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NOTE

Statistical data, as of 22 October 2010, were supplied by the National Institute of Statistics, Ministry of Public Finance, Bucharest Stock Exchange, Credit Bureau and National Bank of Romania.

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

The Economics Department carried out the drafting, English version and technical co-ordination.

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*Phone: 40 21 312 43 75; fax: 40 21 314 97 52
25, Lipscani St., 030031 Bucharest – Romania*

www.bnr.ro

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SUMMARY OF MAIN ECONOMIC DEVELOPMENTS AND MONETARY POLICY IN AUGUST 2010

Real economy

In August, the annual growth rate of industrial output volume accelerated by 2.4 percentage points as against the preceding month to 5.7 percent, mainly on the back of the performance across manufacturing (up 2.9 percentage points to 6.2 percent). The major contribution was further due to the favourable base effect associated with the slower economic activity in the same year-ago period. As regards actual developments¹, the volume of output in manufacturing stayed put in August, due to the lowering of activity in key sectors such as metallurgy, electrical equipment, machinery and equipment. Looking ahead, activity in manufacturing is seen improving slightly, with the confidence indicator calculated by DG ECFIN for September-November standing at -7.7 points, up 1.5 points as compared with July figure.

Registered unemployment rate came in at 7.4 percent in August, a figure similar to that recorded in July. The substantial year-on-year increase in the number of unemployed graduates and discouraged workers² shows the limited possibilities of low-skilled or inexperienced workers to enter labour market, given the higher requirements of employers. With regard to incomes, net average wage economy-wide shed 0.7 percent, largely as a result of adverse developments in private sector (up 8.6 percent in manufacturing) and public sector (down 19.1 percent).

In August, the pace of decline in the turnover volume of trade and services slowed down considerably to about -1 percent (as compared with -8 percent in July), given the fading temporary effect of the rise in VAT rate starting with 1 July 2010, which caused acquisitions to be shifted backwards to June instead of July. Hence, retail trade of motor vehicles saw a 2 percent decrease (versus -8.8 percent in the prior month), a trend capturing the quantitative changes in consumption behaviour, following the sharp decrease in disposable income, including

Macroeconomic Indicators

	percentage change	
	Aug '10/ Aug '09	8 mths '10/ 8 mths '09
Industrial output	5.7	5.3
Labour productivity in industry	15.6	19.5
Retail trade ¹	-2.0	-4.5
Market services to households ²	11.4	11.5
Foreign trade		
- Exports	25.2	25.1
- Imports	13.8	19.5
Net average monthly wage		
- Nominal	-0.7	3.0
- Real	-7.7	-2.1
Consumer prices	7.58	5.21
Industrial producer prices ³	6.66	5.32
Average exchange rate of the leu against the euro ⁴	-0.5	+1.3
	August 2010	
NBR reference rate (% p.a.)	6.25	
Registered unemployment rate (%)	7.39	

1) turnover volume in retail trade, except of motor vehicles and motorcycles;

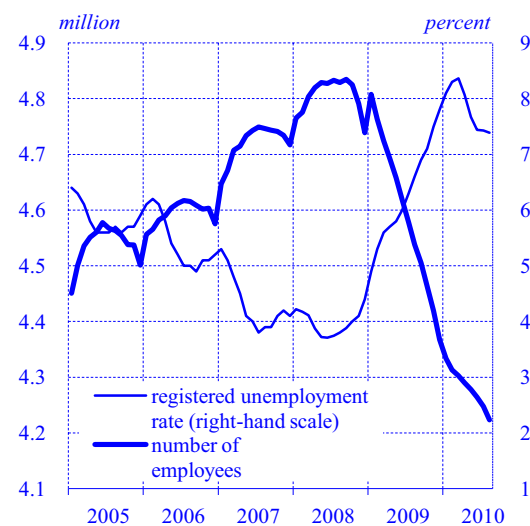
2) turnover volume;

3) total, domestic and foreign markets;

4) appreciation (+), depreciation (-).

Source: NIS, NBR.

Labour Force

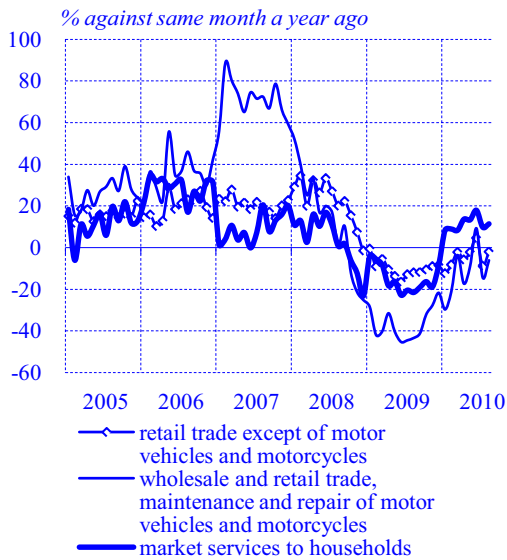


Source: NIS.

¹ Monthly developments are calculated based on seasonally- and working day-adjusted data.

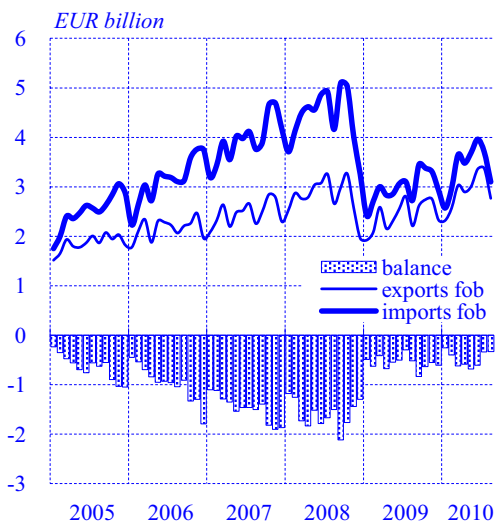
² Persons not included in NEA records as they stopped looking for a job.

Turnover Volume



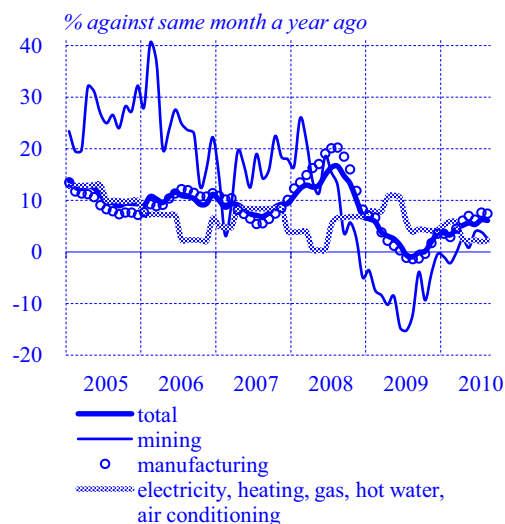
Source: NIS.

Trade Balance



Source: NIS.

Industrial Producer Prices for Domestic Market



Source: NIS.

the halt in purchases of some durables³ – in this sector, the annual contraction in the turnover volume further exceeded 18 percent as against the same year-ago period. Trade of motor vehicles also saw a slower pace of decline (-6.1 percent from -14.4 percent in July). By contrast, the volume of provision of services continued to rise at a fast pace (11.4 percent), amid the positive developments reported by the three main segments – hotels and restaurants, tourism and leisure activities.

According to preliminary data⁴, the annual growth rate of export value accelerated to 25.2 percent (versus 20.2 percent in July), largely on the back of supplies of food items and raw materials (grains and steel, in particular). The mounting external demand for such commodities is substantiated by the significant increases in the volume of turnover for the external market as compared with the same period a year earlier (up 115 percent in food industry and 73 percent in metallurgy). The annual dynamics of imports value decelerated markedly in the period under review, from 19.4 percent in July to 13.8 percent. Under the circumstances, the (fob/fob) trade deficit narrowed 35.1 percent as against the previous year to EUR 335 million.

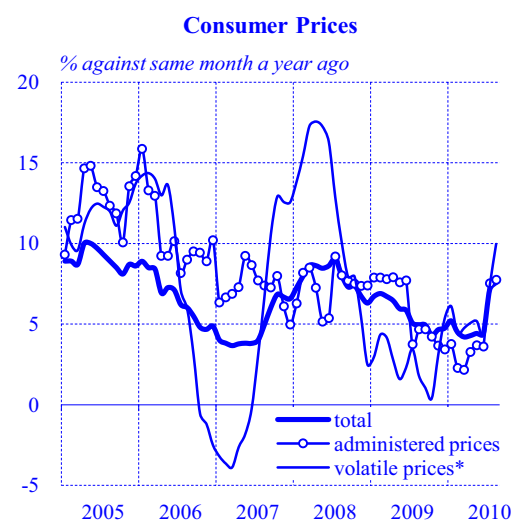
In August, the annual dynamics of industrial producer prices for the domestic market remained unchanged from the preceding month (6.1 percent), as prices for energy products and intermediate goods – the two components that brought about pressures in July – saw a slowdown in their growth rate or the flattening of the curve described by annual changes. However, signs of potential tensions emerged in the case of prices for non-durables (up 1.3 percentage points to 7 percent, year on year) that are directly linked to the developments in prices for agricultural commodities⁵ on the external markets, which made local agricultural producers decide to cease sales on the domestic market, anticipating the possible alignment of prices to those charged on the external markets. The annual growth rates of producer prices for capital goods and durables were further below the average across industry and even entered negative territory in the latter case.

³ According to the latest Initiative Survey conducted in July-August 2010, about 1 in 5 consumers ceased to purchase such goods (furniture and furnishings, home appliances) due to the drop in incomes.

⁴ Released by the National Institute of Statistics.

⁵ In August, Russia announced its decision to discontinue of grains exports, due to the drought-hit in 2010.

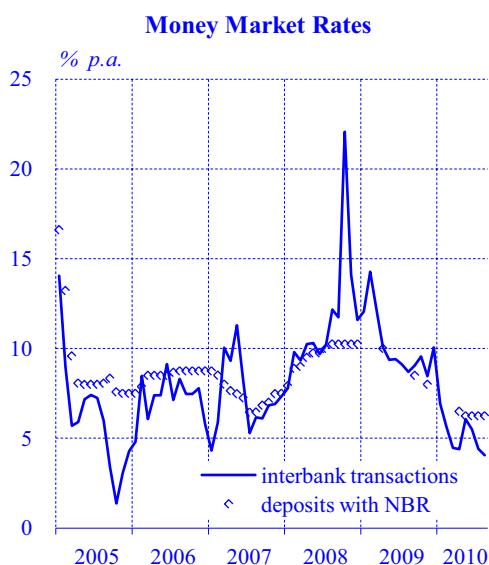
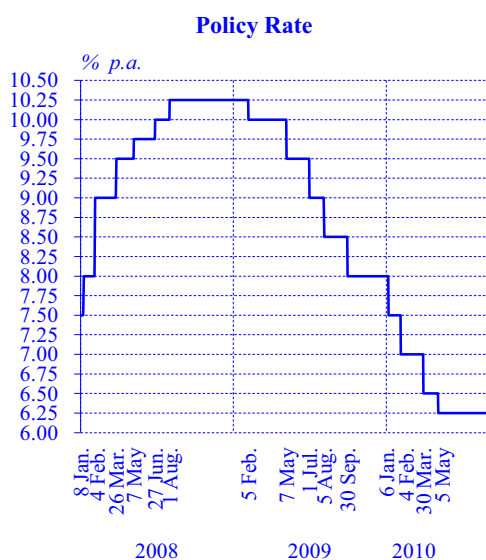
The annual inflation rate stood at 7.58 percent in August, increasing by 0.44 percentage points month on month, given the built-up of pressures on agrifood markets. Hence, the floods in June-July caused the shortage in the regional supply of fruit and vegetables, with volatile food prices rising by 8.5 percent in August in annual terms (as compared with 1.3 percent in July). In contrast, the persistent demand deficit limited the feeding through into prices of the impact exerted by the rise in the standard VAT rate, with the monthly inflation rate standing at 0.23 percent.



