,129.4**	5,414.4	50,252.1	19,769.3	c	688.4
	Nov.	**821,087.6**	**70,488.4**	5,287.7	46,120.7	18,355.7	c	718.7
	Dec.	**852,516.2**	**76,667.8**	5,683.6	45,602.0	24,605.5	x	776.7
2024	Jan.	**852,322.2**	**83,802.4**	5,217.5	54,065.5	23,734.2	x	785.1
	Feb.	**864,968.5**	**87,809.2**	4,606.4	58,621.7	23,772.2	c	808.9
	Mar.	**872,071.3**	**85,634.8**	4,619.4	56,246.0	23,938.6	x	830.9
	Apr.	**881,160.6**	**85,876.6**	4,708.4	54,448.1	25,907.7	x	812.4
	May	**873,452.4**	**79,066.5**	5,024.9	48,901.4	24,328.6	x	811.6
	Jun.	**867,078.0**	**80,474.7**	5,456.4	50,952.3	23,266.5	x	799.5
	Jul.	**862,477.4**	**72,416.5**	5,584.9	38,251.2	27,773.6	x	806.8

Period		Domestic assets							
		Total	Cash and other payment means	Loans (including deposits taken)	Debt securities	Money market fund and investment fund shares/units held by credit institutions	Equity	Fixed assets	Remaining assets*
2023	Jul.	**700,110.6**	12,001.1	474,095.7	155,245.5	c	4,112.4	19,817.1	33,864.7
	Aug.	**704,016.5**	12,937.0	474,841.8	157,481.1	c	4,113.0	19,845.7	33,822.2
	Sep.	**726,215.4**	11,836.7	498,746.1	156,424.3	c	4,121.4	20,126.9	33,963.7
	Oct.	**731,240.4**	12,745.9	505,628.3	153,513.8	c	4,122.7	20,225.9	34,022.0
	Nov.	**750,599.2**	12,820.0	518,609.1	158,152.6	c	4,118.1	20,489.5	35,401.8
	Dec.	**775,848.4**	13,071.0	543,592.4	157,851.0	c	4,304.6	20,862.8	35,151.8
2024	Jan.	**768,519.8**	12,679.3	529,364.4	165,959.0	c	4,308.8	20,908.2	34,290.0
	Feb.	**777,159.2**	11,380.5	531,396.6	172,868.5	c	4,304.7	21,039.6	35,157.1
	Mar.	**786,436.5**	11,302.2	534,271.7	177,268.5	c	4,308.4	20,955.6	37,281.3
	Apr.	**795,284.0**	12,494.7	547,529.5	172,806.4	c	4,312.6	21,095.9	35,979.0
	May	**794,385.9**	13,416.2	539,610.5	179,369.7	c	4,258.8	21,113.7	35,480.9
	Jun.	**786,603.3**	12,045.0	546,155.4	183,209.9	c	4,280.2	21,320.8	18,416.0
	Jul.	**790,060.9**	12,495.7	540,870.9	190,492.7	c	5,981.0	21,460.3	17,566.8

*) the accrued interest receivable related to financial assets is also included.

Period		TOTAL LIABILITIES	Foreign liabilities							
			Total	Deposits					Debt securities	Money market fund shares/units held by non-residents
				Total	Overnight deposits	Time deposits (including borrowings)	Deposits redeemable at notice	Repos		
2023	Jul.	**783,154.4**	**57,331.9**	42,121.7	13,840.9	27,507.2	–	773.6	15,210.2	–
	Aug.	**785,697.1**	**57,402.6**	41,221.6	12,730.9	27,601.4	–	889.2	16,181.0	–
	Sep.	**805,425.0**	**59,778.7**	43,516.9	14,460.4	28,269.4	–	787.2	16,261.8	–
	Oct.	**807,369.8**	**59,988.3**	42,255.2	14,077.1	27,219.3	–	958.8	17,733.2	–
	Nov.	**821,087.6**	**58,077.6**	40,116.8	12,834.0	26,445.7	–	837.2	17,960.8	–
	Dec.	**852,516.2**	**63,388.7**	42,634.2	14,475.0	27,465.3	–	693.9	20,754.4	–
2024	Jan.	**852,322.2**	**62,600.3**	41,839.8	13,656.3	27,281.0	–	902.5	20,760.5	–
	Feb.	**864,968.5**	**62,313.9**	41,576.7	12,690.6	27,464.1	–	1,421.9	20,737.2	–
	Mar.	**872,071.3**	**63,212.5**	42,472.2	13,020.2	28,442.2	–	1,009.8	20,740.3	–
	Apr.	**881,160.6**	**65,315.6**	44,553.7	15,364.5	27,712.1	–	1,477.1	20,761.9	–
	May	**873,452.4**	**61,266.6**	41,200.4	13,693.3	26,884.0	–	623.2	20,066.1	–
	Jun.	**867,078.0**	**65,357.5**	44,567.6	15,939.5	27,845.8	–	782.4	20,789.9	–
	Jul.	**862,477.4**	**62,874.9**	42,092.1	15,694.7	25,585.3	–	812.0	20,782.9	–

Period		Domestic liabilities									
		Total	Deposits					Debt securities	Money market fund shares/units	Capital and reserves	Remaining liabilities**
			Total	Overnight deposits	Time deposits (including borrowings)	Deposits redeemable at notice	Repos				
2023	Jul.	**725,822.5**	577,834.0	294,836.0	281,356.3	–	1,641.8	6,546.7	–	95,093.8	46,348.0
	Aug.	**728,294.6**	579,622.4	292,751.5	285,131.9	–	1,739.0	6,549.6	–	96,649.5	45,473.0
	Sep.	**745,646.3**	594,224.0	299,129.5	293,205.9	–	1,888.6	6,564.5	–	94,246.5	50,611.2
	Oct.	**747,381.4**	594,859.3	297,981.2	294,531.7	–	2,346.3	6,561.1	–	94,944.2	51,016.8
	Nov.	**763,010.0**	604,499.5	301,538.7	300,770.9	–	2,189.9	7,637.2	–	96,685.1	54,188.2
	Dec.	**789,127.6**	629,099.8	313,351.3	313,395.6	–	2,352.9	8,328.4	–	97,490.8	54,208.6
2024	Jan.	**789,721.8**	630,560.4	308,462.1	319,577.8	–	2,520.5	8,329.2	–	98,582.3	52,249.9
	Feb.	**802,654.6**	639,892.9	308,772.2	327,819.8	–	3,300.9	8,325.0	–	99,489.7	54,946.9
	Mar.	**808,858.8**	641,602.8	305,352.7	331,974.9	–	4,275.2	8,325.3	–	101,073.2	57,857.5
	Apr.	**815,845.0**	650,307.6	309,422.7	335,540.6	–	5,344.3	8,329.2	–	97,219.6	59,988.6
	May	**812,185.8**	648,810.6	310,719.8	335,820.4	–	2,270.4	8,031.1	–	98,598.5	56,745.6
	Jun.	**801,720.5**	651,843.3	314,256.4	331,364.1	–	6,222.8	8,031.3	–	98,383.6	43,462.2
	Jul.	**799,602.5**	655,457.8	317,945.1	331,419.6	–	6,093.2	7,846.8	–	100,116.2	36,181.8

**) the accrued interest payable related to financial liabilities is also included.

Note: The outstanding loans and deposits at the end of the reported month do not include the accrued interest receivable/payable.

The outstanding loans at the end of the reported month include non-performing loans.

5.3. Net consolidated balance sheet of monetary financial institutions (NBR and other monetary financial institutions)

(lei million; end of period)

Period		ASSETS	Foreign assets							
			Total	Gold	SDR holdings with the IMF	Cash and other payment means	Loans	Debt securities	Money market fund and investment fund shares/units held by credit institutions	Equity
2023	Jul.	**951,882.3**	**390,501.9**	29,125.6	16,438.8	6,105.5	123,490.2	203,501.2	c	11,835.5
	Aug.	**953,414.8**	**389,089.2**	29,418.8	16,549.0	5,968.0	109,974.8	215,351.6	c	11,821.5
	Sep.	**987,826.9**	**414,592.9**	29,225.7	16,869.9	5,697.4	125,519.8	225,462.8	c	11,811.9
	Oct.	**976,764.7**	**407,547.3**	30,996.9	16,769.7	5,414.7	129,461.5	213,085.9	c	11,813.4
	Nov.	**988,195.5**	**406,315.7**	30,740.3	16,577.2	5,287.9	136,184.7	205,677.7	c	11,842.5
	Dec.	**1,004,598.8**	**418,072.6**	30,885.6	16,546.8	5,683.8	150,195.9	202,855.1	x	11,905.4
2024	Jan.	**1,020,418.4**	**431,875.8**	31,170.7	16,730.5	5,217.8	164,479.2	202,361.3	x	11,916.3
	Feb.	**1,050,056.0**	**443,754.4**	30,983.6	16,666.7	4,606.5	166,762.1	212,795.9	c	11,939.6
	Mar.	**1,057,873.9**	**450,492.0**	34,252.6	16,710.8	4,619.7	163,045.9	219,900.9	x	11,962.2
	Apr.	**1,063,796.2**	**443,754.6**	35,745.2	16,736.7	4,708.7	148,640.3	225,876.4	x	12,047.5
	May	**1,060,760.1**	**449,831.3**	35,791.3	16,636.7	5,025.1	158,066.5	222,265.7	x	12,046.0
	Jun.	**1,065,380.2**	**450,082.3**	36,053.5	16,748.7	5,456.7	152,206.4	227,582.4	x	12,034.6
	Jul.	**1,061,129.6**	**436,665.2**	37,037.9	16,714.7	5,585.2	139,616.6	225,669.0	x	12,041.8

Period		Domestic assets					
		Total	Domestic credit			Debt securities	Equity
			Total	Loans to the private sector	Government credit (general government)		
2023	Jul.	**561,380.4**	400,649.0	378,270.4	22,378.6	157,877.9	2,853.5
	Aug.	**564,325.6**	401,349.4	378,750.8	22,598.6	160,122.1	2,854.1
	Sep.	**573,234.0**	411,744.2	381,162.4	30,581.8	158,627.3	2,862.5
	Oct.	**569,217.5**	410,675.0	381,891.5	28,783.4	155,678.8	2,863.7
	Nov.	**581,879.7**	419,001.4	384,233.3	34,768.1	160,019.3	2,859.0
	Dec.	**586,526.3**	424,218.9	386,971.7	37,247.2	159,425.1	2,882.3
2024	Jan.	**588,542.6**	418,151.8	384,803.3	33,348.5	167,523.6	2,867.2
	Feb.	**606,301.6**	428,979.2	383,978.4	45,000.8	174,440.1	2,882.4
	Mar.	**607,381.9**	425,659.2	388,031.1	37,628.1	178,836.8	2,885.9
	Apr.	**620,041.6**	443,114.6	391,496.3	51,618.4	174,036.7	2,890.2
	May	**610,928.8**	427,316.4	393,510.4	33,806.0	180,776.0	2,836.4
	Jun.	**615,297.9**	428,431.1	400,520.4	27,910.7	184,009.0	2,857.8
	Jul.	**624,464.4**	430,306.8	403,953.2	26,353.6	191,290.6	2,867.0

Period		LIABILITIES	Foreign liabilities							
			Total, *of which* :	Deposits, *of which* :					Debt securities	Shares/units issued by money market funds
				Total	Overnight deposits	Time deposits	Deposits redeemable at notice	Repos		
2023	Jul.	**951,882.3**	**84,810.1**	53,138.1	13,897.6	38,467.0	–	773.6	15,210.2	–
	Aug.	**953,414.8**	**84,942.2**	52,299.4	12,849.0	38,561.3	–	889.2	16,181.0	–
	Sep.	**987,826.9**	**87,257.7**	54,534.2	14,517.8	39,229.2	–	787.2	16,261.8	–
	Oct.	**976,764.7**	**87,446.1**	53,251.2	14,113.3	38,179.1	–	958.8	17,733.2	–
	Nov.	**988,195.5**	**85,549.3**	51,126.8	12,884.1	37,405.5	–	837.2	17,960.8	–
	Dec.	**1,004,598.8**	**90,851.5**	53,627.6	14,496.6	38,437.1	–	693.9	20,754.4	–
2024	Jan.	**1,020,418.4**	**90,081.6**	52,851.6	13,696.3	38,252.8	–	902.5	20,760.5	–
	Feb.	**1,050,056.0**	**89,787.9**	52,581.3	12,730.3	38,429.1	–	1,421.9	20,737.2	–
	Mar.	**1,057,873.9**	**90,684.4**	53,474.7	13,057.8	39,407.1	–	1,009.8	20,740.3	–
	Apr.	**1,063,796.2**	**93,047.6**	55,660.8	15,396.2	38,787.4	–	1,477.1	20,761.9	–
	May	**1,060,760.1**	**88,988.2**	52,297.2	13,721.6	37,952.4	–	623.2	20,066.1	–
	Jun.	**1,065,380.2**	**93,074.3**	55,659.5	15,962.9	38,914.2	–	782.4	20,789.9	–
	Jul.	**1,061,129.6**	**90,601.2**	53,193.5	15,727.7	36,653.7	–	812.0	20,782.9	–

Period		Domestic liabilities				
		Total	M3	Long-term financial liabilities	Central government deposits	Remaining liabilities, net*
2023	Jul.	**867,072.2**	621,995.8	145,252.1	112,000.8	-12,176.4
	Aug.	**868,472.6**	626,029.7	147,927.4	107,549.8	-13,034.3
	Sep.	**900,569.2**	640,762.4	148,847.5	118,930.5	-7,971.1
	Oct.	**889,318.6**	640,861.4	149,417.5	106,655.1	-7,615.4
	Nov.	**902,646.1**	648,147.4	150,946.9	109,570.6	-6,018.8
	Dec.	**913,747.4**	666,387.1	156,179.3	98,254.5	-7,073.6
2024	Jan.	**930,336.8**	667,574.2	158,085.4	112,860.8	-8,183.7
	Feb.	**960,268.1**	676,575.9	157,388.4	133,254.3	-6,950.4
	Mar.	**967,189.5**	678,889.8	162,904.6	131,140.7	-5,745.6
	Apr.	**970,748.6**	688,969.0	159,848.5	124,008.6	-2,077.5
	May	**971,771.8**	689,901.4	161,514.5	125,098.5	-4,742.5
	Jun.	**972,305.8**	684,799.9	163,146.1	125,515.4	-1,155.6
	Jul.	**970,528.4**	688,155.8	165,157.2	127,000.9	-9,785.5

*) the accrued interest payable related to financial liabilities is also included.

Note: According to ESA 2010, the IMF's SDR allocations are included in foreign liabilities.
The outstanding loans and deposits at the end of the reported month do not include the accrued interest receivable/payable.
The outstanding loans at the end of the reported month include non-performing loans.

6. BROAD MONEY M3 AND ITS COUNTERPARTS

(lei million; end of period)

Period		M3					
		M2					
		M1			Deposits redeemable at notice of up to and including three months	Deposits with agreed maturity of up to and including 2 years	Total
		Currency in circulation	Overnight deposits	Total			
2020	Dec.	88,180.6	249,382.9	**337,563.5**	0.0	149,786.4	**487,349.9**
2021	Jan.	90,239.7	248,793.0	**339,032.6**	0.0	151,269.7	**490,302.3**
	Feb.	91,349.9	251,914.8	**343,264.8**	0.0	153,698.3	**496,963.1**
	Mar.	90,494.2	253,037.8	**343,531.9**	0.0	155,667.7	**499,199.7**
	Apr.	92,643.9	256,152.9	**348,796.7**	0.0	154,734.9	**503,531.7**
	May	92,505.9	258,365.0	**350,870.9**	0.0	154,900.5	**505,771.4**
	Jun.	92,854.0	273,868.1	**366,722.1**	0.0	152,734.5	**519,456.5**
	Jul.	94,494.7	279,362.3	**373,857.0**	0.0	151,329.9	**525,187.0**
	Aug.	95,004.5	284,717.9	**379,722.4**	0.0	153,560.0	**533,282.4**
	Sep.	94,905.9	288,091.5	**382,997.4**	0.0	152,910.9	**535,908.3**
	Oct.	95,722.3	293,071.3	**388,793.6**	0.0	154,117.1	**542,910.7**
	Nov.	96,121.1	296,180.8	**392,301.9**	0.0	155,255.5	**547,557.4**
	Dec.	96,100.3	310,673.0	**406,773.3**	0.0	157,649.7	**564,423.0**
2022	Jan.	98,646.3	309,829.1	**408,475.4**	0.0	158,204.6	**566,680.0**
	Feb.	99,816.4	309,666.4	**409,482.8**	0.0	161,089.7	**570,572.5**
	Mar.	98,827.3	307,606.9	**406,434.2**	0.0	160,851.3	**567,285.5**
	Apr.	99,331.0	309,149.9	**408,480.9**	0.0	161,230.8	**569,711.7**
	May	98,477.9	306,213.3	**404,691.2**	0.0	164,730.2	**569,421.4**
	Jun.	98,209.0	308,457.6	**406,666.6**	0.0	162,642.8	**569,309.4**
	Jul.	100,622.8	310,175.4	**410,798.3**	0.0	165,152.5	**575,950.8**
	Aug.	100,216.8	303,550.0	**403,766.9**	0.0	173,196.0	**576,962.8**
	Sep.	100,188.0	304,783.7	**404,971.7**	0.0	176,797.0	**581,768.7**
	Oct.	100,254.0	297,892.0	**398,146.0**	0.0	182,689.8	**580,835.8**
	Nov.	99,647.4	290,328.9	**389,976.3**	0.0	194,583.3	**584,559.6**
	Dec.	101,298.4	296,775.8	**398,074.2**	0.0	204,967.9	**603,042.0**
2023	Jan.	102,515.5	287,503.8	**390,019.3**	0.0	213,628.6	**603,647.9**
	Feb.	103,052.8	286,588.5	**389,641.3**	0.0	222,542.6	**612,183.9**
	Mar.	103,064.6	279,128.7	**382,193.3**	0.0	231,733.1	**613,926.4**
	Apr.	105,699.2	276,202.2	**381,901.5**	0.0	236,779.0	**618,680.4**
	May	105,666.4	275,862.1	**381,528.5**	0.0	243,262.1	**624,790.7**
	Jun.	106,426.2	281,863.4	**388,289.7**	0.0	236,229.6	**624,519.3**
	Jul.	107,669.0	280,478.2	**388,147.2**	0.0	233,848.6	**621,995.8**
	Aug.	108,452.3	279,451.0	**387,903.3**	0.0	238,126.4	**626,029.7**
	Sep.	109,271.3	285,433.4	**394,704.7**	0.0	246,057.7	**640,762.4**
	Oct.	109,137.9	283,125.8	**392,263.7**	0.0	248,597.7	**640,861.4**
	Nov.	108,755.4	285,368.1	**394,123.5**	0.0	254,023.9	**648,147.4**
	Dec.	110,214.9	299,131.9	**409,346.7**	0.0	257,040.3	**666,387.1**
2024	Jan.	110,624.3	292,888.1	**403,512.4**	0.0	264,061.8	**667,574.2**
	Feb.	111,580.7	293,187.6	**404,768.3**	0.0	271,807.6	**676,575.9**
	Mar.	112,469.7	290,789.4	**403,259.2**	0.0	275,630.7	**678,889.8**
	Apr.	116,357.7	293,471.8	**409,829.4**	0.0	279,139.6	**688,969.0**
	May	114,494.2	294,135.6	**408,629.8**	0.0	281,271.6	**689,901.4**
	Jun.	116,506.7	297,823.8	**414,330.5**	0.0	270,469.4	**684,799.9**
	Jul.	117,682.7	300,905.1	**418,587.8**	0.0	269,568.0	**688,155.8**

Period		M3 (continued)				NET FOREIGN ASSETS*	NET DOMESTIC ASSETS
		Repos	Money market fund shares/units (outstanding)	Debt securities	**Total**		
2020	Dec.	0.0	–	–	**487,349.9**	**236,517.6**	**250,832.3**
2021	Jan.	0.0	–	–	**490,302.3**	**241,202.6**	**249,099.6**
	Feb.	0.0	–	–	**496,963.1**	**231,314.8**	**265,648.3**
	Mar.	0.0	–	–	**499,199.7**	**232,893.0**	**266,306.7**
	Apr.	0.0	–	–	**503,531.7**	**244,179.9**	**259,351.7**
	May	0.0	–	–	**505,771.4**	**236,996.0**	**268,775.4**
	Jun.	0.0	–	–	**519,456.5**	**227,714.3**	**291,742.2**
	Jul.	0.0	–	–	**525,187.0**	**245,960.1**	**279,226.9**
	Aug.	0.0	–	–	**533,282.4**	**249,499.9**	**283,782.5**
	Sep.	0.0	–	–	**535,908.3**	**248,503.4**	**287,404.9**
	Oct.	0.0	–	–	**542,910.7**	**243,249.2**	**299,661.5**
	Nov.	0.0	–	–	**547,557.4**	**238,827.8**	**308,729.6**
	Dec.	0.0	–	–	**564,423.0**	**240,563.8**	**323,859.2**
2022	Jan.	0.0	–	–	**566,680.0**	**262,267.0**	**304,413.0**
	Feb.	0.0	–	–	**570,572.5**	**262,854.4**	**307,718.2**
	Mar.	0.0	–	–	**567,285.5**	**244,994.9**	**322,290.6**
	Apr.	0.0	–	–	**569,711.7**	**243,967.1**	**325,744.6**
	May	0.0	–	–	**569,421.4**	**245,757.4**	**323,663.9**
	Jun.	0.0	–	–	**569,309.4**	**246,884.7**	**322,424.7**
	Jul.	0.0	–	–	**575,950.8**	**252,654.4**	**323,296.4**
	Aug.	0.0	–	–	**576,962.8**	**250,289.6**	**326,673.2**
	Sep.	c	–	–	**581,778.6**	**254,709.7**	**327,069.0**
	Oct.	0.0	–	–	**580,835.8**	**257,961.1**	**322,874.7**
	Nov.	0.0	–	–	**584,559.6**	**250,628.8**	**333,930.8**
	Dec.	0.0	–	–	**603,042.0**	**250,561.3**	**352,480.7**
2023	Jan.	0.0	–	–	**603,647.9**	**282,716.0**	**320,931.9**
	Feb.	0.0	–	–	**612,183.9**	**287,658.4**	**324,525.5**
	Mar.	0.0	–	–	**613,926.4**	**287,747.9**	**326,178.6**
	Apr.	0.0	–	–	**618,680.4**	**288,289.8**	**330,390.6**
	May	0.0	–	–	**624,790.7**	**297,842.7**	**326,947.9**
	Jun.	0.0	–	–	**624,519.3**	**299,793.0**	**324,726.3**
	Jul.	0.0	–	–	**621,995.8**	**305,691.8**	**316,303.9**
	Aug.	0.0	–	–	**626,029.7**	**304,147.0**	**321,882.7**
	Sep.	0.0	–	–	**640,762.4**	**327,335.2**	**313,427.1**
	Oct.	0.0	–	–	**640,861.4**	**320,101.1**	**320,760.3**
	Nov.	0.0	–	–	**648,147.4**	**320,766.4**	**327,381.0**
	Dec.	0.0	–	–	**666,387.1**	**327,221.1**	**339,166.0**
2024	Jan.	0.0	–	–	**667,574.2**	**341,794.2**	**325,780.0**
	Feb.	0.0	–	–	**676,575.9**	**353,966.5**	**322,609.4**
	Mar.	0.0	–	–	**678,889.8**	**359,807.6**	**319,082.2**
	Apr.	0.0	–	–	**688,969.0**	**350,707.1**	**338,261.9**
	May	0.0	–	–	**689,901.4**	**360,843.1**	**329,058.3**
	Jun.	0.0	–	–	**684,799.9**	**357,008.0**	**327,791.9**
	Jul.	0.0	–	–	**688,155.8**	**346,064.0**	**342,091.9**

*) after deducting foreign liabilities from foreign assets.

7. BREAKDOWN OF MONETARY FINANCIAL INSTITUTIONS' DEPOSITS AND LOANS BY INSTITUTIONAL SECTOR

7.1. Deposits of non-government resident clients

(lei million; end of period)

Period		Total	lei	foreign currency	Total, *of which* :					
					Household deposits*			Non-financial corporations' deposits		
					Total	lei	foreign currency	Total	lei	foreign currency
2020	Dec.	**420,675.6**	**274,341.1**	**146,334.5**	256,679.2	151,427.2	105,252.0	147,364.3	110,542.6	36,821.7
2021	Jan.	**421,976.1**	**274,863.8**	**147,112.3**	259,959.5	153,293.6	106,665.9	145,213.5	109,372.2	35,841.3
	Feb.	**427,649.3**	**277,940.6**	**149,708.7**	262,462.6	154,810.6	107,652.0	146,967.3	110,104.6	36,862.7
	Mar.	**430,900.8**	**280,106.3**	**150,794.5**	264,570.0	155,294.8	109,275.3	148,807.2	111,911.6	36,895.5
	Apr.	**433,339.5**	**282,466.4**	**150,873.1**	266,517.5	157,099.3	109,418.2	149,080.9	112,243.4	36,837.5
	May	**435,903.8**	**283,768.2**	**152,135.6**	266,567.5	156,879.2	109,688.3	152,122.0	114,449.6	37,672.4
	Jun.	**438,083.6**	**284,806.8**	**153,276.8**	268,500.9	157,750.7	110,750.2	150,794.9	113,045.6	37,749.3
	Jul.	**442,334.1**	**286,136.7**	**156,197.3**	270,553.1	158,737.5	111,815.6	153,181.2	113,558.6	39,622.7
	Aug.	**449,906.6**	**291,692.5**	**158,214.1**	271,489.2	158,345.1	113,144.1	159,080.4	119,093.8	39,986.6
	Sep.	**452,453.4**	**291,278.6**	**161,174.8**	273,088.8	158,187.4	114,901.5	159,265.3	118,248.5	41,016.8
	Oct.	**458,291.0**	**294,302.8**	**163,988.3**	277,156.6	161,119.5	116,037.2	160,728.1	118,407.4	42,320.7
	Nov.	**462,462.9**	**297,613.7**	**164,849.2**	277,788.5	161,026.3	116,762.2	164,449.4	121,760.4	42,689.0
	Dec.	**479,302.9**	**311,439.6**	**167,863.3**	283,869.2	165,023.8	118,845.4	175,336.2	131,590.4	43,745.8
2022	Jan.	**478,847.7**	**307,348.8**	**171,498.9**	285,459.2	165,486.0	119,973.3	173,336.7	127,096.5	46,240.2
	Feb.	**481,339.6**	**306,842.4**	**174,497.2**	286,301.4	164,758.8	121,542.6	173,828.8	126,214.0	47,614.8
	Mar.	**478,755.7**	**298,575.2**	**180,180.5**	281,882.8	156,835.0	125,047.9	175,133.6	125,634.6	49,498.9
	Apr.	**480,598.1**	**299,949.6**	**180,648.5**	285,174.6	158,159.7	127,014.9	173,384.6	124,856.1	48,528.5
	May	**481,079.3**	**301,437.0**	**179,642.4**	283,046.9	156,582.1	126,464.8	178,428.1	130,339.4	48,088.7
	Jun.	**481,137.8**	**300,994.6**	**180,143.2**	283,397.1	156,942.0	126,455.1	176,593.0	128,030.5	48,562.5
	Jul.	**485,216.3**	**301,963.3**	**183,252.9**	285,485.5	159,055.2	126,430.3	179,111.9	127,184.1	51,927.9
	Aug.	**486,616.6**	**308,996.8**	**177,619.8**	283,452.8	158,998.2	124,454.6	183,087.9	135,001.7	48,086.3
	Sep.	**491,700.6**	**311,330.4**	**180,370.2**	286,455.3	160,951.6	125,503.7	184,276.5	134,782.9	49,493.6
	Oct.	**490,803.2**	**312,185.5**	**178,617.7**	289,609.6	165,380.3	124,229.3	180,027.4	131,231.1	48,796.3
	Nov.	**495,435.1**	**320,089.1**	**175,346.0**	291,366.8	168,018.1	123,348.7	183,450.7	135,803.6	47,647.1
	Dec.	**513,233.3**	**337,950.7**	**175,282.6**	302,699.3	178,336.2	124,363.1	187,405.7	140,614.4	46,791.3
2023	Jan.	**513,510.1**	**338,449.8**	**175,060.3**	303,201.5	179,448.4	123,753.2	187,821.9	140,597.5	47,224.4
	Feb.	**522,026.9**	**347,448.6**	**174,578.3**	306,804.3	183,446.5	123,357.8	192,160.5	144,621.8	47,538.8
	Mar.	**524,445.2**	**351,705.5**	**172,739.7**	307,980.2	185,544.9	122,435.3	194,463.8	147,769.8	46,694.0
	Apr.	**527,302.0**	**357,732.3**	**169,569.7**	310,322.1	189,869.8	120,452.3	193,044.5	147,344.4	45,700.0
	May	**533,975.1**	**363,672.7**	**170,302.4**	311,267.6	190,494.6	120,773.0	200,243.0	153,936.6	46,306.3
	Jun.	**533,317.3**	**361,953.6**	**171,363.7**	314,677.4	194,234.9	120,442.5	189,899.8	142,609.4	47,290.4
	Jul.	**529,935.7**	**358,144.4**	**171,791.3**	315,862.9	196,590.1	119,272.8	190,640.9	142,523.8	48,117.1
	Aug.	**533,591.1**	**362,684.7**	**170,906.4**	317,516.6	198,387.8	119,128.8	194,400.1	146,493.3	47,906.8
	Sep.	**547,934.3**	**376,741.7**	**171,192.5**	322,237.6	202,695.4	119,542.2	198,482.5	151,346.1	47,136.4
	Oct.	**548,343.5**	**376,589.3**	**171,754.3**	325,662.2	206,374.3	119,287.9	197,776.7	149,102.3	48,674.4
	Nov.	**555,585.3**	**383,257.1**	**172,328.3**	329,526.9	210,256.6	119,270.3	201,576.5	152,847.9	48,728.6
	Dec.	**572,635.1**	**400,519.5**	**172,115.6**	337,957.8	218,279.5	119,678.2	214,040.0	165,653.9	48,386.1
2024	Jan.	**573,369.5**	**399,596.7**	**173,772.8**	340,554.1	220,225.9	120,328.1	211,945.5	162,973.0	48,972.5
	Feb.	**581,340.9**	**406,918.5**	**174,422.4**	343,504.5	223,582.9	119,921.7	215,833.5	165,953.3	49,880.3
	Mar.	**583,223.6**	**410,215.8**	**173,007.8**	345,655.9	225,953.2	119,702.7	216,507.2	167,641.8	48,865.5
	Apr.	**589,513.7**	**415,828.1**	**173,685.5**	351,738.1	231,121.3	120,616.8	215,493.4	166,736.6	48,756.8
	May	**592,283.8**	**418,514.0**	**173,769.8**	351,340.0	230,987.3	120,352.7	219,227.7	170,122.6	49,105.1
	Jun.	**585,305.0**	**411,882.4**	**173,422.6**	353,323.8	233,112.0	120,211.8	205,190.6	157,929.2	47,261.4
	Jul.	**587,494.2**	**413,792.9**	**173,701.3**	356,038.4	236,125.1	119,913.2	206,414.6	158,832.8	47,581.8

*) include non-profit institutions serving households.

Note: The outstanding deposits at the end of the reported month do not include the accrued interest payable.

7.2. Household deposits*

(lei million; end of period)

Period		Total	Overnight deposits				Time deposits			
			Total	lei	EUR	other currency	Total	lei		
								Total	with maturity of up to and including one year	with maturity longer than one year
2023	Jul.	**315,862.9**	**156,921.4**	95,033.2	54,552.3	7,336.0	**158,941.5**	**101,556.9**	88,030.8	13,526.1
	Aug.	**317,516.6**	**154,912.6**	94,662.3	52,721.4	7,528.8	**162,604.0**	**103,725.4**	89,843.3	13,882.1
	Sep.	**322,237.6**	**155,773.1**	96,235.2	52,247.0	7,290.9	**166,464.5**	**106,460.2**	92,071.7	14,388.4
	Oct.	**325,662.2**	**155,453.2**	96,861.5	51,451.2	7,140.5	**170,209.0**	**109,512.8**	94,765.7	14,747.1
	Nov.	**329,526.9**	**156,457.3**	98,463.8	51,011.0	6,982.5	**173,069.6**	**111,792.8**	97,049.8	14,743.0
	Dec.	**337,957.8**	**160,819.3**	103,199.9	50,513.6	7,105.8	**177,138.5**	**115,079.7**	99,183.3	15,896.4
2024	Jan.	**340,554.1**	**159,072.6**	101,955.1	49,742.9	7,374.6	**181,481.4**	**118,270.9**	102,105.2	16,165.6
	Feb.	**343,504.5**	**159,577.7**	103,170.0	49,378.0	7,029.7	**183,926.9**	**120,412.9**	104,155.4	16,257.5
	Mar.	**345,655.9**	**159,812.4**	104,091.1	48,833.5	6,887.8	**185,843.5**	**121,862.0**	105,423.2	16,438.9
	Apr.	**351,738.1**	**164,205.0**	107,840.7	49,504.2	6,860.1	**187,533.1**	**123,280.6**	106,762.3	16,518.3
	May	**351,340.0**	**162,849.2**	106,894.0	49,106.9	6,848.4	**188,490.7**	**124,093.3**	107,604.4	16,489.0
	Jun.	**353,323.8**	**164,220.2**	108,363.8	49,076.8	6,779.6	**189,103.6**	**124,748.2**	108,283.4	16,464.8
	Jul.	**356,038.4**	**165,431.6**	109,999.1	48,790.9	6,641.7	**190,606.8**	**126,126.1**	108,804.8	17,321.3

Period		Time deposits (continued)						Deposits redeemable at notice	Repos
		EUR			other currency				
		Total	with maturity of up to and including one year	with maturity longer than one year	Total	with maturity of up to and including one year	with maturity longer than one year		
2023	Jul.	**49,004.5**	44,323.8	4,680.7	**8,380.1**	7,952.1	428.0	–	–
	Aug.	**50,280.8**	45,401.4	4,879.5	**8,597.8**	8,153.8	443.9	–	–
	Sep.	**51,244.9**	46,232.7	5,012.2	**8,759.5**	8,296.0	463.5	–	–
	Oct.	**51,971.6**	46,849.9	5,121.7	**8,724.6**	8,250.4	474.2	–	–
	Nov.	**52,786.0**	47,581.9	5,204.2	**8,490.7**	8,020.3	470.4	–	–
	Dec.	**53,595.6**	48,304.5	5,291.1	**8,463.2**	7,985.4	477.7	–	–
2024	Jan.	**54,502.3**	49,050.1	5,452.2	**8,708.2**	8,236.2	472.0	–	–
	Feb.	**54,760.9**	49,125.5	5,635.4	**8,753.1**	8,265.8	487.2	–	–
	Mar.	**55,108.2**	49,509.8	5,598.4	**8,873.3**	8,399.7	473.6	–	–
	Apr.	**55,381.6**	49,830.8	5,550.8	**8,870.9**	8,402.1	468.8	–	–
	May	**55,711.0**	50,214.1	5,496.9	**8,686.4**	8,246.0	440.4	–	–
	Jun.	**55,620.2**	50,105.6	5,514.6	**8,735.3**	8,306.2	429.0	–	–
	Jul.	**55,769.2**	49,533.2	6,236.0	**8,711.5**	8,299.2	412.2	–	–

*) include non-profit institutions serving households.