* products with volatile prices: vegetables, fruit, eggs, fuels

Source: NIS, NBR calculations.

Monetary policy



The significant deterioration of the short-term inflation outlook, including from the previous expectations⁶, owing to the VAT rate increase from 19 percent to 24 percent starting 1 July 2010 and the risk of second-round effects stemming from this fiscal consolidation measure prompted the NBR Board, in its meeting of 4 August 2010, to leave unchanged the monetary policy rate (at 6.25 percent) and the minimum reserve requirement ratios on both leu- and foreign currency-denominated liabilities of credit institutions. Furthermore, the NBR Board decided not to revise upwards the inflation target for end-2010, the expectations of a significant deviation from the inflation target notwithstanding. The entire set of decisions envisaged the solid anchoring of inflation expectations and the prevention of second-round effects stemming from the VAT rate hike, including the creation of conditions for the inflation rate to resume its convergence towards the central target set for December 2011 (± 1 percentage point around the 3 percent annual target) once the direct impact exerted by the VAT rate increase has faded away.

For most of the period under review, very short-term interbank rates remained in the vicinity of the lower bound of the corridor formed by the interest rates on central bank's standing facilities. In late August, these rates again neared slightly the policy rate, remaining however below the latter's reading. The evolution reflected a liquidity surplus being kept in place that was fuelled mainly by the reserve injections following Treasury operations. The surplus was mopped up primarily by the NBR's deposit facility. On 20 August, the central bank held an auction for fixed-rate (policy rate) overnight deposits within which banks' bids tantamount to lei 5.4 billion were accepted within the range of the pre-announced lei 1 billion volume. In this context, the average interest rate on interbank deposits continued its downward trend to reach 4.05 percent. Interest rates at the longer end of the maturity range on the interbank money market (3M-12M ROBOR rates) remained relatively stable over the period under review after having been subject to a downward adjustment at end-July. The average 3M ROBOR rate fell by 0.47 percentage points over the previous month, while longer-term ROBOR rates saw a smaller decrease, i.e. 0.25 percentage points.

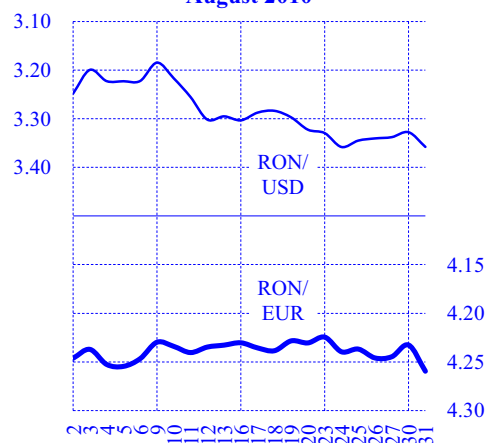
Over most of the period under review, the RON/EUR exchange rate followed a slightly downward path, amid decreasing

⁶ The medium-term projection included in the May 2010 Inflation Report.

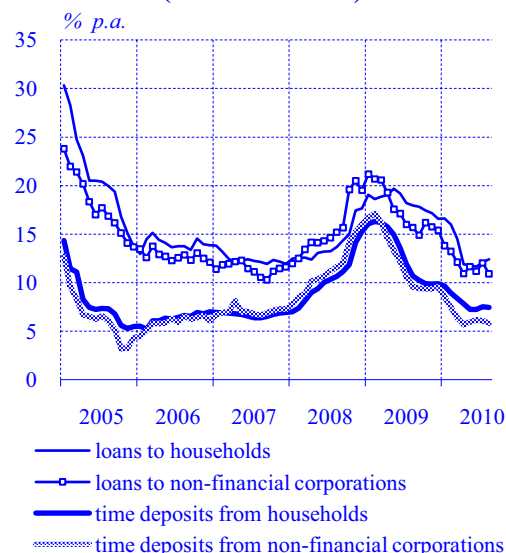
volatility, with the developments in the leu and the other currencies in the region showing the favourable effects induced by the better-than-expected evolution of euro area economies in Q2 on investors' perception. Nevertheless, the downward movement in the RON/EUR exchange rate was relatively lower in terms of magnitude, given that the improvement in market sentiment was contained by both the persistent uncertainties surrounding the implementation and efficiency of fiscal consolidation measures adopted by the Romanian authorities and the worsening outlook for the Romanian economy. At end-August, the RON/EUR exchange rate posted a new increase against the background of the short-lived intensification in the political strains associated with the Cabinet reshuffle; under the circumstances, the increase in the risk premium attached to investment on the local market was enhanced by the negative signal conveyed by the deterioration of budgetary developments in Hungary. Consequently, in August as a whole, the national currency saw a 0.5 percent month-on-month nominal appreciation against the euro (over the same period, the Polish zloty, the Czech crown and the Hungarian forint strengthened by 2.3 percent, 2.1 percent and 0.8 percent, respectively).

In August, the developments in the key interbank rates affected banks' average lending and deposit rates on new business in relation to non-financial corporations, which declined by 0.22 percentage points and 1.1 percentage points to 5.84 percent and 10.92 percent, respectively. By contrast, in the case of households, average rates on new time deposits fell only marginally to 7.46 percent, while those on new loans rose further by 0.3 percentage points to 12.41 percent, owing mainly to the rise in the spreads applied by banks following the entry into force of Government Emergency Ordinance No. 50/2010 on consumer loan agreements.

**Exchange Rate on Forex Market
August 2010**



**MFI Interest Rates
on Loans and Deposits
(lei - new business)**



LEGISLATIVE INDEX

Main rules and regulations adopted in the economic, financial, and banking areas in August 2010

Government Decision No. 791 of 2 August 2010 amends and supplements the Methodological Norms for the entry into force of Law No. 571/2003 on the Tax Code, as approved by Government Decision No. 44/2004, and approves the Methodological Norms for the entry into force of Article III in Government Emergency Ordinance No. 58/2010 amending and supplementing Law No. 571/2003 on the Tax Code, as well as other fiscal and financial measures (*Monitorul Oficial al României* No. 542/3 August 2010).

Government Ordinance No. 18 of 18 August 2010 lays down the revision of the 2010 state budget (*Monitorul Oficial al României* No. 590/19 August 2010).

Government Ordinance No. 19 of 18 August 2010 lays down the revision of the 2010 state social insurance budget (*Monitorul Oficial al României* No. 590/19 August 2010).

Government Emergency Ordinance No. 78 of 30 August 2010 amends and supplements Law No. 118/2010 on measures for the restoration of budget balance (*Monitorul Oficial al României* No. 614/31 August 2010).

Order No. 2190 of 30 August 2010 issued by the Minister of Public Finance approves the issue prospectuses for discount Treasury certificates and benchmark government securities for September 2010 (*Monitorul Oficial al României* No. 615/31 August 2010).

Main regulations issued by the National Bank of Romania in August 2010

Circular No. 25 of 2 August 2010 sets at 6.25 percent per annum the reference rate of the National Bank of Romania for August 2010 (*Monitorul Oficial al României* No. 538/2 August 2010).

Circular No. 26 of 6 August 2010 regarding the putting into circulation of a collector coin commemorating the bicentennial anniversary of the birth of August Treboniu Laurian (*Monitorul Oficial al României* No. 581/17 August 2010).

Circular No. 27 of 6 August 2010 regarding the putting into circulation of a collector coin commemorating 100 years since the birth of actor Ștefan Ciobotărașu (*Monitorul Oficial al României* No. 586/18 August 2010).

Circular No. 28 of 8 August 2010 sets the interest rates on minimum reserve requirements starting with 24 July-23 August 2010 maintenance period (*Monitorul Oficial al României* No. 581/17 August 2010).

Circular No. 29 of 9 August 2010 sets the penalty rate on foreign currency-denominated reserve deficits starting with 24 August - 23 September 2010 maintenance period (*Monitorul Oficial al României* No. 581/17 August 2010).

Order No. 737 of 9 August 2010 sets forth the erasure of REAL LEASING – IFN from the General Register of Non-bank Financial Institutions (*Monitorul Oficial al României* No. 593/20 August 2010).

Order No. 819 of 26 August 2010 sets forth the erasure of GALANT LEASING – IFN from the General Register of Non-bank Financial Institutions (*Monitorul Oficial al României* No. 633/8 September 2010).

ARTICLES PUBLISHED IN MONTHLY BULLETINS ISSUED BY THE NATIONAL BANK OF ROMANIA

Romania's external adjustment record in 1999 (Monthly Bulletin No. 1/2000)

Credit Information Bureau (Monthly Bulletin No. 2/2000)

Fiscal policy in the first quarter of 2000 (Monthly Bulletin No. 4/2000)

The new regulation on open market operations performed by the NBR and on standing facilities granted to banks (Monthly Bulletin No. 5/2000)

Credit Information Bureau – update on the activity performed in February-September 2000 (Monthly Bulletin No. 9/2000)

Real economy in 2000 (Monthly Bulletin No. 12/2000)

Payment Incidents Bureau (Monthly Bulletin No. 2/2001)

The Romanian banking system in January-July 2001 (Monthly Bulletin No. 7/2001)

Centre for processing and destruction of banknotes (Monthly Bulletin No. 10/2001)

The Romanian banking system in 2001 (Monthly Bulletin No. 1/2002)

The introduction of the euro – a success story (Monthly Bulletin No. 2/2002)

Changes in the regulation on required reserves (Monthly Bulletin No. 6/2002)

The Romanian banking system in 2002 (Monthly Bulletin No. 12/2002)

The Romanian banking system in 2003 H1 (Monthly Bulletin No. 7/2003)

The Romanian banking system in 2003 (Monthly Bulletin No. 12/2003)

The Romanian banking system in 2004 H1 (Monthly Bulletin No. 7/2004)

Credit Risk Bureau (Monthly Bulletin No. 8/2004)

Credit institutions in 2004 (Monthly Bulletin No. 1/2005)

Credit institutions in 2005 (Monthly Bulletin No. 10/2005)

The Romanian banking system and lending activity in 2005 (Monthly Bulletin No. 1/2006)

The Romanian banking system and lending activity in 2006 H1 (Monthly Bulletin No. 6/2006)

The Romanian banking system and lending activity in 2006 (Monthly Bulletin No. 12/2006)

The Romanian banking system and lending activity in 2007 H1 (Monthly Bulletin No. 7/2007)

Credit institutions in 2007 (Monthly Bulletin No. 12/2007)

Credit institutions in 2008 H1 (Monthly Bulletin No. 7/2008)

Credit institutions in 2008 (Monthly Bulletin No. 1/2009)

Credit institutions in 2009 H1 (Monthly Bulletin No. 7/2009)

Credit institutions in 2009 (Monthly Bulletin No. 12/2009)

Credit institutions in 2010 H1 (Monthly Bulletin No. 6/2010)

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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.

I. MAIN MACROECONOMIC INDICATORS

(annual percentage changes, unless otherwise indicated)

Period	Gross domestic product ¹			Industrial output ²	Labour productivity in industry ²	Industrial producer prices ³	Investment	Domestic trade ^{2,4,5}		Services to population ^{2,4,5}
	nominal (lei mill.; current prices)	real	deflator					retail sales ⁶	motor vehicles and motorcycles ⁷	
2005	288,954.6	4.2	12.2	-3.1	-0.4	8.20	10.8	16.2	27.0	11.9
2006	344,650.6	7.9	10.6	9.3	12.9	9.64	19.7	19.1	35.9	28.2
2007	416,006.8	6.3	13.5	10.3	15.2	7.58	20.9	20.4	70.8	9.6
2008	514,654.0	7.3	15.2	2.7	6.8	15.30	17.1	20.7	9.7	2.3
2009	491,273.7	-7.1	2.8	-5.5	12.5	1.87	-29.1	-10.3	-37.3	-15.6
2009 Q2	112,073.0	-8.7	5.4	-8.2	9.2	1.38	-29.7	-13.6	-39.3	-19.2
Q3	130,288.7	-7.1	-1.6	-4.3	15.8	-1.31	-30.6	-12.2	-43.1	-20.4
Q4	152,295.3	-6.5	0.6	4.0	26.6	2.01	-39.9	-9.4	-27.5	-14.6
2010 Q1	96,707.4	-2.6	2.7	4.3	22.2	3.55	-29.1	-7.4	-17.7	8.5
Q2	114,707.4	-0.5	2.9	6.8	20.2	6.08	-9.8	-1.2	-6.1	15.0
2009 Aug.	x	x	x	-5.6	14.2	-1.13	x	-12.0	-43.4	-21.5
Sep.	x	x	x	-3.3	17.5	-1.20	x	-11.8	-41.2	-19.0
Oct.	x	x	x	-2.6	18.7	-0.67	x	-10.6	-32.1	-16.3
Nov.	x	x	x	5.3	28.0	2.61	x	-9.0	-27.7	-18.8
Dec.	x	x	x	11.6	35.4	4.21	x	-8.5	-21.7	-8.3
2010 Jan.	x	x	x	6.1	26.9	3.27	x	-12.4	-29.7	8.4
Feb.	x	x	x	-0.3	17.2	2.92	x	-8.2	-21.1	8.9
Mar.	x	x	x	6.9	23.0	4.46	x	-2.2	-3.6	8.3
Apr.	x	x	x	7.8	22.5	5.58	x	-5.8	-17.3	13.6
May	x	x	x	5.9	19.3	6.47	x	-2.2	-8.8	13.3
Jun.	x	x	x	6.8	19.1	6.18	x	4.6	9.3	17.9
Jul.	x	x	x	3.3	14.2	6.96	x	-8.8	-14.4	9.8
Aug.	x	x	x	5.7	15.6	6.66	x	-2.0	-6.1	11.4

Period	Foreign trade ⁸ (goods fob, EUR mill.)			Current account ^{8,9} (EUR mill.)	Direct investment, net ^{8,9} (EUR mill.)	Employment in economy ¹⁰ (thou. persons)	Unemployment ¹¹		Monthly average wage ¹⁰		Labour cost in economy ^{2,12}
	Exports	Imports	Balance				registered unemployed total (thou. pers.)	registered unemployment rate (%)	gross	net	
2005	22,255	30,061	-7,806	-6,888	5,237	4,559.0	523.0	5.9	18.3	24.6	12.01
2006	25,850	37,609	-11,759	-10,156	8,723	4,667.2	460.5	5.2	18.4	16.1	23.32
2007	29,549	47,371	-17,822	-16,714	7,047	4,885.3	367.8	4.1	21.8	20.3	20.53
2008	33,725	52,834	-19,109	-16,157	9,308	5,046.3	403.4	4.4	26.1	25.6	19.41
2009	29,116	35,903	-6,787	-5,168	4,400	4,774.3	709.4	7.8	4.8	4.0	...
2009 Q2	7,017	8,748	-1,731	-2,431	2,593	4,618.1	548.9	6.0	9.2	8.9	10.97
Q3	7,613	9,306	-1,693	-3,493	3,669	4,505.1	625.1	6.9	6.8	5.6	7.98
Q4	7,867	9,775	-1,908	-5,168	4,400	4,367.7	709.4	7.8	1.9	1.0	2.09
2010 Q1	7,906	9,186	-1,280	-1,593	597	4,302.6	765.3	8.36	6.3	5.6	4.77
Q2	9,253	11,131	-1,878	-3,753	1,412	4,264.3	680.8	7.44	3.8	3.5	2.77
2009 Aug.	2,208	2,724	-516	-2,742	2,963	4,537.7	601.7	6.6	6.8	5.6	x
Sep.	2,604	3,481	-877	-3,493	3,669	4,505.1	625.1	6.9	6.2	4.9	x
Oct.	2,752	3,415	-663	-4,046	3,622	4,463.2	653.9	7.1	4.8	3.6	x
Nov.	2,766	3,350	-584	-4,600	3,610	4,419.2	683.1	7.5	1.2	0.4	x
Dec.	2,349	3,010	-661	-5,168	4,400	4,367.7	709.4	7.8	-	-0.8	x
2010 Jan.	2,315	2,570	-255	-129	69	4,333.8	741.0	8.1	7.0	5.2	x
Feb.	2,564	2,966	-402	-796	220	4,313.2	762.4	8.3	4.1	3.9	x
Mar.	3,027	3,650	-623	-1,593	597	4,302.6	765.3	8.36	7.9	7.6	x
Apr.	2,892	3,478	-586	-2,205	734	4,290.1	738.2	8.07	2.2	2.0	x
May	3,005	3,692	-687	-3,022	1,169	4,278.0	701.9	7.67	5.8	5.3	x
Jun.	3,356	3,961	-605	-3,753	1,412	4,264.3	680.8	7.44	3.4	3.1	x
Jul.	3,368	3,704	-336	-3,805	1,652	4,247.7	679.5	7.43	-1.7	-2.5	x
Aug.	2,764	3,099	-335	-4,076	1,807	4,223.3	675.8	7.39	0.1	-0.7	x

Source: National Institute of Statistics, Ministry of Public Finance, National Bank of Romania.

1) 2005-2007: final data; 2008: semifinal data, 2009-2010: provisional data; 2) unadjusted series; 3) on domestic and foreign markets; 4) turnover volume; 5) excluding VAT; 6) except for motor vehicles and motorcycles; 7) wholesale and retail trade, maintenance and repair of motor vehicles and motorcycles; 8) revised data; 9) cumulative from the beginning of the year; 10) average values for annual data based on "Statistical survey on labour costs (S3)" from NIS; 11) end of period; 12) industry, construction, services - total;

Period	Consumer prices				Exchange rate on forex market (RON/EUR)		Interest rates of credit institutions ^{16,17} (% p.a.)		Domestic credit ^{11,18} (lei mill.)	
	CPI	CORE1 ¹³	CORE2 ¹⁴	HICP ¹⁵	average	end of period	on loans	on time deposits	total of which:	
									non-govern- ment credit	
2005	9.00	7.42	6.38	9.1	3.6234	3.6771	21.04	8.34	63,102.9	59,806.3
2006	6.56	5.16	4.82	6.6	3.5245	3.3817	14.83	6.51	95,924.3	92,378.5
2007	4.84	4.00	4.43	4.9	3.3373	3.6102	13.32	6.70	157,751.3	148,180.7
2008	7.85	7.94	7.16	7.9	3.6827	3.9852	15.07	9.55	215,260.9	198,055.7
2009	5.59	5.46	6.05	5.6	4.2373	4.2282	17.30	11.89	246,697.9	199,887.1
2009 Q2	6.09	5.60	6.37	6.1	4.1923	4.2067	17.76	13.45	234,796.5	198,056.3
Q3	4.99	5.13	5.80	5.0	4.2247	4.1981	16.73	10.65	241,918.5	198,914.7
Q4	4.56	4.71	5.08	4.5	4.2659	4.2282	16.58	9.52	246,697.9	199,887.1
2010 Q1	4.63	5.03	4.90	4.6	4.1156	4.0958	15.64	8.57	250,121.3	199,404.1
Q2	4.36	4.54	4.38	4.3	4.1808	4.3688	14.13	7.15	263,493.5	210,808.9
2009 Aug.	4.96	5.01	5.71	4.9	4.2185	4.2231	16.68	10.51	243,380.1	198,682.8
Sep.	4.94	4.99	5.86	4.9	4.2389	4.1981	16.50	9.92	241,918.5	198,914.7
Oct.	4.30	4.26	5.09	4.3	4.2848	4.2955	16.60	9.62	241,056.8	201,214.4
Nov.	4.65	4.86	5.23	4.6	4.2881	4.2738	16.57	9.50	248,191.7	200,853.7
Dec.	4.74	5.02	4.92	4.7	4.2248	4.2282	16.58	9.42	246,697.9	199,887.1
2010 Jan.	5.20	5.51	5.32	5.2	4.1409	4.1220	16.30	9.13	248,855.2	199,285.0
Feb.	4.49	4.97	4.98	4.5	4.1179	4.1073	15.60	8.60	250,093.9	199,167.1
Mar.	4.20	4.63	4.41	4.2	4.0879	4.0958	14.99	8.03	250,121.3	199,404.1
Apr.	4.28	4.50	4.22	4.2	4.1285	4.1276	14.23	7.43	252,591.2	200,322.4
May	4.42	4.58	4.38	4.4	4.1743	4.1792	14.26	7.10	256,294.2	203,112.1
Jun.	4.38	4.55	4.53	4.3	4.2396	4.3688	13.90	6.93	263,493.5	210,808.9
Jul.	7.14	7.07	6.99	7.1	4.2611	4.2471	13.89	6.86	261,672.6	206,698.9
Aug.	7.58	7.57	7.12	7.6	4.2389	4.2597	13.59	6.81	262,173.9	207,667.7
Sep.	7.77	7.78	6.81	7.7	4.2642	4.2674	...	...	...	...