Note: The outstanding deposits at the end of the reported month do not include the accrued interest payable.

7.3. Deposits from non-financial corporations, financial corporations other than MFIs, general government and non-residents

(lei million; end of period)

Period		DEPOSITS FROM NON-FINANCIAL CORPORATIONS								
			Overnight deposits				Time deposits			
		Total	Total	lei	EUR	other currency	Total	lei		
								Total	with maturity of up to and including one year	with maturity longer than one year
2023	Jul.	**190,640.9**	**114,823.4**	79,332.3	29,941.1	5,550.0	**75,817.5**	**63,191.5**	58,620.3	4,571.2
	Aug.	**194,400.1**	**116,897.1**	81,427.3	29,637.6	5,832.2	**77,503.0**	**65,066.1**	60,306.4	4,759.6
	Sep.	**198,482.5**	**118,612.7**	84,286.0	28,783.1	5,543.6	**79,869.8**	**67,060.1**	62,225.9	4,834.2
	Oct.	**197,776.7**	**117,659.5**	82,733.6	29,540.7	5,385.2	**80,117.2**	**66,368.7**	61,502.3	4,866.4
	Nov.	**201,576.5**	**119,500.4**	84,997.3	28,756.5	5,746.6	**82,076.1**	**67,850.6**	62,922.2	4,928.4
	Dec.	**214,040.0**	**129,446.9**	95,851.0	27,851.0	5,745.0	**84,593.1**	**69,802.9**	64,751.0	5,051.9
2024	Jan.	**211,945.5**	**124,460.5**	90,344.5	28,322.6	5,793.4	**87,485.1**	**72,628.5**	67,558.2	5,070.3
	Feb.	**215,833.5**	**123,601.5**	88,479.9	29,058.4	6,063.3	**92,232.0**	**77,473.4**	72,473.0	5,000.4
	Mar.	**216,507.2**	**121,596.7**	87,846.0	28,374.3	5,376.4	**94,910.5**	**79,795.7**	74,828.2	4,967.5
	Apr.	**215,493.4**	**120,170.9**	85,906.6	29,049.9	5,214.4	**95,322.5**	**80,830.0**	76,041.5	4,788.5
	May	**219,227.7**	**121,837.2**	87,547.4	28,496.4	5,793.5	**97,390.5**	**82,575.2**	77,663.4	4,911.8
	Jun.	**205,190.6**	**122,006.7**	88,689.3	27,972.9	5,344.4	**83,183.9**	**69,239.9**	64,303.7	4,936.2
	Jul.	**206,414.6**	**124,821.9**	90,611.9	28,315.1	5,894.9	**81,592.6**	**68,220.8**	63,250.2	4,970.7

Period		DEPOSITS FROM NON-FINANCIAL CORPORATIONS (continued)							
		Time deposits (continued)						Deposits redeemable at notice	Repos
		EUR			other currency				
		Total	with maturity of up to and including one year	with maturity longer than one year	Total	with maturity of up to and including one year	with maturity longer than one year		
2023	Jul.	**9,466.4**	8,500.4	966.0	**3,159.6**	3,002.5	157.1	–	–
	Aug.	**10,349.5**	9,366.7	982.8	**2,087.4**	1,927.9	159.5	–	–
	Sep.	**10,580.5**	9,578.9	1,001.5	**2,229.2**	2,055.6	173.6	–	–
	Oct.	**11,337.0**	10,320.7	1,016.3	**2,411.6**	2,249.2	162.4	–	–
	Nov.	**11,754.0**	10,704.5	1,049.6	**2,471.5**	2,350.5	121.0	–	–
	Dec.	**12,596.6**	11,552.6	1,044.0	**2,193.7**	2,070.9	122.7	–	–
2024	Jan.	**12,651.8**	11,589.4	1,062.3	**2,204.8**	2,063.3	141.5	–	–
	Feb.	**12,587.3**	11,408.3	1,178.9	**2,171.3**	2,088.3	83.0	–	–
	Mar.	**12,807.6**	11,593.5	1,214.1	**2,307.2**	2,227.5	79.7	–	–
	Apr.	**12,316.2**	11,089.8	1,226.4	**2,176.3**	2,096.7	79.6	–	–
	May	**12,795.5**	11,577.4	1,218.1	**2,019.7**	1,946.2	73.5	–	–
	Jun.	**11,827.8**	10,629.9	1,197.9	**2,116.2**	2,065.4	50.8	–	–
	Jul.	**11,402.0**	10,214.5	1,187.5	**1,969.8**	1,919.5	50.4	–	–

Period		DEPOSITS FROM FINANCIAL CORPORATIONS OTHER THAN MFIs											
		Total	**Overnight deposits**				**Time deposits**						
			Total	lei	EUR	other currency	**Total**	**lei**			**EUR**		
								Total	with maturity of up to and including one year	with maturity longer than one year	**Total**	with maturity of up to and including one year	with maturity longer than one year
2023	Jul.	**23,431.9**	**7,403.7**	5,030.6	2,115.0	258.2	**16,028.2**	**14,000.0**	13,115.3	884.7	**1,855.1**	1,843.5	11.7
	Aug.	**21,674.4**	**6,225.4**	4,362.8	1,561.3	301.3	**15,449.0**	**13,440.8**	12,536.4	904.4	**1,815.5**	1,803.9	11.6
	Sep.	**27,214.1**	**9,601.4**	7,183.5	2,106.5	311.3	**17,612.7**	**15,516.7**	14,523.1	993.6	**1,889.0**	1,877.1	11.9
	Oct.	**24,904.6**	**8,525.7**	6,804.0	1,519.2	202.5	**16,378.9**	**14,308.7**	13,316.6	992.1	**1,885.9**	1,875.3	10.6
	Nov.	**24,481.9**	**7,821.6**	6,028.3	1,618.7	174.6	**16,660.3**	**14,124.2**	13,184.4	939.8	**2,353.3**	2,342.9	10.4
	Dec.	**20,637.3**	**7,266.9**	5,874.6	1,174.9	217.4	**13,370.4**	**10,711.4**	9,856.2	855.3	**2,427.3**	2,416.7	10.6
2024	Jan.	**20,869.9**	**7,527.1**	5,707.6	1,515.3	304.2	**13,342.9**	**10,690.2**	9,840.7	849.5	**2,443.5**	2,435.7	7.7
	Feb.	**22,002.8**	**8,018.3**	5,991.2	1,842.3	184.9	**13,984.5**	**11,391.2**	10,576.6	814.5	**2,392.1**	2,384.5	7.6
	Mar.	**21,060.5**	**7,569.1**	5,559.8	1,752.2	257.1	**13,491.4**	**11,061.0**	10,267.9	793.2	**2,232.7**	2,226.5	6.2
	Apr.	**22,282.2**	**7,476.2**	5,905.6	1,350.0	220.6	**14,805.9**	**12,064.6**	11,289.1	775.6	**2,525.7**	2,519.3	6.4
	May	**21,716.1**	**7,688.6**	6,038.7	1,425.6	224.4	**14,027.5**	**11,365.4**	10,581.5	783.9	**2,469.8**	2,451.7	18.1
	Jun.	**26,790.5**	**9,913.9**	6,685.7	3,011.5	216.7	**16,876.6**	**14,155.5**	13,371.6	783.9	**2,535.1**	2,511.4	23.8
	Jul.	**25,041.2**	**9,050.3**	6,186.5	2,651.5	212.3	**15,990.9**	**12,648.5**	11,856.2	792.2	**3,132.1**	3,108.7	23.4

Period		DEPOSITS FROM FINANCIAL CORPORATIONS OTHER THAN MFIs (continued)					DEPOSITS FROM GENERAL GOVERNMENT				TOTAL DEPOSITS FROM NONRESIDENTS
		Time deposits (continued)			**Deposits redeemable at notice**	**Repos**	**Total**	Central government	Local government	Social security funds	
		other currency									
		Total	with maturity of up to and including one year	with maturity longer than one year							
2023	Jul.	**173.1**	c	c	–	–	**113,838.6**	112,000.8	1,821.4	16.3	**53,138.1**
	Aug.	**192.7**	c	c	–	–	**109,460.9**	107,549.8	1,869.6	41.5	**52,299.4**
	Sep.	**207.0**	c	c	–	–	**120,880.4**	118,930.5	1,933.2	16.7	**54,534.2**
	Oct.	**184.3**	c	c	–	–	**108,688.7**	106,655.1	2,016.6	17.0	**53,251.2**
	Nov.	**182.8**	c	c	–	–	**111,772.6**	109,570.6	2,185.1	16.9	**51,126.8**
	Dec.	**231.7**	c	c	–	–	**100,416.9**	98,254.5	2,153.1	9.3	**53,627.6**
2024	Jan.	**209.2**	c	c	–	–	**115,234.9**	112,860.8	c	c	**52,851.6**
	Feb.	**201.3**	c	c	–	–	**135,884.0**	133,254.3	c	c	**52,581.3**
	Mar.	**197.6**	c	c	–	–	**133,596.8**	131,140.7	2,433.7	22.3	**53,474.7**
	Apr.	**215.6**	c	c	–	–	**126,327.8**	124,008.6	2,266.1	53.1	**55,660.8**
	May	**192.3**	c	c	–	–	**127,564.8**	125,098.5	c	c	**52,297.2**
	Jun.	**186.0**	c	c	–	–	**128,023.5**	125,515.4	2,489.4	18.6	**55,659.5**
	Jul.	**210.4**	c	c	–	–	**129,517.2**	127,000.9	2,490.9	25.4	**53,193.5**

Note: The outstanding deposits at the end of the reported month do not include the accrued interest payable.

7.4. Domestic credit

(lei million; end of period)

Period		Total	LOANS TO THE PRIVATE SECTOR											
			Total	lei										
				Total	short-term			medium-term			long-term			
					Total, *of which:*	non-financial corporations	households*	Total, *of which:*	non-financial corporations	households*	Total, *of which:*	non-financial corporations	households*
2020	Dec.	**427,961.6**	**282,370.5**	196,322.0	25,853.5	21,007.4	3,699.3	68,120.4	29,660.0	36,692.2	102,348.1	23,279.9	78,256.9
2021	Jan.	**434,436.4**	**283,529.9**	197,337.5	25,769.3	21,002.8	3,578.3	68,463.9	30,009.8	36,663.6	103,104.3	23,402.7	78,913.9
	Feb.	**440,992.3**	**285,542.9**	199,636.2	26,127.1	21,349.8	3,507.3	69,116.1	30,379.9	36,986.2	104,393.1	23,991.5	79,582.9
	Mar.	**444,966.6**	**290,569.4**	203,740.3	26,267.3	21,281.1	3,559.5	71,580.9	32,292.5	37,603.5	105,892.1	24,431.1	80,639.7
	Apr.	**451,735.1**	**293,559.1**	206,428.8	26,790.6	21,658.4	3,515.9	72,346.8	32,390.7	38,339.8	107,291.4	24,782.6	81,613.9
	May	**457,148.5**	**296,269.3**	209,139.4	26,823.3	21,746.7	3,570.9	73,781.8	32,926.4	39,161.7	108,534.2	24,997.4	82,631.5
	Jun.	**459,744.5**	**300,321.7**	213,604.0	27,105.4	22,060.8	3,593.9	76,168.1	34,398.4	40,059.0	110,330.5	25,380.2	83,789.9
	Jul.	**466,248.4**	**306,589.9**	217,870.7	27,763.9	22,584.3	3,770.0	78,371.2	35,736.8	40,928.4	111,735.6	25,427.8	85,201.2
	Aug.	**470,125.2**	**309,691.2**	220,725.0	28,026.8	22,820.4	3,918.1	79,356.4	36,024.2	41,563.5	113,341.7	25,713.2	86,526.3
	Sep.	**477,245.3**	**314,569.8**	225,288.6	28,941.5	23,606.2	3,995.0	80,842.3	37,142.9	41,987.9	115,504.8	26,614.7	87,783.4
	Oct.	**475,077.7**	**316,944.8**	227,343.5	29,396.1	24,123.2	3,941.9	81,373.1	37,632.8	42,027.2	116,574.3	26,618.6	88,880.3
	Nov.	**480,419.5**	**321,980.5**	231,717.8	30,657.2	25,334.8	3,927.4	82,666.7	38,846.7	42,044.9	118,393.9	27,214.0	90,011.8
	Dec.	**496,902.2**	**324,264.7**	234,876.8	31,165.0	25,776.8	3,852.3	83,300.9	39,560.9	41,882.9	120,411.0	27,868.7	91,110.1
2022	Jan.	**494,053.5**	**326,461.9**	235,804.7	32,131.4	26,711.2	3,775.3	82,557.7	38,432.6	41,793.9	121,115.6	27,998.4	91,664.8
	Feb.	**497,480.8**	**330,765.8**	239,789.4	34,123.3	28,707.1	3,731.4	83,365.3	38,803.3	42,209.3	122,300.8	28,244.8	92,590.2
	Mar.	**500,166.5**	**336,132.8**	244,455.5	35,343.4	30,022.5	3,823.5	84,606.8	39,367.5	42,695.9	124,505.4	29,057.5	93,860.3
	Apr.	**505,068.7**	**339,883.5**	246,799.9	35,960.2	30,901.9	3,785.0	85,523.8	39,805.1	43,090.6	125,315.8	29,002.2	94,604.4
	May	**509,232.1**	**345,273.9**	251,036.6	36,373.0	31,163.3	3,938.9	88,099.4	41,295.7	44,007.6	126,564.3	29,372.2	95,502.4
	Jun.	**516,993.7**	**352,780.0**	254,159.2	36,915.5	31,723.3	3,946.8	89,749.0	41,918.9	44,710.6	127,494.7	29,454.9	96,319.7
	Jul.	**524,957.0**	**358,174.1**	257,138.9	37,973.6	32,645.7	4,113.7	91,515.7	43,297.5	45,119.7	127,649.6	29,171.3	96,778.4
	Aug.	**522,179.9**	**359,076.8**	257,807.2	38,556.7	32,958.8	4,299.5	91,920.2	43,316.8	45,489.8	127,330.3	28,484.6	97,159.0
	Sep.	**529,959.3**	**364,780.8**	257,592.3	38,298.6	32,535.0	4,379.3	91,900.6	43,293.3	45,742.3	127,393.1	28,024.0	97,454.0
	Oct.	**530,041.1**	**363,591.0**	255,442.6	38,293.6	32,506.0	4,361.0	90,769.7	42,419.0	45,519.6	126,379.3	27,147.6	97,316.0
	Nov.	**536,466.5**	**364,425.1**	253,007.2	36,976.6	31,313.0	4,389.0	90,341.2	41,843.6	45,571.0	125,689.4	26,481.6	97,402.1
	Dec.	**538,761.6**	**363,661.9**	250,407.8	34,903.6	29,138.0	4,324.9	90,133.1	42,009.7	45,070.5	125,371.1	26,094.9	97,473.1
2023	Jan.	**540,316.3**	**364,131.3**	250,958.2	35,260.0	29,844.9	4,295.6	90,820.8	42,534.3	44,957.0	124,877.4	25,994.2	97,122.0
	Feb.	**540,419.7**	**365,839.5**	249,998.1	34,278.5	28,886.1	4,214.0	91,510.5	43,233.2	44,963.4	124,209.1	25,577.3	96,867.3
	Mar.	**550,001.0**	**370,576.1**	251,179.1	34,357.5	28,781.2	4,293.6	92,314.8	43,690.9	45,469.2	124,506.8	25,709.8	96,781.2
	Apr.	**548,834.8**	**369,900.0**	250,813.1	34,814.6	29,377.9	4,207.2	91,974.1	43,577.0	45,261.4	124,024.5	25,403.2	96,558.6
	May	**556,731.8**	**372,382.9**	251,600.3	33,505.0	27,977.8	4,289.6	94,139.9	44,816.8	46,135.7	123,955.4	25,366.7	96,510.3
	Jun.	**555,314.9**	**375,363.5**	255,001.0	34,213.5	28,476.5	4,354.3	96,286.5	46,355.6	46,782.4	124,501.1	25,967.7	96,482.0
	Jul.	**558,339.1**	**378,270.4**	257,963.2	36,222.8	30,488.5	4,500.6	97,154.4	46,725.7	47,417.8	124,586.0	25,871.5	96,656.6
	Aug.	**561,282.9**	**378,750.8**	258,280.9	35,371.5	29,595.4	4,666.5	97,969.4	46,949.9	48,064.6	124,940.0	26,037.7	96,891.2
	Sep.	**570,182.4**	**381,162.4**	259,445.0	33,520.3	27,668.1	4,743.2	100,677.1	49,040.6	48,503.3	125,247.6	26,096.5	97,197.9
	Oct.	**566,163.8**	**381,891.5**	260,958.4	35,025.5	29,336.5	4,774.2	100,296.5	48,387.2	49,055.4	125,636.3	25,721.9	97,716.8
	Nov.	**578,829.8**	**384,233.3**	263,126.2	36,101.5	30,302.7	4,851.3	100,757.5	48,475.9	49,461.8	126,267.1	25,882.2	98,151.7
	Dec.	**583,457.3**	**386,971.7**	264,753.7	44,634.4	37,458.2	5,661.0	95,133.6	43,175.4	49,283.9	124,985.8	25,079.2	97,595.9
2024	Jan.	**585,488.8**	**384,803.3**	263,549.2	43,586.8	36,495.0	5,642.6	94,524.6	42,908.2	49,492.5	125,437.8	24,931.4	97,696.4
	Feb.	**603,233.0**	**383,978.4**	263,767.9	42,647.1	35,530.6	5,609.1	95,444.8	43,162.5	50,213.4	125,676.0	24,809.0	98,086.7
	Mar.	**604,309.6**	**388,031.1**	267,321.4	44,089.1	36,979.0	5,697.8	96,702.4	42,922.2	51,613.3	126,529.9	25,032.9	98,465.3
	Apr.	**616,964.5**	**391,496.3**	269,088.5	44,138.3	37,241.5	5,648.2	97,800.7	42,290.3	53,309.6	127,149.4	25,084.3	99,008.9
	May	**607,905.1**	**393,510.4**	270,831.5	44,460.7	37,281.6	5,736.6	98,728.3	41,722.7	54,806.4	127,642.5	25,162.2	99,412.8
	Jun.	**612,252.9**	**400,520.4**	276,921.6	46,278.6	39,151.2	5,759.1	102,281.4	43,909.0	56,166.9	128,361.6	25,446.6	99,815.2
	Jul.	**621,410.0**	**403,953.2**	280,559.2	45,006.7	37,838.3	5,973.0	106,607.5	46,532.9	57,980.3	128,945.0	25,567.5	100,374.6

Period		LOANS TO THE PRIVATE SECTOR (continued)										GOVERNMENT CREDIT**
		foreign currency										
		Total	short-term			medium-term			long-term			
			Total, *of which:*	non-financial corporations	households*	Total, *of which:*	non-financial corporations	households*	Total, *of which:*	non-financial corporations	households*	
2020	Dec.	86,048.4	9,511.2	8,355.4	99.5	16,782.8	14,071.8	286.8	59,754.4	27,588.5	30,842.7	**145,591.1**
2021	Jan.	86,192.4	9,940.0	8,703.7	99.5	16,623.9	13,897.7	280.2	59,628.4	27,809.5	30,547.7	**150,906.5**
	Feb.	85,906.7	9,930.1	8,665.7	98.7	16,746.8	13,952.3	275.6	59,229.7	27,877.2	30,156.2	**155,449.4**
	Mar.	86,829.1	9,939.3	8,866.3	98.5	17,155.7	14,259.0	274.8	59,734.1	28,391.6	30,111.3	**154,397.2**
	Apr.	87,130.3	10,665.3	9,328.6	100.9	17,396.2	14,466.6	272.3	59,068.8	28,168.3	29,728.4	**158,176.0**
	May	87,129.9	10,482.3	9,301.8	82.5	17,621.0	14,331.8	265.9	59,026.6	28,498.5	29,386.7	**160,879.2**
	Jun.	86,717.7	9,872.4	8,647.9	107.7	18,068.3	14,598.1	269.0	58,777.0	28,372.4	29,082.3	**159,422.7**
	Jul.	88,719.2	10,952.0	9,586.3	105.8	18,284.6	14,957.2	268.7	59,482.6	29,020.4	28,745.5	**159,658.4**
	Aug.	88,966.3	10,973.9	9,662.7	106.9	18,653.0	15,237.9	264.2	59,339.3	29,133.7	28,473.7	**160,434.0**
	Sep.	89,281.2	11,179.6	9,730.1	108.1	18,895.0	15,360.3	264.6	59,206.7	29,280.6	28,167.3	**162,675.5**
	Oct.	89,601.3	11,147.3	9,706.8	105.5	19,172.6	15,573.0	257.8	59,281.4	29,639.0	27,880.2	**158,132.9**
	Nov.	90,262.7	11,226.7	9,968.9	105.0	19,561.4	15,903.0	247.9	59,474.7	30,035.5	27,560.0	**158,439.0**
	Dec.	89,387.9	10,105.0	8,955.5	99.5	19,922.3	16,222.7	243.7	59,360.6	30,143.5	27,184.1	**172,637.4**
2022	Jan.	90,657.2	10,974.6	9,638.7	99.4	20,081.4	16,210.5	236.7	59,601.2	30,521.4	26,854.7	**167,591.6**
	Feb.	90,976.4	11,125.8	9,956.2	100.0	20,294.6	16,423.2	234.9	59,556.0	30,696.6	26,611.0	**166,715.0**
	Mar.	91,677.3	11,132.5	10,484.5	99.7	20,385.9	16,483.4	225.3	60,158.9	31,567.3	26,275.2	**164,033.7**
	Apr.	93,083.6	11,996.0	11,163.2	100.6	20,789.0	16,621.1	223.3	60,298.6	31,874.4	26,018.1	**165,185.2**
	May	94,237.3	12,425.9	11,517.7	102.1	21,090.0	16,863.8	219.3	60,721.4	32,470.7	25,711.1	**163,958.1**
	Jun.	98,620.8	13,624.2	12,662.3	98.2	22,895.5	18,484.0	219.9	62,101.1	33,620.3	25,536.5	**164,213.7**
	Jul.	101,035.2	14,602.6	13,712.3	96.9	23,531.3	19,049.5	205.2	62,901.3	34,561.5	25,320.0	**166,782.9**
	Aug.	101,269.6	14,815.8	13,950.0	92.4	23,541.4	18,881.7	203.3	62,912.4	35,127.2	24,701.4	**163,103.1**
	Sep.	107,188.5	17,642.8	16,763.1	93.9	24,641.4	19,830.4	213.0	64,904.3	36,700.5	24,981.3	**165,178.5**
	Oct.	108,148.5	18,072.8	17,014.6	92.4	24,561.0	19,765.1	200.8	65,514.7	37,425.3	24,513.2	**166,450.0**
	Nov.	111,417.9	19,415.2	18,544.0	91.8	25,621.6	20,529.3	191.0	66,381.0	38,444.8	24,358.0	**172,041.4**
	Dec.	113,254.1	18,987.1	18,100.7	91.2	27,085.3	21,868.2	197.7	67,181.8	39,277.7	24,338.5	**175,099.6**
2023	Jan.	113,173.1	19,353.3	18,376.7	88.6	27,061.1	21,902.1	199.2	66,758.7	39,380.0	23,932.0	**176,185.0**
	Feb.	115,841.4	20,734.3	19,621.8	90.1	27,659.5	22,068.2	208.0	67,447.7	40,273.1	23,733.7	**174,580.2**
	Mar.	119,396.9	21,082.4	20,144.1	90.5	29,585.9	23,387.3	218.5	68,728.6	41,742.1	23,630.7	**179,425.0**
	Apr.	119,086.8	20,931.3	20,013.2	90.5	29,382.3	23,177.9	216.8	68,773.2	42,127.5	23,378.4	**178,934.8**
	May	120,782.5	21,237.4	20,231.9	89.8	30,276.0	23,979.1	225.9	69,269.2	42,614.5	23,304.2	**184,348.9**
	Jun.	120,362.5	20,423.1	19,613.3	91.4	30,669.3	23,979.0	224.5	69,270.1	42,962.8	23,016.0	**179,951.4**
	Jul.	120,307.2	21,004.5	20,218.4	87.4	30,036.7	23,627.8	226.8	69,266.0	42,919.2	22,630.0	**180,068.7**
	Aug.	120,469.9	20,965.3	20,202.0	86.0	29,874.1	23,317.6	228.2	69,630.6	43,316.6	22,331.5	**182,532.1**
	Sep.	121,717.4	21,257.3	20,541.2	85.1	30,798.6	24,087.2	221.7	69,661.6	43,554.9	22,135.0	**189,019.9**
	Oct.	120,933.2	21,431.1	20,747.7	84.5	30,416.7	23,396.5	217.8	69,085.3	43,480.3	21,714.3	**184,272.2**
	Nov.	121,107.1	21,115.0	20,425.2	75.4	30,724.8	23,437.0	213.5	69,267.4	44,024.2	21,377.6	**194,596.6**
	Dec.	122,218.0	21,713.0	21,075.6	74.3	30,601.3	23,050.0	210.2	69,903.6	44,806.6	21,087.4	**196,485.6**
2024	Jan.	121,254.1	21,460.8	20,758.7	77.1	30,361.2	22,878.6	207.6	69,432.1	44,715.5	20,729.2	**200,685.5**
	Feb.	120,210.5	21,270.2	20,617.1	74.1	29,914.5	22,361.5	208.0	69,025.7	44,735.9	20,334.0	**219,254.6**
	Mar.	120,709.7	20,824.6	20,158.4	72.8	29,882.8	22,763.8	208.4	70,002.3	44,941.4	19,980.7	**216,278.5**
	Apr.	122,407.8	21,076.8	20,499.1	72.1	29,950.0	22,630.2	207.1	71,381.1	46,490.9	19,620.6	**225,468.2**
	May	122,678.8	21,480.7	20,922.0	75.5	30,507.4	22,340.7	205.2	70,690.7	46,228.9	19,284.5	**214,394.8**
	Jun.	123,598.8	21,995.6	20,956.0	72.7	31,430.8	22,281.8	209.6	70,172.4	46,296.6	19,035.8	**211,732.6**
	Jul.	123,394.0	21,210.4	20,285.9	74.1	32,379.6	22,761.3	204.1	69,804.0	46,262.6	18,724.5	**217,456.8**

*) include non-profit institutions serving households.

**) debt securities included.

Note: The outstanding loans at the end of the reported month do not include the accrued interest receivable.
The outstanding loans at the end of the reported month include non-performing loans.

7.5. Loans to households*

(lei million; end of period)

Period		Total	by currency			by destination and currency			
						Housing loans			
			lei	EUR	other currency	Total	lei	EUR	other currency
2023	Jul.	**171,519.3**	148,575.1	20,894.3	2,049.9	**104,634.8**	88,455.8	14,968.7	1,210.3
	Aug.	**172,268.1**	149,622.3	20,616.7	2,029.0	**104,712.7**	88,742.4	14,771.3	1,199.1
	Sep.	**172,886.3**	150,444.4	20,435.9	2,005.9	**104,972.6**	89,126.7	14,660.4	1,185.4
	Oct.	**173,563.0**	151,546.4	20,035.4	1,981.2	**105,152.1**	89,608.7	14,371.8	1,171.6
	Nov.	**174,131.4**	152,464.8	19,717.5	1,949.1	**105,396.9**	90,098.4	14,144.2	1,154.3
	Dec.	**173,912.7**	152,540.9	19,376.0	1,995.9	**105,771.4**	90,682.5	13,904.6	1,184.3
2024	Jan.	**173,845.4**	152,831.5	19,061.9	1,952.0	**105,580.3**	90,755.7	13,668.1	1,156.4
	Feb.	**174,525.3**	153,909.2	18,734.6	1,881.5	**105,665.9**	91,122.9	13,428.4	1,114.6
	Mar.	**176,038.4**	155,776.5	18,449.8	1,812.1	**105,850.9**	91,549.8	13,225.6	1,075.5
	Apr.	**177,866.4**	157,966.7	18,129.9	1,769.8	**106,218.1**	92,168.9	12,999.0	1,050.2
	May	**179,521.1**	159,955.8	17,835.2	1,730.1	**106,411.8**	92,597.2	12,788.5	1,026.1
	Jun.	**181,059.4**	161,741.2	17,581.3	1,736.8	**106,764.8**	93,123.4	12,612.2	1,029.3
	Jul.	**183,330.5**	164,327.9	17,287.2	1,715.4	**107,182.3**	93,768.2	12,403.0	1,011.1

Period		by destination and currency (continued)			
		Consumer loans and loans for other purposes			
		Total	lei	EUR	other currency
2023	Jul.	**66,884.4**	60,119.3	5,925.6	839.6
	Aug.	**67,555.3**	60,880.0	5,845.4	829.9
	Sep.	**67,913.7**	61,317.7	5,775.5	820.5
	Oct.	**68,410.9**	61,937.7	5,663.6	809.6
	Nov.	**68,734.5**	62,366.5	5,573.3	794.7
	Dec.	**68,141.3**	61,858.4	5,471.4	811.6
2024	Jan.	**68,265.1**	62,075.8	5,393.8	795.5
	Feb.	**68,859.4**	62,786.3	5,306.2	766.9
	Mar.	**70,187.5**	64,226.7	5,224.2	736.6
	Apr.	**71,648.3**	65,797.8	5,130.9	719.7
	May	**73,109.2**	67,358.6	5,046.6	704.0
	Jun.	**74,294.6**	68,617.9	4,969.2	707.6
	Jul.	**76,148.2**	70,559.7	4,884.2	704.4

*) include non-profit institutions serving households.

Note: The outstanding loans at the end of the reported month do not include the accrued interest receivable. The outstanding loans at the end of the reported month include non-performing loans.

7.6. Loans to non-financial corporations, financial corporations other than MFIs, general government and non-residents

(lei million; end of period)

Period		LOANS TO NON-FINANCIAL CORPORATIONS												
		Total	Lei				EUR				Other currency			
			Total	with maturity			Total	with maturity			Total	with maturity		
				of up to and including one year	longer than one year and of up to and including five years	longer than five years		of up to and including one year	longer than one year and of up to and including five years	longer than five years		of up to and including one year	longer than one year and of up to and including five years	longer than five years
2023	Jul.	**189,851.1**	**103,085.8**	30,488.5	46,725.7	25,871.5	**83,040.1**	17,807.2	22,946.5	42,286.5	**3,725.2**	2,411.2	681.3	632.7
	Aug.	**189,419.4**	**102,583.1**	29,595.4	46,949.9	26,037.7	**83,153.1**	17,874.7	22,595.3	42,683.1	**3,683.1**	2,327.3	722.3	633.5
	Sep.	**190,988.4**	**102,805.1**	27,668.1	49,040.6	26,096.5	**84,314.6**	18,384.6	23,057.2	42,872.7	**3,868.7**	2,156.6	1,029.9	682.2
	Oct.	**191,070.2**	**103,445.7**	29,336.5	48,387.2	25,721.9	**84,126.1**	18,900.6	22,379.7	42,845.8	**3,498.5**	1,847.1	1,016.8	634.6
	Nov.	**192,547.4**	**104,660.9**	30,302.7	48,475.9	25,882.2	**84,512.3**	18,629.1	22,484.4	43,398.7	**3,374.2**	1,796.1	952.6	625.5
	Dec.	**194,645.0**	**105,712.8**	37,458.2	43,175.4	25,079.2	**85,641.4**	19,183.0	22,134.9	44,323.4	**3,290.8**	1,892.6	915.0	483.2
2024	Jan.	**192,687.4**	**104,334.6**	36,495.0	42,908.2	24,931.4	**85,052.2**	18,883.7	21,942.7	44,225.8	**3,300.6**	1,875.0	935.9	489.7
	Feb.	**191,216.5**	**103,502.1**	35,530.6	43,162.5	24,809.0	**84,538.9**	18,858.8	21,434.0	44,246.1	**3,175.6**	1,758.3	927.5	489.8
	Mar.	**192,797.6**	**104,934.1**	36,979.0	42,922.2	25,032.9	**84,709.3**	18,688.9	21,570.8	44,449.7	**3,154.2**	1,469.5	1,193.0	491.7
	Apr.	**194,236.3**	**104,616.0**	37,241.5	42,290.3	25,084.3	**85,784.3**	18,356.0	21,432.9	45,995.4	**3,836.0**	2,143.0	1,197.4	495.6
	May	**193,658.2**	**104,166.5**	37,281.6	41,722.7	25,162.2	**85,502.5**	18,595.3	21,174.1	45,733.0	**3,989.1**	2,326.7	1,166.5	495.9
	Jun.	**198,041.3**	**108,506.8**	39,151.2	43,909.0	25,446.6	**85,849.1**	19,028.6	21,037.3	45,783.2	**3,685.4**	1,927.5	1,244.5	513.4
	Jul.	**199,248.4**	**109,938.7**	37,838.3	46,532.9	25,567.5	**86,404.7**	19,078.4	21,568.6	45,757.7	**2,905.0**	1,207.5	1,192.7	504.9

Period		LOANS TO FINANCIAL CORPORATIONS OTHER THAN MFIs					LOANS TO GENERAL GOVERNMENT				LOANS TO NON-RESIDENTS
		Total	Insurance corporations and pension funds		Other financial intermediaries*		Total	Central government	Local government	Social security funds	
			Total, *of which:*	with maturity of up to and including one year	Total, *of which:*	with maturity of up to and including one year					
2023	Jul.	**16,900.0**	0.1	0.1	16,899.9	1,932.2	**22,378.6**	c	12,901.6	c	**123,490.2**
	Aug.	**17,063.4**	0.1	0.1	17,063.3	1,786.7	**22,598.6**	c	13,056.3	c	**109,974.8**
	Sep.	**17,287.7**	c	c	17,276.3	1,728.6	**30,581.8**	c	13,222.8	c	**125,519.8**
	Oct.	**17,258.3**	c	c	17,249.0	1,504.3	**28,783.4**	c	13,543.5	c	**129,461.5**
	Nov.	**17,554.5**	c	c	17,544.1	1,551.3	**34,768.1**	c	13,954.9	c	**136,184.7**
	Dec.	**18,414.0**	c	c	18,403.8	2,068.1	**37,247.2**	c	15,114.1	c	**150,195.9**
2024	Jan.	**18,270.6**	c	c	18,259.6	2,063.3	**33,348.5**	c	15,041.0	c	**164,479.2**
	Feb.	**18,236.6**	c	c	18,226.8	2,076.8	**45,000.8**	c	15,022.0	c	**166,762.1**
	Mar.	**19,195.1**	c	c	19,187.0	1,997.6	**37,628.1**	c	15,120.9	c	**163,045.9**
	Apr.	**19,393.6**	c	c	19,387.3	1,748.0	**51,618.4**	c	15,166.9	c	**148,640.3**
	May	**20,331.1**	c	c	20,325.4	1,919.9	**33,806.0**	c	15,282.5	c	**158,066.5**
	Jun.	**21,419.7**	c	c	21,415.0	2,330.4	**27,910.7**	c	15,456.4	c	**152,206.4**
	Jul.	**21,374.3**	c	c	21,367.5	2,039.1	**26,353.6**	c	15,605.2	c	**139,616.6**

*) financial auxiliaries included.

Note: The outstanding loans at the end of the reported month do not include the accrued interest receivable.
The outstanding loans at the end of the reported month include non-performing loans.