Period	Monetary aggregates ^{11,18} (lei mill.)			International reserves ¹¹ (EUR mill.)			MLT foreign debt ^{8,11,19} (EUR mill.)	MLT foreign debt service ^{8,9} (EUR mill.)	Consolidated general government ⁹ deficit (-) surplus (+) (lei mill.)
	M3	M2	M1	total	gold	forex			
2005	86,525.5	86,230.3	33,760.2	18,259.2	1,460.5	16,798.7	24,641.5	5,306.1	-2,268.4
2006	110,821.0	110,442.3	48,726.1	22,935.2	1,625.1	21,310.1	28,622.2	6,499.7	-5,651.0
2007	148,115.5	148,043.6	79,914.3	27,186.8	1,879.5	25,307.3	38,711.2	8,466.0	-9,448.3
2008	174,027.8	173,628.8	92,548.5	28,269.9	2,049.4	26,220.5	51,761.9	13,056.1	-24,654.9
2009	189,630.3	188,013.0	79,361.5	30,858.6	2,555.7	28,302.9	65,707.4	11,958.2	-36,400.6
2009 Q2	180,325.7	179,482.0	81,705.4	28,689.9	2,223.9	26,466.0	59,020.1	5,679.6	-14,383.1
Q3	183,819.1	182,531.8	80,578.5	30,615.6	2,276.3	28,339.3	64,635.1	7,649.3	-25,563.2
Q4	189,630.3	188,013.0	79,361.5	30,858.6	2,555.7	28,302.9	65,707.4	11,958.2	-36,400.6
2010 Q1	189,976.9	187,820.6	76,460.4	34,784.2	2,747.7	32,036.5	70,156.6	3,191.1	-8,218.8
Q2	195,086.4	192,273.8	80,491.2	34,999.2	3,372.2	31,627.0	71,212.7	5,918.4	-18,070.0
2009 Aug.	183,963.3	182,785.3	82,798.3	29,950.5	2,207.2	27,743.3	61,711.6	6,640.3	-22,305.0
Sep.	183,819.1	182,531.8	80,578.5	30,615.6	2,276.3	28,339.3	64,635.1	7,649.3	-25,563.2
Oct.	183,992.1	182,564.2	78,205.4	30,747.0	2,345.2	28,401.8	64,958.5	8,302.1	-25,507.6
Nov.	185,553.4	184,057.6	78,640.8	31,333.4	2,596.6	28,736.8	64,926.4	10,066.4	-29,749.5
Dec.	189,630.3	188,013.0	79,361.5	30,858.6	2,555.7	28,302.9	65,707.4	11,958.2	-36,400.6
2010 Jan.	185,996.9	184,278.4	76,617.0	30,623.0	2,585.8	28,037.2	65,839.4	720.3	+15.3
Feb.	187,539.4	185,677.2	76,816.2	32,465.8	2,726.4	29,739.4	67,736.6	2,312.8	-5,818.8
Mar.	189,976.9	187,820.6	76,460.4	34,784.2	2,747.7	32,036.5	70,156.6	3,191.1	-8,218.8
Apr.	190,920.7	188,254.3	76,370.3	35,329.7	2,943.8	32,385.9	70,473.9	4,207.7	-12,121.3
May	192,858.6	190,109.3	78,667.9	35,251.6	3,262.4	31,989.2	71,231.5	5,008.0	-16,664.6
Jun.	195,086.4	192,273.8	80,491.2	34,999.2	3,372.2	31,627.0	71,212.7	5,918.4	-18,070.0
Jul.	193,732.5	190,773.0	79,844.2	34,571.2	2,991.2	31,580.0	70,499.2	7,795.9	-20,024.2
Aug.	195,719.5	192,677.1	80,476.1	34,798.6	3,244.2	31,554.4	70,621.6	9,151.7	-20,905.8
Sep.	...	...	...	35,780.8	3,201.6	32,579.3	...	...	...

13) CPI minus administered prices; 14) CORE1 minus volatile prices (vegetables, fruit, eggs, fuels); 15) harmonised index of consumer prices, according to Eurostat methodology; 16) average values; 17) non-financial corporations and households, lei-denominated outstanding transactions; 18) data for 2005-2006 are restated in order to ensure comparability; 19) including medium- and long-term deposits of foreign banks with resident banks.

2. PRICES IN ECONOMY**2.1. Consumer Prices by Main Goods and Services**

(percent)

Period	Monthly change				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
2005	0.69	0.46	0.78	1.03	108.64	105.66	109.82	113.15	109.01	106.11	111.27	110.53
2006	0.40	0.09	0.67	0.42	104.87	101.07	108.33	105.12	106.56	103.84	108.47	108.20
2007	0.53	0.73	0.29	0.69	106.57	109.14	103.60	108.55	104.84	103.89	104.99	106.63
2008	0.51	0.49	0.48	0.62	106.30	106.02	105.96	107.71	107.85	109.22	106.36	108.57
2009	0.39	0.03	0.62	0.55	104.74	100.38	107.72	106.86	105.59	103.25	106.22	108.97
2007 Jan.	0.20	0.28	-0.20	1.04	100.20	100.28	99.80	101.04	104.01	101.03	106.12	105.60
Feb.	0.04	-0.03	-0.03	0.38	100.24	100.25	99.77	101.42	103.81	100.45	105.92	106.30
Mar.	0.07	-0.05	0.13	0.16	100.31	100.20	99.90	101.58	103.66	99.97	105.95	106.52
Apr.	0.52	0.49	0.84	-0.20	100.83	100.69	100.74	101.38	103.77	100.02	106.43	105.86
May	0.64	0.23	0.33	2.31	101.48	100.92	101.07	103.72	103.81	100.17	105.51	107.96
Jun.	0.14	0.32	0.08	-0.09	101.62	101.24	101.15	103.63	103.80	100.95	105.12	107.00
Jul.	0.29	0.56	0.44	-0.67	101.91	101.81	101.60	102.94	103.99	102.78	104.38	105.70
Aug.	0.86	1.68	0.08	1.06	102.79	103.52	101.68	104.03	104.96	105.41	104.14	106.04
Sep.	1.08	1.94	0.19	1.42	103.90	105.53	101.87	105.51	106.03	108.17	104.09	106.30
Oct.	0.97	1.30	0.69	0.98	104.91	106.90	102.57	106.54	106.84	109.52	104.73	106.36
Nov.	0.93	1.17	0.61	1.21	105.89	108.15	103.20	107.83	106.67	109.39	104.09	107.32
Dec.	0.64	0.92	0.39	0.67	106.57	109.14	103.60	108.55	106.57	109.14	103.60	108.55
2008 Jan.	0.86	0.80	0.37	2.12	100.86	100.80	100.37	102.12	107.26	109.71	104.19	109.71
Feb.	0.70	0.38	1.08	0.51	101.57	101.18	101.45	102.64	107.97	110.16	105.34	109.85
Mar.	0.67	0.55	0.67	0.92	102.25	101.74	102.13	103.58	108.63	110.82	105.91	110.69
Apr.	0.52	1.05	0.46	-0.44	102.78	102.81	102.60	103.12	108.62	111.44	105.51	110.42
May	0.49	0.53	0.47	0.45	103.28	103.35	103.08	103.58	108.46	111.77	105.66	108.41
Jun.	0.28	0.32	0.28	0.19	103.57	103.68	103.37	103.78	108.61	111.77	105.87	108.71
Jul.	0.69	-0.68	2.31	-0.30	104.28	102.98	105.76	103.47	109.04	110.40	107.84	109.11
Aug.	-0.09	0.20	0.00	-0.90	104.19	103.19	105.76	102.54	108.02	108.79	107.75	106.99
Sep.	0.40	0.33	0.19	1.05	104.61	103.53	105.96	103.62	107.30	107.08	107.75	106.60
Oct.	1.06	1.14	0.52	2.23	105.72	104.71	106.51	105.93	107.39	106.91	107.58	107.92
Nov.	0.32	0.73	-0.05	0.38	106.06	105.47	106.46	106.33	106.74	106.45	106.87	107.04
Dec.	0.23	0.52	-0.47	1.30	106.30	106.02	105.96	107.71	106.30	106.02	105.96	107.71
2009 Jan.	1.24	0.71	0.83	3.27	101.24	100.71	100.83	103.27	106.71	105.93	106.43	108.92
Feb.	0.88	0.32	1.31	1.03	102.13	101.03	102.15	104.33	106.89	105.87	106.68	109.48
Mar.	0.50	0.39	0.68	0.33	102.64	101.42	102.84	104.67	106.71	105.69	106.69	108.84
Apr.	0.27	0.03	0.81	-0.45	102.92	101.45	103.67	104.20	106.45	104.62	107.06	108.84
May	0.01	-0.05	0.03	0.11	102.93	101.40	103.70	104.31	105.95	104.02	106.59	108.47
Jun.	0.20	-0.18	0.42	0.43	103.14	101.22	104.14	104.76	105.86	103.50	106.74	108.73
Jul.	-0.07	-0.50	0.14	0.32	103.07	100.71	104.29	105.10	105.06	103.69	104.48	109.41
Aug.	-0.19	-1.06	0.34	0.32	102.87	99.64	104.64	105.44	104.96	102.38	104.83	110.76
Sep.	0.39	-0.16	0.79	0.51	103.27	99.48	105.47	105.98	104.94	101.88	105.47	110.17
Oct.	0.44	0.15	0.46	0.94	103.72	99.63	105.96	106.98	104.30	100.88	105.40	108.78
Nov.	0.67	0.41	1.11	0.14	104.41	100.04	107.14	107.13	104.65	100.56	106.63	108.52
Dec.	0.32	0.34	0.54	-0.25	104.74	100.38	107.72	106.86	104.74	100.38	107.72	106.86
2010 Jan.	1.68	0.43	3.20	0.36	101.68	100.43	103.20	100.36	105.20	100.10	110.25	103.85
Feb.	0.20	0.24	0.24	0.00	101.88	100.67	103.45	100.36	104.49	100.02	109.09	102.80
Mar.	0.22	0.17	0.38	-0.09	102.10	100.84	103.84	100.27	104.20	99.80	108.76	102.37
Apr.	0.35	0.02	0.56	0.47	102.46	100.86	104.42	100.74	104.28	99.79	108.50	103.32
May	0.15	-0.09	0.20	0.47	102.61	100.77	104.63	101.21	104.42	99.76	108.68	103.69
Jun.	0.16	-0.06	0.16	0.57	102.77	100.71	104.80	101.79	104.38	99.88	108.39	103.84
Jul.	2.58	1.92	3.08	2.55	105.42	102.64	108.03	104.39	107.14	102.30	111.58	106.14
Aug.	0.23	0.38	0.04	0.41	105.66	103.03	108.07	104.82	107.58	103.79	111.25	106.24
Sep.	0.56	0.82	0.34	0.62	106.25	103.87	108.44	105.47	107.77	104.81	110.75	106.35

Source: National Institute of Statistics.

2.2. Industrial Producer Prices – Total, Domestic and Non-Domestic Markets

(index against the same period of previous year, %)

Period	Industry - total			Mining and quarrying			Manufacturing			Electricity, heating, gas, hot water and air conditioning*	
	Total	domestic market	non-domestic market	Total	domestic market	non-domestic market	Total	domestic market	non-domestic market	of which:	
										Total	domestic market
2005	108.20	110.83	101.70	125.97	126.38	100.69	106.60	109.34	101.70	111.34	111.34
2006	109.64	110.25	108.00	124.21	124.38	110.84	109.60	110.43	108.00	105.03	105.03
2007	107.58	108.43	105.27	115.29	115.33	111.35	107.09	108.02	105.26	107.13	107.13
2008	115.30	112.82	122.30	111.48	111.44	115.57	117.82	115.59	122.31	104.32	104.32
2009	101.87	102.14	101.16	91.86	91.60	114.61	101.56	101.75	101.20	106.95	106.78
2007 Jan.	108.09	109.96	103.03	114.62	114.74	104.99	108.18	110.88	103.03	104.97	104.97
Feb.	107.67	108.63	105.00	103.13	103.14	103.07	108.41	110.17	105.01	104.79	104.79
Mar.	108.18	109.26	105.24	109.39	109.33	114.67	108.65	110.42	105.23	104.76	104.76
Apr.	108.02	109.09	105.10	119.42	119.48	114.42	107.10	108.14	105.10	108.38	108.38
May	107.13	108.31	103.92	116.82	116.77	121.24	106.16	107.32	103.90	108.37	108.37
Jun.	106.35	107.35	103.59	112.49	112.47	114.36	105.47	106.44	103.58	108.38	108.38
Jul.	105.06	107.05	99.67	118.86	118.95	110.72	103.43	105.37	99.66	108.36	108.36
Aug.	105.29	106.83	101.16	114.16	114.23	107.22	104.04	105.54	101.15	108.36	108.36
Sep.	107.25	107.54	106.47	115.83	115.88	110.51	106.41	106.38	106.47	108.39	108.39
Oct.	108.20	108.68	106.86	122.32	122.44	111.21	107.25	107.44	106.85	108.40	108.40
Nov.	109.39	109.23	109.85	118.25	118.37	108.34	108.97	108.54	109.84	108.48	108.48
Dec.	110.37	109.35	113.22	117.94	117.96	115.71	111.12	110.08	113.23	104.04	104.04
2008 Jan.	113.02	110.78	119.47	116.49	116.43	121.41	114.65	112.31	119.46	103.82	103.82
Feb.	114.29	112.25	120.10	125.96	125.94	127.17	115.65	113.48	120.10	103.88	103.88
Mar.	115.21	112.93	121.68	121.34	121.38	117.93	117.12	114.88	121.68	103.88	103.88
Apr.	114.81	112.53	121.28	113.59	113.61	111.19	117.93	116.25	121.30	100.41	100.41
May	116.62	112.92	127.17	111.27	111.31	108.00	120.37	117.01	127.20	100.41	100.41
Jun.	118.92	114.88	130.47	118.41	118.47	112.67	122.84	119.06	130.48	100.40	100.40
Jul.	120.33	116.36	131.86	115.33	115.35	113.44	123.93	120.06	131.88	105.25	105.25
Aug.	119.07	116.58	126.10	112.85	112.82	117.15	122.15	120.18	126.11	106.61	106.61
Sep.	117.93	114.74	126.84	103.73	103.62	113.77	121.28	118.48	126.86	106.60	106.60
Oct.	116.06	113.17	124.16	105.79	105.67	116.66	118.70	115.96	124.18	106.82	106.82
Nov.	110.70	110.07	112.41	102.68	102.53	117.04	112.04	111.84	112.41	106.81	106.81
Dec.	107.26	106.93	108.19	95.20	95.02	112.45	108.18	108.18	108.19	106.94	106.94
2009 Jan.	106.98	106.39	108.58	96.58	96.41	110.55	107.53	106.96	108.63	108.09	107.86
Feb.	106.18	105.81	107.15	92.71	92.52	109.09	106.81	106.60	107.20	108.11	107.88
Mar.	103.88	103.79	104.10	91.83	91.57	113.61	103.91	103.79	104.15	108.10	107.87
Apr.	102.94	103.04	102.71	90.04	89.74	117.69	102.37	102.17	102.75	110.84	110.70
May	101.35	102.48	98.47	91.70	91.41	117.18	100.24	101.18	98.50	111.07	110.92
Jun.	99.91	101.23	96.61	85.63	85.30	116.85	99.02	100.29	96.67	110.58	110.43
Jul.	98.41	99.34	96.04	85.07	84.73	118.21	97.88	98.86	96.07	105.91	105.78
Aug.	98.87	99.00	98.55	88.06	87.74	118.06	98.57	98.56	98.59	104.00	103.84
Sep.	98.80	99.86	96.10	96.35	96.09	118.02	97.82	98.73	96.15	104.55	104.40
Oct.	99.33	100.07	97.44	90.86	90.59	114.89	98.86	99.60	97.49	104.40	104.26
Nov.	102.61	101.92	104.47	95.99	95.78	112.81	102.66	101.68	104.58	104.16	104.07
Dec.	104.21	103.55	105.95	99.66	99.54	109.01	104.36	103.53	105.98	104.50	104.28
2010 Jan.	103.27	103.65	102.25	99.02	99.01	99.69	103.10	103.53	102.28	105.11	105.21
Feb.	102.92	103.24	102.06	97.78	97.78	97.55	102.54	102.88	101.91	106.07	105.86
Mar.	104.46	104.45	104.49	99.78	99.85	94.90	104.33	104.50	104.00	106.56	105.68
Apr.	105.58	105.10	106.87	102.39	102.48	95.87	106.19	106.07	106.44	103.40	102.52
May	106.47	105.57	108.86	100.72	100.78	96.12	107.49	106.99	108.47	103.03	102.16
Jun.	106.18	105.28	108.55	103.83	103.88	99.90	106.94	106.25	108.28	102.92	102.29
Jul.	106.96	106.18	109.01	103.77	103.82	100.55	108.01	107.61	108.77	102.57	101.97
Aug.	106.66	106.05	108.25	102.46	102.54	96.94	107.59	107.42	107.94	102.92	102.20

Source: National Institute of Statistics.

*) Data for non-domestic market are not available.

3. MONETARY POLICY INDICATORS

3.1. Open-Market Operations Performed by the National Bank of Romania

Period	Reference rate (% p.a.)	Policy rate (% p.a.)	Repo				Reverse repo				Deposits taken			
			Flow		Stock		Flow		Stock		Flow		Stock	
			daily average (lei mill.)	interest rate (% p.a.)	daily average (lei mill.)	interest rate (% p.a.)	daily average (lei mill.)	interest rate (% p.a.)	daily average (lei mill.)	interest rate (% p.a.)	daily average (lei mill.)	interest rate (% p.a.)	daily average (lei mill.)	interest rate (% p.a.)
2009 Aug.	9.00	8.50 ¹	403.7	8.50	8,923.4	8.92	23.1	9.00	109.6	9.00	–	x	–	x
Sep.	8.53	8.00 ²	381.0	8.50	2,520.8	8.50	77.9	8.50	228.6	8.50	107.0	8.50	314.0	8.50
Oct.	8.50	8.00	2,812.4	8.00	6,383.6	8.00	–	x	–	x	–	x	–	x
Nov.	8.00	8.00	180.9	8.00	812.7	8.00	–	x	–	x	127.9	8.00	537.0	8.00
Dec.	8.00	8.00	449.6	8.00	1,300.7	8.00	–	x	–	x	–	x	–	x
2010 Jan.	8.00	7.50 ³	303.3	7.50	2,283.5	7.70	–	x	–	x	–	x	–	x
Feb.	7.50	7.00 ⁴	937.6	7.25	4,229.7	7.27	–	x	–	x	–	x	–	x
Mar.	7.25	6.50 ⁵	27.3	7.00	141.8	7.00	–	x	–	x	–	x	–	x
Apr.	7.00	6.50	–	x	–	x	–	x	–	x	119.0	6.50	583.3	6.50
May	6.50	6.25 ⁶	–	x	–	x	–	x	–	x	128.3	6.25	661.9	6.25
Jun.	6.25	6.25	–	x	–	x	–	x	–	x	48.2	6.25	154.0	6.25
Jul.	6.25	6.25	–	x	–	x	–	x	–	x	45.5	6.25	316.1	6.25
Aug.	6.25	6.25	–	x	–	x	–	x	–	x	45.5	6.25	96.8	6.25
Sep.	6.25	6.25	–	x	–	x	–	x	–	x	45.5	6.25	233.3	6.25

Note: During August 2009 - September 2010, the NBR did not launch any issues of CDs.

1) Starting 5 August 2009; 2) starting 30 September 2009; 3) starting 6 January 2010; 4) starting 4 February 2010; 5) starting 30 March 2010; 6) starting 5 May 2010.

3.2. Standing Facilities Granted by the National Bank of Romania to Credit Institutions

Period	Credit		Deposit	
	volume (lei mill.)	interest rate (% p.a.)	volume (lei mill.)	interest rate (% p.a.)
2009 Aug.	286.0	12.50	3,314.3	4.50
Sep.	13,870.9	12.00	6,703.0	4.00
Oct.	19,414.9	12.00	554.8	4.00
Nov.	8,732.0	12.00	5,390.0	4.00
Dec.	24,014.2	12.00	990.0	4.00
2010 Jan.	–	11.50	54,991.7	3.50
Feb.	–	11.00	22,070.5	3.00
Mar.	–	10.50	35,937.2	2.50
Apr.	–	10.50	80,068.2	2.50
May	1,860.0	10.25	1,653.0	2.25
Jun.	–	10.25	24,439.9	2.25
Jul.	–	10.25	35,291.9	2.25
Aug.	–	10.25	15,994.9	2.25
Sep.	–	10.25	24,920.6	2.25

3.3. Required Reserves

Period	Interest rate on current account holdings of credit institutions (% p.a.)			Reserve ratio (%)	
	lei	USD	EUR	lei	foreign currency
2009 Aug.	4.09 *	1.29 *	1.70 *	15.00	30.00 *
Sep.	3.68 *	0.97 *	1.57 *	15.00	30.00
Oct.	3.69 *	0.89 *	1.37 *	15.00	30.00
Nov.	3.36 *	1.24 *	1.26 *	15.00	25.00 *
Dec.	3.38 *	1.16 *	1.27 *	15.00	25.00
2010 Jan.	2.89 *	1.19 *	1.27	15.00	25.00
Feb.	2.65 *	0.71 *	1.19 *	15.00	25.00
Mar.	2.52 *	0.89 *	1.19	15.00	25.00
Apr.	2.07 *	1.00 *	1.09 *	15.00	25.00
May	2.02 *	0.99 *	1.07 *	15.00	25.00
Jun.	1.84 *	1.06 *	1.08 *	15.00	25.00
Jul.	1.88 *	0.93 *	1.09 *	15.00	25.00
Aug.	1.73 *	0.94 *	1.06 *	15.00	25.00
Sep.	1.63 *	0.59 *	1.03 *	15.00	25.00

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

4. RESERVE MONEY

(lei million)