8. ASSETS AND LIABILITIES OF NON-MMF INVESTMENT FUNDS

8.1. Balance sheet

(lei million; end of period)

Period		Total Assets/ Liabilities	Assets						Liabilities, *of which:* IFs shares/units
			Deposit and loan claims	Debt securities	Equity (excluding IFs shares/units)	IFs shares/units	Non-financial assets	Remaining assets	
2020		**42,743.6**	4,830.2	15,573.0	18,582.1	3,496.4	59.8	202.1	40,974.3
2021		**51,873.2**	5,570.1	16,082.5	25,138.7	4,662.3	64.3	355.3	48,963.9
2022		**42,928.8**	4,406.3	9,599.0	24,714.4	3,767.7	95.6	345.8	41,738.7
2023		**36,858.4**	5,112.0	10,736.4	16,554.1	4,120.0	99.4	236.6	34,958.7
2023	Jul.	**43,402.6**	5,478.8	18,120.4	15,463.3	3,912.0	100.5	327.6	42,081.7
	Aug.	**43,436.7**	5,351.6	18,135.9	15,523.6	3,881.3	99.8	444.5	32,873.6
	Sep.	**37,377.0**	6,510.1	10,124.7	16,055.5	3,882.5	100.0	704.3	33,945.4
	Oct.	**36,291.5**	6,242.9	10,112.1	15,331.3	3,878.7	96.5	630.0	34,212.4
	Nov.	**36,762.0**	5,860.3	10,493.4	15,714.3	3,969.4	96.6	628.0	34,920.2
	Dec.	**36,858.4**	5,112.0	10,736.4	16,554.1	4,120.0	99.4	236.6	34,958.7
2024	Jan.	**37,541.5**	5,064.3	10,969.2	17,026.1	4,065.2	99.1	317.6	35,735.6
	Feb.	**38,176.6**	5,501.7	11,231.1	17,017.9	4,047.2	98.8	279.8	36,391.3
	Mar.	**39,727.3**	5,655.0	11,541.1	17,819.7	4,277.0	96.9	337.7	37,802.5
	Apr.	**40,126.6**	6,019.4	11,700.1	17,843.7	4,234.7	89.2	239.5	38,072.2
	May	**41,578.9**	6,084.8	12,046.4	18,449.0	4,274.2	89.2	635.3	39,528.0
	Jun.	**43,108.4**	6,272.9	12,323.9	19,631.6	4,399.9	89.2	390.8	41,095.7
	Jul.	**...**	...	...	...	...	...	...	...

Note: The accrued interest receivable/payable related to loans and deposits is recorded under remaining assets/remaining liabilities.
The value of debt securities held includes the related claim.

8.2. Securities other than shares

(lei million; end of period)

Period		Lei-denominated												
		Total	with original maturity ≤ 1 year						with original maturity > 1 year and ≤ 2 years					
			Total	residents			non-residents		Total	residents			non-residents	
				Total, *of which:*	MFIs	General government	Total, *of which:*	Euro zone		Total, *of which:*	MFIs	General government	Total, *of which:*	Euro zone
2020		8,087.7	120.0	94.3	–	94.3	25.8	–	69.4	36.6	–	36.6	c	c
2021		8,587.8	433.8	257.9	–	257.9	175.9	87.7	243.2	69.9	–	69.9	173.3	c
2022		5,353.1	121.6	32.7	–	32.7	89.0	c	118.4	19.6	–	19.6	98.9	–
2023		5,722.8	189.4	138.1	–	138.1	51.4	51.4	c	c	–	c	c	–
2023	Jul.	13,451.0	8,140.9	8,090.9	–	8,090.9	50.0	50.0	36.5	c	–	c	36.4	–
	Aug.	13,446.0	8,191.4	8,141.2	–	8,141.2	50.3	50.3	36.7	c	–	c	36.6	–
	Sep.	5,381.0	158.1	107.6	–	107.6	50.6	50.6	24.4	–	–	–	24.4	–
	Oct.	5,318.2	154.9	104.1	–	104.1	50.8	50.8	c	c	–	c	c	–
	Nov.	5,504.2	187.3	136.2	–	136.2	51.1	51.1	c	c	–	c	c	–
	Dec.	5,722.8	189.4	138.1	–	138.1	51.4	51.4	c	c	–	c	c	–
2024	Jan.	5,957.6	290.8	239.2	–	239.2	51.6	51.6	c	c	–	c	c	–
	Feb.	6,162.2	332.8	280.9	–	280.9	51.9	51.9	c	c	–	c	c	–
	Mar.	6,434.1	367.1	314.9	–	314.9	52.2	52.2	c	c	–	c	–	–
	Apr.	6,632.3	510.4	457.9	–	457.9	52.4	52.4	c	c	–	c	–	–
	May	6,855.4	583.4	530.7	–	530.7	52.7	52.7	c	c	–	c	–	–
	Jun.	7,164.7	769.9	716.9	–	716.9	53.0	53.0	c	c	–	c	–	–
	Jul.	...	...	...	...	...	...	...	...	...	...	...	...	...

Note: The value of debt securities held includes the related claim.

Period		Lei-denominated (continued)						EUR-denominated				
		Total	with original maturity > 2 years					Total, *of which:*	with original maturity > 2 years			
			Total	residents		non-residents				residents		
				Total, *of which:*	MFIs	General government	Total, *of which:*	Euro zone		Total, *of which:*	Total, *of which:*	MFIs	General government
2020		7,898.3	6,008.4	333.0	5,624.7	1,889.8	1,287.4	7,048.0	7,025.6	5,293.6	53.8	5,061.4
2021		7,910.8	6,354.5	780.4	5,508.7	1,556.3	1,215.5	6,942.8	6,920.0	5,575.5	99.3	5,158.0
2022		5,113.0	4,176.2	775.9	3,343.0	936.9	809.9	4,037.8	3,951.7	3,140.5	55.7	2,852.9
2023		5,532.0	4,795.6	803.4	3,939.7	736.4	657.8	4,818.6	4,411.9	3,689.4	279.8	3,212.6
2023	Jul.	5,273.6	4,431.6	782.0	3,595.5	842.0	736.2	4,494.6	4,212.2	3,436.4	167.8	3,027.9
	Aug.	5,217.9	4,457.6	786.6	3,617.0	760.3	654.4	4,516.1	4,221.8	3,442.6	153.6	3,047.8
	Sep.	5,198.5	4,470.7	793.7	3,622.9	727.8	657.6	4,556.2	4,222.7	3,413.4	127.3	3,053.9
	Oct.	5,161.9	4,422.2	794.8	3,574.0	739.8	656.7	4,587.3	4,236.0	3,463.5	157.6	3,072.6
	Nov.	5,315.5	4,579.7	808.5	3,717.7	735.9	657.7	4,796.1	4,419.5	3,671.8	291.2	3,184.4
	Dec.	5,532.0	4,795.6	803.4	3,939.7	736.4	657.8	4,818.6	4,411.9	3,689.4	279.8	3,212.6
2024	Jan.	5,665.5	5,014.1	808.1	4,154.6	651.3	572.8	4,818.1	4,464.9	3,737.9	284.9	3,255.3
	Feb.	5,828.1	5,184.0	811.4	4,321.7	644.0	572.7	4,879.0	4,503.6	3,781.5	278.6	3,306.8
	Mar.	6,066.7	5,421.4	814.7	4,594.4	645.3	573.6	4,942.6	4,559.7	3,795.4	272.0	3,322.6
	Apr.	6,121.8	5,503.2	817.8	4,672.9	618.6	574.4	4,899.8	4,452.8	3,714.0	266.1	3,247.0
	May	6,271.9	5,666.9	812.6	4,841.4	605.1	566.5	5,030.2	4,496.5	3,763.6	261.7	3,299.9
	Jun.	6,394.7	5,786.4	810.0	4,963.6	608.2	569.5	4,992.8	4,455.3	3,750.1	248.7	3,300.0
	Jul.	...	...	...	...	...	...	...	...	...	...	...

Note: The value of debt securities held includes the related claim.

8.3. Shares and other equity

(lei million; end of period)

Period		residents					non-residents	
		Total, *of which:*	MFIs	Other financial intermediaries, financial auxiliaries, captive financial institutions and money lenders	Insurance corporations and pension funds	Non-financial corporations	Total, *of which:*	Euro zone
2020		17,658.5	3,732.4	143.3	–	13,782.8	923.6	810.4
2021		23,873.2	4,734.8	187.1	–	18,944.8	1,265.5	986.4
2022		23,676.0	3,865.7	249.8	–	19,212.3	1,038.3	823.6
2023		15,441.9	5,341.8	313.8	–	9,440.4	1,112.2	861.2
2023	Jul.	14,370.0	4,481.7	307.8	–	9,225.5	1,093.3	865.3
	Aug.	14,432.8	4,535.6	278.6	–	9,262.4	1,090.8	871.3
	Sep.	15,031.5	4,779.8	320.7	–	9,574.9	1,024.0	793.8
	Oct.	14,325.4	4,869.0	327.7	–	8,773.4	1,005.9	784.7
	Nov.	14,667.6	5,023.6	300.5	–	8,988.2	1,046.6	807.9
	Dec.	15,441.9	5,341.8	313.8	–	9,440.4	1,112.2	861.2
2024	Jan.	15,763.8	5,440.9	343.9	–	9,633.0	1,262.3	1,002.9
	Feb.	15,705.7	5,754.8	387.4	–	9,217.6	1,312.2	1,031.6
	Mar.	16,479.1	6,206.4	384.0	–	9,542.8	1,340.6	1,025.3
	Apr.	16,536.5	6,210.8	384.8	–	9,595.0	1,307.2	989.7
	May	17,037.7	6,480.7	384.1	–	9,826.9	1,411.3	1,077.3
	Jun.	18,151.4	6,817.7	384.4	–	10,582.3	1,480.2	1,122.4
	Jul.	...	...	...	...	...	...	...

Period		Quoted shares, issued by:						
		Total	residents				non-residents	
			Total, *of which:*	MFIs	Other financial intermediaries, financial auxiliaries, captive financial institutions and money lenders	Non-financial corporations	Total, *of which:*	Euro zone
2020		9,955.2	9,031.8	3,680.3	79.3	5,272.3	923.4	810.2
2021		13,002.7	11,737.4	4,681.6	111.2	6,938.1	1,265.3	986.2
2022		10,024.6	8,986.3	3,858.5	147.3	4,930.9	1,038.3	823.6
2023		13,167.9	12,055.8	5,331.6	234.6	6,489.6	1,112.2	861.2
2023	Jul.	11,639.8	10,546.5	4,472.0	220.0	5,828.4	1,093.3	865.3
	Aug.	11,715.3	10,624.5	4,525.9	199.4	5,871.9	1,090.8	871.3
	Sep.	12,258.2	11,234.2	4,769.6	241.5	6,195.8	1,024.0	793.8
	Oct.	12,163.8	11,157.9	4,858.7	248.7	6,024.1	1,005.9	784.7
	Nov.	12,601.9	11,555.2	5,013.2	221.3	6,294.2	1,046.6	807.9
	Dec.	13,167.9	12,055.8	5,331.6	234.6	6,489.6	1,112.2	861.2
2024	Jan.	13,618.9	12,356.6	5,430.7	233.7	6,692.3	1,262.3	1,002.9
	Feb.	14,026.6	12,714.4	5,744.4	232.5	6,737.5	1,312.2	1,031.6
	Mar.	14,821.4	13,480.8	6,196.0	229.1	7,055.7	1,340.6	1,025.3
	Apr.	14,841.2	13,534.0	6,200.4	229.9	7,103.6	1,307.2	989.7
	May	15,382.9	13,971.5	6,470.3	227.9	7,273.3	1,411.3	1,077.3
	Jun.	16,464.7	14,984.5	6,807.0	230.2	7,947.3	1,480.2	1,122.4
	Jul.	...	...	...	...	...	...	...

8.4. Money market fund shares/units

(lei million; end of period)

Period		residents							non-residents	
		Total	MFIs	Other financial intermediaries and financial auxiliaries*	Insurance corporations and pension funds	General government	Non-financial corporations	Households**	Total, *of which:*	Euro zone
2020		34,923.8	817.5	4,693.6	4,750.4	27.0	2,904.3	21,731.0	6,050.5	1,382.1
2021		41,952.0	925.0	5,818.5	5,954.8	32.9	3,659.9	25,561.0	7,011.8	1,602.9
2022		35,991.0	925.7	5,867.8	5,920.6	1,050.1	2,269.8	19,957.0	5,747.7	1,232.0
2023		32,880.2	1,018.7	7,066.9	1,554.0	358.3	2,707.5	20,174.9	2,078.5	887.1
2023	Jul.	37,313.0	951.6	6,383.8	5,585.7	982.2	2,439.3	20,970.4	4,768.7	1,216.2
	Aug.	30,419.9	949.5	6,217.4	2,053.8	335.2	2,433.5	18,430.5	2,453.8	911.2
	Sep.	31,465.7	971.3	6,592.3	2,061.9	343.7	2,575.9	18,920.7	2,479.7	1,008.8
	Oct.	31,851.4	967.2	6,646.4	2,122.4	345.0	2,560.1	19,210.4	2,360.9	975.2
	Nov.	32,599.1	992.3	6,799.2	2,114.5	345.4	2,660.1	19,687.7	2,321.2	974.7
	Dec.	32,880.2	1,018.7	7,066.9	1,554.0	358.3	2,707.5	20,174.9	2,078.5	887.1
2024	Jan.	33,657.1	1,014.3	7,202.9	1,561.1	362.3	2,785.5	20,731.1	2,078.5	866.1
	Feb.	34,309.6	1,016.6	7,266.8	1,560.3	362.1	2,885.6	21,218.2	2,081.7	857.4
	Mar.	35,667.4	1,053.6	7,571.2	1,584.9	365.2	2,976.5	22,116.0	2,135.1	888.3
	Apr.	35,971.8	1,070.9	7,481.9	1,513.7	345.1	3,074.1	22,486.2	2,100.4	883.9
	May	37,357.3	1,141.5	7,700.1	1,557.6	364.1	3,155.7	23,438.3	2,170.7	920.1
	Jun.	38,814.4	1,182.0	8,123.4	1,518.6	375.6	3,221.2	24,393.6	2,281.3	968.1
	Jul.	...	...	...	...	...	...	...	...	...

*) The position "Other financial intermediaries and financial auxiliaries" includes investment funds, other financial intermediaries, financial auxiliaries, captive financial institutions and money lenders.

**) include non-profit institutions serving households.

9. ASSETS AND LIABILITIES OF NON-BANK FINANCIAL INSTITUTIONS IN THE GENERAL REGISTER

9.1. Balance sheet structure dynamics

(lei million; end of period)

Period		Total Assets/Liabilities	Assets			Liabilities		
			Loans	Deposits placed	Remaining assets	Capital and reserves	Loans taken	Remaining liabilities
2020	Mar.	**44,178.9**	35,105.1	3,171.2	5,902.6	10,465.3	29,579.3	4,134.3
	Jun.	**44,361.5**	35,228.0	2,809.2	6,324.3	10,660.3	29,488.3	4,212.9
	Sep.	**44,471.7**	35,245.6	2,958.3	6,267.9	11,052.1	29,108.2	4,311.5
	Dec.	**44,071.6**	35,195.7	2,936.7	5,939.2	11,223.0	28,759.5	4,089.0
2021	Mar.	**44,830.4**	36,057.6	2,478.3	6,294.5	11,531.8	28,938.7	4,359.9
	Jun.	**46,478.1**	37,594.7	2,337.2	6,546.2	11,610.8	30,299.8	4,567.6
	Sep.	**47,221.8**	37,914.0	2,639.6	6,668.2	11,976.7	30,568.1	4,677.0
	Dec.	**47,434.9**	38,060.7	3,100.2	6,274.1	12,128.9	30,808.4	4,497.7
2022	Mar.	**48,738.2**	39,197.7	3,329.9	6,210.6	12,383.9	31,752.1	4,602.1
	Jun.	**50,979.2**	41,060.6	3,245.4	6,673.3	12,117.4	34,024.2	4,837.7
	Sep.	**52,181.8**	42,321.5	3,377.5	6,482.8	12,242.1	34,916.0	5,023.8
	Dec.	**54,329.5**	43,799.2	4,329.4	6,200.9	12,421.3	38,311.9	3,596.3
2023	Mar.	**55,853.8**	44,986.8	4,204.2	6,662.8	12,780.3	39,701.7	3,371.8
	Jun.	**58,619.0**	47,452.4	4,122.9	7,043.7	13,065.0	41,647.3	3,906.7
	Sep.	**61,401.8**	48,772.0	5,391.2	7,238.6	13,706.0	43,778.7	3,917.1
	Dec.	**63,523.4**	49,911.1	6,377.6	7,234.6	14,517.8	45,237.2	3,768.4
2024	Mar.	**65,392.1**	51,654.4	6,272.2	7,465.4	14,994.1	46,661.8	3,736.2

Note: Data are provisional and will be final 6 months after the reporting date.

The accrued interest receivable/payable related to loans/deposits is recorded under remaining assets/remaining liabilities.

9.2. Balance sheet structure as at 31 March 2024 by type of non-bank financial institutions in the General Register

(lei million; end of period)

General Register section	Total	Assets			Liabilities		
		Loans	Deposits placed	Remaining assets	Capital and reserves	Loans taken	Remaining liabilities
General Register - Total, of which:	**65,392.1**	51,654.4	6,272.2	7,465.4	14,994.1	46,661.8	3,736.2
Consumer loans	**1,463.2**	1,139.7	41.1	282.4	604.0	c	92.4
Housing and/or real-estate loans	**–**	–	–	–	–	–	–
Micro-loans	**–**	–	–	–	–	–	–
Financing of commercial transactions	**c**	c	c	c	c	c	c
Factoring	**c**	c	c	c	c	c	c
Discounting	**–**	–	–	–	–	–	–
Forfeiting	**–**	–	–	–	–	–	–
Financial leasing	**1,136.0**	951.9	28.7	155.4	169.3	918.0	48.7
Issue of collateral and assumption of commitments, including loan collateralisation	**c**	c	c	c	c	c	c
Other financing means in the form of loans	**–**	–	–	–	–	–	–
Multiple lending activities	**61,488.6**	49,388.4	5,554.0	6,546.2	14,090.6	43,922.7	3,475.3

Note: Data are provisional and will be final 6 months after the reporting date.

The accrued interest receivable/payable related to loans/deposits is recorded under remaining assets/remaining liabilities.

9.3. Loans to households

(lei million; end of period)

Period		Loans				Housing loans			
		Total	lei	EUR	other currency	**Total**	lei	EUR	other currency
2020	Mar.	**8,288.2**	7,520.4	665.1	102.7	**117.4**	14.6	c	c
	Jun.	**8,143.6**	7,383.1	661.5	99.0	**114.9**	15.4	c	c
	Sep.	**8,199.8**	7,435.1	674.1	90.5	**106.8**	15.7	c	c
	Dec.	**8,233.7**	7,487.2	660.8	85.7	**101.3**	16.1	c	c
2021	Mar.	**8,292.7**	7,513.8	692.2	86.8	**102.7**	16.5	c	c
	Jun.	**8,620.3**	7,810.4	728.5	81.4	**96.8**	16.6	c	c
	Sep.	**8,747.5**	7,909.0	757.9	80.7	**98.5**	18.9	c	c
	Dec.	**8,873.7**	8,026.9	766.0	80.7	**97.4**	19.3	c	c
2022	Mar.	**9,003.4**	8,130.8	793.3	79.2	**94.8**	19.6	c	c
	Jun.	**9,287.5**	8,370.4	835.9	81.2	**98.4**	21.4	c	c
	Sep.	**9,547.5**	8,569.6	894.4	83.5	**100.4**	22.1	c	c
	Dec.	**9,944.5**	8,932.8	937.4	74.3	**92.1**	22.5	c	c
2023	Mar.	**10,022.5**	8,853.2	1,098.0	71.3	**87.9**	22.1	c	c
	Jun.	**10,350.6**	9,189.7	1,095.3	65.6	**83.9**	23.6	c	c
	Sep.	**10,619.8**	9,419.8	1,129.5	70.5	**83.1**	18.6	c	c
	Dec.	**10,481.0**	9,298.9	1,116.8	65.3	**94.5**	18.7	c	c
2024	Mar.	**10,643.3**	9,466.2	1,119.1	58.1	**88.5**	16.6	c	c

Period		Consumer loans				Loans for other purposes			
		Total	lei	EUR	other currency	**Total**	lei	EUR	other currency
2020	Mar.	**6,985.9**	6,725.4	259.3	1.1	**1,185.0**	780.4	391.0	13.6
	Jun.	**6,807.6**	6,558.8	248.0	0.9	**1,221.2**	808.9	398.7	13.5
	Sep.	**6,901.9**	6,647.4	253.8	0.8	**1,191.1**	772.0	405.7	13.4
	Dec.	**6,928.2**	6,674.4	253.1	0.7	**1,204.2**	796.7	394.2	13.3
2021	Mar.	**6,883.6**	6,627.0	256.0	0.6	**1,306.4**	870.2	423.1	13.1
	Jun.	**7,130.9**	6,869.1	261.3	0.6	**1,392.5**	924.7	454.6	13.2
	Sep.	**7,267.5**	7,004.6	262.4	0.5	**1,381.6**	885.5	482.8	13.3
	Dec.	**7,353.6**	7,091.0	262.1	0.4	**1,422.8**	916.6	c	c
2022	Mar.	**7,375.2**	7,109.2	265.7	0.4	**1,533.3**	1,002.1	c	c
	Jun.	**7,528.9**	7,257.6	270.9	0.4	**1,660.2**	1,091.3	c	c
	Sep.	**7,691.1**	7,411.5	279.3	0.3	**1,756.0**	1,136.1	c	c
	Dec.	**8,072.6**	7,768.2	304.1	0.3	**1,779.9**	1,142.2	c	c
2023	Mar.	**7,950.2**	7,634.0	c	c	**1,984.3**	1,197.1	c	c
	Jun.	**8,257.9**	7,920.2	c	c	**2,008.8**	1,246.0	c	c
	Sep.	**8,539.3**	8,195.2	c	c	**1,997.4**	1,206.1	c	c
	Dec.	**8,235.6**	7,891.4	c	c	**2,150.9**	1,388.8	c	c
2024	Mar.	**8,306.4**	7,960.1	c	c	**2,248.5**	1,489.5	c	c

Note: Data are provisional and will be final 6 months after the reporting date.

9.4. Loans to non-financial corporations, other institutional sectors* and non-residents

(lei million; end of period)

Period		Loans to non-financial corporations								
		Total	lei				EUR			
			Total	with maturity of up to and including one year	with maturity longer than one year and up to and including five years	with maturity longer than five years	Total	with maturity of up to and including one year	with maturity longer than one year and up to and including five years	with maturity longer than five years
2020	Mar.	**26,483.1**	5,072.3	1,490.2	2,780.4	801.7	21,405.7	936.0	15,282.3	5,187.5
	Jun.	**26,756.5**	5,012.1	1,431.3	2,674.6	906.1	21,739.5	871.8	14,064.6	6,803.1
	Sep.	**26,723.6**	4,764.4	1,266.8	2,583.3	914.4	21,951.6	740.9	14,495.3	6,715.4
	Dec.	**26,645.1**	4,784.6	1,366.9	2,472.4	945.3	21,847.3	736.0	14,369.0	6,742.4
2021	Mar.	**27,417.2**	4,949.8	1,499.8	2,505.8	944.2	22,449.1	796.0	14,817.6	6,835.5
	Jun.	**28,577.6**	5,280.1	1,584.0	2,725.7	970.5	23,277.5	708.1	15,508.1	7,061.3
	Sep.	**28,741.9**	5,184.4	1,478.9	2,704.6	1,000.9	23,532.8	721.6	15,932.4	6,878.8
	Dec.	**28,743.2**	5,355.0	1,640.1	2,703.2	1,011.8	23,359.1	663.8	15,863.3	6,832.0
2022	Mar.	**29,738.6**	5,664.9	1,793.8	2,826.3	1,044.9	24,039.7	780.5	16,338.6	6,920.7
	Jun.	**31,315.0**	5,957.1	1,904.9	3,006.2	1,046.0	25,319.1	882.1	17,185.2	7,251.8
	Sep.	**32,340.6**	6,057.2	2,018.0	3,029.6	1,009.6	26,242.1	1,016.4	17,868.4	7,357.3
	Dec.	**33,389.9**	6,092.7	2,051.3	3,098.8	942.7	27,254.4	1,141.5	18,779.2	7,333.7
2023	Mar.	**34,505.5**	6,073.4	2,041.2	3,096.9	935.3	28,384.6	1,125.6	19,703.0	7,556.0
	Jun.	**36,588.3**	6,199.9	1,923.0	3,345.3	931.6	30,340.8	1,144.9	21,280.6	7,915.4
	Sep.	**37,708.7**	6,043.1	1,768.5	3,279.4	995.2	31,612.0	1,255.4	22,169.9	8,186.8
	Dec.	**38,987.8**	6,548.1	2,250.4	3,313.9	983.8	32,390.2	1,417.4	22,632.5	8,340.3
2024	Mar.	**40,538.5**	6,860.9	2,192.1	3,650.3	1,018.5	33,631.2	1,529.7	23,482.1	8,619.5

Period		Loans to non-financial corporations (continued)				Loans to other institutional sectors				Loans to non-residents
		other currency				Total	lei	EUR	other currency	
		Total	with maturity of up to and including one year	with maturity longer than one year and up to and including five years	with maturity longer than five years					
2020	Mar.	5.2	0.0	5.1	0.0	**263.8**	58.9	204.8	0.0	**70.1**
	Jun.	4.9	0.0	4.8	0.0	**246.0**	52.2	193.8	0.0	**81.9**
	Sep.	7.6	0.0	7.5	0.0	**229.7**	51.7	177.9	0.0	**92.5**
	Dec.	13.2	0.0	13.2	0.0	**235.4**	50.5	184.8	0.0	**81.5**
2021	Mar.	18.3	0.0	18.2	0.0	**239.2**	51.0	188.2	0.0	**108.5**
	Jun.	19.9	0.0	19.8	0.0	**246.1**	52.9	193.2	0.0	**150.8**
	Sep.	24.7	0.0	24.7	0.0	**245.3**	52.3	193.0	0.0	**179.2**
	Dec.	29.1	0.0	29.1	0.0	**241.7**	54.0	187.7	0.0	**202.1**
2022	Mar.	34.0	0.0	33.9	0.0	**245.0**	56.2	188.8	0.0	**210.7**
	Jun.	38.7	c	13.7	c	**213.4**	62.8	150.6	0.0	**244.7**
	Sep.	41.3	c	14.5	c	**191.4**	54.4	137.0	0.0	**242.0**
	Dec.	42.8	c	13.5	c	**206.0**	58.9	147.1	0.0	**258.8**
2023	Mar.	47.5	c	15.8	c	**213.5**	61.6	151.9	0.0	**245.4**
	Jun.	47.6	c	12.5	c	**227.4**	69.4	158.1	0.0	**286.0**
	Sep.	53.6	c	19.7	c	**218.0**	63.4	154.6	0.0	**225.5**
	Dec.	49.6	c	17.9	c	**238.0**	74.1	163.9	0.0	**204.4**
2024	Mar.	46.3	c	16.7	c	**251.0**	74.8	176.2	0.0	**221.6**

*) except households.

Note: Data are provisional and will be final 6 months after the reporting date.

10. INTEREST RATES APPLIED BY CREDIT INSTITUTIONS

10.1. Lei-denominated time deposits

10.1.1. Outstanding amounts

(% p.a.)

Period		Time deposits from households*					Time deposits from non-financial corporations				
		Total	with original maturity				Total	with original maturity			
			of up to and including one month	over one month and up to and including three months	over three months and up to and including six months	over six months and up to and including twelve months		of up to and including one month	over one month and up to and including three months	over three months and up to and including six months	over six months and up to and including twelve months
2020		1.82	0.70	0.99	1.63	2.61	1.59	1.28	1.59	2.09	2.20
2021		1.70	0.62	0.89	1.42	2.11	1.90	1.53	2.25	1.94	1.95
2022		6.18	5.42	6.55	6.62	5.94	6.78	5.67	7.34	8.33	7.09
2023		6.47	4.87	5.80	6.35	7.13	5.62	4.97	5.97	6.44	6.21
2023	Jul.	6.90	5.12	6.31	6.85	7.57	5.89	5.15	6.13	6.95	6.60
	Aug.	6.84	4.99	6.17	6.74	7.55	5.83	5.10	6.12	6.73	6.53
	Sep.	6.77	4.98	6.08	6.64	7.50	5.80	5.16	6.11	6.66	6.41
	Oct.	6.64	4.91	5.96	6.53	7.40	5.74	5.05	6.04	6.63	6.39
	Nov.	6.57	4.84	5.90	6.44	7.29	5.72	5.03	6.03	6.55	6.36
	Dec.	6.47	4.87	5.80	6.35	7.13	5.62	4.97	5.97	6.44	6.21
2024	Jan.	6.35	4.83	5.72	6.24	6.99	5.56	4.95	5.87	6.33	6.08
	Feb.	6.24	4.71	5.60	6.13	6.85	5.48	4.95	5.75	6.18	5.94
	Mar.	6.12	4.64	5.47	5.99	6.71	5.42	4.93	5.67	6.08	5.84
	Apr.	6.02	4.65	5.35	5.89	6.58	5.37	4.90	5.63	6.02	5.77
	May	5.90	4.57	5.28	5.80	6.45	5.32	4.92	5.61	5.92	5.65
	Jun.	5.82	4.50	5.20	5.71	6.33	5.23	4.93	5.57	5.78	5.67
	Jul.	5.68	4.37	5.11	5.61	6.17	5.13	4.73	5.50	5.69	5.66

*) include non-profit institutions serving households.

Note: The calculation base of interest rates on outstanding deposits does not include the accrued interest payable.

10.1.2. New business

(% p.a.)

Period		New time deposits from households*					New time deposits from non-financial corporations				
		Total	with original maturity				Total	with original maturity			
			of up to and including one month	over one month and up to and including three months	over three months and up to and including six months	over six months and up to and including twelve months		of up to and including one month	over one month and up to and including three months	over three months and up to and including six months	over six months and up to and including twelve months
2020		1.54	0.73	1.20	1.66	2.56	1.51	1.36	1.60	1.85	2.18
2021		1.41	0.59	1.06	1.67	2.36	2.01	1.69	2.35	2.56	2.07
2022		7.15	6.02	6.91	7.56	7.98	6.50	5.92	7.12	6.65	8.16
2023		5.90	5.12	5.82	6.34	6.46	5.52	5.26	5.86	6.28	5.84
2023	Jul.	6.40	5.46	6.25	6.67	7.12	5.78	5.38	6.15	6.60	6.54
	Aug.	6.27	5.41	6.14	6.56	6.93	5.74	5.33	6.04	6.55	6.29
	Sep.	6.11	5.38	6.11	6.50	6.75	5.66	5.40	6.04	6.23	5.95
	Oct.	6.00	5.24	5.97	6.31	6.70	5.63	5.29	6.00	6.27	6.07
	Nov.	5.98	5.14	5.91	6.45	6.54	5.62	5.28	6.00	6.32	5.80
	Dec.	5.90	5.12	5.82	6.34	6.46	5.52	5.26	5.86	6.28	5.84
2024	Jan.	5.76	5.04	5.72	6.14	6.35	5.48	5.15	5.75	6.17	5.82
	Feb.	5.54	4.90	5.53	5.88	6.15	5.44	5.20	5.68	5.93	5.69
	Mar.	5.48	4.86	5.45	5.90	5.96	5.36	5.22	5.61	5.73	5.63
	Apr.	5.44	4.86	5.42	5.87	5.83	5.32	5.16	5.59	5.66	5.47
	May	5.37	4.78	5.31	5.81	5.80	5.35	5.15	5.65	5.66	5.55
	Jun.	5.20	4.63	5.14	5.65	5.68	5.37	5.16	5.66	5.71	5.94
	Jul.	5.14	4.58	5.08	5.48	5.57	5.14	4.96	5.45	5.58	5.39

*) include non-profit institutions serving households.

Note: Annual data refer to December of each year.

The calculation base of deposit rates on new business does not include the accrued interest payable.

10.2. EUR-denominated time deposits

10.2.1. Outstanding amounts

(% p.a.)

Period		Time deposits from households*					Time deposits from non-financial corporations				
		Total	with original maturity				Total	with original maturity			
			of up to and including one month	over one month and up to and including three months	over three months and up to and including six months	over six months and up to and including twelve months		of up to and including one month	over one month and up to and including three months	over three months and up to and including six months	over six months and up to and including twelve months
2020		0.11	0.04	0.06	0.06	0.13	0.13	0.07	0.12	0.13	0.22
2021		0.08	0.04	0.06	0.06	0.10	0.10	0.03	0.16	0.09	0.22
2022		0.76	0.78	0.76	0.67	0.75	0.92	0.95	0.99	0.90	1.19
2023		1.97	1.39	1.76	1.96	2.22	2.71	2.88	2.99	2.76	2.86
2023	Jul.	1.51	1.18	1.45	1.52	1.62	2.24	2.38	2.61	2.33	2.26
	Aug.	1.62	1.26	1.51	1.61	1.77	2.41	2.51	2.82	2.54	2.42
	Sep.	1.71	1.26	1.57	1.71	1.88	2.44	2.55	2.74	2.70	2.53
	Oct.	1.79	1.29	1.62	1.80	1.98	2.63	2.90	2.87	2.69	2.66
	Nov.	1.90	1.42	1.68	1.88	2.11	2.66	2.83	3.03	2.72	2.76
	Dec.	1.97	1.39	1.76	1.96	2.22	2.71	2.88	2.99	2.76	2.86
2024	Jan.	2.03	1.42	1.80	2.01	2.30	2.66	2.61	3.07	2.94	2.89
	Feb.	2.07	1.42	1.81	2.03	2.35	2.64	2.77	2.87	2.97	2.92
	Mar.	2.10	1.43	1.80	2.04	2.42	2.65	2.73	2.96	3.00	2.95
	Apr.	2.12	1.43	1.81	2.07	2.45	2.68	2.75	3.04	2.96	2.95
	May	2.14	1.43	1.83	2.06	2.48	2.69	2.67	3.08	3.01	2.99
	Jun.	2.14	1.39	1.79	2.05	2.50	2.60	2.68	2.86	3.00	2.89
	Jul.	2.14	1.39	1.77	2.02	2.50	2.56	2.58	2.89	2.93	2.89

*) include non-profit institutions serving households.

Note: The calculation base of interest rates on outstanding deposits does not include the accrued interest payable.

10.2.2. New business

(% p.a.)