Period	MFI vault cash		Currency in circulation		MFIs current account		Reserve money	
	daily average	end of period	daily average	end of period	daily average	end of period	daily average	end of period
2005	839.2	1,346.7	9,306.2	11,385.5	7,196.8	9,479.7	17,342.2	22,212.0
2006	1,446.1	2,226.5	13,230.9	15,129.9	10,394.1	17,223.6	25,071.1	34,580.1
2007	1,746.7	4,003.0	18,101.1	21,441.7	15,365.5	23,427.8	35,213.3	48,872.5
2008	2,167.6	3,761.0	24,743.2	25,286.8	19,860.4	21,420.1	46,771.2	50,467.9
2009	1,719.7	3,533.7	25,883.2	23,967.6	18,197.3	24,160.6	45,800.2	51,661.8
2007 Jan.	2,010.1	2,664.0	14,748.5	13,490.9	12,815.3	13,786.6	29,573.8	29,941.6
Feb.	1,565.6	2,477.5	14,783.2	14,163.3	13,746.5	12,736.0	30,095.2	29,376.9
Mar.	1,543.9	2,548.2	15,726.0	14,985.6	15,229.1	16,360.2	32,499.1	33,894.0
Apr.	1,585.5	2,832.0	16,481.4	15,462.5	12,460.7	8,835.7	30,527.6	27,130.3
May	1,676.1	2,665.7	16,975.1	15,905.9	16,830.3	15,543.7	35,481.4	34,115.2
Jun.	1,614.4	2,538.2	17,641.8	17,305.4	13,499.4	13,818.5	32,755.6	33,662.2
Jul.	1,671.5	2,837.2	18,851.7	18,015.6	15,912.5	15,861.9	36,435.7	36,714.7
Aug.	1,779.7	3,002.8	19,544.2	18,357.9	16,253.3	17,251.7	37,577.1	38,612.4
Sep.	1,820.4	2,769.6	19,737.4	18,907.3	15,052.7	12,160.8	36,610.5	33,837.7
Oct.	1,833.8	3,127.7	19,964.8	18,434.1	17,623.8	17,749.3	39,422.4	39,311.2
Nov.	1,876.6	2,993.7	20,261.6	19,700.1	16,059.2	14,240.7	38,197.4	36,934.5
Dec.	1,983.0	4,003.0	22,497.8	21,441.7	18,902.9	23,427.8	43,383.7	48,872.5
2008 Jan.	2,266.6	3,502.5	22,471.0	20,731.8	17,569.3	20,660.5	42,306.9	44,894.8
Feb.	2,042.2	3,315.5	22,360.0	21,154.0	20,444.4	21,334.8	44,846.7	45,804.3
Mar.	2,001.3	3,719.3	22,965.2	21,558.9	18,805.5	20,421.3	43,772.0	45,699.5
Apr.	2,081.1	3,988.1	23,706.6	22,268.5	19,696.2	18,896.4	45,483.9	45,153.0
May	2,164.6	3,484.4	24,126.8	22,852.2	19,763.5	19,947.0	46,054.9	46,283.5
Jun.	2,089.2	3,910.5	24,798.6	23,598.2	19,617.1	21,102.9	46,504.8	48,611.6
Jul.	2,245.5	3,985.7	25,706.9	23,746.6	20,027.9	19,349.8	47,980.4	47,082.1
Aug.	2,308.0	3,832.9	25,514.0	23,996.3	21,103.6	19,347.3	48,925.6	47,176.5
Sep.	2,379.8	3,878.0	25,173.5	23,610.8	20,770.1	20,215.5	48,323.4	47,704.2
Oct.	2,306.2	4,053.5	26,466.0	24,457.2	20,953.7	22,847.6	49,725.9	51,358.3
Nov.	2,077.7	3,414.5	26,293.3	25,229.8	21,206.9	20,892.1	49,577.9	49,536.4
Dec.	2,049.2	3,761.0	27,336.6	25,286.8	18,366.0	21,420.1	47,751.9	50,467.9
2009 Jan.	1,985.5	3,208.8	26,491.6	24,943.2	18,929.1	21,982.3	47,406.2	50,134.2
Feb.	1,775.9	3,048.6	25,980.4	24,821.9	19,406.3	21,526.9	47,162.6	49,397.4
Mar.	1,696.7	2,981.5	25,708.1	23,943.8	19,353.9	23,389.8	46,758.7	50,315.1
Apr.	1,621.4	3,236.5	25,966.6	24,388.5	18,966.9	24,176.5	46,554.8	51,801.6
May	1,707.8	3,077.4	25,736.4	24,154.2	18,457.6	17,800.3	45,901.7	45,031.9
Jun.	1,633.4	3,170.6	25,538.6	24,221.2	20,249.1	25,633.8	47,421.1	53,025.6
Jul.	1,664.4	3,098.2	26,208.1	24,464.5	18,918.4	19,581.0	46,790.9	47,143.7
Aug.	1,663.1	3,358.7	26,163.9	24,408.4	16,572.6	17,264.1	44,399.5	45,031.2
Sep.	1,727.8	3,231.4	25,925.9	23,878.7	15,494.7	11,959.9	43,148.3	39,070.0
Oct.	1,670.9	3,083.5	25,558.4	23,704.7	19,289.4	21,471.7	46,518.7	48,259.9
Nov.	1,654.3	3,348.0	25,206.6	23,760.2	15,403.4	19,256.9	42,264.3	46,365.0
Dec.	1,835.6	3,533.7	26,113.8	23,967.6	17,326.3	24,160.6	45,275.7	51,661.8
2010 Jan.	1,756.0	2,940.1	25,332.8	23,826.6	16,156.0	17,353.9	43,244.8	44,120.6
Feb.	1,634.2	2,909.6	25,140.6	24,621.3	17,567.1	20,326.9	44,341.9	47,857.9
Mar.	1,681.6	3,029.8	25,705.0	24,246.3	16,277.6	18,491.2	43,664.2	45,767.3
Apr.	1,636.0	2,987.7	26,271.6	24,771.6	17,165.2	19,911.8	45,072.9	47,671.0
May	1,649.1	3,156.3	26,686.6	25,542.8	17,479.1	17,060.1	45,814.8	45,759.2
Jun.	1,648.5	2,971.7	27,354.0	26,103.0	18,878.3	20,050.9	47,880.9	49,125.7
Jul.	1,733.4	2,957.7	28,071.8	26,929.6	17,333.7	18,078.4	47,138.9	47,965.8
Aug.	1,717.1	3,060.3	28,449.5	26,972.7	18,356.2	18,876.8	48,522.8	48,909.7

Note: Daily averages are calculated based on daily operational data.

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	Total	Foreign assets					
			Cash and other payment means	Monetary gold	SDR holdings with IMF	Loans*	Marketable securities other than shares	Shares and other equity
2009 Aug.	141,547.9	130,681.1	0.1	9,306.0	3,613.1	30,876.6	81,909.5	4,975.8
Sep.	139,324.8	132,777.2	0.2	9,540.0	4,221.9	23,490.9	90,549.6	4,974.7
Oct.	148,425.7	136,411.5	0.1	10,056.7	4,276.0	35,867.7	81,234.3	4,976.7
Nov.	144,755.2	138,213.2	0.1	11,079.4	4,110.8	43,612.2	74,435.1	4,975.7
Dec.	146,472.3	134,721.7	0.1	10,788.2	4,149.6	49,823.8	65,094.7	4,865.4
2010 Jan.	138,846.6	130,577.0	0.1	10,641.3	4,128.9	45,209.5	65,733.2	4,863.9
Feb.	146,288.9	137,642.9	0.2	11,179.8	4,015.2	50,673.9	66,908.8	4,865.1
Mar.	148,999.8	146,734.2	0.1	11,235.6	3,980.2	59,188.1	67,465.9	4,864.3
Apr.	152,425.1	150,196.1	0.2	12,130.8	4,049.4	41,455.6	87,614.2	4,945.8
May	153,961.3	151,530.3	0.1	13,611.7	4,027.9	34,984.8	93,954.4	4,951.3
Jun.	159,554.2	157,133.9	0.2	14,708.2	4,277.1	31,851.8	101,338.0	4,958.6
Jul.	153,474.6	151,350.4	0.1	12,683.2	3,990.0	36,498.7	93,227.0	4,951.4
Aug.	154,874.0	152,709.3	0.2	13,796.6	3,809.1	36,607.0	93,542.8	4,953.6

Period	Total	Domestic assets					
		Cash and other payment means	Loans	Marketable securities other than shares	Shares and other equity	Fixed assets	Other assets
2009 Aug.	10,866.8	17.7	8,488.9	–	2.3	1,317.0	1,040.9
Sep.	6,547.5	18.1	4,255.3	0.2	2.3	1,314.6	956.9
Oct.	12,014.2	18.2	9,794.8	–	2.3	1,312.1	886.8
Nov.	6,541.9	19.1	4,311.8	–	2.3	1,309.8	899.0
Dec.	11,750.6	19.2	9,452.6	–	2.3	1,385.5	891.0
2010 Jan.	8,269.6	21.0	6,078.5	–	2.3	1,383.0	784.8
Feb.	8,646.0	21.1	6,430.1	–	2.3	1,382.4	810.1
Mar.	2,265.6	21.2	11.8	–	2.3	1,382.6	847.7
Apr.	2,229.0	22.2	11.8	–	2.3	1,382.2	810.4
May	2,431.0	23.4	11.8	–	2.3	1,383.8	1,009.7
Jun.	2,420.3	26.7	11.8	–	2.3	1,384.0	995.6
Jul.	2,124.2	27.0	11.8	–	2.3	1,390.6	692.5
Aug.	2,164.6	29.2	11.8	–	2.3	1,375.6	745.7

*) Include NBR's deposits with foreign banks.

Period	Total LIABILITIES	Foreign liabilities**				Domestic liabilities**	
		Total	Foreign currency- denominated deposits	Lei- denominated deposits	Reverse repos	Total	Currency issue
2009 Aug.	141,547.9	25,514.9	25,487.7	27.1	–	116,033.0	27,784.8
Sep.	139,324.8	29,617.3	29,590.2	27.1	–	109,707.5	27,128.3
Oct.	148,425.7	29,852.8	29,825.7	27.1	–	118,572.9	26,806.4
Nov.	144,755.2	29,789.0	29,761.9	27.1	–	114,966.2	27,127.2
Dec.	146,472.3	29,173.4	29,146.8	26.6	–	117,298.9	27,520.4
2010 Jan.	138,846.6	29,033.5	29,006.8	26.6	–	109,813.2	26,787.7
Feb.	146,288.9	33,869.1	33,843.7	25.4	–	112,419.8	27,552.0
Mar.	148,999.8	34,077.1	34,052.2	24.9	–	114,922.7	27,297.2
Apr.	152,425.1	34,633.8	34,608.9	24.9	–	117,791.3	27,781.5
May	153,961.3	34,437.0	34,413.1	23.9	–	119,524.3	28,722.5
Jun.	159,554.2	34,586.0	34,553.3	32.7	–	124,968.2	29,101.4
Jul.	153,474.6	38,042.9	38,010.2	32.7	–	115,431.8	29,914.4
Aug.	154,874.0	38,605.1	38,573.4	31.7	–	116,268.9	30,062.2

Period	Domestic liabilities** (continued)							
	Total	Deposits				Reverse repos	Marketable securities other than shares issued by the NBR	Capital and reserves	Other liabilities**
Overnight deposits		Time deposits	Funds from foreign exchange swaps					
2009 Aug.	71,319.5	71,269.1	50.4	–	–	–	12,879.9	4,048.8
Sep.	66,376.0	66,375.6	0.4	–	–	–	11,440.2	4,762.9
Oct.	73,924.0	73,922.9	1.1	–	–	–	13,031.0	4,811.5
Nov.	70,149.3	70,148.9	0.3	–	–	–	12,953.4	4,736.3
Dec.	71,087.4	71,087.0	0.3	–	–	–	13,822.4	4,868.7
2010 Jan.	65,239.8	65,239.5	0.3	–	–	–	12,979.3	4,806.4
Feb.	66,250.1	66,249.8	0.3	–	–	–	13,791.1	4,826.6
Mar.	69,055.7	69,055.4	0.3	–	–	–	13,779.5	4,790.3
Apr.	70,006.2	70,005.9	0.2	–	–	–	15,146.3	4,857.3
May	65,602.6	65,602.4	0.2	–	–	–	20,480.7	4,718.5
Jun.	65,264.1	64,617.2	647.0	–	–	–	25,809.3	4,793.4
Jul.	61,877.3	61,877.2	0.2	–	–	–	18,784.3	4,855.7
Aug.	60,340.2	60,339.7	0.5	–	–	–	21,136.8	4,729.7

***) Following the ECB's request to use a unitary statistical approach to the treatment of SDR allocations by the IMF, the item "SDR allocated by the IMF" has been moved from external liabilities to domestic liabilities, i.e. "Other liabilities".

5.2. Aggregate Monetary Balance Sheet of Other Monetary Financial Institutions (Credit Institutions and Money Market Funds)

(lei million; end of period)

Period	Total ASSETS	Foreign assets					
		Total	Cash and other payment means	Loans (including deposits taken)	Marketable securities other than shares	Money market fund shares/ units held by credit institutions	Shares and other equity held by credit institutions
2009 Aug.	356,034.7	12,081.1	1,602.4	8,962.9	1,154.3	–	361.5
Sep.	354,855.1	17,345.8	1,094.2	14,854.6	1,037.3	–	359.8
Oct.	360,190.4	14,308.5	1,158.3	11,811.3	972.3	–	366.6
Nov.	355,359.7	10,285.3	1,088.6	7,803.6	1,030.8	–	362.2
Dec.	366,274.9	12,780.8	1,331.5	10,042.7	983.3	7.6	415.7
2010 Jan.	358,702.7	12,188.2	1,062.4	9,628.6	1,082.8	9.4	405.0
Feb.	355,691.5	11,061.6	1,064.3	8,365.4	1,214.9	9.4	407.6
Mar.	357,411.5	11,920.5	1,179.7	9,051.5	1,259.9	23.4	406.0
Apr.	360,055.6	10,389.5	1,199.1	7,488.8	1,210.3	83.1	408.3
May	364,720.0	11,480.8	1,154.0	8,433.3	1,379.7	94.8	419.0
Jun.	372,873.9	9,036.6	1,242.2	5,874.5	1,379.0	101.5	439.6
Jul.	368,969.3	10,652.7	1,552.6	7,232.3	1,330.6	111.3	426.0
Aug.	372,528.6	12,839.6	1,711.4	9,110.8	1,475.6	112.3	429.6

Period	Domestic assets							
	Total	Cash and other payment means	Loans (including deposits taken)	Marketable securities other than shares	Money market fund shares/ units held by credit institutions	Shares and other equity held by credit institutions	Fixed assets	Other assets
2009 Aug.	343,953.6	3,358.7	271,322.0	34,909.5	218.9	1,161.8	10,415.2	22,567.6
Sep.	337,509.3	3,231.4	267,199.7	32,652.3	208.7	1,163.2	10,456.0	22,598.0
Oct.	345,881.9	3,083.5	279,926.6	29,002.6	178.3	1,219.0	10,499.3	21,972.6
Nov.	345,074.4	3,348.0	271,396.0	36,302.6	178.9	1,306.7	10,512.3	22,030.0
Dec.	353,494.1	3,533.7	280,053.1	35,719.2	179.2	1,318.6	9,758.5	22,931.9
2010 Jan.	346,514.6	2,940.1	269,887.4	38,498.9	271.3	1,330.1	9,747.9	23,838.9
Feb.	344,629.9	2,909.6	267,739.2	39,830.1	257.5	1,350.5	9,879.6	22,663.4
Mar.	345,491.0	3,029.8	268,713.7	39,629.9	317.7	1,338.6	9,899.9	22,561.3
Apr.	349,666.1	2,987.7	271,574.0	41,129.9	252.0	1,319.7	9,685.1	22,717.7
May	353,239.2	3,156.3	272,902.5	41,930.9	251.0	1,365.5	9,959.8	23,673.2
Jun.	363,837.3	2,971.7	283,876.1	41,397.2	233.5	1,377.0	9,980.6	24,001.1
Jul.	358,316.6	2,957.7	275,930.6	43,698.9	234.4	1,399.3	10,015.7	24,080.0
Aug.	359,689.0	3,060.3	277,313.1	43,743.9	191.0	1,474.8	10,033.2	23,872.8

Period	Total LIABILITIES	Foreign liabilities							
		Total	Deposits				Marketable securities other than shares issued by credit institutions	Non-residents shares/units issued by money market funds	
			Total	Overnight deposits	Time deposits (including loans)	Deposits redeemable at notice			Reverse repos
2009 Aug.	356,034.7	98,312.2	97,577.2	6,649.3	90,803.4	10.5	114.0	735.0	x
Sep.	354,855.1	99,561.1	98,826.1	6,029.4	92,647.7	10.5	138.6	735.0	x
Oct.	360,190.4	98,342.8	97,607.8	5,695.6	91,719.6	10.5	182.1	735.0	x
Nov.	355,359.7	97,495.5	96,760.1	5,450.3	91,070.2	10.5	229.0	735.4	x
Dec.	366,274.9	96,112.3	95,376.9	7,556.0	87,708.5	10.5	101.9	735.4	x
2010 Jan.	358,702.7	93,681.9	92,946.5	7,617.9	85,205.8	10.5	112.3	735.4	x
Feb.	355,691.5	92,376.0	91,641.0	7,361.7	84,127.2	10.5	141.6	735.0	x
Mar.	357,411.5	93,924.0	93,188.6	6,690.7	86,338.0	10.5	149.4	735.4	x
Apr.	360,055.6	94,960.1	94,222.9	7,033.0	86,851.0	10.5	328.4	737.2	x
May	364,720.0	96,584.1	95,846.9	7,024.7	88,440.6	10.5	371.1	737.2	x
Jun.	372,873.9	99,974.9	99,227.0	7,063.5	91,735.0	10.5	418.0	737.3	10.6
Jul.	368,969.3	99,545.9	98,796.6	8,351.9	90,265.9	10.5	168.3	737.3	12.1
Aug.	372,528.6	98,948.9	98,176.7	7,968.8	89,830.8	10.5	366.5	757.0	15.2

Period	Total	Domestic liabilities								
		Total	Overnight deposits	Time deposits (including loans)	Deposits redeemable at notice	Reverse repos	Marketable securities other than shares issued by credit institutions	Shares/units issued by money market funds	Capital and reserves	Other liabilities
2009 Aug.	257,722.5	185,713.4	64,842.1	112,802.6	–	8,068.7	242.8	1,393.0	40,496.6	29,876.7
Sep.	255,294.0	182,922.6	67,861.9	114,997.4	–	63.3	242.8	1,495.7	41,260.9	29,372.0
Oct.	261,847.6	187,689.7	60,742.3	117,591.3	–	9,356.1	242.8	1,606.1	42,168.0	30,140.9
Nov.	257,864.2	183,387.6	61,551.1	119,647.1	–	2,189.4	64.1	1,674.7	43,075.2	29,662.6
Dec.	270,162.6	195,318.0	62,724.2	123,358.6	–	9,235.1	137.7	1,796.4	43,831.4	29,079.1
2010 Jan.	265,020.8	188,156.9	60,515.8	121,491.1	–	6,150.1	136.0	1,989.8	45,051.2	29,687.0
Feb.	263,315.5	187,510.5	57,718.7	123,268.9	–	6,522.9	157.9	2,119.7	45,691.4	27,835.9
Mar.	263,487.5	185,355.3	59,065.2	126,165.3	–	124.8	204.9	2,433.0	47,381.7	28,112.5
Apr.	265,095.4	186,166.7	58,611.1	127,040.6	–	515.0	346.2	2,608.9	47,840.9	28,132.7
May	268,135.8	186,498.0	60,878.4	125,224.9	–	394.6	348.5	2,675.7	49,515.2	29,098.4
Jun.	272,899.0	188,071.7	61,167.1	126,177.9	–	726.7	355.4	2,713.3	50,815.9	30,942.7
Jul.	269,423.4	185,945.0	59,825.0	125,163.4	–	956.6	351.0	2,765.7	51,400.0	28,961.8
Aug.	273,579.8	188,697.4	61,417.5	126,377.7	–	902.1	351.4	2,901.5	52,443.6	29,185.8

5.3. Net Consolidated Balance Sheet of Monetary Financial Institutions (NBR and Other Monetary Financial Institutions)

(lei million; end of period)

Period	ASSETS	Total	Foreign assets						
			Gold	SDR holdings with IMF	Cash and other payment means	Loans	Marketable securities other than shares	Money market fund shares/units	Shares and other equity
2009 Aug.	387,357.9	142,762.2	9,306.0	3,613.1	1,602.5	39,839.5	83,063.9	–	5,337.3
Sep.	393,255.8	150,123.1	9,540.0	4,221.9	1,094.4	38,345.4	91,586.9	–	5,334.5
Oct.	393,041.8	150,720.0	10,056.7	4,276.0	1,158.4	47,678.9	82,206.6	–	5,343.3
Nov.	398,047.3	148,498.5	11,079.4	4,110.8	1,088.7	51,415.8	75,465.9	–	5,337.9
Dec.	395,579.9	147,502.5	10,788.2	4,149.6	1,331.6	59,866.5	66,077.9	7.6	5,281.1
2010 Jan.	393,005.3	142,765.2	10,641.3	4,128.9	1,062.6	54,838.0	66,816.0	9.4	5,269.0
Feb.	400,220.3	148,704.5	11,179.8	4,015.2	1,064.5	59,039.3	68,123.7	9.4	5,272.7
Mar.	410,184.7	158,654.7	11,235.6	3,980.2	1,179.8	68,239.6	68,725.8	23.4	5,270.3
Apr.	414,565.8	160,585.5	12,130.8	4,049.4	1,199.2	48,944.3	88,824.5	83.1	5,354.1
May	420,743.9	163,011.0	13,611.7	4,027.9	1,154.2	43,418.1	95,334.1	94.8	5,370.3
Jun.	431,160.8	166,170.5	14,708.2	4,277.1	1,242.3	37,726.2	102,717.0	101.5	5,398.2
Jul.	425,198.6	162,003.1	12,683.2	3,990.0	1,552.7	43,731.0	94,557.6	111.3	5,377.4
Aug.	429,320.9	165,549.0	13,796.6	3,809.1	1,711.6	45,717.8	95,018.4	112.3	5,383.2

Period	Total	Domestic assets				Marketable securities other than shares	Shares and other equity
		Total	Domestic credit				
			Non- government credit	Govern- ment credit (general government)			
2009 Aug.	244,595.7	208,698.4	198,682.8	10,015.6	34,822.2	1,075.1	
Sep.	243,132.7	209,543.1	198,914.7	10,628.4	32,513.6	1,076.0	
Oct.	242,321.8	212,337.9	201,214.4	11,123.5	28,851.2	1,132.7	
Nov.	249,548.7	212,106.6	200,853.7	11,252.9	36,222.3	1,219.8	
Dec.	248,077.4	211,197.4	199,887.1	11,310.3	35,647.7	1,232.3	
2010 Jan.	250,240.2	210,578.3	199,285.0	11,293.3	38,418.7	1,243.1	
Feb.	251,515.8	210,494.9	199,167.1	11,327.8	39,756.7	1,264.2	
Mar.	251,530.0	210,721.7	199,404.1	11,317.6	39,557.3	1,251.1	
Apr.	253,980.3	211,710.9	200,322.4	11,388.5	41,038.3	1,231.0	
May	257,732.9	214,643.2	203,112.1	11,531.1	41,809.2	1,280.5	
Jun.	264,990.3	222,596.6	210,808.9	11,787.7	41,100.4	1,293.3	
Jul.	263,195.5	218,328.3	206,698.9	11,629.4	43,567.1	1,300.0	
Aug.	263,771.9	218,784.8	207,667.7	11,117.1	43,612.1	1,375.0	

Period	LIABILITIES	Foreign liabilities*						
		Total	Deposits, of which:				Marketable securities other than shares	
			Total	Overnight deposits	Time deposits	Deposits redeemable at notice		Reverse repos
2009 Aug.	387,357.9	123,827.1	123,092.1	6,697.4	116,270.2	10.5	114.0	735.0
Sep.	393,255.8	129,178.5	128,443.5	6,133.8	122,160.6	10.5	138.6	735.0
Oct.	393,041.8	128,195.6	127,460.6	6,035.4	121,232.6	10.5	182.1	735.0
Nov.	398,047.3	127,284.5	126,549.1	5,726.4	120,583.2	10.5	229.0	735.4
Dec.	395,579.9	125,285.7	124,550.3	7,889.3	116,548.6	10.5	101.9	735.4
2010 Jan.	393,005.3	122,715.4	121,979.9	7,811.3	114,045.9	10.5	112.3	735.4
Feb.	400,220.3	126,245.1	125,510.1	7,386.3	117,971.7	10.5	141.6	735.0
Mar.	410,184.7	128,001.1	127,265.7	6,923.8	120,182.0	10.5	149.4	735.4
Apr.	414,565.8	129,593.9	128,856.7	7,253.4	121,264.4	10.5	328.4	737.2
May	420,743.9	131,021.1	130,283.9	7,049.3	122,853.0	10.5	371.1	737.2
Jun.	431,160.8	134,560.9	133,813.0	7,228.6	126,155.9	10.5	418.0	737.3
Jul.	425,198.6	137,588.8	136,839.5	8,373.1	128,287.6	10.5	168.3	737.3
Aug.	429,320.9	137,553.9	136,781.8	8,553.2	127,851.5	10.5	366.5	757.0