Period		New time deposits from households*					New time deposits from non-financial corporations				
		Total	with original maturity				Total	with original maturity			
			of up to and including one month	over one month and up to and including three months	over three months and up to and including six months	over six months and up to and including twelve months		of up to and including one month	over one month and up to and including three months	over three months and up to and including six months	over six months and up to and including twelve months
2020		0.06	0.03	0.06	0.07	0.11	0.20	0.23	0.16	0.15	0.10
2021		0.05	0.02	0.05	0.08	0.13	0.07	0.03	0.23	0.12	0.11
2022		1.10	0.63	0.85	1.21	1.60	1.19	1.12	1.18	1.26	2.09
2023		2.05	1.40	1.96	2.18	2.72	3.09	3.06	3.15	3.05	3.31
2023	Jul.	1.61	1.10	1.48	1.74	2.33	2.70	2.65	2.73	2.83	3.17
	Aug.	1.79	1.34	1.60	1.93	2.32	2.89	2.80	3.04	2.97	3.14
	Sep.	1.83	1.32	1.69	2.07	2.48	2.78	2.80	2.69	2.94	3.06
	Oct.	1.88	1.39	1.65	1.97	2.51	3.02	3.11	2.98	2.58	2.50
	Nov.	2.08	1.46	1.79	2.16	2.86	3.11	3.05	3.30	2.95	3.24
	Dec.	2.05	1.40	1.96	2.18	2.72	3.09	3.06	3.15	3.05	3.31
2024	Jan.	1.95	1.45	1.76	2.08	2.57	2.95	2.81	3.22	3.19	2.99
	Feb.	1.95	1.45	1.82	2.04	2.54	2.94	3.00	3.02	2.96	2.84
	Mar.	1.96	1.47	1.91	2.03	2.61	2.93	2.96	2.90	3.08	2.86
	Apr.	1.92	1.47	1.85	2.08	2.57	3.08	3.02	3.26	2.98	2.37
	May	1.92	1.47	1.87	2.07	2.54	3.02	2.91	3.17	3.42	3.14
	Jun.	1.88	1.36	1.81	2.06	2.61	2.95	2.90	3.10	2.99	2.57
	Jul.	1.84	1.39	1.78	1.94	2.44	2.85	2.80	2.92	2.86	3.09

*) include non-profit institutions serving households.

Note: Annual data refer to December of each year.

The calculation base of deposit rates on new business does not include the accrued interest payable.

10.3. Breakdown of lei-denominated deposits

10.3.1. Outstanding amounts

(% p.a.)

Period		Household deposits*							Deposits from non-financial corporations				Repos
		overnight	time deposits			redeemable at notice			overnight	time deposits			
			total	with original maturity of up to and including two years	with original maturity over two years	total	with agreed maturity of up to and including three months	with agreed maturity over three months		total	with original maturity of up to and including two years	with original maturity over two years	
2020		0.06	1.82	1.98	1.31	x	x	x	0.16	1.59	1.65	0.33	x
2021		0.10	1.70	1.68	1.81	x	x	x	0.21	1.90	1.96	0.28	x
2022		0.46	6.18	6.20	6.03	x	x	x	0.92	6.78	6.97	2.15	x
2023		0.44	6.47	6.51	c	x	x	x	1.04	5.62	5.78	2.65	x
2023	Jul.	0.49	6.90	6.96	6.36	x	x	x	1.04	5.89	6.05	2.86	x
	Aug.	0.45	6.84	6.89	6.38	x	x	x	0.97	5.83	5.99	2.89	x
	Sep.	0.44	6.77	6.82	6.34	x	x	x	1.08	5.80	5.95	2.97	x
	Oct.	0.44	6.64	6.71	c	x	x	x	1.07	5.74	5.89	2.89	x
	Nov.	0.43	6.57	6.62	c	x	x	x	1.06	5.72	5.87	2.85	x
	Dec.	0.44	6.47	6.51	c	x	x	x	1.04	5.62	5.78	2.65	x
2024	Jan.	0.44	6.35	6.39	c	x	x	x	1.10	5.56	5.71	2.52	x
	Feb.	0.44	6.24	6.27	c	x	x	x	1.08	5.48	5.61	2.53	x
	Mar.	0.46	6.12	6.13	c	x	x	x	1.10	5.42	5.55	2.52	x
	Apr.	0.45	6.02	6.03	c	x	x	x	1.13	5.37	5.49	2.49	x
	May	0.45	5.90	5.93	c	x	x	x	1.15	5.32	5.44	2.39	x
	Jun.	0.46	5.82	5.83	c	x	x	x	1.10	5.23	5.38	2.29	x
	Jul.	0.46	5.68	5.70	c	x	x	x	1.15	5.13	5.28	2.23	x

*) include non-profit institutions serving households.

Note: The calculation base of interest rates on outstanding deposits does not include the accrued interest payable.

10.3.2. New business

(% p.a.)

Period		New household deposits*			New deposits from non-financial corporations			Repos
		with original maturity of up to and including one year	with original maturity over one year and up to and including two years	with original maturity over two years	with original maturity of up to and including one year	with original maturity over one year and up to and including two years	with original maturity over two years	
2020		1.51	2.84	1.63	1.51	0.56	0.47	x
2021		1.39	2.79	1.13	2.01	0.98	0.11	x
2022		7.09	7.97	7.99	6.53	2.66	5.30	x
2023		5.88	7.05	c	5.56	1.57	1.14	x
2023	Jul.	6.37	7.25	6.68	5.78	5.34	4.97	x
	Aug.	6.26	7.09	6.27	5.75	5.35	4.21	x
	Sep.	6.15	6.17	4.80	5.66	3.03	2.70	x
	Oct.	6.02	6.94	4.53	5.64	4.67	c	x
	Nov.	5.98	6.84	c	5.62	4.04	2.29	x
	Dec.	5.88	7.05	c	5.56	1.57	1.14	x
2024	Jan.	5.77	6.60	c	5.49	4.85	3.00	x
	Feb.	5.55	6.44	c	5.44	4.29	2.61	x
	Mar.	5.48	6.34	c	5.38	3.81	0.62	x
	Apr.	5.44	6.24	c	5.33	2.99	2.34	x
	May	5.37	6.25	c	5.37	2.98	2.00	x
	Jun.	5.21	6.20	c	5.38	4.45	1.37	x
	Jul.	5.14	6.01	c	5.16	3.30	1.81	x

*) include non-profit institutions serving households.

Note: Annual data refer to December of each year.

The calculation base of deposit rates on new business does not include the accrued interest payable.

10.4. Breakdown of EUR-denominated deposits

10.4.1. Outstanding amounts

(% p.a.)

Period		Household deposits*							Deposits from non-financial corporations				Repos
		overnight	time deposits			redeemable at notice			overnight	time deposits			
			total	with original maturity of up to and including two years	with original maturity over two years	total	with agreed maturity of up to and including three months	with agreed maturity over three months		total	with original maturity of up to and including two years	with original maturity over two years	
2020		0.01	0.11	0.10	0.28	x	x	x	0.01	0.13	0.13	0.13	x
2021		0.01	0.08	0.08	0.14	x	x	x	0.01	0.10	0.11	0.09	x
2022		0.02	0.76	0.74	0.99	x	x	x	0.01	0.92	0.99	0.25	x
2023		0.04	1.97	2.01	c	x	x	x	0.14	2.71	2.86	0.42	x
2023	Jul.	0.03	1.51	1.52	1.33	x	x	x	0.17	2.24	2.38	0.40	x
	Aug.	0.03	1.62	1.64	1.36	x	x	x	0.21	2.41	2.57	0.37	x
	Sep.	0.03	1.71	1.73	1.38	x	x	x	0.18	2.44	2.59	0.38	x
	Oct.	0.04	1.79	1.81	c	x	x	x	0.25	2.63	2.79	0.38	x
	Nov.	0.04	1.90	1.92	c	x	x	x	0.21	2.66	2.83	0.44	x
	Dec.	0.04	1.97	2.01	c	x	x	x	0.14	2.71	2.86	0.42	x
2024	Jan.	0.04	2.03	2.07	c	x	x	x	0.17	2.66	2.82	0.37	x
	Feb.	0.04	2.07	2.10	1.48	x	x	x	0.22	2.64	2.82	0.33	x
	Mar.	0.04	2.10	2.14	1.49	x	x	x	0.28	2.65	2.83	0.34	x
	Apr.	0.05	2.12	2.16	1.50	x	x	x	0.37	2.68	2.88	0.36	x
	May	0.05	2.14	2.18	c	x	x	x	0.34	2.69	2.88	0.35	x
	Jun.	0.05	2.14	2.18	1.50	x	x	x	0.22	2.60	2.79	0.35	x
	Jul.	0.06	2.14	2.18	c	x	x	x	0.24	2.56	2.76	0.29	x

*) include non-profit institutions serving households.

Note: The calculation base of interest rates on outstanding deposits does not include the accrued interest payable.

10.4.2. New business

(% p.a.)

Period		New household deposits*			New deposits from non-financial corporations			Repos
		with original maturity of up to and including one year	with original maturity over one year and up to and including two years	with original maturity over two years	with original maturity of up to and including one year	with original maturity over one year and up to and including two years	with agreed maturity over two years	
2020		0.06	0.38	0.07	0.20	0.27	0.07	x
2021		0.05	0.34	0.05	0.07	0.01	0.00	x
2022		1.05	1.87	2.16	1.18	1.50	1.23	x
2023		2.03	3.19	c	3.10	1.24	0.22	x
2023	Jul.	1.59	2.97	1.68	2.71	1.28	0.21	x
	Aug.	1.75	3.23	1.74	2.91	1.69	0.24	x
	Sep.	1.80	3.09	1.80	2.79	0.40	0.41	x
	Oct.	1.84	3.16	c	3.03	1.75	0.49	x
	Nov.	2.06	3.17	c	3.13	1.69	0.24	x
	Dec.	2.03	3.19	c	3.10	1.24	0.22	x
2024	Jan.	1.92	3.34	c	2.96	1.12	c	x
	Feb.	1.90	3.19	2.64	3.00	0.96	c	x
	Mar.	1.96	2.97	c	2.95	1.24	0.04	x
	Apr.	1.92	3.20	c	3.08	1.69	0.26	x
	May	1.91	3.23	c	3.03	1.27	0.54	x
	Jun.	1.88	3.01	c	2.95	0.06	0.00	x
	Jul.	1.84	2.74	c	2.85	c	1.55	x

*) include non-profit institutions serving households.

Note: Annual data refer to December of each year.

The calculation base of deposit rates on new business does not include the accrued interest payable.

10.5. Lei-denominated loans

10.5.1. Outstanding amounts

(% p.a.)

Period		Loans to households*				Loans to non-financial corporations			
		Total	with original maturity			Total	with original maturity		
			of up to and including one year	over one year and up to and including five years	over five years		of up to and including one year	over one year and up to and including five years	over five years
2020		6.83	11.11	10.05	5.18	4.80	4.71	4.84	4.81
2021		6.24	11.07	9.39	4.65	4.81	4.65	5.00	4.68
2022		8.76	15.17	10.51	7.72	10.20	9.72	10.59	10.10
2023		9.22	15.10	11.19	7.95	8.95	8.82	9.09	8.90
2023	Jul.	9.31	15.37	11.04	8.23	9.11	8.82	9.33	9.04
	Aug.	9.30	15.20	11.10	8.17	9.10	8.89	9.29	9.02
	Sep.	9.28	15.07	11.15	8.12	9.09	9.00	9.20	8.98
	Oct.	9.27	15.03	11.18	8.07	9.04	8.79	9.22	9.01
	Nov.	9.24	15.29	11.15	8.03	9.01	8.76	9.18	8.98
	Dec.	9.22	15.10	11.19	7.95	8.95	8.82	9.09	8.90
2024	Jan.	9.20	15.12	11.23	7.90	8.88	8.79	9.00	8.82
	Feb.	9.20	15.20	11.28	7.86	8.89	8.86	8.97	8.80
	Mar.	9.14	15.26	11.17	7.79	8.83	8.80	8.90	8.75
	Apr.	9.04	15.29	11.02	7.69	8.76	8.72	8.85	8.68
	May	8.99	15.28	10.90	7.64	8.77	8.72	8.86	8.69
	Jun.	8.96	15.43	10.79	7.59	8.65	8.52	8.77	8.66
	Jul.	8.84	15.17	10.63	7.50	8.65	8.59	8.71	8.65

*) include non-profit institutions serving households.

Note: The calculation base of interest rates on outstanding loans at the end of the reported month does not include non-performing loans, loans for debt restructuring granted at below market rates and the accrued interest receivable.

10.5.2. New business

(% p.a.)

Period		New loans to households*				New loans to non-financial corporations			
		Total	with original maturity			Total	with original maturity		
			of up to and including one year	over one year and up to and including five years	over five years		of up to and including one year	over one year and up to and including five years	over five years
2020		6.67	11.66	9.04	5.00	4.65	3.97	4.73	5.06
2021		6.02	11.23	8.52	3.87	4.58	4.02	5.19	4.62
2022		9.40	18.09	12.72	7.15	9.93	9.04	10.68	10.77
2023		8.58	12.70	11.71	6.95	8.69	7.84	9.23	8.84
2023	Jul.	9.38	9.87	11.79	7.14	8.70	7.75	9.79	9.38
	Aug.	9.34	10.02	11.83	7.10	8.58	7.59	9.72	9.28
	Sep.	9.09	10.53	11.65	7.00	8.92	7.83	9.49	9.79
	Oct.	8.94	11.48	11.48	6.97	8.73	7.63	9.28	10.06
	Nov.	8.91	12.48	11.37	6.99	8.77	7.65	9.66	9.29
	Dec.	8.58	12.70	11.71	6.95	8.69	7.84	9.23	8.84
2024	Jan.	9.11	12.88	11.76	7.11	8.74	7.78	9.20	9.19
	Feb.	9.03	13.05	11.48	6.88	8.80	7.65	9.86	9.62
	Mar.	8.52	11.70	10.20	6.75	8.49	7.28	9.72	9.01
	Apr.	8.28	11.20	9.64	6.69	8.44	7.20	9.32	9.54
	May	8.12	9.20	9.43	6.61	8.12	7.03	8.83	9.11
	Jun.	7.96	9.55	9.33	6.50	8.15	7.02	8.60	8.86
	Jul.	7.90	8.82	9.18	6.39	8.00	6.83	8.68	8.45

*) include non-profit institutions serving households.

Note: Annual data refer to December of each year.

The calculation base of lending rates on new business does not include overdrafts, revolving credit, claims related to credit cards, non-performing loans, loans for debt restructuring granted at below market rates and the accrued interest receivable.

10.6. EUR-denominated loans

10.6.1. Outstanding amounts

(% p.a.)

Period		Loans to households*				Loans to non-financial corporations			
		Total	with original maturity			Total	with original maturity		
			of up to and including one year	over one year and up to and including five years	over five years		of up to and including one year	over one year and up to and including five years	over five years
2020		3.96	8.79	5.73	3.95	2.55	1.93	2.45	2.76
2021		3.85	6.67	5.27	3.84	2.42	1.87	2.33	2.62
2022		5.76	8.04	6.48	5.75	4.00	3.53	4.06	4.18
2023		8.11	10.36	7.77	8.11	6.34	5.97	6.33	6.51
2023	Jul.	7.75	9.83	7.70	7.75	5.93	5.54	5.92	6.10
	Aug.	7.82	10.10	7.66	7.82	6.03	5.69	6.05	6.17
	Sep.	7.91	10.24	7.76	7.91	6.15	5.81	6.19	6.28
	Oct.	8.05	10.58	7.82	8.05	6.30	5.91	6.35	6.45
	Nov.	8.09	10.42	7.75	8.09	6.33	5.93	6.34	6.49
	Dec.	8.11	10.36	7.77	8.11	6.34	5.97	6.33	6.51
2024	Jan.	8.08	10.07	7.74	8.08	6.31	5.93	6.33	6.47
	Feb.	8.07	10.33	7.69	8.07	6.30	5.91	6.32	6.46
	Mar.	8.06	10.27	7.64	8.06	6.29	5.90	6.30	6.45
	Apr.	8.04	10.28	7.57	8.04	6.30	5.93	6.31	6.44
	May	8.02	10.15	7.62	8.02	6.25	5.85	6.24	6.42
	Jun.	7.95	9.98	7.50	7.95	6.19	5.76	6.22	6.36
	Jul.	7.84	10.04	7.52	7.84	6.09	5.60	6.14	6.27

*) include non-profit institutions serving households.

Note: The calculation base of interest rates on outstanding loans at the end of the reported month does not include non-performing loans, loans for debt restructuring granted at below market rates and the accrued interest receivable.

10.6.2. New business

(% p.a.)

Period		New loans to households*				New loans to non-financial corporations			
		Total	with original maturity			Total	with original maturity		
			of up to and including one year	over one year and up to and including five years	over five years		of up to and including one year	over one year and up to and including five years	over five years
2020		4.07	c	4.74	3.96	3.03	2.36	3.85	2.81
2021		3.18	c	3.71	2.98	2.69	1.97	3.21	2.48
2022		4.75	c	5.56	4.69	4.55	4.24	4.74	4.54
2023		7.58	x	c	7.66	6.59	6.17	6.70	6.68
2023	Jul.	6.79	c	6.92	6.76	6.04	5.77	6.20	6.31
	Aug.	6.77	c	6.87	6.75	5.82	5.40	6.32	5.99
	Sep.	7.16	x	6.93	7.20	6.67	6.33	7.60	6.26
	Oct.	7.44	x	c	7.52	6.26	5.96	6.39	6.37
	Nov.	7.35	c	c	7.41	6.56	6.39	6.27	6.88
	Dec.	7.58	x	c	7.66	6.59	6.17	6.70	6.68
2024	Jan.	7.81	x	c	7.91	6.29	6.13	6.71	6.17
	Feb.	7.71	x	c	7.83	6.31	5.86	6.90	6.22
	Mar.	7.52	x	c	7.64	6.49	6.07	6.58	6.81
	Apr.	7.72	c	c	7.82	6.57	6.02	6.48	6.75
	May	7.63	c	c	7.78	6.40	6.07	6.38	6.55
	Jun.	7.31	c	6.05	7.74	6.56	6.11	6.94	6.53
	Jul.	7.43	c	c	7.55	6.07	5.80	5.92	6.68

*) include non-profit institutions serving households.

Note: Annual data refer to December of each year.

The calculation base of lending rates on new business does not include overdrafts, revolving credit, claims related to credit cards, non-performing loans, loans for debt restructuring granted at below market rates and the accrued interest receivable.

10.7. Breakdown of lei-denominated loans

10.7.1. Outstanding amounts

(% p.a.)

Period		Loans to households*								
		bank overdrafts	housing loans				consumer loans and loans for other purposes			
			total	with original maturity			total	with original maturity		
				of up to and including one year	over one year and up to and including five years	over five years		of up to and including one year	over one year and up to and including five years	over five years
2020		8.71	4.77	4.60	4.61	4.77	9.76	11.12	10.07	8.11
2021		8.44	4.34	4.94	4.20	4.34	9.23	11.10	9.40	7.67
2022		12.25	7.52	9.06	6.15	7.53	10.79	15.19	10.52	10.01
2023		12.66	7.83	c	7.04	7.83	11.38	15.11	11.21	9.70
2023	Jul.	12.36	8.09	c	7.29	8.09	11.21	15.39	11.06	9.83
	Aug.	12.35	8.03	c	7.29	8.04	11.26	15.21	11.11	9.85
	Sep.	12.36	7.98	c	7.14	7.98	11.30	15.09	11.17	9.90
	Oct.	12.32	7.92	c	7.11	7.93	11.32	15.05	11.20	9.88
	Nov.	12.35	7.88	c	7.08	7.88	11.32	15.30	11.17	9.86
	Dec.	12.66	7.83	c	7.04	7.83	11.38	15.11	11.21	9.70
2024	Jan.	12.59	7.78	c	7.02	7.78	11.41	15.14	11.25	9.66
	Feb.	12.58	7.73	c	6.99	7.73	11.45	15.21	11.30	9.68
	Mar.	12.60	7.66	c	6.93	7.66	11.36	15.27	11.19	9.66
	Apr.	12.51	7.56	c	6.89	7.56	11.23	15.30	11.04	9.60
	May	12.53	7.51	c	6.82	7.51	11.13	15.29	10.92	9.56
	Jun.	12.55	7.46	c	6.75	7.46	11.05	15.44	10.81	9.54
	Jul.	12.47	7.38	c	6.71	7.38	10.88	15.19	10.64	9.40

Period		Loans to non-financial corporations			
		bank overdrafts	with original maturity		
			of up to and including one year	over one year and up to and including five years	over five years
2020		4.58	4.71	4.84	4.81
2021		4.51	4.65	5.00	4.68
2022		9.20	9.72	10.59	10.10
2023		8.55	8.82	9.09	8.90
2023	Jul.	8.54	8.82	9.33	9.04
	Aug.	8.60	8.89	9.29	9.02
	Sep.	8.76	9.00	9.20	8.98
	Oct.	8.67	8.79	9.22	9.01
	Nov.	8.62	8.76	9.18	8.98
	Dec.	8.55	8.82	9.09	8.90
2024	Jan.	8.44	8.79	9.00	8.82
	Feb.	8.52	8.86	8.97	8.80
	Mar.	8.54	8.80	8.90	8.75
	Apr.	8.51	8.72	8.85	8.68
	May	8.56	8.72	8.86	8.69
	Jun.	8.43	8.52	8.77	8.66
	Jul.	8.39	8.59	8.71	8.65

*) include non-profit institutions serving households.

Note: Annual data refer to December of each year.

The calculation base of interest rates on outstanding loans at the end of the reported month does not include non-performing loans, loans for debt restructuring granted at below market rates and the accrued interest receivable.

10.7. Breakdown of lei-denominated loans

10.7.2. New business

(% p.a.)

Period		New loans to households*										
		new housing loans						new consumer loans				
		total	with original maturity				Average effective annual rate	total	with original maturity			Average effective annual rate
			of up to and including one year	over one year and up to and including five years	over five years and up to and including ten years	over ten years			of up to and including one year	over one year and up to and including five years	over five years	
2020		4.81	x	4.85	5.02	4.81	5.09	9.16	17.44	9.13	8.97	9.90
2021		3.69	c	3.96	3.85	3.68	4.00	8.67	14.20	8.62	8.53	9.36
2022		7.05	c	7.09	7.17	7.04	7.41	12.78	20.45	12.80	9.25	14.12
2023		6.82	c	6.71	6.74	6.83	7.90	11.76	13.87	11.83	10.28	13.14
2023	Jul.	7.06	c	7.50	6.86	7.07	7.55	11.83	11.75	11.85	10.84	13.09
	Aug.	7.01	c	7.07	6.75	7.02	8.04	11.88	11.76	11.90	10.69	13.10
	Sep.	6.92	c	6.95	6.88	6.93	7.70	11.72	12.50	11.72	10.80	12.97
	Oct.	6.89	c	6.76	6.74	6.89	8.01	11.53	13.40	11.54	10.15	12.84
	Nov.	6.90	c	6.98	6.90	6.90	7.95	11.42	14.03	11.43	10.33	12.90
	Dec.	6.82	c	6.71	6.74	6.83	7.90	11.76	13.87	11.83	10.28	13.14
2024	Jan.	6.97	c	6.87	6.79	6.98	8.02	11.75	13.48	11.80	10.36	13.03
	Feb.	6.81	c	6.75	6.66	6.81	7.96	11.51	13.73	11.52	10.32	12.75
	Mar.	6.69	c	6.64	6.50	6.70	7.97	10.19	11.90	10.21	8.84	11.27
	Apr.	6.62	c	6.44	6.50	6.63	7.99	9.65	11.24	9.66	8.74	10.69
	May	6.56	c	6.35	6.43	6.57	8.06	9.42	9.18	9.44	8.48	10.47
	Jun.	6.44	c	6.28	6.34	6.45	7.93	9.37	9.72	9.39	8.61	10.53
	Jul.	6.32	x	6.38	6.26	6.33	7.81	9.19	9.87	9.20	8.46	10.23

Period		New loans to households* (continued)				New loans to non-financial corporations							
						up to EUR 1 million equivalent				above EUR 1 million equivalent			
		new loans for other purposes											
		total	with original maturity			total	with original maturity			total	with original maturity		
			of up to and including one year	over one year and up to and including five years	over five years		of up to and including one year	over one year and up to and including five years	over five years		of up to and including one year	over one year and up to and including five years	over five years
2020		6.14	6.10	6.23	6.03	4.73	4.19	5.13	4.91	4.57	3.61	4.35	5.11
2021		5.34	6.39	5.51	4.88	4.91	4.32	5.34	4.96	4.13	3.75	4.82	4.23
2022		11.33	12.26	11.40	10.77	10.10	8.99	11.15	10.71	9.69	9.10	9.96	10.85
2023		9.81	10.40	9.83	9.62	8.93	7.97	9.61	9.52	8.43	7.62	8.85	8.44
2023	Jul.	9.50	9.04	9.88	10.49	9.18	8.22	10.00	9.65	7.70	7.12	8.93	8.76
	Aug.	9.49	9.03	9.78	9.85	9.17	8.04	10.09	9.58	7.57	7.13	8.68	7.84
	Sep.	9.62	9.26	9.81	9.88	9.12	7.89	10.04	10.07	8.68	7.73	9.05	9.27
	Oct.	9.89	9.56	10.07	9.72	8.98	7.79	10.02	9.76	8.27	7.18	8.17	10.40
	Nov.	9.84	9.87	10.11	9.37	8.94	7.68	9.87	9.50	8.39	7.58	9.09	8.97
	Dec.	9.81	10.40	9.83	9.62	8.93	7.97	9.61	9.52	8.43	7.62	8.85	8.44
2024	Jan.	9.81	10.09	10.23	9.31	8.88	7.75	9.33	9.37	8.44	7.83	8.67	9.01
	Feb.	10.22	10.47	10.37	9.87	8.95	7.68	10.14	10.00	8.40	7.59	9.17	8.75
	Mar.	10.01	10.58	10.03	9.77	9.00	7.85	10.17	9.76	7.70	6.31	9.05	8.09
	Apr.	9.41	10.62	9.26	9.80	8.82	7.67	9.74	9.82	7.68	6.14	8.28	9.24
	May	9.71	9.51	9.75	9.51	8.51	7.46	9.05	9.28	7.45	6.48	8.37	8.53
	Jun.	8.60	9.11	8.57	8.87	8.49	7.51	8.81	9.12	7.61	6.39	8.23	8.33
	Jul.	8.62	8.28	8.76	9.62	8.40	7.53	8.80	8.85	7.17	5.58	8.35	7.85

*) include non-profit institutions serving households.

Note: Annual data refer to December of each year.

The calculation base of lending rates on new business does not include overdrafts, revolving credit, claims related to credit cards, non-performing loans, loans for debt restructuring granted at below market rates and the accrued interest receivable.

10.8. Breakdown of EUR-denominated loans

10.8.1. Outstanding amounts

(% p.a.)

Period		Loans to households*								
		bank overdrafts	housing loans				consumer loans and loans for other purposes			
			total	with original maturity			total	with original maturity		
				of up to and including one year	over one year and up to and including five years	over five years		of up to and including one year	over one year and up to and including five years	over five years
2020		9.36	3.63	c	3.26	3.63	4.80	8.91	5.91	4.77
2021		9.10	3.53	c	3.31	3.53	4.68	6.97	5.37	4.65
2022		10.27	5.53	6.57	4.37	5.53	6.37	8.17	6.58	6.35
2023		12.38	7.90	c	6.81	7.90	8.70	10.48	7.81	8.73
2023	Jul.	11.28	7.54	c	6.25	7.54	8.35	9.95	7.77	8.36
	Aug.	11.72	7.61	c	6.30	7.61	8.42	10.22	7.71	8.43
	Sep.	11.90	7.70	c	6.46	7.70	8.52	10.36	7.81	8.53
	Oct.	12.05	7.84	c	6.57	7.84	8.65	10.72	7.87	8.66
	Nov.	11.82	7.88	c	6.62	7.88	8.68	10.54	7.79	8.70
	Dec.	12.38	7.90	c	6.81	7.90	8.70	10.48	7.81	8.73
2024	Jan.	12.25	7.88	c	6.67	7.88	8.68	10.16	7.79	8.70
	Feb.	12.32	7.86	c	6.69	7.86	8.66	10.44	7.73	8.69
	Mar.	12.26	7.85	c	6.69	7.85	8.66	10.38	7.69	8.68
	Apr.	12.27	7.83	c	6.70	7.83	8.63	10.39	7.61	8.65
	May	12.19	7.81	c	6.66	7.81	8.60	10.24	7.67	8.62
	Jun.	12.13	7.75	c	6.57	7.75	8.53	10.06	7.54	8.56
	Jul.	12.05	7.64	c	6.53	7.64	8.41	10.13	7.57	8.43

Period		Loans to non-financial corporations			
		bank overdrafts	with original maturity		
			of up to and including one year	over one year and up to and including five years	over five years
2020		1.74	1.93	2.45	2.76
2021		1.65	1.87	2.33	2.62
2022		3.31	3.53	4.06	4.18
2023		5.81	5.97	6.33	6.51
2023	Jul.	5.33	5.54	5.92	6.10
	Aug.	5.52	5.69	6.05	6.17
	Sep.	5.64	5.81	6.19	6.28
	Oct.	5.71	5.91	6.35	6.45
	Nov.	5.77	5.93	6.34	6.49
	Dec.	5.81	5.97	6.33	6.51
2024	Jan.	5.76	5.93	6.33	6.47
	Feb.	5.78	5.91	6.32	6.46
	Mar.	5.82	5.90	6.30	6.45
	Apr.	5.77	5.93	6.31	6.44
	May	5.75	5.85	6.24	6.42
	Jun.	5.57	5.76	6.22	6.36
	Jul.	5.49	5.60	6.14	6.27

*) include non-profit institutions serving households.

Note: Annual data refer to December of each year.

The calculation base of interest rates on outstanding loans at the end of the reported month does not include non-performing loans, loans for debt restructuring granted at below market rates and the accrued interest receivable.

10.8. Breakdown of EUR-denominated loans

10.8.2. New business

(% p.a.)

Period		New loans to households*										
		new housing loans						new consumer loans				
		total	with original maturity				Average effective annual rate	total	with original maturity			Average effective annual rate
			of up to and including one year	over one year and up to and including five years	over five years and up to and including ten years	over ten years			of up to and including one year	over one year and up to and including five years	over five years	
2020		3.69	x	c	3.75	3.69	4.00	4.74	c	4.91	4.86	4.84
2021		2.80	x	c	2.45	2.82	3.03	3.66	c	3.74	4.38	3.74
2022		4.65	x	c	5.00	4.64	5.31	5.52	c	5.72	5.21	5.98
2023		7.32	x	c	c	7.35	7.68	7.99	x	c	8.36	8.11
2023	Jul.	6.53	x	x	7.47	6.46	6.88	7.46	c	c	7.91	8.48
	Aug.	6.65	x	x	6.13	6.67	7.10	7.38	c	c	7.77	7.69
	Sep.	6.91	x	x	8.36	6.88	7.33	7.64	x	c	8.08	7.81
	Oct.	7.22	x	c	6.98	7.23	7.52	7.77	x	c	8.18	7.90
	Nov.	7.03	x	c	7.10	7.02	7.48	7.78	c	c	8.23	7.91
	Dec.	7.32	x	c	c	7.35	7.68	7.99	x	c	8.36	8.11
2024	Jan.	7.71	x	x	7.00	7.74	7.99	8.17	x	c	c	8.27
	Feb.	7.46	x	c	6.87	7.49	7.69	7.99	x	c	8.48	8.13
	Mar.	7.31	x	c	7.63	7.31	7.70	7.71	x	c	c	7.87
	Apr.	7.61	x	c	7.33	7.63	7.85	7.86	c	c	8.25	7.93
	May	7.39	x	x	6.90	7.41	7.54	7.94	c	c	8.73	8.18
	Jun.	7.29	x	c	x	7.29	7.50	7.61	c	c	c	7.72
	Jul.	7.24	x	c	c	7.24	7.51	7.63	c	c	8.34	7.92

Period		New loans to households* (continued)				New loans to non-financial corporations							
						up to EUR 1 million equivalent				above EUR 1 milion equivalent			
		new loans for other purposes											
		total	with original maturity			total	with original maturity			total	with original maturity		
			of up to and including one year	over one year and up to and including five years	over five years		of up to and including one year	over one year and up to and including five years	over five years		of up to and including one year	over one year and up to and including five years	over five years
2020		c	c	c	c	2.50	2.15	2.95	2.58	3.18	2.52	4.08	2.84
2021		3.71	x	c	c	2.42	1.94	2.76	2.66	2.76	2.01	3.29	2.45
2022		5.17	x	c	5.31	4.45	3.80	4.72	4.80	4.57	4.40	4.74	4.49
2023		c	x	c	c	6.30	5.95	6.28	6.79	6.64	6.27	6.78	6.67
2023	Jul.	6.91	c	c	c	6.11	5.77	6.11	6.71	6.01	5.77	6.25	6.20
	Aug.	4.78	x	c	c	6.15	5.91	6.28	6.37	5.68	5.19	6.35	5.89
	Sep.	7.00	x	c	c	6.32	5.91	6.66	6.66	6.80	6.51	8.02	6.16
	Oct.	c	x	c	c	6.62	6.15	7.09	6.76	6.13	5.83	6.06	6.30
	Nov.	7.82	x	x	7.82	6.47	6.09	6.64	6.86	6.60	6.60	6.01	6.89
	Dec.	c	x	c	c	6.30	5.95	6.28	6.79	6.64	6.27	6.78	6.67
2024	Jan.	7.42	x	x	7.42	6.31	5.91	6.60	6.62	6.28	6.25	6.75	6.09
	Feb.	c	x	c	c	6.34	5.76	6.79	6.65	6.29	5.95	7.01	6.10
	Mar.	c	x	x	c	6.53	5.84	6.76	7.03	6.47	6.15	6.52	6.75
	Apr.	c	x	c	c	6.32	5.81	6.60	6.67	6.65	6.25	6.39	6.76
	May	7.73	x	x	7.73	6.22	5.70	6.34	6.72	6.46	6.37	6.39	6.52
	Jun.	6.51	x	c	c	6.14	5.87	6.16	6.43	6.67	6.27	7.13	6.54
	Jul.	c	x	c	c	5.99	5.73	6.33	6.33	6.10	5.86	5.86	6.76

*) include non-profit institutions serving households.

Note: Annual data refer to December of each year.

The calculation base of lending rates on new business does not include overdrafts, revolving credit, claims related to credit cards, non-performing loans, loans for debt restructuring granted at below market rates and the accrued interest receivable.

11. CREDIT RISK INDICATORS

11.1. Key prudential indicators

(percent)

Period		Total capital ratio (previously solvency ratio)[1,2]	Tier 1 capital ratio[1,2]	Common Equity Tier 1 capital ratio[1,2]	Leverage ratio[1,2]	General risk ratio[2]	Deposits with and loans to other banks (gross value)/ Total assets (gross value)	Loans to non-bank clients (gross value)/ Total assets (gross value)
2020		25.14	23.22	23.11	10.33	32.71	18.41	51.58
2021		23.32	20.86	20.76	8.62	30.39	16.28	53.58
2022		23.40	20.48	19.98	8.49	29.87	16.57	55.55
2023		23.60	20.66	20.21	8.15	28.41	19.93	52.45
2023	Jul.	x	x	x	x	x	17.00	53.83
	Aug.	x	x	x	x	x	16.83	53.80
	Sep.	22.30	19.22	18.75	7.83	29.49	18.21	53.05
	Oct.	x	x	x	x	x	18.63	53.48
	Nov.	x	x	x	x	x	18.38	53.75
	Dec.	23.60	20.66	20.21	8.15	28.41	19.93	52.45
2024	Jan.	x	x	x	x	x	20.77	50.84
	Feb.	x	x	x	x	x	19.22	52.11
	Mar.	22.91	20.05	19.61	7.87	28.15	19.86	51.05
	Apr.	x	x	x	x	x	18.82	52.66
	May	x	x	x	x	x	19.13	51.38
	Jun.	24.05	21.12	20.68	8.22	27.90	19.72	50.94
	Jul.	x	x	x	x	x	17.38	51.42

1) As of June 2014, indicators are determined based on the information submitted by banks according to Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council. Once Implementing Regulation (EU) No 680/2014 entered into force, the leverage ratio was included in the reporting statements in compliance with the said technical standards and is reported accordingly by credit institutions. Starting in June 2021, Regulation (EU) No 680/2014 was replaced by Regulation (EU) 2021/451.

2) Indicators cover solely credit institutions which are Romanian legal entities.

11.1. Key prudential indicators

(percent) (continued)

Period		Impaired assets of non-bank clients (net value)/Total loan portfolio to non-bank clients (net value)[3]	Impaired assets of non-bank clients (net value)/Total liabilities[3]	Impaired assets of non-bank clients (net value)/ Total assets (net value)[3]	Non-performing loan ratio based on EBA's definition[2,4]	Liquidity coverage ratio[5]
2020		1.30	0.73	0.65	3.83	265.86
2021		1.13	0.66	0.59	3.35	238.75
2022		0.93	0.55	0.51	2.65	209.16
2023		0.92	0.52	0.48	2.37	280.61
2023	Jul.	1.02	0.59	0.54	2.68	234.49
	Aug.	1.00	0.58	0.53	2.65	253.44
	Sep.	0.99	0.57	0.51	2.61	247.98
	Oct.	0.94	0.54	0.49	2.47	258.19
	Nov.	0.90	0.53	0.48	2.42	259.69
	Dec.	0.92	0.52	0.48	2.37	280.61
2024	Jan.	1.00	0.55	0.50	2.39	287.83
	Feb.	0.97	0.55	0.50	2.39	290.11
	Mar.	0.99	0.55	0.50	2.41	286.05
	Apr.	0.96	0.54	0.49	2.41	265.02
	May	0.99	0.55	0.50	2.48	270.49
	Jun.	1.17	0.64	0.58	2.49	244.51
	Jul.	0.97	0.54	0.49	2.55	229.94

3) According to NBR Order No. 27/2010, NBR Order No. 9/2017 and NBR Order No. 10/2017, as subsequently amended and supplemented.

4) According to NBR Order No. 9/2017 approving the Methodological Norms on the FINREP reporting framework at solo level, in compliance with the International Financial Reporting Standards, applicable to credit institutions for prudential purposes, non-performing exposures are those listed under Article 47a paragraph 3 of CRR.

5) Pursuant to Commission Delegated Regulation (EU) 2015/61 to supplement Regulation (EU) No 575/2013; the indicator shall be equal to the ratio of a credit institution's liquidity buffer to its net liquidity outflows over a 30 calendar day stress period and shall be expressed as a percentage.

11.2. Credit risk information*

Period		Total due amounts - overall risk (lei mn.)	Total overdue amounts (lei mn.)	Number of borrowers (individuals and legal entities)	Number of borrowers (individuals and legal entities) with overdue amounts	Number of CCR database queries about own and prospective borrowers	Number of CCR database queries about prospective borrowers, with their consent	Number of loans granted and commitments assumed by credit institutions	Number of borrowers (individuals and legal entities) reported by two or several reporting institutions**	Number of borrowers (individuals and legal entities) reported by total reporting institutions**	Number of borrowers (individuals and legal entities) with overdue amounts reported by total reporting institutions**
a) Credit institutions											
2020		376,457	17,346	1,461,339	159,647	116,968	55,251	2,571,460	168,461	1,580,498	176,888
2021		430,591	16,374	1,567,016	171,811	120,179	57,248	2,802,741	181,133	1,695,819	188,897
2022		489,811	15,458	1,630,254	196,680	126,323	53,611	2,960,539	193,201	1,765,179	215,436
2023		525,247	16,143	1,712,604	205,652	135,080	63,555	3,103,801	205,372	1,859,305	227,399
2023	Jul.	511,472	15,894	1,677,201	209,072	148,241	73,764	3,050,673	199,753	1,819,414	227,862
	Aug.	514,875	16,023	1,690,187	209,108	145,044	71,189	3,072,978	201,193	1,833,509	229,146
	Sep.	517,374	16,102	1,700,762	212,839	143,941	71,349	3,089,685	202,630	1,845,258	234,534
	Oct.	520,169	16,072	1,710,285	209,052	155,384	74,078	3,106,011	204,636	1,853,345	230,653
	Nov.	518,595	16,104	1,713,877	206,723	166,363	81,670	3,111,840	205,869	1,859,549	228,015
	Dec.	525,247	16,143	1,712,604	205,652	135,080	63,555	3,103,801	205,372	1,859,305	227,399
2024	Jan.	525,815	16,316	1,716,627	204,226	136,963	65,055	3,105,744	206,319	1,863,907	225,741
	Feb.	526,570	16,365	1,728,944	209,325	155,046	78,713	3,125,906	207,616	1,877,660	230,087
	Mar.	530,326	16,405	1,748,477	206,910	172,478	85,411	3,162,240	210,359	1,899,791	228,385
	Apr.	534,113	16,510	1,768,720	202,205	195,704	92,594	3,198,022	212,691	1,922,504	223,194
	May	539,239	16,492	1,783,748	201,627	196,642	92,546	3,219,240	214,070	1,942,334	224,261
	Jun.	549,211	16,736	1,800,561	213,132	162,566	80,118	3,251,939	216,091	1,960,411	236,896
	Jul.	558,311	16,815	1,824,490	205,185	176,038	91,879	3,300,298	219,245	1,984,521	227,043
b) NBFI+EMI+PI											
2020		32,130	1,053	178,053	20,196	20,749	14,967	335,324			
2021		35,191	1,034	189,721	20,427	21,844	15,827	353,801			
2022		41,058	1,067	200,167	22,563	22,124	16,565	382,097			
2023		47,288	1,179	217,554	26,393	25,933	17,982	418,006			
2023	Jul.	45,325	1,056	210,001	23,090	25,899	18,698	406,410			
	Aug.	45,732	1,110	212,165	24,313	28,138	20,215	410,042			
	Sep.	46,181	1,191	214,626	26,283	29,159	20,406	413,405			
	Oct.	46,460	1,151	213,557	26,322	32,004	22,216	413,208			
	Nov.	47,109	1,187	216,789	26,040	30,943	21,654	418,229			
	Dec.	47,288	1,179	217,554	26,393	25,933	17,982	418,006			
2024	Jan.	46,950	1,190	217,690	26,113	27,924	20,223	417,549			
	Feb.	47,672	1,178	219,510	25,368	32,804	23,691	421,608			
	Mar.	48,731	1,164	223,268	25,926	34,137	24,650	427,791			
	Apr.	49,699	1,174	226,598	25,404	31,777	22,582	433,056			
	May	50,844	1,186	232,131	26,972	29,397	20,846	448,173			
	Jun.	51,729	1,231	234,261	28,444	28,379	20,266	452,937			
	Jul.	52,218	1,240	235,531	26,300	32,295	22,547	454,813			

*) refers to the exposure to a single debtor, which may be equal to or higher than lei 20,000.

**) Reporting institutions are credit institutions, non-bank financial institutions included in the Special Register (NBFI), electronic money institutions with significant lending activity (EMI) and payment institutions with significant lending activity (PI).

Note: NBR Regulation No. 2/2012 on the organisation and functioning of the Central Credit Register operated by the National Bank of Romania became effective on 1 February 2012, recast in Monitorul Oficial al Romaniei, Part I, No. 717 of 18 July 2022.

11.3. Loans granted and commitments assumed by credit institutions*

(lei million)

Period		Total loans	Ownership of borrower							Currency			
			Private	State-owned	Mixed		Cooperatives	Individuals	Public property	Lei	EUR	USD	Other
					Joint venture	Domestic private and state-owned enterprises							
2020		466,694	255,529	18,143	3,782	2,748	490	179,084	6,918	299,544	154,494	7,858	4,797
2021		526,688	294,505	19,549	3,918	2,811	562	197,704	7,639	351,307	163,328	7,998	4,055
2022		594,260	342,505	25,020	5,098	3,308	773	208,588	8,967	387,380	195,620	7,617	3,643
2023		640,786	377,189	27,943	6,250	2,543	960	215,590	10,312	420,587	208,838	7,987	3,375
2023	Jul.	621,786	364,471	26,380	6,273	2,893	891	211,477	9,400	406,152	204,172	7,967	3,496
	Aug.	626,082	367,165	26,775	6,250	3,092	931	212,376	9,494	408,993	205,421	8,199	3,469
	Sep.	630,172	369,665	26,830	6,164	3,049	945	213,739	9,781	413,063	205,870	7,801	3,438
	Oct.	632,585	371,759	26,722	5,909	2,753	971	214,423	10,047	415,979	205,504	7,683	3,419
	Nov.	634,583	372,358	27,185	6,272	2,543	980	215,077	10,168	417,785	205,542	7,870	3,386
	Dec.	640,786	377,189	27,943	6,250	2,543	960	215,590	10,312	420,587	208,838	7,987	3,375
2024	Jan.	642,066	377,819	28,071	6,311	2,507	953	216,097	10,308	422,500	208,308	7,915	3,342
	Feb.	642,878	377,552	27,742	6,320	2,506	933	217,305	10,520	423,993	207,854	7,711	3,321
	Mar.	648,161	381,148	27,407	5,922	2,506	938	219,265	10,975	427,425	209,810	7,635	3,291
	Apr.	653,992	384,786	27,535	5,923	2,450	931	221,422	10,944	430,504	212,208	7,966	3,314
	May	659,576	387,310	27,877	5,902	2,430	935	224,159	10,962	434,734	212,931	8,075	3,837
	Jun.	669,410	395,860	28,598	4,514	2,490	949	226,033	10,966	444,259	213,430	7,906	3,814
	Jul.	681,378	402,302	29,629	5,912	3,169	934	228,456	10,975	453,564	216,202	7,835	3,776

Period		Total loans	Activity of borrower							Credit institutions by ownership		Credit institutions by legal status	
			Industry	Services	Construction	Agriculture, forestry, fishery	Financial intermediation and insurance activities	Public administration and defence; compulsory social security; education; human health and social work services	Individuals	State-owned and majority state-owned credit institutions	Private and majority privately owned credit institutions	Credit institutions, Romanian legal entities	Branches in Romania of foreign credit institutions
2020		466,694	77,950	119,998	31,605	20,757	16,462	20,835	179,084	51,331	415,363	421,235	45,459
2021		526,688	86,354	134,362	36,395	24,072	24,575	23,225	197,704	60,581	466,107	474,424	52,264
2022		594,260	106,266	151,549	43,007	28,299	30,107	26,444	208,588	66,685	527,576	533,344	60,916
2023		640,786	114,333	164,680	51,886	31,109	32,230	30,959	215,590	72,429	568,358	576,791	63,995
2023	Jul.	621,786	113,279	159,898	48,263	30,110	30,278	28,482	211,477	69,753	552,033	558,394	63,392
	Aug.	626,082	113,154	161,463	48,881	30,444	30,676	29,089	212,376	70,214	555,868	561,932	64,150
	Sep.	630,172	114,357	161,061	49,751	30,811	30,739	29,714	213,739	70,889	559,284	567,931	62,241
	Oct.	632,585	113,751	161,833	50,744	31,182	30,586	30,066	214,423	71,040	561,545	569,768	62,817
	Nov.	634,583	112,925	162,514	50,879	31,356	31,038	30,792	215,077	71,227	563,356	571,515	63,068
	Dec.	640,786	114,333	164,680	51,886	31,109	32,230	30,959	215,590	72,429	568,358	576,791	63,995
2024	Jan.	642,066	113,482	165,913	51,828	31,186	32,474	31,085	216,097	72,729	569,337	577,702	64,363
	Feb.	642,878	113,129	166,083	52,125	31,090	32,138	31,009	217,305	72,600	570,278	578,414	64,465
	Mar.	648,161	113,471	166,764	53,023	31,209	32,598	31,830	219,265	73,555	574,607	582,398	65,763
	Apr.	653,992	115,069	168,126	53,069	31,310	32,952	32,045	221,422	74,230	579,762	587,237	66,756
	May	659,576	115,121	167,925	53,167	31,544	35,273	32,388	224,159	75,644	583,933	592,264	67,313
	Jun.	669,410	115,121	170,828	55,327	31,921	37,400	32,779	226,033	76,959	592,451	602,426	66,985
	Jul.	681,378	116,832	176,127	55,575	32,155	38,219	34,014	228,456	76,757	604,621	611,537	69,841

Period		Total loans	Credit risk								
			Treasury loans	Inventory loans	Equipment loans	Foreign trade loans	Commercial loans	Housing loans	Other real estate loans	Bonds	Other loans
2020		466,694	114,151	4,468	74,228	77	6,390	71,899	60,433	679	30,128
2021		526,688	135,014	4,804	84,336	96	2,880	82,636	66,001	695	34,715
2022		594,260	160,618	5,663	97,508	53	2,860	89,084	68,880	997	37,025
2023		640,786	172,773	6,119	110,471	25	1,440	88,409	71,430	1,047	46,973
2023	Jul.	621,786	170,756	6,046	104,331	36	2,663	88,488	69,779	1,047	41,762
	Aug.	626,082	171,445	6,251	105,189	25	2,683	88,165	70,292	1,047	42,869
	Sep.	630,172	172,306	6,405	106,889	17	1,383	88,530	70,734	1,047	43,565
	Oct.	632,585	171,915	6,127	107,798	21	1,447	88,266	70,818	1,047	44,343
	Nov.	634,583	172,350	6,275	108,507	25	1,470	88,188	71,075	1,047	44,467
	Dec.	640,786	172,773	6,119	110,471	25	1,440	88,409	71,430	1,047	46,973
2024	Jan.	642,066	173,761	6,032	110,587	28	1,402	88,026	71,651	1,047	47,693
	Feb.	642,878	173,612	5,944	110,337	28	1,346	88,227	72,422	1,047	47,452
	Mar.	648,161	174,260	5,964	111,842	20	1,327	88,673	72,887	1,047	47,524
	Apr.	653,992	174,649	6,052	112,944	54	1,358	89,076	72,923	1,047	48,500
	May	659,576	174,800	6,082	113,661	68	1,385	90,167	72,841	1,047	49,171
	Jun.	669,410	173,018	6,822	114,734	83	1,424	90,406	72,738	1,047	56,054
	Jul.	681,378	175,793	7,738	115,272	96	1,511	90,882	73,349	1,047	58,992

Period		Credit risk (continued)					Maturity		
		Commitments on behalf of a borrower to an individual or legal entity other than reporting institutions, or to a non-resident credit institution/financial institution	Commitments to the borrower	Collateral deposits for derivatives transactions	Consumer loans	Installments sales	Short-term (less than one year)	Medium-term (1-5 years)	Long-term (more than 5 years)
2020		28,945	13,767	–	61,496	31	33,427	136,492	296,775
2021		32,141	17,727	–	65,610	31	34,914	167,201	324,574
2022		38,370	25,326	–	67,846	31	39,803	213,714	340,743
2023		42,551	27,659	–	71,849	42	40,980	247,366	352,441
2023	Jul.	40,373	26,415	–	70,049	41	40,272	236,085	345,430
	Aug.	40,828	26,649	–	70,598	42	41,288	237,769	347,026
	Sep.	40,630	27,486	–	71,138	42	41,014	242,039	347,119
	Oct.	41,648	27,443	–	71,670	42	40,985	242,090	349,509
	Nov.	41,274	27,938	–	71,925	42	41,012	243,672	349,899
	Dec.	42,551	27,659	–	71,849	42	40,980	247,366	352,441
2024	Jan.	41,711	27,768	–	72,319	42	40,174	249,884	352,008
	Feb.	41,764	27,586	–	73,073	42	41,023	249,278	352,577
	Mar.	42,238	27,897	–	74,441	42	41,996	250,847	355,318
	Apr.	42,791	28,646	–	75,910	42	42,038	253,157	358,798
	May	43,289	29,589	–	77,435	42	42,846	256,003	360,728
	Jun.	43,366	31,064	–	78,612	42	44,145	259,174	366,091
	Jul.	43,211	33,183	–	80,261	42	45,051	267,547	368,780

*) It refers to the exposure to a single debtor, which is equal to or higher than lei 20,000. The granted amount is the loan granted or the commitment undertaken according to the contract. The granted amount is not updated in the current month for the loans or commitments in foreign exchange reported in previous months.

Note: NBR Regulation No. 2/2012 on the organisation and functioning of the Central Credit Register operated by the National Bank of Romania became effective on 1 February 2012, recast in Monitorul Oficial al Romaniei, Part I, No. 717 of 18 July 2022.

11.4. Loans granted by credit institutions*

(lei million)

Period		Total loans	Ownership of borrower							Currency			
			Private	State-owned	Mixed		Cooperatives	Individuals	Public property	Lei	EUR	USD	Other
					Joint venture	Domestic private and state-owned enterprises							
2020		423,981	218,810	15,285	1,148	2,568	422	178,960	6,788	276,006	138,097	5,199	4,678
2021		476,819	251,685	15,979	898	2,587	492	197,650	7,527	322,059	145,665	5,093	4,002
2022		530,564	288,746	19,969	1,055	2,734	651	208,542	8,867	350,965	171,033	4,976	3,590
2023		570,577	317,150	22,295	2,419	2,117	811	215,558	10,228	378,596	183,390	5,264	3,326
2023	Jul.	554,998	308,070	20,981	2,050	2,410	754	211,442	9,292	366,264	179,533	5,765	3,436
	Aug.	558,605	310,149	21,288	2,055	2,608	780	212,340	9,383	368,508	180,742	5,944	3,411
	Sep.	562,057	312,011	21,295	1,973	2,611	801	213,704	9,661	371,873	181,153	5,648	3,383
	Oct.	563,494	312,539	21,503	1,985	2,315	835	214,390	9,928	374,200	180,601	5,325	3,368
	Nov.	565,371	313,169	21,744	2,408	2,116	840	215,045	10,049	375,845	180,784	5,407	3,335
	Dec.	570,577	317,150	22,295	2,419	2,117	811	215,558	10,228	378,596	183,390	5,264	3,326
2024	Jan.	572,587	318,524	22,278	2,575	2,117	807	216,062	10,223	381,229	183,026	5,025	3,307
	Feb.	573,529	318,338	21,996	2,583	2,116	791	217,271	10,434	382,776	182,466	5,000	3,287
	Mar.	578,025	320,544	22,279	2,185	2,116	784	219,233	10,884	386,473	183,286	5,009	3,258
	Apr.	582,555	323,098	22,205	2,178	2,059	774	221,379	10,862	389,290	184,673	5,359	3,234
	May	586,699	324,214	22,478	2,187	2,054	776	224,110	10,880	393,220	184,406	5,315	3,757
	Jun.	594,980	331,587	22,872	806	2,054	804	225,971	10,887	401,081	184,891	5,276	3,732
	Jul.	604,983	336,745	23,755	2,195	2,234	797	228,360	10,897	409,105	187,190	4,993	3,695

Period		Total loans	Activity of borrower						
			Industry	Services	Construction	Agriculture, forestry, fishery	Financial intermediation and insurance activities	Public administration and defence; compulsory social security; education; human health and social work services	Individuals
2020		423,981	60,494	105,771	24,101	19,612	14,690	20,350	178,960
2021		476,819	66,814	117,706	27,420	22,763	22,241	22,225	197,650
2022		530,564	80,882	130,498	30,935	26,775	27,277	25,656	208,542
2023		570,577	88,146	142,351	36,174	29,429	29,279	29,639	215,558
2023	Jul.	554,998	86,742	139,140	34,248	28,467	27,517	27,442	211,442
	Aug.	558,605	86,523	140,329	34,689	28,835	27,965	27,924	212,340
	Sep.	562,057	87,405	140,137	35,185	29,138	27,936	28,551	213,704
	Oct.	563,494	86,588	140,651	35,562	29,507	27,749	29,047	214,390
	Nov.	565,371	86,533	141,061	35,585	29,704	28,049	29,394	215,045
	Dec.	570,577	88,146	142,351	36,174	29,429	29,279	29,639	215,558
2024	Jan.	572,587	88,077	143,779	36,111	29,530	29,445	29,582	216,062
	Feb.	573,529	87,677	144,162	36,138	29,408	29,374	29,499	217,271
	Mar.	578,025	88,217	144,609	36,578	29,499	29,609	30,281	219,233
	Apr.	582,555	89,371	145,587	36,446	29,618	29,774	30,381	221,379
	May	586,699	89,476	145,108	36,516	29,855	30,953	30,681	224,110
	Jun.	594,980	89,232	147,520	37,993	30,269	33,078	30,917	225,971
	Jul.	604,983	90,464	151,272	38,150	30,543	34,039	32,156	228,360

Period		Credit institutions by ownership		Credit institutions by legal status		Maturity		
		State-owned and majority state-owned credit institutions	Private and majority privately owned credit institutions	Credit institutions-Romanian legal entities	Branches in Romania of foreign credit institutions	Short-term (less than one year)	Medium-term (1-5 years)	Long-term (more than 5 years)
2020		47,887	376,094	380,859	43,122	28,825	121,998	273,159
2021		56,306	420,513	427,039	49,780	28,671	150,457	297,692
2022		61,863	468,701	472,687	57,877	32,693	186,428	311,443
2023		66,927	503,650	509,978	60,598	34,745	214,489	321,343
2023	Jul.	64,658	490,340	494,725	60,273	34,065	205,944	314,988
	Aug.	65,068	493,537	497,613	60,992	34,728	207,481	316,396
	Sep.	65,707	496,349	502,865	59,192	34,680	210,680	316,696
	Oct.	65,759	497,735	504,051	59,443	34,632	210,397	318,465
	Nov.	66,060	499,311	505,783	59,588	34,862	211,819	318,689
	Dec.	66,927	503,650	509,978	60,598	34,745	214,489	321,343
2024	Jan.	67,185	505,402	511,597	60,990	34,295	217,076	321,216
	Feb.	67,254	506,275	512,490	61,039	35,133	216,558	321,838
	Mar.	67,808	510,218	515,623	62,402	35,877	217,849	324,299
	Apr.	68,390	514,165	519,303	63,252	36,256	219,186	327,113
	May	69,685	517,014	522,872	63,826	36,853	221,782	328,064
	Jun.	70,927	524,054	531,535	63,445	37,977	223,984	333,019
	Jul.	71,995	532,988	538,914	66,069	38,332	231,672	334,979

*) It refers to the exposure to a single debtor, which is equal to or higher than lei 20,000. The granted amount is the loan granted according to the contract. The granted amount is not updated in the current month for the loans or commitments in foreign exchange reported in previous months.

Note: NBR Regulation No. 2/2012 on the organisation and functioning of the Central Credit Register operated by the National Bank of Romania became effective on 1 February 2012, recast in Monitorul Oficial al Romaniei, Part I, No. 717 of 18 July 2022.

11.5. Debts overdue for more than 30 days incurred by individuals

Period		Number of individuals incurring debts overdue more than 30 days	Number of past-due debts	Past-due debts (lei million)										Number of reporting entities	
				Total	Currency				Type of delay						
					lei	EUR	USD	other	Delay from 31 days to 60 days	Delay from 61 days to 90 days	Delay of more than 90 days	Upon collection	Off-balance sheet loans	Credit institutions	NBFIs
2023	Jul.	494,240	754,773	6,224.9	4,263.0	1,198.9	39.7	723.3	52.0	64.6	2,920.7	2,437.9	749.7	31	46
	Aug.	503,852	772,550	6,301.7	4,342.6	1,190.7	40.0	728.4	55.9	69.4	2,946.4	2,462.4	767.7	31	46
	Sep.	493,829	761,187	6,267.3	4,309.2	1,190.5	41.3	726.4	56.4	67.7	2,920.7	2,460.3	762.2	31	47
	Oct.	481,290	746,450	6,300.1	4,325.8	1,188.1	40.1	746.0	58.4	70.2	2,896.6	2,505.7	769.1	31	47
	Nov.	482,273	748,254	6,375.8	4,408.6	1,184.1	38.8	744.3	58.9	71.2	2,909.0	2,505.8	830.8	31	49
	Dec.	486,097	750,858	6,392.6	4,416.0	1,171.3	38.6	766.7	59.9	70.2	2,880.1	2,531.4	851.0	31	49
2024	Jan.	485,839	753,755	6,380.5	4,409.7	1,169.7	39.4	761.7	58.2	71.2	2,920.3	2,488.5	842.4	31	51
	Feb.	489,227	764,259	6,443.8	4,519.6	1,144.2	36.9	743.1	56.4	71.7	2,960.8	2,524.1	830.9	32	51
	Mar.	490,230	766,136	6,475.3	4,580.6	1,133.0	37.1	724.6	57.3	67.9	2,967.9	2,559.6	822.5	32	51
	Apr.	494,242	777,369	6,558.2	4,683.2	1,124.6	31.2	719.3	59.1	73.5	3,016.1	2,592.1	817.3	32	49
	May	504,721	797,328	6,680.2	4,837.5	1,107.3	30.6	704.8	59.0	73.6	3,072.9	2,689.6	785.2	32	49
	Jun.	484,280	769,752	6,619.0	4,767.0	1,094.9	31.1	726.0	62.8	75.8	2,953.0	2,735.3	792.0	32	48
	Jul.	477,933	758,231	6,520.7	4,672.3	1,090.2	30.7	727.5	65.7	75.1	3,001.5	2,604.2	774.1	32	48

Source: Credit Bureau.

11.6. Loans granted and commitments assumed by NBFI + EMI + PI*

(lei million)

Period		Total loans	Ownership of borrower							Currency			
			Private	State-owned	Mixed		Cooperatives	Individuals	Public property	Lei	EUR	USD	Other
					Joint venture	Domestic private and state-owned enterprises							
2020		50,894	44,870	719	3	156	261	4,707	179	12,019	38,673	169	33
2021		55,189	48,737	555	–	158	293	5,288	158	13,060	41,883	218	27
2022		62,475	55,360	511	–	136	334	5,964	169	15,253	46,949	245	27
2023		70,739	63,555	187	1	1	511	6,332	152	15,394	55,116	195	33
2023	Jul.	67,611	60,414	173	–	1	466	6,417	140	15,107	52,310	167	27
	Aug.	68,304	61,059	175	–	1	478	6,453	138	15,087	53,023	167	27
	Sep.	69,194	61,825	185	–	1	505	6,536	141	15,137	53,858	167	33
	Oct.	69,736	62,674	187	–	1	515	6,215	144	14,910	54,578	215	33
	Nov.	70,568	63,387	188	–	1	518	6,327	147	15,159	55,179	197	33
	Dec.	70,739	63,555	187	1	1	511	6,332	152	15,394	55,116	195	33
2024	Jan.	70,677	63,489	184	1	1	480	6,373	149	15,041	55,409	195	33
	Feb.	71,616	64,361	183	1	1	487	6,432	151	15,170	56,222	191	33
	Mar.	72,941	65,524	181	1	1	490	6,593	151	15,389	57,329	190	33
	Apr.	73,970	66,408	177	1	1	493	6,738	151	15,619	58,126	192	33
	May	76,021	68,376	175	1	1	501	6,813	154	15,731	60,063	194	33
	Jun.	77,203	69,499	165	1	1	505	6,876	156	15,926	61,043	202	32
	Jul.	77,659	69,944	164	1	1	493	6,900	156	15,651	61,776	200	32

Period		Total loans	Activity of borrower							Legal status of NBFI + EMI + PI	
			Industry	Services	Construction	Agriculture, forestry, fishery	Financial intermediation and insurance activities	Public administration and defence; compulsory social security; education; human health and social work services	Individuals	NBFIs + EMI + PI – Romanian legal entities	Branches in Romania of foreign NBFIs
2020		50,894	5,802	22,805	4,568	11,322	276	1,415	4,707	50,414	480
2021		55,189	5,960	24,174	5,554	12,528	289	1,396	5,288	54,581	608
2022		62,475	6,337	26,800	6,915	14,625	344	1,488	5,964	61,824	651
2023		70,739	6,878	31,368	8,341	16,266	268	1,286	6,332	69,896	842
2023	Jul.	67,611	6,645	29,416	7,680	16,002	268	1,183	6,417	66,898	714
	Aug.	68,304	6,713	29,729	7,790	16,152	258	1,207	6,453	67,570	734
	Sep.	69,194	6,744	30,219	7,931	16,270	261	1,233	6,536	68,427	768
	Oct.	69,736	6,772	30,617	8,100	16,528	265	1,239	6,215	68,947	789
	Nov.	70,568	6,820	30,963	8,264	16,657	267	1,270	6,327	69,761	807
	Dec.	70,739	6,878	31,368	8,341	16,266	268	1,286	6,332	69,896	842
2024	Jan.	70,677	6,811	31,479	8,220	16,237	267	1,290	6,373	69,837	840
	Feb.	71,616	6,896	31,920	8,399	16,391	265	1,312	6,432	70,774	843
	Mar.	72,941	6,946	32,645	8,652	16,505	266	1,333	6,593	72,077	864
	Apr.	73,970	7,016	33,120	8,841	16,632	270	1,353	6,738	73,089	881
	May	76,021	7,188	34,386	9,174	16,780	274	1,406	6,813	75,133	888
	Jun.	77,203	7,238	35,102	9,314	16,950	278	1,444	6,876	76,316	887
	Jul.	77,659	7,333	35,456	9,482	16,724	280	1,484	6,900	76,763	895

Period		Total loans	Credit risk								
			Treasury loans	Inventory loans	Equipment loans	Foreign trade loans	Commercial loans	Housing loans	Other real estate loans	Bonds	Other loans
2020		50,894	2,079	1,557	13,189	–	100	239	1,446	–	28,253
2021		55,189	2,279	1,700	12,864	–	182	251	1,549	–	32,023
2022		62,475	3,182	2,219	13,924	–	222	414	1,645	–	36,135
2023		70,739	3,760	2,240	15,890	–	356	376	1,676	–	42,131
2023	Jul.	67,611	3,446	1,875	15,648	–	189	469	1,663	–	39,677
	Aug.	68,304	3,369	1,921	15,884	–	190	470	1,655	–	40,157
	Sep.	69,194	3,441	2,061	15,992	–	203	407	1,654	–	40,774
	Oct.	69,736	3,547	2,150	16,160	–	251	376	1,642	–	41,384
	Nov.	70,568	3,610	2,210	16,294	–	251	378	1,668	–	41,821
	Dec.	70,739	3,760	2,240	15,890	–	356	376	1,676	–	42,131
2024	Jan.	70,677	3,827	2,277	15,953	–	350	378	1,668	–	42,319
	Feb.	71,616	3,914	2,344	16,171	–	355	382	1,717	–	42,783
	Mar.	72,941	3,965	2,370	16,579	–	353	386	1,708	–	43,557
	Apr.	73,970	4,025	2,382	16,755	–	334	385	1,716	–	44,264
	May	76,021	4,034	2,316	16,816	–	347	384	1,760	–	46,215
	Jun.	77,203	4,071	2,353	17,226	–	352	385	1,752	–	46,864
	Jul.	77,659	3,840	2,374	17,452	–	326	388	1,621	–	47,402

Period		Credit risk (continued)					Maturity		
		Commitments on behalf of a borrower to an individual or legal entity other than the reporting institutions, or to a non-resident credit institution/financial institution	Commitments to the borrower	Collateral deposits for derivatives transactions	Consumer loans	Installments sales	Short-term (less than one year)	Medium-term (1-5 years)	Long-term (more than 5 years)
2020		995	14	–	3,017	4	1,171	24,932	24,791
2021		932	13	–	3,387	7	1,306	27,446	26,436
2022		990	32	–	3,709	2	1,924	31,560	28,991
2023		346	178	–	3,784	–	2,408	36,955	31,376
2023	Jul.	595	8	–	4,038	3	2,070	34,364	31,177
	Aug.	577	7	–	4,071	3	2,008	34,760	31,536
	Sep.	547	7	–	4,104	3	2,052	36,221	30,921
	Oct.	505	1	–	3,720	1	2,125	36,515	31,096
	Nov.	349	194	–	3,792	–	2,176	36,969	31,422
	Dec.	346	178	–	3,784	–	2,408	36,955	31,376
2024	Jan.	82	4	–	3,820	–	2,412	36,917	31,348
	Feb.	69	5	–	3,877	–	2,513	37,439	31,665
	Mar.	76	9	–	3,938	–	2,576	38,277	32,088
	Apr.	78	9	–	4,022	–	2,566	38,987	32,416
	May	77	11	–	4,059	–	2,507	40,816	32,698
	Jun.	78	11	–	4,110	–	2,519	41,618	33,065
	Jul.	110	21	–	4,125	–	2,214	42,171	33,274

*) It refers to the exposure to a single debtor, which is equal to or higher than lei 20,000. The granted amount is the loan granted or the commitment undertaken according to the contract. The granted amount is not updated in the current month for the loans or commitments in foreign exchange reported in previous months.

Note: NBR Regulation No. 2/2012 on the organisation and functioning of the Central Credit Register operated by the National Bank of Romania became effective on 1 February 2012, recast in Monitorul Oficial al Romaniei, Part I, No. 717 of 18 July 2022.

11.7. Loans granted by NBFI + EMI + PI*

(lei million)

Period		Total loans	Ownership of borrower							Currency			
			Private	State-owned	Mixed		Cooperatives	Individuals	Public property	Lei	EUR	USD	Other
					Joint venture	Domestic private and state-owned enterprises							
2020		49,885	44,665	167	3	1	255	4,707	87	11,040	38,643	169	33
2021		54,244	48,462	137	–	1	275	5,288	81	12,145	41,854	218	27
2022		61,452	54,900	146	–	1	327	5,964	113	14,265	46,915	245	27
2023		70,214	63,069	187	1	1	473	6,332	152	14,883	55,102	195	33
2023	Jul.	67,008	59,855	171	–	1	424	6,417	140	14,522	52,292	167	27
	Aug.	67,720	60,518	174	–	1	436	6,453	138	14,521	53,006	167	27
	Sep.	68,640	61,314	184	–	1	463	6,536	141	14,598	53,843	167	33
	Oct.	69,230	62,211	186	–	1	473	6,215	144	14,414	54,569	215	33
	Nov.	70,024	62,886	187	–	1	476	6,327	147	14,629	55,166	197	33
	Dec.	70,214	63,069	187	1	1	473	6,332	152	14,883	55,102	195	33
2024	Jan.	70,592	63,403	184	1	1	480	6,373	149	14,970	55,394	195	33
	Feb.	71,543	64,288	183	1	1	487	6,432	151	15,114	56,205	191	33
	Mar.	72,856	65,439	181	1	1	490	6,593	151	15,336	57,298	190	33
	Apr.	73,883	66,321	177	1	1	493	6,738	151	15,565	58,093	192	33
	May	75,933	68,288	175	1	1	501	6,813	154	15,680	60,026	194	33
	Jun.	77,114	69,410	165	1	1	505	6,876	156	15,878	61,002	202	32
	Jul.	77,528	69,814	164	1	1	493	6,900	156	15,602	61,694	200	32

Period		Total loans	Activity of borrower						
			Industry	Services	Construction	Agriculture, forestry, fishery	Financial intermediation and insurance activities	Public administration and defence; compulsory social security; education; human health and social work services	Individuals
2020		49,885	5,777	22,553	4,502	11,243	276	828	4,707
2021		54,244	5,938	23,923	5,471	12,386	289	951	5,288
2022		61,452	6,285	26,587	6,626	14,547	344	1,098	5,964
2023		70,214	6,787	31,264	8,104	16,178	266	1,282	6,332
2023	Jul.	67,008	6,568	29,292	7,375	15,908	267	1,181	6,417
	Aug.	67,720	6,636	29,609	7,494	16,065	257	1,206	6,453
	Sep.	68,640	6,668	30,103	7,661	16,183	259	1,230	6,536
	Oct.	69,230	6,695	30,513	7,867	16,442	264	1,235	6,215
	Nov.	70,024	6,725	30,865	8,006	16,570	266	1,266	6,327
	Dec.	70,214	6,787	31,264	8,104	16,178	266	1,282	6,332
2024	Jan.	70,592	6,802	31,457	8,173	16,232	267	1,288	6,373
	Feb.	71,543	6,886	31,907	8,357	16,387	265	1,309	6,432
	Mar.	72,856	6,935	32,625	8,606	16,501	266	1,331	6,593
	Apr.	73,883	7,004	33,099	8,794	16,629	270	1,350	6,738
	May	75,933	7,176	34,365	9,128	16,774	273	1,403	6,813
	Jun.	77,114	7,225	35,079	9,269	16,944	278	1,441	6,876
	Jul.	77,528	7,306	35,412	9,431	16,718	280	1,481	6,900

Period		Legal status of NBFIs + EMI + PI		Maturity		
		NBFIs + EMI + PI – Romanian legal entities	Branches in Romania of foreign NBFIs	Short-term (less than one year)	Medium-term (1-5 years)	Long-term (more than 5 years)
2020		49,405	480	1,124	24,267	24,494
2021		53,636	608	1,254	26,855	26,135
2022		60,801	651	1,887	30,998	28,567
2023		69,372	842	2,304	36,611	31,298
2023	Jul.	66,294	714	1,803	34,106	31,099
	Aug.	66,986	734	1,777	34,480	31,463
	Sep.	67,872	768	1,864	35,923	30,853
	Oct.	68,441	789	1,981	36,196	31,054
	Nov.	69,218	807	2,057	36,620	31,347
	Dec.	69,372	842	2,304	36,611	31,298
2024	Jan.	69,752	840	2,380	36,866	31,346
	Feb.	70,700	843	2,495	37,386	31,662
	Mar.	71,993	864	2,550	38,221	32,085
	Apr.	73,002	881	2,538	38,932	32,413
	May	75,045	888	2,479	40,760	32,693
	Jun.	76,227	887	2,491	41,562	33,060
	Jul.	76,633	895	2,152	42,108	33,268

*) It refers to the exposure to a single debtor, which is equal to or higher than lei 20,000. The granted amount is the loan granted according to the contract. The granted amount is not updated in the current month for the loans or commitments in foreign exchange reported in previous months.

Note: NBR Regulation No. 2/2012 on the organisation and functioning of the Central Credit Register operated by the National Bank of Romania became effective on 1 February 2012, recast in Monitorul Oficial al Romaniei, Part I, No. 717 of 18 July 2022.

11.8. Rejected debit payment instruments

Period		Total		*of which:* major reasons	
		Number	Amount (lei thou.)	Number	Amount (lei thou.)
	1) Cheques				
2023	Aug.	88	6,851.4	66	4,955.3
	Sep.	73	3,096.8	46	1,641.4
	Oct.	90	2,679.6	61	1,533.3
	Nov.	47	4,651.1	31	1,392.6
	Dec.	56	5,728.6	24	2,564.3
2024	Jan.	82	4,257.4	55	3,195.0
	Feb.	174	6,066.0	148	5,240.3
	Mar.	120	2,125.2	63	796.6
	Apr.	359	5,734.0	237	4,811.6
	May	255	2,076.2	239	1,447.5
	Jun.	72	1,799.3	59	1,356.2
	Jul.	55	3,550.4	38	1,535.8
	Aug.	...	...	...	...
	2) Bills of exchange				
2023	Aug.	2	1,170.7	–	–
	Sep.	–	–	–	–
	Oct.	–	–	–	–
	Nov.	–	–	–	–
	Dec.	4	3,324.1	3	3,144.9
2024	Jan.	1	358.5	–	–
	Feb.	–	–	–	–
	Mar.	–	–	–	–
	Apr.	–	–	–	–
	May	–	–	–	–
	Jun.	–	–	–	–
	Jul.	–	–	–	–
	Aug.	...	...	...	...
	3) Promissory notes *				
2023	Aug.	3,148	136,702.7	1,918	87,235.1
	Sep.	3,069	123,591.9	1,779	79,226.8
	Oct.	3,180	149,907.5	2,016	102,693.2
	Nov.	3,124	163,016.6	1,963	95,354.7
	Dec.	3,266	208,875.2	2,085	131,162.8
2024	Jan.	3,049	256,195.0	2,002	124,269.2
	Feb.	3,249	170,415.0	1,952	93,843.3
	Mar.	3,133	183,750.1	1,713	95,883.1
	Apr.	2,901	167,744.8	1,636	86,936.3
	May	2,939	173,313.0	1,620	107,139.7
	Jun.	2,697	159,614.6	1,504	93,085.7
	Jul.	3,215	206,814.9	2,000	127,854.9
	Aug.	...	...	...	...
	Total *				
2023	Aug.	3,238	144,724.8	1,984	92,190.4
	Sep.	3,142	126,688.7	1,825	80,868.3
	Oct.	3,270	152,587.1	2,077	104,226.5
	Nov.	3,171	167,667.7	1,994	96,747.4
	Dec.	3,326	217,928.0	2,112	136,872.0
2024	Jan.	3,132	260,810.8	2,057	127,464.2
	Feb.	3,423	176,481.0	2,100	99,083.6
	Mar.	3,253	185,875.3	1,776	96,679.7
	Apr.	3,260	173,478.7	1,873	91,747.9
	May	3,194	175,389.2	1,859	108,587.1
	Jun.	2,769	161,414.0	1,563	94,441.9
	Jul.	3,270	210,365.3	2,038	129,390.7
	Aug.	...	...	...	...

11.9. Account holders that generated payment incidents

Period		Total (number)	Risky entities	Entities under a ban
	1) Individuals			
2023	Aug.	5	3	–
	Sep.	9	5	–
	Oct.	5	4	–
	Nov.	8	7	–
	Dec.	7	6	–
2024	Jan.	5	4	–
	Feb.	2	2	–
	Mar.	5	4	–
	Apr.	2	1	–
	May	7	6	–
	Jun.	8	6	–
	Jul.	8	8	–
	Aug.	...	...	...
	2) Legal entities			
2023	Aug.	1,662	1,019	25
	Sep.	1,632	1,016	23
	Oct.	1,682	1,074	28
	Nov.	1,751	1,139	21
	Dec.	1,784	1,131	20
2024	Jan.	1,584	998	26
	Feb.	1,795	1,113	20
	Mar.	1,675	1,012	26
	Apr.	1,566	949	28
	May	1,666	959	19
	Jun.	1,603	929	19
	Jul.	1,914	1,120	23
	Aug.	...	...	...
	Total			
2023	Aug.	1,667	1,022	25
	Sep.	1,641	1,021	23
	Oct.	1,687	1,078	28
	Nov.	1,759	1,146	21
	Dec.	1,791	1,137	20
2024	Jan.	1,589	1,002	26
	Feb.	1,797	1,115	20
	Mar.	1,680	1,016	26
	Apr.	1,568	950	28
	May	1,673	965	19
	Jun.	1,611	935	19
	Jul.	1,922	1,128	23
	Aug.	...	...	...

12. MONEY MARKET INDICATORS

12.1. Interbank operations

Period		Deposits		Transactions		ROBID ON	ROBOR ON	1-week ROBID	1-week ROBOR
		daily average (lei mn.)	average interest rate (% p.a.)	daily average (lei mn.)	average interest rate (% p.a.)	average interest rate (% p.a.)		average interest rate (% p.a.)	
2023	Aug.	1,853.5	6.38	411.4	6.01	5.77	6.06	5.80	6.10
	Sep.	1,492.5	6.35	407.3	5.94	5.76	6.05	5.79	6.08
	Oct.	901.1	6.48	151.8	5.88	5.76	6.05	5.79	6.08
	Nov.	915.0	6.47	173.8	5.99	5.75	6.03	5.77	6.06
	Dec.	813.4	6.29	127.2	6.01	5.75	6.03	5.75	6.05
2024	Jan.	661.9	6.20	95.9	5.83	5.72	6.02	5.73	6.03
	Feb.	439.6	6.35	39.9	5.91	5.71	6.01	5.72	6.02
	Mar.	400.0	6.34	102.2	5.96	5.72	6.01	5.72	6.01
	Apr.	424.1	6.26	142.0	5.95	5.71	6.00	5.72	6.01
	May	542.4	6.04	204.2	6.01	5.71	6.00	5.71	6.01
	Jun.	516.5	5.99	172.6	5.99	5.71	6.00	5.71	6.00
	Jul.	418.9	5.87	184.8	5.81	5.53	5.82	5.53	5.82
	Aug.	242.5	5.62	128.4	5.61	5.29	5.58	5.30	5.59

12.2. Government securities (new and roll-over issues)

Period		Discount treasury certificates		Treasury certificates		Interest-bearing government bonds					
				nominal value (EUR mn.)	average interest rate (% p.a.)	nominal value (lei mn.)		average interest rate (% p.a.)		nominal value (EUR mn.)	average interest rate (% p.a.)
		allotted amount (lei mn.)	average yield (% p.a.)			interest-bearing government bonds	inflation-linked interest-bearing government bonds	interest-bearing government bonds	inflation-linked interest-bearing government bonds (accepted margin)		
2023	Aug.	393.8	6.21	–	x	4,301.4	–	6.78	x	–	x
	Sep.	623.0	6.21	–	x	6,636.1	–	6.69	x	–	x
	Oct.	999.0	6.13	–	x	5,953.7	–	6.98	x	–	x
	Nov.	500.0	6.03	399.6	4.18	6,049.1	–	6.80	x	129.3	4.50
	Dec.	500.0	6.04	–	x	8,049.7	–	6.47	x	554.8	4.41
2024	Jan.	1,603.4	6.02	–	x	8,278.9	–	6.27	x	–	x
	Feb.	1,051.1	5.96	–	x	6,921.7	–	6.29	x	–	x
	Mar.	1,708.2	6.03	–	x	7,872.3	–	6.38	x	–	x
	Apr.	2,461.1	6.02	–	x	7,387.5	–	6.39	x	–	x
	May	4,104.5	6.03	–	x	7,432.9	–	6.48	x	–	x
	Jun.	4,643.5	6.03	–	x	5,727.0	–	6.53	x	–	x
	Jul.	3,568.1	5.97	–	x	12,588.9	–	6.40	x	–	x
	Aug.	843.9	5.79	–	x	6,092.2	–	6.46	x	–	x

13. FOREIGN EXCHANGE MARKET INDICATORS

13.1. Interbank foreign exchange market

Period		Turnover[1] (EUR mn.)	Exchange rate calculated and published by the NBR (EUR/RON)				Exchange rate calculated and published by the NBR (USD/RON)			
			end of period	average[1,2]	percentage change against:		end of period	average[1,2]	percentage change against:	
					end of previous year	same period of previous year			end of previous year	same period of previous year
2020		30,728.5	4.8694	4.8371	2.0	1.9	3.9660	4.2440	-6.9	0.1
2021		32,834.1	4.9481	4.9204	1.6	1.7	4.3707	4.1604	9.5	-2.0
2022		43,232.7	4.9474	4.9315	-0.5	0.2	4.6346	4.6885	6.1	12.7
2023		44,619.7	4.9746	4.9465	1.0	0.3	4.4958	4.5743	-1.9	-2.4
2023	Aug.	43,928.8	4.9412	4.9409	0.4	0.9	4.5441	4.5294	-2.5	-6.3
	Sep.	44,024.3	4.9746	4.9657	0.9	1.2	4.6864	4.6470	0.0	-6.2
	Oct.	50,110.6	4.9669	4.9682	0.9	0.8	4.6585	4.7027	1.2	-6.2
	Nov.	49,313.4	4.9726	4.9702	1.0	1.2	4.5313	4.6035	-1.0	-4.6
	Dec.	43,537.4	4.9746	4.9704	1.0	1.0	4.4958	4.5580	-1.9	-1.9
2024	Jan.	51,324.0	4.9759	4.9748	0.1	1.1	4.5962	4.5640	0.1	-0.1
	Feb.	41,826.4	4.9690	4.9748	0.1	1.4	4.5823	4.6097	1.1	0.7
	Mar.	33,827.6	4.9695	4.9709	0.0	0.9	4.6078	4.5735	0.3	-0.6
	Apr.	43,514.3	4.9759	4.9730	0.1	0.7	4.6361	4.6340	1.7	2.9
	May	37,557.9	4.9767	4.9758	0.1	0.6	4.5898	4.6001	0.9	1.0
	Jun.	47,759.5	4.9771	4.9766	0.1	0.3	4.6489	4.6235	1.4	1.1
	Jul.	53,680.0	4.9752	4.9729	0.1	0.6	4.5956	4.5854	0.6	2.6
	Aug.	46,451.4	4.9769	4.9765	0.1	0.7	4.4906	4.5199	-0.8	-0.2

1) Annual figures based on monthly averages.

2) Monthly exchange rates are determined as an average of daily exchange rates calculated and published by the National Bank of Romania every business day, based on the quotes of the banks licensed to perform foreign exchange transactions.

13.2. Daily exchange rate calculated and published by the NBR, July 2024

(RON)

Day	CAD	CHF	EUR	GBP	100 JPY	USD	SDR	1g of gold
1	3.3815	5.1349	4.9770	5.8622	2.8726	4.6263	6.0951	346.1836
2	3.3835	5.1386	4.9770	5.8694	2.8743	4.6462	6.1102	347.3493
3	3.3822	5.1228	4.9771	5.8751	2.8579	4.6264	6.0938	348.7516
4	3.3825	5.1179	4.9772	5.8770	2.8577	4.6089	6.0816	349.3243
5	3.3789	5.1188	4.9773	5.8771	2.8613	4.5975	6.0742	349.4466
8	3.3666	5.1244	4.9755	5.8857	2.8499	4.5904	6.0670	349.6833
9	3.3686	5.1197	4.9735	5.8865	2.8540	4.5949	6.0701	349.2805
10	3.3714	5.1203	4.9736	5.8887	2.8451	4.5967	6.0699	350.5732
11	3.3652	5.1059	4.9749	5.9053	2.8396	4.5873	6.0652	351.4006
12	3.3553	5.0989	4.9737	5.9158	2.8711	4.5689	6.0575	353.2067
15	3.3388	5.0961	4.9700	5.9149	2.8843	4.5550	6.0469	352.8944
16	3.3308	5.0873	4.9655	5.9096	2.8758	4.5555	6.0436	357.7186
17	3.3226	5.1141	4.9681	5.9215	2.9025	4.5404	6.0394	361.0678
18	3.3251	5.1433	4.9692	5.9059	2.9063	4.5468	6.0432	360.6045
19	3.3295	5.1374	4.9709	5.8970	2.9025	4.5670	6.0565	354.6908
22	3.3209	5.1405	4.9716	5.9007	2.9127	4.5645	6.0561	352.3183
23	3.3238	5.1357	4.9729	5.9082	2.9336	4.5749	6.0675	354.1460
24	3.3250	5.1659	4.9704	5.9171	2.9652	4.5850	6.0786	355.8616
25	3.3092	5.2094	4.9690	5.9000	3.0043	4.5785	6.0828	349.4549
26	3.3139	5.1865	4.9700	5.8914	2.9694	4.5781	6.0744	349.3503
29	3.3165	5.1870	4.9720	5.8851	2.9856	4.5874	6.0830	352.6919
30	3.3176	5.1823	4.9753	5.9065	2.9651	4.5925	6.0876	352.7853
31	3.3196	5.2148	4.9752	5.8972	3.0543	4.5956	6.1038	357.7496

14. CAPITAL MARKET INDICATORS

14.1. Bucharest Stock Exchange – Regulated market

Period		Number of shares traded (thousand)	Number of trades	Turnover (lei mn.)	Market capitalisation (lei mn.)	BET index (points)	BET-FI index (points)	BET-XT index (points)	BET-NG index (points)	BET Plus index (points)	ROTX index (points)
2020		9,857,519	744,793	12,227.0	154,365.4	9,805.6	43,077.9	871.6	693.1	1,464.8	20,559.9
2021		8,014,603	1,000,383	11,032.9	229,078.5	13,061.3	52,157.9	1,142.5	897.0	1,947.9	27,997.6
2022		11,892,881	1,198,509	12,767.6	197,182.1	11,663.5	50,284.4	1,018.6	852.3	1,748.1	25,947.9
2023		9,535,831	1,458,334	24,146.3	294,247.6	15,371.1	59,309.1	1,323.8	1,120.2	2,279.9	34,053.8
2023	Aug.	451,642	128,985	1,194.9	272,842.3	13,256.2	49,122.8	1,143.4	992.7	1,972.2	29,323.4
	Sep.	1,206,987	160,076	1,753.8	275,270.8	14,337.5	54,101.4	1,237.9	1,068.4	2,132.9	31,565.5
	Oct.	799,912	142,684	1,363.4	272,470.8	14,218.4	55,777.0	1,227.6	1,032.3	2,113.5	31,553.1
	Nov.	790,047	135,320	1,251.3	287,128.0	14,712.1	57,916.8	1,268.3	1,080.7	2,184.1	32,597.2
	Dec.	2,304,169	131,337	2,167.3	294,247.6	15,371.1	59,309.1	1,323.8	1,120.2	2,279.9	34,053.8
2024	Jan.	650,161	165,103	1,532.7	302,910.6	15,512.1	58,233.3	1,331.6	1,120.9	2,306.0	34,902.6
	Feb.	561,604	138,740	1,058.2	298,705.6	15,891.1	56,704.1	1,357.3	1,132.5	2,358.8	35,004.3
	Mar.	610,623	146,151	1,312.4	320,202.7	17,025.6	60,771.4	1,453.3	1,225.8	2,511.3	37,397.8
	Apr.	708,667	131,506	1,322.7	326,984.7	17,060.9	60,331.3	1,453.8	1,223.1	2,519.2	37,445.4
	May	582,594	178,446	2,020.2	336,284.3	17,588.5	58,932.3	1,492.4	1,244.7	2,598.6	38,619.7
	Jun.	835,371	196,506	2,023.4	339,905.2	18,244.8	58,767.5	1,555.8	1,297.2	2,699.0	40,100.6
	Jul.	882,540	171,640	1,345.1	352,187.6	18,629.7	61,166.8	1,587.2	1,320.0	2,751.4	40,935.7
	Aug.	561,630	158,122	1,015.2	348,576.3	18,148.5	60,978.4	1,552.4	1,275.5	2,682.7	40,173.6

Source: Bucharest Stock Exchange.

15. ROMANIA'S BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION INDICATORS

15.1. Balance of payments

(EUR million)

Items	2022*			2023**		
	Credit	Debit	Balance	Credit	Debit	Balance
1. CURRENT ACCOUNT	137,096	163,136	-26,040	142,898	165,535	-22,637
A. Goods and services	122,953	141,928	-18,975	127,016	142,531	-15,514
a. Goods	86,017	118,064	-32,048	86,559	115,568	-29,009
- General merchandise on a balance of payments basis***	85,798	118,064	-32,267	86,471	115,568	-29,098
- Net exports of goods under merchanting	219	–	219	88	–	88
- Goods acquired under merchanting (negative credit)	-648	–	-648	-640	–	-640
- Goods sold under merchanting	867	–	867	729	–	729
b. Services	36,937	23,864	13,073	40,457	26,962	13,495
B. Primary income	7,213	15,726	-8,512	8,292	17,007	-8,714
a. Compensation of employees	3,931	329	3,602	4,366	419	3,947
b. Investment income	1,352	15,041	-13,688	1,953	16,262	-14,309
- Direct investment income	499	12,282	-11,783	170	11,748	-11,578
- Portfolio investment income	417	2,037	-1,620	398	3,059	-2,661
- Other investment income	215	721	-506	495	1,455	-960
- Reserve assets income	221	–	221	890	–	890
c. Other primary income	1,930	356	1,574	1,973	326	1,648
C. Secondary income	6,930	5,483	1,447	7,589	5,998	1,591
a. General government	1,982	3,015	-1,033	2,474	3,242	-768
b. Other sectors	4,948	2,468	2,480	5,116	2,756	2,360
2. CAPITAL ACCOUNT	7,814	806	7,008	7,935	1,128	6,807
A. Gross acquisitions/disposals of non-produced non-financial assets	924	806	119	1,305	1,126	178
B. Capital transfers	6,890	0	6,890	6,631	1	6,629
a. General government	6,879	–	6,879	6,617	–	6,617
b. Other sectors	11	0	10	14	1	12
	Net acquisition**** of financial assets	Net incurrence**** of liabilities	Net	Net acquisition**** of financial assets	Net incurrence**** of liabilities	Net
3. FINANCIAL ACCOUNT	9,321	24,712	-15,391	15,806	27,748	-11,943
A. Direct investment	2,090	10,896	-8,807	1,240	7,797	-6,557
a. Equity and investment funds shares/units	1,214	7,890	-6,675	22	6,550	-6,529
- Equity other than reinvestment of earnings	1,078	1,830	-753	22	1,226	-1,205
- Reinvestment of earnings	136	6,059	-5,923	–	5,324	-5,324
b. Debt instruments	876	3,007	-2,131	1,219	1,247	-28
B. Portfolio investment	1,470	6,412	-4,942	1,541	15,809	-14,268
a. Equity and investment fund shares	782	-289	1,070	-17	293	-310
- Equity securities	664	-54	718	-105	422	-527
- Investment fund shares	118	-235	353	88	-129	217
b. Debt securities	688	6,700	-6,012	1,558	15,516	-13,958
- Short-term	111	-27	138	1,521	67	1,454
- Long-term	577	6,727	-6,150	37	15,449	-15,412
C. Financial derivatives	353	x	353	188	x	188
D. Other investment	-1,166	7,404	-8,569	-434	4,142	-4,576
a. Other equity	–	–	–	–	–	–
b. Currency and deposits	-3,409	1,868	-5,276	145	-379	524
- Short-term	-3,855	1,066	-4,921	314	-220	533
- Long-term	446	801	-355	-168	-160	-9
c. Loans	139	2,475	-2,336	-35	1,840	-1,875
- Short-term	101	-410	511	102	-420	522
- Long-term	38	2,885	-2,847	-137	2,260	-2,397
d. Insurance, pension and standardised guarantee schemes	173	14	160	-339	-14	-325
e. Trade credits and advances	1,881	2,915	-1,034	-21	2,679	-2,700
- Short-term	1,719	2,931	-1,213	-658	2,548	-3,207
- Long-term	162	-16	178	638	131	507
f. Other accounts receivable/payable	49	132	-83	-185	16	-201
- Short-term	53	115	-63	-187	21	-208
- Long-term	-3	17	-20	2	-5	7
g. SDRs	–	–	–	–	–	–
E. Reserve assets	6,574	–	6,574	13,270	–	13,270
4. Net errors and omissions	x	x	3,641	x	x	3,887

*) Semifinal data; **) Provisional data; ***) FOB imports are calculated by the NBR, based on a CIF/FOB coefficient published by the NIS; ****) "+" Increase; "-" Decrease.

Note: Data are compiled and shown in compliance with BPM6.

Cumulative values are calculated by adding monthly flows expressed in EUR millions and rounded to the nearest whole number.

2023 (January-June)**			2024 (January-June)**			Items
Credit	Debit	Balance	Credit	Debit	Balance	
71,799	80,887	-9,087	71,585	83,761	-12,176	1. CURRENT ACCOUNT
63,742	69,683	-5,941	62,119	70,992	-8,872	A. Goods and services
44,045	57,194	-13,150	43,077	58,094	-15,017	a. Goods
44,003	57,194	-13,191	43,061	58,094	-15,033	- General merchandise on a balance of payments basis***
41	–	41	16	–	16	- Net exports of goods under merchanting
-375	–	-375	-319	–	-319	- Goods acquired under merchanting (negative credit)
416	–	416	335	–	335	- Goods sold under merchanting
19,698	12,489	7,208	19,042	12,897	6,145	b. Services
4,737	8,395	-3,658	5,198	9,459	-4,261	B. Primary income
2,095	187	1,907	2,177	209	1,967	a. Compensation of employees
878	8,053	-7,175	1,241	9,101	-7,860	b. Investment income
64	5,987	-5,924	55	6,373	-6,318	- Direct investment income
207	1,403	-1,196	205	1,950	-1,745	- Portfolio investment income
218	663	-445	269	778	-509	- Other investment income
390	–	390	712	–	712	- Reserve assets income
1,764	154	1,610	1,781	149	1,632	c. Other primary income
3,320	2,808	512	4,268	3,310	957	C. Secondary income
988	1,550	-563	1,586	1,888	-301	a. General government
2,333	1,258	1,075	2,682	1,423	1,259	b. Other sectors
2,382	458	1,923	1,713	171	1,543	2. CAPITAL ACCOUNT
630	457	172	328	170	157	A. Gross acquisitions/disposals of non-produced non-financial assets
1,752	1	1,751	1,386	0	1,386	B. Capital transfers
1,751	–	1,751	1,383	–	1,383	a. General government
1	1	0	3	0	3	b. Other sectors
Net acquisition**** of financial assets	Net incurrence**** of liabilities	Net	Net acquisition**** of financial assets	Net incurrence**** of liabilities	Net	
11,253	15,755	-4,502	8,266	15,701	-7,435	3. FINANCIAL ACCOUNT
627	3,419	-2,792	1,375	4,598	-3,223	A. Direct investment
5	3,161	-3,156	–	3,708	-3,708	a. Equity and investment funds shares/units
5	618	-613	–	1,982	-1,982	- Equity other than reinvestment of earnings
–	2,544	-2,544	–	1,726	-1,726	- Reinvestment of earnings
622	257	364	1,375	890	485	b. Debt instruments
1,194	11,780	-10,586	109	8,093	-7,984	B. Portfolio investment
-284	-101	-183	516	-340	856	a. Equity and investment fund shares
-255	-72	-183	422	-380	802	- Equity securities
-29	-29	0	94	40	54	- Investment fund shares
1,478	11,881	-10,404	-407	8,433	-8,840	b. Debt securities
1,657	-115	1,772	82	26	56	- Short-term
-180	11,996	-12,175	-490	8,406	-8,896	- Long-term
133	x	133	28	x	28	C. Financial derivatives
1,809	556	1,253	2,595	3,010	-415	D. Other investment
–	–	–	0	–	0	a. Other equity
1,708	-544	2,251	1,101	319	782	b. Currency and deposits
1,804	-501	2,306	1,158	434	725	- Short-term
-97	-43	-54	-58	-115	57	- Long-term
-254	-31	-223	24	596	-572	c. Loans
-28	-242	214	-49	-145	97	- Short-term
-226	211	-436	73	742	-669	- Long-term
-189	-18	-171	260	6	254	d. Insurance, pension and standardised guarantee schemes
571	1,127	-556	1,289	1,000	289	e. Trade credits and advances
813	1,105	-292	437	967	-530	- Short-term
-242	22	-264	852	34	818	- Long-term
-28	21	-48	-79	1,089	-1,168	f. Other accounts receivable/payable
-30	4	-34	-78	1,089	-1,168	- Short-term
2	17	-15	0	0	0	- Long-term
–	–	–	–	–	–	g. SDRs
7,491	–	7,491	4,158	–	4,158	E. Reserve assets
x	x	2,662	x	x	3,198	4. Net errors and omissions

15.2. International trade in services

(EUR million)

Items	2022*			2023**		
	Credit	Debit	Balance	Credit	Debit	Balance
TOTAL	36,937	23,864	13,073	40,457	26,962	13,495
1. Manufacturing services on physical inputs owned by others	3,031	160	2,871	3,292	150	3,142
2. Maintenance and repair services n.i.e.	442	320	122	569	356	213
3. Transport	10,195	4,606	5,590	10,682	4,636	6,046
3.1. Sea transport	516	731	-215	570	549	22
3.2. Air transport	828	1,204	-376	839	1,313	-475
3.3. Road transport	7,887	1,932	5,955	8,067	2,043	6,024
3.4. Rail transport	304	242	62	366	217	149
3.5. Inland waterway transport	135	65	71	223	68	155
3.6. Pipeline transport	83	10	73	73	22	50
3.7. Electricity transmission	25	57	-31	23	46	-23
3.8. Other supporting and auxiliary transport services	266	204	62	360	228	132
3.9. Postal and courier services	148	160	-12	160	150	11
4. Travel	4,474	7,382	-2,908	4,602	8,499	-3,897
5. Construction services	829	71	758	1,075	141	934
5.1. Construction abroad	806	54	752	1,051	114	937
5.2. Construction in Romania	23	17	6	24	27	-3
6. Insurance and pension services	54	211	-157	72	552	-480
7. Financial services	390	355	35	431	418	13
8. Charges for the use of intellectual property n.i.e.	91	909	-818	89	1,081	-991
9. Telecommunications, computer, and information services	9,334	3,698	5,636	10,294	4,229	6,065
9.1. Telecommunication services	1,079	726	354	1,061	764	298
9.2. Computer services	6,996	2,506	4,490	8,007	2,987	5,020
9.3. Information services	1,258	466	792	1,226	479	747
10. Other business services	7,868	6,015	1,853	9,074	6,708	2,365
10.1. Research and development services	760	341	419	1,000	359	641
10.2. Professional and management consulting services	3,066	1,988	1,078	3,179	2,221	958
10.3. Technical, trade-related, and other business services	4,042	3,686	356	4,895	4,129	766
10.3.1. Architectural, engineering, scientific, and other technical services	1,624	846	778	1,892	887	1,005
10.3.2. Waste treatment and depollution, agricultural and mining services	93	117	-24	114	42	72
10.3.3. Operating leasing services	95	280	-185	103	327	-224
10.3.4. Trade-related services	784	524	260	888	660	228
10.3.5. Other business services n.i.e.	1,445	1,919	-474	1,898	2,213	-315
11. Personal, cultural, and recreational services	190	59	131	229	116	114
11.1. Audiovisual and related services	74	5	68	74	16	58
11.2. Personal, cultural, and recreational services other than audiovisual and related services	116	54	63	155	100	56
12. Government goods and services n.i.e.	39	78	-39	48	77	-29

*) Semifinal data; **) Provisional data

15.3. Direct investment – directional principle

(EUR million)

Items	2022*	2023**
	Net	Net
TOTAL	8,807	6,557
1. Direct investment abroad	-1,233	-37
1.1. Deposit taking corporations except the Central Bank	-20	–
1.1.1. Equity and investment fund shares/units, including reinvestment of earnings	-20	–
1.1.2. Debt instruments	–	–
1.2. Other sectors	-1,213	-37
1.2.1. Equity and investment fund shares/units, including reinvestment of earnings	c	-28
1.2.2. Debt instruments	c	-9
2. Direct investment in the reporting economy	10,039	6,594
2.1. Deposit taking corporations, except the Central Bank	935	1,071
2.1.1. Equity and investment fund shares/units, including reinvestment of earnings	938	1,065
2.1.2. Debt instruments	-3	6
2.2. Other sectors	9,104	5,523
2.2.1. Equity and investment fund shares/units, including reinvestment of earnings	6,958	5,492
2.2.2. Debt instruments	2,146	31

*) Semifinal data; **) Provisional data

2023 (January-June)**			2024 (January-June)**			Items
Credit	Debit	Balance	Credit	Debit	Balance	
19,698	12,489	7,208	19,042	12,897	6,145	TOTAL
1,680	75	1,605	1,531	61	1,470	1. Manufacturing services on physical inputs owned by others
292	148	144	261	170	91	2. Maintenance and repair services n.i.e.
5,263	2,258	3,004	4,960	2,220	2,740	3. Transport
275	270	4	175	176	-2	3.1. Sea transport
377	599	-222	442	767	-325	3.2. Air transport
4,032	1,035	2,997	3,785	930	2,855	3.3. Road transport
168	100	68	190	134	57	3.4. Rail transport
112	29	83	93	27	66	3.5. Inland waterway transport
36	10	26	19	11	8	3.6. Pipeline transport
12	24	-12	9	11	-2	3.7. Electricity transmission
170	114	56	163	88	76	3.8. Other supporting and auxiliary transport services
80	76	4	83	77	6	3.9. Postal and courier services
2,171	3,864	-1,693	1,892	4,147	-2,255	4. Travel
515	37	478	558	67	492	5. Construction services
505	23	482	546	53	493	5.1. Construction abroad
10	13	-3	13	14	-1	5.2. Construction in Romania
35	314	-279	60	205	-145	6. Insurance and pension services
205	186	19	261	249	12	7. Financial services
42	480	-438	49	427	-378	8. Charges for the use of intellectual property n.i.e.
5,013	1,984	3,029	5,060	2,122	2,938	9. Telecommunications, computer, and information services
537	365	173	424	304	121	9.1. Telecommunication services
3,901	1,403	2,499	4,014	1,541	2,474	9.2. Computer services
575	217	358	621	277	344	9.3. Information services
4,320	3,049	1,270	4,306	3,124	1,182	10. Other business services
512	178	334	471	144	327	10.1. Research and development services
1,489	1,043	446	1,707	1,134	573	10.2. Professional and management consulting services
2,318	1,828	490	2,129	1,847	282	10.3. Technical, trade-related, and other business services
914	416	498	867	403	464	10.3.1. Architectural, engineering, scientific, and other technical services
56	15	40	41	23	18	10.3.2. Waste treatment and depollution, agricultural and mining services
53	149	-95	28	166	-139	10.3.3. Operating leasing services
426	310	116	365	280	86	10.3.4. Trade-related services
869	939	-70	828	976	-148	10.3.5. Other business services n.i.e.
136	56	80	77	57	19	11. Personal, cultural, and recreational services
36	10	26	29	11	19	11.1. Audiovisual and related services
99	45	54	47	47	1	11.2. Personal, cultural, and recreational services other than audiovisual and related services
26	38	-12	29	49	-21	12. Government goods and services n.i.e.

2023 (January-June)**	2024 (January-June)**	Items
Net	Net	
2,792	3,223	TOTAL
-10	4	1. Direct investment abroad
–	–	1.1. Deposit taking corporations except the Central Bank
–	–	1.1.1. Equity and investment fund shares/units, including reinvestment of earnings
–	–	1.1.2. Debt instruments
-10	4	1.2. Other sectors
-5	-1	1.2.1. Equity and investment fund shares/units, including reinvestment of earnings
-4	5	1.2.2. Debt instruments
2,801	3,219	2. Direct investment in the reporting economy
389	15	2.1. Deposit taking corporations, except the Central Bank
383	6	2.1.1. Equity and investment fund shares/units, including reinvestment of earnings
6	9	2.1.2. Debt instruments
2,413	3,204	2.2. Other sectors
2,779	3,703	2.2.1. Equity and investment fund shares/units, including reinvestment of earnings
-366	-499	2.2.2. Debt instruments

15.4. Long-term external debt

(EUR million; end of period)

Period		Long-term external debt*										
		Total	I. Direct public debt									
			Total	Multilateral institutions						Bilateral institutions		
				Total, *of which:*	IBRD	EIB	EBRD	EU	CE - SDF	Total, *of which:*	USA	KfW Germany
2020		93,484.2	57,251.1	11,141.1	4,408.0	2,736.4	193.3	3,000.0	464.2	13.4	3.9	9.5
2021		97,544.1	58,105.4	10,971.7	4,403.4	2,697.9	172.0	3,000.0	392.1	12.5	4.2	8.3
2022		98,638.0	56,788.9	13,904.1	4,549.4	2,936.5	85.9	5,735.2	335.0	12.0	4.0	8.0
2023		121,757.6	75,999.0	14,973.4	4,523.9	3,177.5	99.5	6,635.1	321.2	9.4	3.9	5.5
2023	Jul.	115,219.4	71,214.8	13,495.9	4,202.1	2,893.2	83.4	5,734.4	357.3	10.2	3.9	6.3
	Aug.	113,970.3	70,177.9	13,488.1	4,197.2	2,897.5	89.3	5,734.7	349.0	10.2	3.9	6.3
	Sep.	117,015.2	72,129.9	14,117.9	3,851.2	2,994.1	91.8	6,628.4	339.3	10.3	4.0	6.3
	Oct.	115,626.6	70,754.9	14,079.8	3,831.3	2,976.3	92.7	6,631.1	338.1	10.3	4.0	6.3
	Nov.	116,965.2	71,949.1	14,254.0	3,820.1	3,158.0	95.2	6,632.4	339.7	9.4	3.9	5.5
	Dec.	121,757.6	75,999.0	14,973.4	4,523.9	3,177.5	99.5	6,635.1	321.2	9.4	3.9	5.5
2024	Jan.	126,646.3	80,199.2	15,467.9	4,539.2	3,662.3	99.2	6,637.8	317.4	9.5	3.9	5.5
	Feb.	128,439.4	82,516.4	15,483.9	4,554.9	3,668.6	99.8	6,637.3	317.8	9.5	3.9	5.5
	Mar.	129,585.7	83,303.5	15,459.0	4,550.8	3,647.1	98.7	6,640.0	314.5	9.5	4.0	5.5
	Apr.	126,797.9	80,885.5	15,431.5	4,545.1	3,637.0	103.6	6,642.5	311.4	9.5	4.0	5.5
	May	130,997.4	84,752.6	15,419.8	4,673.2	3,505.0	103.3	6,642.5	306.5	8.8	3.9	4.9
	Jun.	130,661.4	84,514.1	15,385.7	4,699.7	3,453.9	100.3	6,647.3	296.5	8.9	4.0	4.9
	Jul.	…	…	…	…	…	…	…	…	…	…	…

Period		Long-term external debt*										
		I. Direct public debt			II. Publicly guaranteed debt							
		Bond issues	Private banks	Other private creditors	Total	Multilateral institutions						Other private creditors
						Total, *of which:*	IBRD	EBRD	EIB	Euroatom	Nordic Investment Bank (NIB)	
2020		46,022.1	30.7	43.7	224.1	110.0	5.5	18.8	13.1	72.7	–	114.0
2021		46,893.6	16.7	210.9	129.7	76.0	–	15.1	11.4	49.5	–	53.7
2022		42,666.3	13.6	192.9	91.6	48.4	–	12.3	9.8	26.3	–	43.2
2023		60,920.6	9.9	85.7	70.5	31.6	–	10.2	8.2	13.2	–	38.9
2023	Jul.	57,617.8	11.7	79.3	81.3	39.9	–	11.1	9.0	19.8	–	41.4
	Aug.	56,589.2	11.5	78.8	79.2	37.7	–	11.0	9.0	17.7	–	41.5
	Sep.	57,915.3	10.8	75.6	76.2	37.5	–	10.8	9.0	17.7	–	38.7
	Oct.	56,624.2	10.7	30.0	76.6	37.4	–	10.7	9.0	17.7	–	39.2
	Nov.	57,646.6	10.8	28.3	71.5	32.5	–	10.4	9.0	13.2	–	39.0
	Dec.	60,920.6	9.9	85.7	70.5	31.6	–	10.2	8.2	13.2	–	38.9
2024	Jan.	64,494.6	10.0	217.3	70.8	31.3	–	10.1	8.2	13.1	–	39.4
	Feb.	66,957.9	10.1	55.0	68.7	29.1	–	10.0	8.2	11.0	–	39.5
	Mar.	67,825.6	9.4	–	65.6	29.0	–	9.8	8.2	11.0	–	36.7
	Apr.	65,435.4	9.2	–	65.0	28.9	–	9.7	8.2	11.0	–	36.2
	May	69,313.1	9.2	1.7	60.7	24.0	–	9.3	8.2	6.5	–	36.7
	Jun.	69,111.1	8.5	–	60.0	23.0	–	9.2	7.3	6.5	–	37.0
	Jul.	…	…	…	…	…	…	…	…	…	…	…

Period		Long-term external debt*									
		III. Private non-guaranteed debt								IV. LT deposits of non-residents	V. SDR allocations from the IMF
		Total	Multilateral institutions					Portfolio investment	Other private creditors		
			Total, *of which:*	EBRD	EIB	Black Sea Bank	IFC				
2020		34,705.8	2,147.1	812.1	1,019.4	43.4	272.2	1,383.5	31,175.2	143.7	1,159.6
2021		35,618.7	1,934.3	693.4	880.1	124.2	236.6	1,810.7	31,873.7	325.5	3,364.8
2022		37,849.3	2,311.8	804.9	829.9	119.1	557.8	2,760.2	32,777.3	505.0	3,403.3
2023		42,093.6	2,235.2	775.2	789.1	81.6	589.3	5,037.4	34,821.0	289.1	3,305.4
2023	Jul.	39,807.8	2,190.8	816.4	727.2	100.6	546.7	4,053.3	33,563.7	804.6	3,310.9
	Aug.	39,571.0	2,150.2	792.0	711.2	101.2	545.8	4,196.8	33,224.1	813.8	3,328.4
	Sep.	40,685.0	2,191.3	769.8	785.9	99.0	536.6	4,142.9	34,350.9	753.7	3,370.2
	Oct.	40,689.8	2,165.5	768.6	749.7	98.9	548.3	4,384.1	34,140.2	749.9	3,355.3
	Nov.	40,885.2	2,221.2	783.6	744.5	93.8	599.3	4,627.4	34,036.6	746.6	3,312.8
	Dec.	42,093.6	2,235.2	775.2	789.1	81.6	589.3	5,037.4	34,821.0	289.1	3,305.4
2024	Jan.	42,744.0	2,240.0	784.4	785.5	82.4	587.8	5,228.3	35,275.7	291.1	3,341.2
	Feb.	42,197.4	2,510.2	787.4	987.1	82.3	653.3	5,245.1	34,442.0	324.2	3,332.8
	Mar.	42,128.2	2,456.4	760.7	968.2	82.0	645.6	5,256.4	34,415.4	746.9	3,341.4
	Apr.	41,751.6	2,513.1	756.6	1,028.7	82.2	645.6	5,240.8	33,997.7	753.3	3,342.3
	May	42,145.9	2,520.5	753.0	1,037.4	82.9	647.2	5,039.3	34,586.1	716.6	3,321.5
	Jun.	42,060.5	2,606.5	752.3	1,144.2	71.4	638.5	4,903.2	34,550.9	682.9	3,343.7
	Jul.	…	…	…	…	…	…	…	…	…	…

*) Arising from foreign loans and borrowings, bonds and the like.

Note: Data are compiled and shown in compliance with BPM6.

15.5. Gross external debt

(EUR million; end of period)

Period		Gross external debt														
		Total	External debt													
			Total	General government												
				Total	Short term						Long term					
					Total	Currency and deposits	Debt securities	Loans	Trade credit and advances	Other debt liabilities	Total	Currency and deposits	Debt securities	Loans	Trade credit and advances	Other debt liabilities
2020		**126,749.7**	90,202.2	57,712.1	279.6	191.4	73.5	2.1	12.6	–	57,432.5	–	46,022.0	11,384.9	21.8	3.8
2021		**136,584.8**	95,514.2	58,816.5	602.2	283.3	298.7	2.1	18.0	–	58,214.4	–	46,893.6	11,284.4	32.6	3.8
2022		**143,886.4**	100,119.9	57,845.1	988.4	469.9	274.4	2.1	241.9	–	56,856.7	–	42,666.3	14,161.4	25.2	3.8
2023		**170,082.9**	124,076.3	76,915.4	866.3	390.7	344.6	2.1	128.9	–	76,049.1	–	60,920.6	15,109.0	15.8	3.8
2023	Jul.	**158,819.8**	116,397.0	72,287.4	1,012.3	443.0	165.3	2.1	401.9	–	71,275.2	–	57,617.8	13,632.4	21.2	3.8
	Aug.	**158,421.6**	115,882.4	71,190.1	953.9	342.5	181.6	2.1	427.6	–	70,236.2	–	56,589.2	13,622.4	20.8	3.8
	Sep.	**161,835.5**	116,957.9	73,141.2	956.7	565.4	185.1	2.1	204.2	–	72,184.5	–	57,915.0	14,251.9	13.7	3.8
	Oct.	**162,434.2**	117,623.4	71,999.1	1,189.1	692.2	295.6	2.1	199.2	–	70,810.0	–	56,624.2	14,169.7	12.3	3.8
	Nov.	**163,978.8**	118,906.2	73,227.5	1,228.3	718.8	313.7	2.1	193.8	–	71,999.2	–	57,646.6	14,337.9	10.9	3.8
	Dec.	**170,082.9**	124,076.3	76,915.4	866.3	390.7	344.6	2.1	128.9	–	76,049.1	–	60,920.6	15,109.0	15.8	3.8
2024	Jan.	**174,902.2**	128,374.8	80,960.2	710.6	248.3	339.9	2.1	120.3	–	80,249.6	–	64,494.6	15,736.0	15.2	3.8
	Feb.	**176,849.1**	130,489.0	83,079.7	515.1	62.1	339.4	2.1	111.5	–	82,564.7	–	66,957.9	15,588.5	14.5	3.8
	Mar.	**173,406.2**	129,302.3	84,035.5	686.2	210.8	386.7	2.1	86.6	–	83,349.4	–	67,825.6	15,509.9	10.0	3.8
	Apr.	**171,887.2**	127,504.5	81,807.6	876.8	308.8	492.3	2.1	73.6	–	80,930.9	–	65,435.4	15,483.6	8.1	3.8
	May	**175,753.1**	130,885.5	85,590.0	796.3	258.8	475.7	2.1	59.7	–	84,793.7	–	69,313.1	15,470.8	6.0	3.8
	Jun.	**176,856.7**	132,991.6	85,258.0	702.6	279.1	374.2	2.1	47.2	–	84,555.4	–	69,111.1	15,436.4	4.1	3.8
	Jul.	**…**	…	…	…	…	…	…	…	…	…	…	…	…	…	…

Period		Gross external debt (continued)														
		External debt (continued)														
		Central Bank														
		Total	Short term						Long term							
			Total	Currency and deposits	Debt securities	Loans	Trade credit and advances	Other debt liabilities	Total	SDR (allocations)	Currency and deposits	Debt securities	Loans	Trade credit and advances	Other debt liabilities
2020		1,161.8	2.2	2.2	–	–	–	–	1,159.6	1,159.6	–	–	–	–	–
2021		3,365.3	0.5	0.5	–	–	–	–	3,364.8	3,364.8	–	–	–	–	–
2022		3,403.7	0.3	0.3	–	–	–	–	3,403.3	3,403.3	–	–	–	–	–
2023		3,306.7	1.3	1.3	–	–	–	–	3,305.4	3,305.4	–	–	–	–	–
2023	Jul.	3,311.3	0.5	0.5	–	–	–	–	3,310.9	3,310.9	–	–	–	–	–
	Aug.	3,341.3	12.9	12.9	–	–	–	–	3,328.4	3,328.4	–	–	–	–	–
	Sep.	3,370.6	0.5	0.5	–	–	–	–	3,370.2	3,370.2	–	–	–	–	–
	Oct.	3,356.5	1.2	1.2	–	–	–	–	3,355.3	3,355.3	–	–	–	–	–
	Nov.	3,313.9	1.1	1.1	–	–	–	–	3,312.8	3,312.8	–	–	–	–	–
	Dec.	3,306.7	1.3	1.3	–	–	–	–	3,305.4	3,305.4	–	–	–	–	–
2024	Jan.	3,342.3	1.1	1.1	–	–	–	–	3,341.2	3,341.2	–	–	–	–	–
	Feb.	3,333.7	1.0	1.0	–	–	–	–	3,332.7	3,332.7	–	–	–	–	–
	Mar.	3,341.9	0.5	0.5	–	–	–	–	3,341.4	3,341.4	–	–	–	–	–
	Apr.	3,342.6	0.3	0.3	–	–	–	–	3,342.3	3,342.3	–	–	–	–	–
	May	3,322.2	0.6	0.6	–	–	–	–	3,321.5	3,321.5	–	–	–	–	–
	Jun.	3,344.3	0.6	0.6	–	–	–	–	3,343.7	3,343.7	–	–	–	–	–
	Jul.	…	…	…	…	…	…	…	…	…	…	…	…	…	…

Period		Gross externl debt (continued)												
		External debt (continued)												
		Deposit taking corporations except the central bank												
		Total	Short term						Long term					
			Total	Currency and deposits	Debt securities	Loans	Trade credit and advances	Other debt liabilities	Total	Currency and deposits	Debt securities	Loans	Trade credit and advances	Other debt liabilities
2020		7,226.6	3,510.4	3,485.6	–	–	–	24.8	3,716.2	3,526.3	189.9	–	–	–
2021		7,798.0	3,473.0	3,452.9	–	–	–	20.1	4,325.0	3,734.6	590.3	–	–	–
2022		10,973.3	4,474.1	4,341.7	–	–	–	132.4	6,499.1	4,538.5	1,960.6	–	–	–
2023		12,817.2	4,268.7	4,175.6	–	–	–	93.1	8,548.5	4,374.3	4,174.3	–	–	–
2023	Jul.	11,902.6	4,122.9	4,001.9	–	–	–	121.0	7,779.7	4,581.2	3,198.5	–	–	–
	Aug.	11,839.6	3,937.5	3,854.7	–	–	–	82.8	7,902.1	4,547.7	3,354.4	–	–	–
	Sep.	12,235.2	4,433.4	4,325.0	–	–	–	108.3	7,801.9	4,476.0	3,325.9	–	–	–
	Oct.	12,238.0	4,319.9	4,221.7	–	–	–	98.3	7,918.1	4,350.4	3,567.7	–	–	–
	Nov.	12,029.1	4,050.2	3,945.1	–	–	–	105.1	7,979.0	4,198.9	3,780.1	–	–	–
	Dec.	12,817.2	4,268.7	4,175.6	–	–	–	93.1	8,548.5	4,374.3	4,174.3	–	–	–
2024	Jan.	12,938.1	4,251.7	4,167.7	–	–	–	83.9	8,686.4	4,333.7	4,352.7	–	–	–
	Feb.	12,885.3	4,157.2	4,071.5	–	–	–	85.6	8,728.2	4,353.9	4,374.3	–	–	–
	Mar.	13,153.7	4,443.8	4,270.9	–	–	–	172.9	8,710.0	4,323.8	4,386.1	–	–	–
	Apr.	13,456.4	4,730.1	4,631.6	–	–	–	98.6	8,726.3	4,383.1	4,343.2	–	–	–
	May	12,595.8	4,145.5	4,059.4	–	–	–	86.1	8,450.2	4,293.2	4,157.1	–	–	–
	Jun.	13,123.8	4,872.0	4,733.6	–	–	–	138.4	8,251.8	4,259.8	3,992.0	–	–	–
	Jul.	…	…	…	…	…	…	…	…	…	…	…	…	…

Period		Gross external debt (continued)																
		External debt (continued)													Direct investment: intercompany lending			
		Other sectors													Total	Of direct investment enterprises to direct investors	Of direct investors to direct investment enterprises	Between fellow enterprises
		Total	Short term						Long term									
			Total	Currency and deposits	Debt securities	Loans	Trade credit and advances	Other debt liabilities	Total	Currency and deposits	Debt securities	Loans	Trade credit and advances	Other debt liabilities				
2020		24,101.6	10,725.6	–	–	1,873.9	8,698.5	153.2	13,376.0	–	1,193.6	11,861.9	305.1	15.4	**36,547.5**	26,471.5	102.8	9,973.2
2021		25,534.4	13,021.9	–	–	2,175.1	10,686.4	160.5	12,512.5	–	1,220.4	11,000.0	276.3	15.8	**41,070.6**	28,633.9	118.9	12,317.8
2022		27,897.9	15,797.7	–	–	1,840.2	13,727.2	230.3	12,100.2	–	799.6	10,972.3	295.1	33.2	**43,766.5**	30,226.4	101.6	13,438.4
2023		31,036.9	17,516.1	–	–	1,293.5	15,959.1	263.5	13,520.8	–	863.1	12,291.7	340.6	25.4	**46,006.6**	30,186.9	101.5	15,718.2
2023	Jul.	28,895.6	16,188.9	–	–	1,458.7	14,536.5	193.7	12,706.7	–	854.8	11,573.1	228.7	50.0	**42,422.8**	28,084.7	118.9	14,219.3
	Aug.	29,511.4	16,637.7	–	–	1,429.8	14,963.5	244.4	12,873.7	–	842.3	11,744.1	234.4	52.9	**42,539.2**	28,156.0	101.5	14,281.7
	Sep.	28,210.8	15,053.4	–	–	1,363.6	13,435.6	254.2	13,157.4	–	817.0	12,052.7	255.7	32.1	**44,877.6**	29,265.1	101.5	15,511.0
	Oct.	30,029.7	16,820.4	–	–	1,322.8	15,247.1	250.5	13,209.4	–	816.4	12,061.0	300.0	31.9	**44,810.8**	29,117.0	101.5	15,592.4
	Nov.	30,335.6	16,894.0	–	–	1,287.8	15,357.9	248.3	13,441.6	–	847.3	12,256.5	305.7	32.1	**45,072.6**	29,324.4	101.4	15,646.8
	Dec.	31,036.9	17,516.1	–	–	1,293.5	15,959.1	263.5	13,520.8	–	863.1	12,291.7	340.6	25.4	**46,006.6**	30,186.9	101.5	15,718.2
2024	Jan.	31,134.2	17,493.8	–	–	1,242.7	15,974.0	277.1	13,640.4	–	875.6	12,385.0	354.7	25.0	**46,527.5**	30,573.7	101.5	15,852.3
	Feb.	31,190.2	17,435.3	–	–	1,212.3	15,943.5	279.6	13,754.9	–	870.8	12,493.7	365.6	24.7	**46,360.1**	30,302.0	101.5	15,956.7
	Mar.	28,771.1	15,026.6	–	–	1,131.1	13,620.9	274.6	13,744.5	–	870.3	12,517.1	332.9	24.2	**44,103.9**	31,257.0	101.4	12,745.6
	Apr.	28,897.8	15,183.6	–	–	1,122.3	13,764.1	297.2	13,714.2	–	897.6	12,456.8	335.6	24.2	**44,382.7**	31,552.1	101.4	12,729.2
	May	29,377.5	15,602.3	–	–	1,025.1	14,285.0	292.2	13,775.2	–	882.2	12,531.8	337.1	24.1	**44,867.6**	32,032.4	101.3	12,733.9
	Jun.	31,265.5	17,460.1	–	–	1,026.0	15,130.9	1,303.1	13,805.4	–	911.2	12,491.8	376.8	25.6	**43,865.1**	31,015.0	101.4	12,748.7
	Jul.	…	…	…	…	…	…	…	…	…	…	…	…	…	**…**	…	…	…

15.6. International investment position

(EUR million; end of period)

Items	2020	2021	2022	2023	2024 Q2
NET POSITION	-104,239	-112,921	-115,569	-128,526	-132,204
Assets	89,017	96,890	107,542	125,964	134,879
Liabilities	193,255	209,812	223,111	254,491	267,083
ASSETS, of which:	89,017	96,890	107,542	125,964	134,879
A. Direct investment	12,163	13,839	16,827	18,527	18,721
- equity and investment fund shares*	1,875	2,263	3,859	3,858	3,856
- debt instruments	10,289	11,576	12,969	14,669	14,865
B. Portfolio investment	5,696	8,384	8,295	10,649	10,742
- equity and investment fund shares	2,156	3,363	2,886	3,398	3,856
- debt instruments	3,540	5,021	5,408	7,251	6,885
C. Financial derivatives	19	36	171	107	121
D. Other investment	28,621	28,802	29,943	30,697	33,654
- other equity	942	999	1,041	1,013	1,038
- currency and deposits	16,405	14,467	12,360	13,749	15,044
- short-term	15,246	13,600	11,057	12,614	13,965
- long-term	1,159	867	1,303	1,135	1,079
- loans	2,574	2,613	2,845	2,744	2,827
- short-term	224	193	272	371	324
- long-term	2,350	2,419	2,573	2,373	2,503
- insurance, pension and standardised guarantee schemes	569	883	1,051	706	955
- trade credit and advances	8,052	9,669	12,427	12,310	13,696
- short-term	5,127	6,500	8,809	8,295	8,713
- long-term	2,924	3,169	3,618	4,015	4,983
- other accounts receivable/payable	78	172	219	174	94
- short-term	71	166	212	170	87
- long-term	7	6	7	5	7
E. Reserve assets (NBR)	42,518	45,831	52,305	65,983	71,641
- monetary gold	5,138	5,355	5,669	6,213	7,249
- foreign exchange reserve	37,379	40,475	46,636	59,770	64,392
LIABILITIES, of which:	193,255	209,812	223,111	254,491	267,083
A. Direct investment	100,534	111,333	120,348	127,715	131,227
- equity and investment fund shares*	63,986	70,263	76,581	81,709	87,362
- debt instruments	36,547	41,071	43,766	46,007	43,865
B. Portfolio investment	49,993	51,962	48,155	68,866	77,121
- equity and investment fund shares	2,514	2,959	2,454	2,564	2,733
- debt instruments	47,479	49,003	45,701	66,303	74,389
C. Financial derivatives	5	5	189	136	132
D. Other investment	42,723	46,511	54,419	57,774	58,603
- other equity	–	–	–	–	–
- currency and deposits	7,206	7,471	9,350	8,942	9,273
- short-term	3,679	3,737	4,812	4,568	5,013
- long-term	3,526	3,735	4,539	4,374	4,260
- loans	25,123	24,462	26,976	28,696	28,956
- short-term	1,876	2,177	1,842	1,296	1,028
- long-term	23,247	22,284	25,134	27,401	27,928
- insurance, pension and standardised guarantee schemes	105	91	168	205	221
- trade credit and advances	9,038	11,013	14,289	16,444	15,559
- short-term	8,711	10,704	13,969	16,088	15,178
- long-term	327	309	320	356	381
- other accounts receivable/payable	93	109	232	180	1,250
- short-term	74	89	195	151	1,221
- long-term	19	19	37	29	29
- SDR allocation - IMF	1,160	3,365	3,403	3,305	3,344

*) including reinvested earnings/loss.

Note: Data are compiled and shown in compliance with BPM6.

16. GENERAL GOVERNMENT INDICATORS*

(lei million, cumulative from the beginning of the year)

Period		State Budget			Local Budgets			Social Security Budget		
		revenues	expenditures	balance	revenues	expenditures	balance	revenues	expenditures	balance
2023	Jul.	138,576.0	181,988.7	-43,412.7	74,903.0	68,859.8	+6,043.2	65,871.8	66,875.4	-1,003.5
	Aug.	159,414.1	205,818.2	-46,404.1	84,424.0	79,358.0	+5,066.0	74,301.7	76,287.6	-1,985.9
	Sep.	176,456.2	234,588.2	-58,132.0	94,032.3	89,877.3	+4,155.0	82,237.5	85,614.4	-3,376.9
	Oct.	205,358.6	264,740.4	-59,381.8	104,673.9	103,153.0	+1,520.9	90,803.6	94,953.0	-4,149.4
	Nov.	229,648.6	301,772.6	-72,123.9	115,059.4	114,514.9	+544.5	100,074.0	104,233.4	-4,159.4
	Dec.	253,393.5	345,306.8	-91,913.3	135,048.1	137,548.7	-2,500.6	110,071.2	112,064.7	-1,993.5
2024	Jan.	24,824.7	30,815.4	-5,990.7	11,434.9	9,373.0	+2,061.8	9,541.6	12,594.9	-3,053.3
	Feb.	43,320.3	66,625.8	-23,305.5	22,935.6	20,529.6	+2,406.0	18,263.6	23,293.5	-5,030.0
	Mar.	61,475.6	100,906.8	-39,431.2	37,036.9	31,420.1	+5,616.9	33,748.0	33,928.6	-180.6
	Apr.	87,959.1	138,548.6	-50,589.6	48,154.8	44,640.1	+3,514.7	44,898.4	52,697.5	-7,799.1
	May	106,273.0	169,640.3	-63,367.3	58,770.2	56,224.2	+2,546.0	55,826.2	55,121.4	+704.8
	Jun.	133,938.2	199,877.1	-65,939.0	69,912.8	67,467.9	+2,445.0	65,067.8	65,690.8	-623.0
	Jul.	167,858.7	238,963.5	-71,104.7	81,550.3	80,842.8	+707.5	76,989.1	76,584.1	+405.1

Period		Unemployment Insurance Budget			Health Social Insurance Fund			Budget of public institutions fully or partially financed from own resources		
		revenues	expenditures	balance	revenues	expenditures	balance	revenues	expenditures	balance
2023	Jul.	1,991.4	1,419.3	+572.1	31,342.8	35,046.2	-3,703.4	24,999.7	23,022.5	+1,977.2
	Aug.	2,296.7	1,600.4	+696.3	36,367.4	39,507.5	-3,140.0	28,734.4	26,347.6	+2,386.7
	Sep.	2,594.3	1,767.4	+826.9	40,377.9	44,082.5	-3,704.7	32,470.2	30,315.6	+2,154.6
	Oct.	2,890.1	1,879.0	+1,011.1	44,466.8	50,441.7	-5,974.9	36,754.4	34,476.1	+2,278.3
	Nov.	3,155.9	1,957.8	+1,198.1	51,321.9	55,055.3	-3,733.4	40,748.9	38,470.3	+2,278.6
	Dec.	3,444.2	2,103.1	+1,341.1	59,399.4	59,716.5	-317.1	46,649.1	45,057.2	+1,591.8
2024	Jan.	179.0	262.5	-83.5	4,929.6	6,631.0	-1,701.4	3,882.0	2,990.8	+891.2
	Feb.	345.9	363.3	-17.3	10,815.4	12,348.9	-1,533.6	7,662.0	6,825.6	+836.4
	Mar.	517.8	469.4	+48.4	15,772.5	18,378.0	-2,605.5	13,047.1	10,371.1	+2,676.0
	Apr.	709.3	611.4	+97.9	21,196.9	25,333.5	-4,136.6	17,794.9	14,908.9	+2,886.0
	May	889.7	742.8	+146.9	28,348.2	31,843.9	-3,495.8	22,130.2	19,047.7	+3,082.4
	Jun.	1,063.1	884.7	+178.4	34,009.7	37,867.8	-3,858.1	26,658.2	23,417.8	+3,240.4
	Jul.	1,257.0	1,021.8	+235.2	39,455.7	44,346.1	-4,890.4	31,750.5	28,370.0	+3,380.4

Period		General Government Budget**		
		revenues	expenditures	balance
2023	Jul.	288,059.0	326,657.2	-38,598.2
	Aug.	330,466.9	372,656.6	-42,189.7
	Sep.	368,028.7	424,487.0	-56,458.3
	Oct.	418,850.0	481,663.6	-62,813.6
	Nov.	464,951.2	538,499.1	-73,548.0
	Dec.	521,447.3	611,349.7	-89,902.4
2024	Jan.	47,385.6	55,277.4	-7,891.8
	Feb.	86,672.6	115,659.9	-28,987.3
	Mar.	132,162.1	168,041.1	-35,879.0
	Apr.	182,695.6	239,986.2	-57,290.6
	May	225,380.7	285,484.9	-60,104.2
	Jun.	275,504.0	339,169.6	-63,665.6
	Jul.	331,555.0	402,596.8	-71,041.8

*) According to national methodology.

**) The flows between budgets were left out of account.

Source: Ministry of Finance (MF Bulletin).

Methodological notes

1. Main macroeconomic indicators

Data series on the main economic and social indicators are taken from the publications of the National Institute of Statistics (*Monthly Statistical Bulletin*, *Industry Statistical Bulletin*, *Prices Statistical Bulletin*, *Statistical Yearbook*) or its Tempo-Online database; some of these data are preliminary and may be revised subsequently.

Data series are updated on a regular basis once they are published by the NIS.

Starting January 2018, the amount of the average gross wage earnings economy-wide reflects the transfer to employees of those parts of social security and health contributions that were previously paid by employers. As a result, the annual changes in the average gross wage earnings economy-wide reported for 2018 are not comparable with the data series recorded prior to this moment.

Annual data for economy-wide number of employees and average earnings are taken from the *Earnings and labour cost* bulletin, published by the NIS.

CORE1 is the core inflation measure that reflects changes in market prices; CORE1 is calculated based on the overall CPI excluding administered prices.

CORE2 is the core inflation measure that reflects changes in market prices with relatively low volatility; CORE2 is calculated based on the headline CPI excluding administered prices and highly volatile prices (vegetables, fruit, eggs, fuels).

The adjusted CORE2 is the core inflation measure that excludes from the headline CPI a number of prices on which monetary policy (via aggregate demand management) has limited or no influence: administered prices, volatile prices (vegetables, fruit, eggs and fuels), prices of tobacco products and alcoholic beverages, as well as prices of electricity and natural gas (the latter are no longer administered in 2021-2022).

The annual data on core inflation measures are based on NBR calculations.

The harmonised index of consumer prices (HICP) is obtained based on the Eurostat methodology (2015 = 100).

3. Monetary policy indicators

3.1. Open market operations performed by the National Bank of Romania

Open market operations performed by the NBR and standing facilities granted by the central bank to eligible participants are laid down in NBR Regulation No. 1/2000 republished, as subsequently amended and supplemented.

The volume of open market operations performed by the NBR is shown as daily averages for both transactions performed in the reported period (flows) and their balance (stocks). The average interest rate in the reporting month is calculated as an arithmetic mean (weighted by the volume of transactions) of interest rates on flow/stock operations.

3.2. Standing facilities granted by the National Bank of Romania to eligible counterparties

The NBR's standing facilities (lending and deposit facilities) are resorted to by eligible counterparties at their initiative.

The interest rate on the marginal lending facility is the rate at which eligible counterparties are granted overnight liquidity. The interest rate on the marginal deposit facility is the rate at which eligible counterparties may place excess liquidity with the NBR at the end of the day (overnight).

3.3. Minimum reserve requirements

Minimum reserves requirements (MRR) are leu- and foreign currency-denominated holdings of credit institutions kept in accounts opened with the National Bank of Romania.

The calculation base for the MRR is the daily average (for the observation period) of the outstanding leu- and foreign currency-denominated liabilities in banks' balance sheets (except for interbank liabilities, financial obligations to the NBR and equity capital). The observation period and the maintenance period come in succession and last one month each; the observation period starts on the 24th of the previous month and ends on the 23rd of the current month. Minimum reserve requirement ratios may vary by currency and residual maturity of the items included in the calculation base (below or over 2 years). MRR are provisioned as daily average of holdings in the NBR accounts during the maintenance period.

3.4. Leu-denominated government securities purchased by the NBR on the secondary market

4. Reserve money

Data for preparing monetary indicators are reported in accordance with the provisions of Regulation (EU) 2021/379 of the European Central Bank of 22 January 2021 on the balance sheet items of credit institutions and of the monetary financial institutions sector (recast) (ECB/2021/2), implemented by the National Bank of Romania into Chapter II of Title I of NBR Regulation No. 4/2021 on reporting statistical data and information to the National Bank of Romania.

Until December 2021, data on monetary indicators were reported in accordance with the provisions of Regulation (EU) No 1071/2013 of the European Central Bank of 24 September 2013 concerning the balance sheet of the monetary financial institutions sector (recast) (ECB/2013/33), implemented by the National Bank of Romania into Chapter II of Title I of NBR Regulation No. 4/2014, as subsequently amended and supplemented.

5. Monetary balance sheets of monetary financial institutions

According to ESA 2010 methodology (the European System of National and Regional Accounts), monetary financial institutions include the following institutional sectors: (i) central bank (S121) – the National Bank of Romania; (ii) deposit-taking corporations except the central bank (S122), which comprise MFI credit institutions and deposit-taking corporations other than credit institutions, the latter category including: (a) other financial institutions, which are principally engaged in financial intermediation and whose business is to receive deposits and/or close substitutes for deposits from institutional units, hence not only from monetary financial institutions, and to grant loans and/or to make investments in debt securities and (b) electronic money institutions, which are principally engaged in financial intermediation in the form of electronic money issuance; (iii) money market funds (MMFs) (S123) – collective investment undertakings that have been authorised pursuant to Article 4 of Regulation (EU) 2017/1131 of the European

Parliament and of the Council of 14 June 2017 on money market funds and that issue shares or units which are close substitutes for deposits as referred to in Part 1 of Annex I to Regulation (EU) 2021/379 of the European Central Bank of 22 January 2021 on the balance sheet items of credit institutions and of the monetary financial institutions sector (recast) (ECB/2021/2).

In the monetary balance sheets of monetary financial institutions, the accrued interest receivable/payable related to financial assets and liabilities is recorded under remaining assets/remaining liabilities.

5.2. Aggregate monetary balance sheet of other monetary financial institutions

The aggregate monetary balance sheet of other monetary financial institutions includes on-balance sheet assets and liabilities of MFI credit institutions (having the meaning referred to in Article 4(1) point 1(a) of Regulation (EU) No 575/2013 of the European Parliament and of the Council on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012, as subsequently amended and supplemented), money market funds, as well as electronic money institutions.

5.3. Net consolidated balance sheet of monetary financial institutions (NBR and other monetary financial institutions)

The net consolidated balance sheet of monetary financial institutions shows the aggregation of the National Bank of Romania's monetary balance sheet with that of other monetary financial institutions (credit institutions, money market funds and electronic money institutions), in which the relations within and between these institutional sectors were considered on a net basis.

6. Broad money M3 and its counterparts

Monetary aggregates have been defined in compliance with the methodology of the European Central Bank.

Narrow money (M1) comprises currency in circulation (banknotes and coins) plus overnight deposits (deposits immediately convertible into cash or used for making payments via bank transfer).

Intermediate money (M2) comprises M1 plus deposits with an agreed maturity of up to two years and deposits redeemable at notice of up to three months.

Broad money (M3) comprises M2 plus marketable instruments issued by monetary financial institutions, money market instruments, in particular money market fund shares/units and borrowings from repurchase agreements (their highly liquid nature makes of these instruments close substitutes for deposits).

Broad money M3 counterparts are net foreign assets and net domestic assets.

Net foreign assets are calculated by subtracting foreign liabilities from foreign assets. Foreign assets include: loans to non-residents; deposits placed with non-residents; holdings of debt securities issued by non-residents; shares and other equity issued by non-residents; monetary gold. Foreign liabilities include funds taken from non-residents: deposits, debt securities issued on external markets. Starting with December 2014, SDR allocations from the IMF are included under foreign liabilities, in line with the new international statistical standards (ESA 2010).

Net domestic assets are calculated by subtracting domestic liabilities (except for M3 components) from domestic assets.

Domestic assets include: loans to residents; holdings of debt securities issued by residents; shares and other equity issued by residents. Domestic liabilities (except for M3 components) include funds taken from residents: deposits with an agreed maturity of over two years (including deposits redeemable at notice of over three months), tradable debt securities with a maturity of over two years issued on the domestic market, capital and reserves.

7. Breakdown of monetary financial institutions' deposits and loans by institutional sector

The breakdown of financial instrument holders and issuers by institutional sector is based on the ESA 2010 methodology and is shown in detail in Chapter I of Title I of NBR Regulation No. 4/2021 on reporting statistical data and information to the National Bank of Romania.

These are: non-financial corporations, financial corporations (central bank, deposit-taking corporations except the central bank, money market funds (MMFs), non-MMF investment funds, other financial intermediaries, financial auxiliaries, captive financial institutions and money lenders, insurance corporations and pension funds), general government, households, non-profit institutions serving households, non-residents.

Non-government credit (i.e. loans to the private sector) are the loans granted by credit institutions to households and legal entities (non-financial corporations and non-monetary financial institutions).

Government credit includes the loans granted to the general government (central government, local government, administration of social security funds), as well as the debt securities issued by these institutional sectors. The outstanding loans and deposits at the end of the reported month do not include the accrued interest receivable/payable. The outstanding loans at the end of the reported month include non-performing loans.

Indicators related to households also include non-profit institutions serving households.

7.1. Deposits of non-government resident clients

Current accounts, demand deposits and all time deposits, regardless of maturity, are included.

The outstanding deposits at the end of the reported month do not include the accrued interest payable.

8. Assets and liabilities of non-MMF investment funds

Investment funds are defined in Article 1 of Regulation (EU) No 1073/2013 of the European Central Bank of 18 October 2013 concerning statistics on the assets and liabilities of investment funds (recast) (ECB/2013/38), implemented by the NBR into Chapter V of Title I of NBR Regulation No. 4/2021 on reporting statistical data and information to the National Bank of Romania, as collective investment undertakings that invest in financial and/or non-financial assets to the extent that their objective is investing capital raised from the public.

Pension funds and money market funds (MMFs) are not included.

Until December 2014, data on the assets and liabilities of non-MMF investment funds were reported in accordance with the provisions of Regulation (EC) No. 958/2007 of the European Central Bank of 27 July 2007 concerning statistics on the assets and liabilities of investment funds (ECB/2007/8), implemented by the NBR into Chapter V of Title I of NBR Regulation No. 31/2011 as amended and supplemented by NBR Regulation No. 3/2013.

Data on the assets and liabilities of non-MMF investment funds are published in terms of aggregate monthly stocks. Monthly changes in stocks may be the result of financial transactions, revaluations due to price and exchange rate movements or reclassifications and other statistical adjustments.

In the statistics of assets and liabilities of non-MMF investment funds, the accrued interest receivable/payable on loans and deposits is recorded under remaining assets/remaining liabilities.

The value of debt securities held includes the related claim. Indicators related to households also include non-profit institutions serving households.

The types of instruments representing assets and liabilities of non-MMF investment funds, as well as the classification of their counterpart by institutional sector, are fully harmonised with the methodology under the European System of National and Regional Accounts (ESA 2010).

9. Assets and liabilities of non-bank financial institutions in the General Register

Starting with 31 March 2008 until 31 December 2014, data on non-bank financial institutions (or financial corporations engaged in lending) are reported in accordance with the methodology under Guideline 2009/23 of the European Central Bank amending Guideline ECB/2007/9 on monetary, financial institutions and markets statistics. This methodology was implemented into Chapter IV "Statistics regarding on-balance sheet assets and liabilities of non-bank financial institutions" of Title I of NBR Regulation No. 31/2011 on reporting statistical data and information to the National Bank of Romania, as amended and supplemented by NBR Regulation No. 3/2013.

Starting with the reference date of 31 March 2015, data on non-bank financial institutions have been reported in accordance with the methodology under Guideline 2014/15 of the European Central Bank on monetary and financial statistics (recast), as subsequently amended and supplemented. This methodology was implemented into Chapter IV "Statistic al reporting of on-balance sheet assets and liabilities of non-bank financial institutions" of Title I of NBR Regulation No. 4/2014 on reporting statistical data and information to the National Bank of Romania, as subsequently amended and supplemented.

Starting with the reference date of 31 March 2022, data on non-bank financial institutions are reported in accordance with the methodology under Guideline 2021/12 of the European Central Bank on statistical information to be reported on financial intermediaries other than monetary financial institutions. This methodology was implemented into Chapter IV "Statistics regarding on-balance sheet assets and liabilities of non-bank financial institutions" of Title I of NBR Regulation No. 4/2021 on reporting statistical data and information to the National Bank of Romania. The on-balance sheet assets and liabilities are broken down by financial instrument and institutional sector, in accordance with the methodology provided under the European System of National and Regional Accounts (ESA 2010).

The breakdown of assets and liabilities by type of non-bank financial institutions is in line with the lending activities regulated by Law No. 93/2009 on non-bank financial institutions and with the General Register entries.

Based on the data submitted by non-bank financial institutions and in keeping with the analysis requirements, loans are classified by institutional sector (households, non-financial corporations, other sectors and non-residents), type of financing (consumer, housing and other loan types), original maturity (up to 1 year, over 1 year and up to 5 years, and over 5 years) and currency (lei, EUR and other).

In the statistics of on-balance sheet assets and liabilities of non-bank financial institutions, the accrued interest receivable/payable on loans and deposits is recorded under remaining assets/ remaining liabilities.

10. Interest rates applied by credit institutions

Starting with January 2022, interest rates on outstanding loans/deposits and lending and deposit rates on new business are calculated in line with the methodology laid down in Regulation (EU) No 1072/2013 of the European Central Bank of 24 September 2013 concerning statistics on interest rates applied by monetary financial institutions (recast) (ECB/2013/34). This methodology was implemented by the National Bank of Romania into Chapter III of Title I of NBR Regulation No. 4/2021 on reporting statistical data and information to the National Bank of Romania, which took over the provisions of NBR Regulation No. 4/2014 on reporting statistical data and information to the National Bank of Romania, as subsequently amended and supplemented, that had been in force in the period from December 2014 to December 2021 and was repealed.

Until December 2014, interest rates on outstanding loans/deposits and lending and deposit rates on new business were calculated in line with the provisions of Regulation (EC) No. 63/2002 of the European Central Bank of 20 December 2001 concerning statistics on interest rates applied by monetary financial institutions to deposits and loans vis-à-vis households and non-financial corporations (ECB/2001/18), as amended by Regulation (EC) No. 290/2009 of the European Central Bank of 31 March 2009 (ECB/2009/7). This methodology was implemented by the National Bank of Romania into Chapter III of Title I of NBR Regulation No. 31/2011 on reporting statistical data and information to the National Bank of Romania, as amended and supplemented by NBR Regulation No. 3/2013.

Interest rates are calculated as a weighted mean of the annualised interest rate and the outstanding amounts of loans/deposits at the end of the month or the volume of new loans/deposits during the reported month.

The calculation base of interest rates on outstanding loans at the end of the reported month does not include non-performing loans and loans for debt restructuring granted at below market rates. The calculation base of lending rates on new business does not include overdrafts, revolving credit, claims related to credit cards, non-performing loans and loans for debt restructuring granted at below market rates.

The outstanding loans and deposits at the end of the reported month as well as the volume of new loan/deposit contracts in the reported month do not include the accrued interest receivable/payable.

The annualised rate is the interest rate agreed between the credit institution and the customer for a deposit or loan, converted to an annual basis and quoted in percentages per annum.

Pursuant to the Regulation, interest rates are calculated for the following institutional sectors: non-financial corporations, households and non-profit institutions serving households (indicators related to households also include non-profit institutions serving households), as well as for the following balance sheet items: loans (total), overdrafts, revolving credit, claims related to (extended and opportunity) credit cards, housing loans, consumer credit, other lending (including also business development loans granted to freelancers and family associations), overnight deposits, deposits redeemable at notice, time deposits and repo agreements.

11. Credit risk indicators

11.1. Key prudential indicators

As of 1 January 2014, NBR Order No. 13/2011 regarding reporting minimum capital requirements for credit institutions was implicitly repealed, once the new CRD IV [Directive 2013/36/EU and Regulation (EU) No 575/2013] regulatory framework came into force. As of June 2014, indicators are

determined based on the information submitted by banks according to Commission Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013 of the European Parliament and of the Council. Starting 28 June 2021, it was replaced by Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) No 680/2014.

For this purpose, pursuant to Article 92(2) of Regulation (EU) No 575/2013, institutions shall calculate their capital ratios as follows: (a) the Common Equity Tier 1 capital ratio is the Common Equity Tier 1 capital of the institution expressed as a percentage of the total risk exposure amount; (b) the Tier 1 capital ratio is the Tier 1 capital of the institution expressed as a percentage of the total risk exposure amount; (c) the total capital ratio (previously known as the solvency ratio) is the own funds of the institution expressed as a percentage of the total risk exposure amount.

The leverage ratio measures to what extent credit institutions' own funds cover the funding of their business and it is calculated based on the methodology laid down in Regulation (EU) No 575/2013, as an institution's capital measure (Tier 1 capital) divided by that institution's total exposure measure (the sum of the exposure values of all assets and off-balance sheet items not deducted when determining the capital measure). Once Commission Implementing Regulation (EU) No 680/2014 entered into force, the leverage ratio was included in the reporting statements in compliance with the said technical standards and is reported accordingly by credit institutions.

Starting with January 2012, in view of the harmonisation of the chart of accounts and the financial and prudential reporting system with the new rules required by the switch to the IFRS, certain loan portfolio quality indicators determined based on financial statements (whose numerator represented "past-due and doubtful claims") could no longer be calculated and were therefore replaced by the following indicators: (i) impaired assets of non-bank clients (net value)/total non-bank loan portfolio (net value); (ii) impaired assets of non-bank clients (net value)/total assets (net value) and (iii) impaired assets of non-bank clients (net value)/total liabilities.

The non-performing loan ratio is the key loan portfolio quality indicator.

According to the EBA regulations on reporting non-performing exposures and Regulation (EU) 2021/451, implemented at national level via NBR Order No. 9/2017 approving the Methodological Norms on the FINREP reporting framework at solo level, in compliance with the International Financial Reporting Standards, applicable to credit institutions for prudential purposes, non-performing exposures are those listed under Article 47a paragraph 3 of CRR, as follows:

(a) an exposure in respect of which a default is considered to have occurred in accordance with Article 178;

(b) an exposure which is considered to be impaired in accordance with the applicable accounting framework;

(c) an exposure under probation pursuant to paragraph 7, where additional forbearance measures are granted or where the exposure becomes more than 30 days past due;

(d) an exposure in the form of a commitment that, were it drawn down or otherwise used, would likely not be paid back in full without realisation of collateral;

(e) an exposure in form of a financial guarantee that is likely to be called by the guaranteed party, including where the underlying guaranteed exposure meets the criteria to be considered as non-performing.

According to NBR Order No. 9/2017, the "non-performing loan ratio as defined by the EBA" is calculated as the ratio of gross non-performing loans and advances (Form F18.00, lines 005, 070, 191 and 221, column 60) to total gross loans and advances (gross carrying amount) (Form F18.00, lines 005, 070, 191 and 221, column 10).

As for liquidity, according to the provisions of the European regulatory framework, credit institutions shall calculate and report to the National Bank of Romania the liquidity coverage ratio (LCR). Specifically, pursuant to Art. 4 of Commission Delegated Regulation (EU) 2015/61 to supplement Regulation (EU) No 575/2013 of the European Parliament and the Council with regard to liquidity coverage requirement for credit institutions, the above-mentioned indicator shall be equal to the ratio of a credit institution's liquidity buffer to its net liquidity outflows over a 30 calendar day stress period and shall be expressed as a percentage. Credit institutions shall maintain a liquidity coverage ratio of at least 100 percent. The frequency, format and instructions of reporting on liquidity coverage requirement were set by Implementing Regulation (EU) No 680/2014 laying down implementing technical standards with regard to supervisory reporting of institutions according to Regulation (EU) No 575/2013, replaced by Regulation (EU) 2021/451.

11.2. Credit risk information

11.3. Loans granted and commitments assumed by credit institutions

11.4. Loans granted by credit institutions

11.5. Debts overdue for more than 30 days incurred by individuals

Past-due debts for more than 30 days in the repayment of loans by individuals are reported by the Credit Bureau, based on the data supplied by credit institutions and non-bank financial institutions participating in the Credit Bureau System. In these reports, the overdue amount recorded with the Credit Bureau represents the value of the past-due debt (principal, interest and penalty rate) in relation to the concerned loan, denominated in the loan currency.

11.6. Loans granted and commitments assumed by NBFI + EMI + PI

11.7. Loans granted by NBFI + EMI + PI

The credit risk information encompasses identification data on a borrower – individual or non-bank legal entity – and the following leu- and foreign currency-denominated operations whereby reporting institutions face risk exposure to the respective borrower via: (a) loans granted and (b) commitments assumed by the reporting institution on behalf of the debtor.

The credit risk information refers to the exposure of each reporting institution to a single borrower, which may be equal to or higher than lei 20,000.

The borrower's ownership type is consistent with MPF Order in force approving the Financial Reporting System for economic agents (Types of Ownership Nomenclature); the type of loan granted to individuals and non-bank legal entities (by risk) observes the accounting rules compliant with the International Financial Reporting Standards applicable to credit institutions and with the accounting rules compliant with EU Directives; the loan currency respects the globally applicable regulations; activity of borrower is consistent with Order No. 337/2007, issued by the President of

the National Institute of Statistics, on the updating of NACE. The classification meets the analysis requirements of the National Bank of Romania.

Tables 11.2., 11.3., 11.4., 11.6. and 11.7. show credit risk information reported to the Central Credit Register. Data series for the past 84 months are updated on a monthly basis.

11.8. Rejected debit payment instruments

11.9. Account holders that generated payment incidents

Tables 11.8. and 11.9. provide information on the rejected debit payment instruments registered in the Payment Incidents Register database, as well as on the accountholders that generated payment incidents related to cheques, bills of exchange and promissory notes.

As regards the number of account holders, the monthly values represent the number of account holders reported to the Payment Incidents Register (PIR) in the respective month. The arithmetic sum of account holders calculated for several months is not the same with the number of account holders reported once to the PIR over that period, as the same account holder can be reported with payment incidents in different months.

12. Money market indicators

12.1. Interbank operations

According to NBR Norms No. 14 of 1 November 2007 amending and supplementing NBR Norms No. 4/1995 on the functioning of the interbank money market, BUBID and BUBOR become ROBID and ROBOR as follows: (i) ROBID: the interest rate on operations to raise funds and (ii) ROBOR: the interest rate on operations to invest funds.

13. Foreign exchange market indicators

13.1. Interbank foreign exchange market

The monthly volume of transactions in the interbank foreign exchange market represents the sum of the daily transactions, i.e. the daily highs between sales and purchases. The average annual volume of foreign exchange transactions is calculated as an arithmetic mean of monthly foreign exchange transactions.

The average monthly exchange rate (EUR/RON and USD/RON) is a simple arithmetic mean of daily exchange rates calculated and published by the National Bank of Romania every business day at 1:00 PM, based on the quotes of the banks licensed to perform foreign exchange transactions. The average annual exchange rate (EUR/RON and USD/RON) is calculated as a simple arithmetic mean of average monthly rates.

14. Capital market indicators

14.1. Bucharest Stock Exchange – Regulated market

The BET (Bucharest Exchange Trading) index is the BSE's first official index. It is calculated as a weighted average (with free float capitalisation) of the prices of stocks that make up the index basket. BET index has a variable number of constituents, with a minimum of 10 companies and a maximum of 15 companies.

Financial investment companies are not included in the basket of BET index. In order to prevent the developments in a small number of companies from having a significant impact on the index, the weight of any company in the index basket is limited to maximum 20 percent.

The BET-FI index is the first sector index developed by the BSE. It was originally calculated for the 5 financial investment companies listed and was envisaged to include all the financial investment companies to be listed subsequently. Its calculation methodology is the same as that used for the BET index.

The BET-XT and BET-NG indices were launched on 1 July 2008, the methodology for their calculation being similar to that described above. The BET-XT index covers the developments in the 25 most liquid and most heavily traded companies on the regulated market, including financial investment companies, each accounting for no higher than 15 percent of the index basket.

The BET-NG index is a sector index reflecting developments in the share prices of the companies traded on the BSE regulated market whose core business is related to the energy sector and its related utilities. The maximum weight a company can hold in the index basket is 30 percent.

The BET Plus index, launched on 23 June 2014, reflects the evolution of Romanian companies listed on the BSE regulated market that meet the minimum selection criteria (in terms of liquidity and free-float value), except for financial investment companies. Similarly to the other indices developed by the BSE, the methodology of the BET Plus index takes into consideration the trades recorded on the main market segment ('Regular').

The ROTX (Romanian Traded Index) is a real time reflection of the movements of the blue chip stocks traded on the BSE. There is no fixed number of shares included in the ROTX index portfolio, as the key selection criteria are liquidity and market capitalisation. Calculated in lei, euro and US dollars and disseminated in real time by the Wiener Börse AG, the ROTX index is designed as a tradable index and can be used as an underlying asset for derivatives and structured products.

15. Romania's balance of payments and international investment position indicators

In 2019, the external sector statistics for the 2013-2018 period were updated in the context of the Harmonised European Revision Policy for Macroeconomic Statistics, which sets the standard rules and principles for the revision of EU Member States' statistical data. The general purpose of the benchmark revision is to incorporate new, improved information into the statistical data series or to ensure compliance with new international methodological standards or European regulations.

15.1. Balance of payments

The balance of payments summarises economic and financial transactions between residents and non-residents of Romania with the rest of the world during a specific time period. It consists of the goods and services account, the primary income account, transfers without a *quid pro quo* (donations, grants and the like), as well as financial claims and obligations. Its main items are the current account, the capital account, and the financial account.

a) The national legal framework: (i) Law No. 312/2004 on the Statute of the National Bank of Romania: the National Bank of Romania is legally empowered to compile the balance of payments (Article 9 para. (2)); (ii) Law No. 226/2009 on the organisation and functioning of official statistics in Romania: (Article 6 paras. (3)-(5)); (iii) NBR Regulation No. 4/2021 on reporting statistical data and information to the National Bank of Romania.

b) The international legal framework: (i) Regulation (EC) No. 184/2005 of the European Parliament and of the Council on Community statistics concerning balance of payments, international trade in services and foreign direct investment, as subsequently amended and supplemented; (ii) Guideline 2011/23 of the European Central Bank on the statistical reporting requirements of the European Central Bank in the field of external statistics, as subsequently amended and supplemented.

c) The international methodological standard on balance of payments compilation is ensured by the IMF's sixth edition of the Balance of Payments and International Investment Position Manual (BPM6). In order to ensure consistence between international macroeconomic statistics, the BPM6 was prepared in line with the revised OECD Benchmark Definition of Foreign Direct Investment (2008 Benchmark Definition) and the System of National Accounts (2008 SNA).

d) Data sources: (i) quarterly sample-based or comprehensive direct statistical surveys on foreign direct investment; international trade in services; and financial information in relation to non-residents, other than that related to foreign direct investment; (ii) data collected on a monthly basis from credit institutions in virtue of NBR Regulation No. 4/2021 on reporting statistical data and information to the National Bank of Romania, related to transactions with non-residents on their own behalf and account; (iii) security-by-security data collection system for holdings and issues of securities; (iv) monetary statistics; (v) statistics on international trade in goods; (vi) administrative sources; (vii) monthly estimates referring mainly to balance-of-payments items for which data are available on a quarterly basis; (viii) data on liabilities in the form of long-term external private debt collected from residents in accordance with the provisions of Chapter II of Title II of NBR Regulation No. 4/2021; (ix) foreign direct investment data collected on a quarterly basis from credit institutions, insurance corporations and non-bank financial institutions in the General Register, in accordance with the provisions of Chapter III of Title II of NBR Regulation No. 4/2021.

e) Concepts and definitions

I. Current account. The current account reflects the provision or acquisition of real resources by the Romanian economy to or from the rest of the world, as well as unilateral transactions, without a *quid pro quo*.

The current account is subdevised into goods, services, primary income, secondary income.

On the credit side, transactions show the part of the reporting economy's domestic product supplied to other economies (exports of goods and services), income from using factors of production in foreign production process (compensation of employees and investment income) as well as the receipt of real or financial resources from abroad without a *quid pro quo*.

On the debit side, transactions show acquisition of goods and services from abroad (imports), income owed to non-residents for using their factors of production, real or financial resources granted to non-residents without a *quid pro quo*.

I.1. Goods – show international export/import transactions implying the change of ownership over the respective goods, unlike the export/import transactions reflected by the NIS statistics on international trade in goods that capture the circulation, i.e. dispatches/arrivals, of goods.

Trade in goods statistics exclude the value of goods that cross the border but do not change economic ownership (goods for processing, identified based on the type of transaction), but include the net value of processing services, which is recorded under "Manufacturing services on physical inputs owned by others".

I.1.1. General merchandise – shows exports and imports of goods that are subject to a change in economic ownership between residents and non-residents and cross the country border. Data are recorded at FOB values. Imports FOB are calculated by the NBR based on the CIF/FOB conversion factor set by the NIS.

I.1.2. Merchanting – is defined as the purchase of goods by a resident (of the compiling economy) from a non-resident combined with the subsequent resale of the same goods to another non-resident without the goods being present in the compiling economy. Acquisition of goods is recorded as negative exports of goods. Sale of goods is recorded as positive exports of goods.The difference between the selling price and the acquisition price is shown in "net exports of goods under merchanting". Transactions are recorded at market values.

I.2. Services – are the result of a production activity that changes the conditions of the consuming units (individuals, legal entities or economic goods), or facilitates the exchange of products or financial assets.

I.2.1. Manufacturing services on physical inputs owned by others – cover processing, assembly, labeling, packing, and so forth undertaken by enterprises that do not own the goods concerned.

I.2.2. Maintenance and repair services – refer to maintenance and repair work by residents on goods that are owned by non-residents (and vice versa). Repairs and maintenance on ships, aircraft, and other transport equipment are included in this item. Construction maintenance and repairs as well as maintenance and repairs of computers are excluded.

I.2.3. Transport – is the process of carriage of people and objects from one location to another as well as related supporting and auxiliary services. It includes postal and courier services. Transport can be classified according to: mode of transport and object of transport (passengers, freight, other auxiliary services – uploading, downloading, storage etc.).

I.2.4. Travel credits cover the value in exchange for tourist services supplied to non-residents during visits to Romania and outside Romania and travel debits cover the value in exchange for tourist services provided to Romanian nationals outside Romania. The item includes business travel such as training courses, business meetings, conferences, events, etc. Another breakdown of travel shows: accommodation services, food-serving services, local transport services, cultural activities, recreational services, travel arrangements, goods and services acquired by persons during their stays abroad (e.g., souvenirs, provision of access to the Internet in hotels, etc.), health- and education-related services involving conveyance of customers (patients, students) from the home country to the host country.

I.2.5. Construction – refers to the total value of construction works carried out over less than one year. It records on a gross basis the creation, renovation, repair, or extension of buildings, land improvements of an engineering nature, and other such engineering constructions as roads, bridges, dams and so forth.

I.2.6. Insurance and pension services – include services of providing direct insurance, reinsurance, and auxiliary services, pension fund services. The value of these services is linked to the fees included in the premiums, not the premiums themselves.

I.2.7. Financial services – cover financial intermediary and auxiliary services, except insurance and pension fund services. They include both services charged for by explicit charges and financial intermediation service charges indirectly measured, abbreviated as FISIM.

I.2.8. Charges for the use of intellectual property – include charges for the use of proprietary rights that can arise from research and development as well as from marketing activities (patents, trademarks, copyrights, industrial processes and designs including trade secrets, franchises) as well as charges for licenses to reproduce or distribute (or both) intellectual property, and related rights.

I.2.9. Telecommunications, computer, and information services

Telecommunications services encompass the transmission of sound, images, data, or other information by telephone, telex, telegram, radio and television cable transmission, radio and television satellite, e-mail, facsimile, and so forth, including business network services, teleconferencing, and support services. Also included are mobile telecommunications services, Internet backbone services, and online access services, including provision of access to the Internet.

Computer services consist of hardware- and software-related services and data-processing services. Also included are hardware and software consultancy and implementation services; maintenance and repairs of computers and peripheral equipment; data recovery services, provision of advice and assistance on matters related to the management of computer resources; analysis, design, and programming of systems ready to use (including webpage development and design), and technical consultancy related to software; licenses to use non-customised (mass-produced) software; the development, production, supply, and documentation of customised software, including operating systems made to order for specific users; systems maintenance and other support services, such as training provided as part of consultancy; data-processing services, such as data entry, tabulation, and processing on a time-sharing basis; webpage hosting services (i.e., the provision of server space on the Internet to host clients' webpages); and computer facilities management.

Information services comprise news agency services as well as other information provision services: database services (database conception, data storage, and the dissemination of data and databases, including directories and mailing lists) both online and through magnetic, optical, or printed media; and web search portals. They also include direct non-bulk subscriptions to newspapers and periodicals, whether by mail, electronic transmission, or other means; other online content provision services; and library and archive services. Downloaded content that is not software (included in computer services) or audio and video (included in audio-visual and related services) is included in information services.

I.2.10. Other business services – cover research and development services, professional and management consulting services, technical, trade-related, and other business services.

I.3. Primary income – shows the return that accrues to institutional units for their contribution to the production process or for the provision of financial assets and renting natural resources, as reflected by the flows between resident and non-resident institutional units.

I.3.1. Compensation of employees – presents remuneration in return for the labour input to the production process contributed by an individual in an employer-employee relationship over a period less than one year.

I.3.2. Investment income – is derived from the provision/use of financial assets in a resident-non-resident relationship. It includes income on equity (dividends, reinvested earnings) and other financial assets (interest). In the balance of payments, investment income is classified according to the type of investment: direct investment income, portfolio investment income, other investment income and income on reserve assets. For the definitions of the types of investment, see the financial account.

I.3.3. Other primary income – classifies income by institutional sector of the reporting economy (general government or other sectors) and includes taxes on production and imports and subsidies on products and production. The non-refundable EU funds in

the form of subsidies from the European Agricultural Guarantee Fund are recorded under other primary income of the general government.

I.4. Secondary income – encompasses current transfers between residents and non-residents. A transfer is an entry that corresponds to the provision of a good, service, financial asset, or other non-produced asset by an institutional unit to another institutional unit when there is no corresponding return of an item of economic value. Current transfers consist of all transfers that are not capital transfers.

Current transfers are classified by the institutional sector providing or receiving the transfer: general government or other sectors. Current transfers of the general government comprise current taxes on income, wealth etc., social contributions, social benefits, current international cooperation, miscellaneous current transfers and the contribution to the EU budget (calculated based on value added tax and gross national income). They include non-refundable EU funds for current expenditure drawn from the European Social Fund, and partly from the European Agricultural Fund for Rural Development.

Current transfers of other sectors include current taxes on income, wealth etc., social contributions, social benefits, net non-life insurance premiums, non-life insurance claims, miscellaneous current transfers (personal transfers between resident and non-resident households, including workers' remittances).

II. Capital account covers acquisition and disposal of non-produced, non-financial assets and capital transfers between residents and non-residents.

II.1. Acquisition and disposal of non-produced, non-financial assets

Non-produced, non-financial assets consist of: natural resources, contracts, leases, and licenses and marketing assets (trademarks) and goodwill. This item records only acquisition and disposal of such assets, not their use.

II.2. Capital transfers consist in changes in ownership over fixed assets, transfers of funds connected to or conditional on the acquisition or disposal of a fixed asset and the cancellation of liabilities by the creditors without a quid pro quo. Capital transfers can be made in cash or in kind (such as debt forgiveness). The distinction between current transfers and capital transfers is, actually, the use of the transfer by the recipient country.

Capital transfers include: (i) taxes on capital; (ii) capital transfers for investment and (iii) other capital transfers and are classified according to the institutional sector initiating or receiving the transfer in the reporting economy: general government or other sectors. The capital transfers of the general government include non-refundable EU funds used for fixed capital formation and drawn from the European Regional Development Fund, the Cohesion Fund, and partly from the European Agricultural Fund for Rural Development.

III. Financial account

The financial account records net transactions that involve financial assets and liabilities and that take place between residents and non-residents. The net acquisition of financial assets is the difference between the acquisition of assets and the reduction in assets, while the net incurrence of liabilities is determined as the difference between the incurrence of liabilities and the reduction in liabilities.

Based on the functional category, the financial transactions are classified as: (i) direct investment; (ii) portfolio investment; (iii) financial derivatives; (iv) other investment and (v) reserve assets.

III.1. Direct investment

Direct investment implies a long-term investment relationship between a resident and a non-resident entity; it usually involves a significant degree of influence exerted by the investor on the management of the enterprise in which he has invested.

The direct investment components are: **equity**, namely the paid-up capital and the reserves related to a non-resident investor holding at least 10 percent of the subscribed share capital of a resident enterprise, the related **reinvested earnings**, as well as **debt instruments** (e.g., loans) between the investor or the group to which the investor belongs and the enterprise in which he has invested.

III.2. Portfolio investment is defined as cross-border transactions involving debt or equity securities, other than those included in direct investment or reserve assets. Portfolio investment includes securities such as **equity**, **investment fund shares** and **debt instruments**, except when they are classified either as direct investment or reserve assets.

III.3. Financial derivatives

A financial derivative contract is a financial instrument that is linked to another specific financial instrument or indicator or commodity and through which specific financial risks (such as interest rate risk, foreign exchange risk, equity and commodity price risks, credit risk, and so on) can be traded in their own right in financial markets. This category is identified separately from the other categories because it relates to risk transfer, rather than supply of funds or other resources. Unlike other functional categories, no primary income accrues on financial derivatives.

Due to the fact that in the case of financial derivative transactions the distinction between assets and liabilities is difficult, a convention was established at European level whereby all transactions with such instruments are recorded in the balance of payments as net acquisition of financial assets.

III.4. Other investment is a component that consists of transactions other than those included in direct investment, portfolio investment, financial derivatives and reserve assets.

III.4.1. Equity other than that related to direct investment and portfolio investment reflects the participation in the capital of some international organisations, as well as the less than 10 percent participation in the share capital of quasi-corporations.

III.4.2. Currency and deposits include currency in circulation and deposits. Deposits are standard, non-negotiable contracts, generally offered by deposit-taking corporations, allowing the placement and the subsequent withdrawal of an amount of money by a creditor.

III.4.3. Loans include all loans, including housing loans, financial lease and repos.
All repurchase agreements are considered collateral loans, rather than simple sales/purchases of securities and are recorded under other investment.

III.4.4 Insurance, pension and standardized guarantee schemes - include external assets and liabilities related to financial instruments, such as general insurance technical provisions, rights on life insurance and rents, pension rights, pension fund rights on the administrators of the pension funds, rights to benefits, other than pensions, as well as the provisions for the execution of the standardized guarantees;

III.4.5. Trade credit and advances are financial claims arising from credit extended directly by the suppliers of goods and services to their customers and advances for work that is in progress or is yet to be undertaken. Trade credit and advances arise when payment for goods or services is not made at the same time as the change in ownership of a good or provision of a service.

III.4.6 Other accounts receivable/payable - include financial assets/liabilities, other than loans and trade credits and advances, which arise due to the time lag between the moment when a claim or an obligation to make a payment arises and the moment when it is settled. Included are the amounts receivable / payable related to taxes, wages, dividends and social contributions that have been accrued but not yet received/paid.

III.4.7. SDR allocations – a component presenting a recipient's liability in relation to the IMF, with a corresponding entry under reserve assets.

III.5. Reserve assets are those external assets that are readily available to and controlled by monetary authorities for meeting balance of payments financing needs, for intervention in exchange markets to affect the currency exchange rate, and for other related purposes (such as maintaining confidence in the currency and the economy, and serving as a basis for foreign borrowing). Reserve assets must be foreign currency assets, claims on non-residents and assets that actually exist.

Residents

- natural entities – Romanian, foreign and stateless citizens residing in Romania, as attested by identity documents issued according to the law;
- legal entities and any other entities headquartered in Romania, as well as natural entities, Romanian, foreign and stateless citizens residing in Romania, which are authorised and/or registered to operate in Romania independently, according to the legal regulations in force;
- branches, agencies, representative offices, offices of foreign legal entities or other foreign entities, registered and/or authorised to operate in Romania; and;
- embassies, consulates and other permanent representative offices and missions of Romania abroad.

Non-residents

- natural entities – foreign, Romanian and stateless citizens residing abroad, as attested by identity documents issued according to the law;
- legal entities and any other entities headquartered abroad, as well as individuals, foreign, Romanian and stateless citizens residing abroad, which are authorised and/or registered to operate abroad, independently, according to the legal regulations in force;
- branches, agencies, representative offices, offices and any other undertakings of Romanian legal entities or other Romanian entities registered and/or licensed to operate abroad; and
- embassies, consulates and other permanent representative offices and missions of other countries in Romania, as well as international organisations or representative offices of such organisations operating in Romania.

15.2. International trade in services

The statistics on exports and imports of services are compiled according to the BPM6 methodology and are broken down by type of service according to the EBOPS classification (Extended Balance of Payments Services Classification).

15.3. Direct investment – directional principle

The difference between the asset-liability presentation (as shown in the standard balance-of-payments components) and the directional principle presentation is that the latter focuses on the investment relationship between the direct investor and the direct investment enterprise (claims of these enterprises on non-resident investors are recorded as decreases/withdrawals of direct investment).

Statistical data on direct investment recorded on a directional basis are compiled according to the BPM6 methodology.

15.4. Long-term external debt

Gross external debt is the outstanding amount of those actual current, and not contingent, liabilities that require future payments of principal and/or interest by the debtor and that are owed to non-residents by residents of an economy (according to the definition in External Debt Statistics: Guide for Compilers and Users). Statistics on gross external debt are compiled in compliance with the IMF and the EU methodology (*Balance of Payments Manual* – BPM6; *Manual on Government Deficit and Debt –Implementation of ESA 2010, 2014 Edition)*.

External debt includes the following debt financial instruments: currency and deposits, loans, debt securities, trade credit and advances, liabilities from insurance, pension, and standardised guarantee schemes, SDR allocations and other liabilities (according to the IMF's *External Debt Statistics: Guide for Compilers and Users*, 2014).

External public debt is recognised, monitored and managed by the Ministry of Finance (Law No. 109/2008 approving Government Emergency Ordinance No. 64/2007 on public debt). Capital transactions in the form of long-term (LT) external private debt shall be notified to the NBR pursuant to NBR Regulation No. 4/2021 on reporting statistical data and information to the National Bank of Romania.

15.6. International investment position

Statistical data on Romania's international investment position are compiled based on IMF and EU methodology (*Balance of Payments Manual – BPM6*).

Romania's international investment position covers the country's stock of external assets and liabilities (between residents and non-residents) at a given time. Closing stocks are calculated based on the opening stocks and the information on financial flows (included in the balance-of-payments financial account) by taking into account exchange rate changes, international price changes, and other financial adjustments over the period under review.

The breakdown of international investment position reveals the main functional categories: direct investment, portfolio investment, financial derivatives, other investment and reserve assets. They comprise financial instruments such as equity, debt securities, financial derivatives, other equity, currency and deposits, loans, trade credits, pension and insurance schemes, other assets/liabilities, special drawing rights (SDRs), gold and other reserve assets. Financial instruments also contain information on their maturity.

Data on international investment position are compiled on a quarterly basis and revised in March/September each year for the previous reference period.