Period	Domestic liabilities*				
	Total	M3	Long term financial liabilities	Central government deposits	Other liabilities, net*
2009 Aug.	263,530.8	183,963.3	57,913.2	23,880.4	-2,226.1
Sep.	264,077.3	183,819.1	57,181.8	24,787.2	-1,710.7
Oct.	264,846.2	183,992.1	59,800.3	21,033.4	20.4
Nov.	270,762.8	185,553.4	60,559.5	25,001.1	-351.2
Dec.	270,294.2	189,630.3	62,484.7	20,063.2	-1,884.0
2010 Jan.	270,290.0	185,996.9	63,020.0	23,654.9	-2,381.9
Feb.	273,975.2	187,539.4	64,722.6	24,843.0	-3,129.8
Mar.	282,183.7	189,976.9	66,340.2	28,985.4	-3,118.8
Apr.	284,971.9	190,920.7	68,334.5	28,890.9	-3,174.2
May	289,722.8	192,858.6	75,288.7	24,851.4	-3,276.0
Jun.	296,599.9	195,086.4	81,778.0	21,312.6	-1,577.0
Jul.	287,609.8	193,732.5	75,527.9	21,368.8	-3,019.4
Aug.	291,767.0	195,719.5	78,832.5	19,829.4	-2,614.4

*) Following the ECB's request to use a unitary statistical approach to the treatment of SDR allocations by the IMF, the item "SDR allocated by the IMF" has been moved from external liabilities to domestic liabilities, i.e. "Other liabilities, net".

6. BROAD MONEY M3 AND ITS COUNTERPART

(lei million; end of period)

Period	M3					
	Total	M1			M2-M1	
		Total	Currency in circulation	Overnight deposits	Total, of which:	Deposits with an agreed maturity of up to and including two years
2006 Dec.	110,821.0	48,726.1	15,130.1	33,596.0	61,716.2	61,716.2
2007 Jan.	106,626.4	51,638.9	13,490.9	38,148.0	54,616.2	54,550.8
Feb.	109,615.0	52,281.4	14,163.3	38,118.0	56,959.7	56,959.7
Mar.	112,696.5	54,753.5	14,985.6	39,767.8	57,595.2	57,595.2
Apr.	113,134.9	55,231.1	15,462.5	39,768.5	57,712.7	57,712.7
May	112,826.5	56,714.7	15,905.9	40,808.7	55,949.2	55,949.2
Jun.	116,276.1	59,727.8	17,305.4	42,422.4	56,399.5	56,399.5
Jul.	120,040.5	63,371.1	18,015.6	45,355.5	56,562.5	56,562.5
Aug.	124,457.5	65,126.9	18,357.9	46,769.0	59,166.2	59,166.2
Sep.	126,678.9	66,667.1	18,907.3	47,759.8	59,840.9	59,840.9
Oct.	128,873.1	68,155.6	18,434.1	49,721.5	60,582.7	60,582.7
Nov.	136,171.0	72,824.2	19,700.1	53,124.2	63,284.7	63,284.7
Dec.	148,115.5	79,914.3	21,441.7	58,472.5	68,129.3	68,129.3
2008 Jan.	147,531.2	79,155.3	20,731.8	58,423.5	68,302.7	68,302.7
Feb.	149,762.2	81,654.1	21,154.0	60,500.1	68,031.1	68,031.1
Mar.	151,859.2	82,628.6	21,558.9	61,069.7	69,165.5	69,165.5
Apr.	157,088.2	83,775.3	22,268.5	61,506.8	73,269.4	73,269.4
May	157,605.3	85,849.5	22,852.2	62,997.4	71,718.7	71,718.7
Jun.	161,495.4	90,933.5	23,598.2	67,335.4	70,529.4	70,529.4
Jul.	161,297.9	90,166.0	23,746.6	66,419.4	71,054.7	71,054.7
Aug.	162,351.4	90,979.4	23,996.3	66,983.2	71,300.4	71,300.4
Sep.	166,092.0	92,571.1	23,610.8	68,960.3	73,441.8	73,441.8
Oct.	162,522.6	91,710.0	24,457.2	67,252.8	70,437.6	70,437.6
Nov.	164,727.4	92,400.8	25,229.8	67,171.0	71,969.4	71,969.4
Dec.	174,027.8	92,548.5	25,286.8	67,261.7	81,080.3	81,080.3
2009 Jan.	176,104.0	87,919.3	24,943.2	62,976.1	87,850.7	87,850.7
Feb.	176,205.1	84,835.2	24,821.9	60,013.3	91,002.9	91,002.9
Mar.	175,288.3	81,456.4	23,943.8	57,512.6	93,425.3	93,425.3
Apr.	176,365.6	80,476.9	24,388.5	56,088.4	95,331.4	95,331.4
May	177,304.7	79,861.1	24,154.2	55,706.9	96,759.8	96,759.8
Jun.	180,325.7	81,705.4	24,221.2	57,484.2	97,776.6	97,776.6
Jul.	181,384.0	81,459.1	24,464.5	56,994.6	98,913.8	98,913.8
Aug.	183,963.3	82,798.3	24,408.4	58,389.9	99,986.9	99,986.9
Sep.	183,819.1	80,578.5	23,878.7	56,699.8	101,953.2	101,953.2
Oct.	183,992.1	78,205.4	23,704.7	54,500.8	104,358.8	104,358.8
Nov.	185,553.4	78,640.8	23,760.2	54,880.7	105,416.8	105,416.8
Dec.	189,630.3	79,361.5	23,967.6	55,393.9	108,651.5	108,651.5
2010 Jan.	185,996.9	76,617.0	23,826.6	52,790.5	107,661.4	107,661.4
Feb.	187,539.4	76,816.2	24,621.3	52,194.9	108,860.9	108,860.9
Mar.	189,976.9	76,460.4	24,246.3	52,214.2	111,360.1	111,360.1
Apr.	190,920.7	76,370.3	24,771.6	51,598.7	111,884.0	111,884.0
May	192,858.6	78,667.9	25,542.8	53,125.1	111,441.4	111,441.4
Jun.	195,086.4	80,491.2	26,103.0	54,388.2	111,782.6	111,782.6
Jul.	193,732.5	79,844.2	26,929.6	52,914.5	110,928.8	110,928.8
Aug.	195,719.5	80,476.1	26,972.7	53,503.4	112,201.0	112,201.0

Period	Total M2	M3 (continued)				NET FOREIGN ASSETS	NET DOMESTIC ASSETS	
		Total	M3-M2				Total, of which:	Non-government credit
			Repos	Money market fund shares/units (outstanding)	Marketable securities issued, with maturity of up to and including two years			
2006 Dec.	110,442.3	378.7	110.4	220.9	47.4	38,734.1	72,087.0	92,378.5
2007 Jan.	106,255.0	371.4	110.6	232.6	28.2	40,097.8	66,528.6	92,494.9
Feb.	109,241.0	373.9	72.7	227.1	74.1	39,090.6	70,524.3	95,481.7
Mar.	112,348.7	347.8	68.0	221.1	58.8	37,503.0	75,193.5	98,964.2
Apr.	112,943.8	191.1	71.3	47.1	72.6	37,265.0	75,869.9	102,606.1
May	112,663.8	162.7	69.4	48.0	45.3	34,315.4	78,511.1	106,499.9
Jun.	116,127.4	148.8	54.4	50.0	44.3	31,191.7	85,084.4	109,031.3
Jul.	119,933.5	107.0	45.4	48.5	13.1	33,382.6	86,657.9	114,661.5
Aug.	124,293.0	164.5	101.9	48.7	13.9	32,853.1	91,604.4	122,095.8
Sep.	126,507.9	171.0	100.7	46.0	24.2	31,168.4	95,510.5	129,062.2
Oct.	128,738.3	134.8	46.1	52.7	36.0	29,330.9	99,542.2	133,319.6
Nov.	136,109.0	62.0	13.7	44.7	3.6	28,798.7	107,372.3	141,117.6
Dec.	148,043.6	71.9	34.5	37.4	–	29,370.7	118,744.8	148,180.7
2008 Jan.	147,458.0	73.2	34.4	38.7	–	31,573.5	115,957.7	154,267.5
Feb.	149,685.2	77.0	46.9	30.1	–	29,753.0	120,009.2	158,340.9
Mar.	151,794.1	65.1	39.9	25.1	0.04	26,439.2	125,420.1	164,606.8
Apr.	157,044.7	43.5	34.0	9.5	–	26,872.8	130,215.4	168,734.1
May	157,568.3	37.1	29.1	8.0	–	20,756.3	136,849.1	171,834.3
Jun.	161,463.0	32.4	28.9	3.5	–	16,451.8	145,043.6	178,180.3
Jul.	161,220.7	77.2	28.6	48.6	–	14,882.4	146,415.5	178,692.2
Aug.	162,279.9	71.5	28.4	43.1	–	17,058.1	145,293.3	183,629.9
Sep.	166,012.9	79.1	27.3	51.8	–	14,828.2	151,263.8	194,174.1
Oct.	162,147.5	375.0	232.4	142.7	–	15,306.0	147,216.6	193,063.6
Nov.	164,370.1	357.3	182.9	174.4	–	13,907.1	150,820.3	195,131.0
Dec.	173,628.8	399.0	192.2	206.8	–	13,469.8	160,558.0	198,055.7
2009 Jan.	175,770.0	334.0	110.9	223.1	–	20,398.2	155,705.7	206,435.7
Feb.	175,838.1	367.0	82.2	284.7	–	20,179.4	156,025.7	206,890.1
Mar.	174,881.7	406.6	75.4	331.1	–	15,186.9	160,101.4	202,617.0
Apr.	175,808.3	557.3	44.9	512.4	–	15,353.3	161,012.2	200,553.8
May	176,620.8	683.8	37.8	646.1	–	11,274.2	166,030.4	199,079.5
Jun.	179,482.0	843.7	30.4	813.3	–	9,042.5	171,283.2	198,056.3
Jul.	180,373.0	1,011.0	12.2	998.8	–	15,213.2	166,170.8	197,904.9
Aug.	182,785.3	1,178.0	3.9	1,174.1	–	18,935.1	165,028.2	198,682.8
Sep.	182,531.8	1,287.3	0.3	1,287.0	–	20,944.6	162,874.5	198,914.7
Oct.	182,564.2	1,427.9	–	1,427.9	–	22,524.4	161,467.7	201,214.4
Nov.	184,057.6	1,495.7	–	1,495.7	–	21,214.0	164,339.4	200,853.7
Dec.	188,013.0	1,617.3	–	1,617.3	–	22,216.8	167,413.5	199,887.1
2010 Jan.	184,278.4	1,718.5	–	1,718.5	–	20,049.8	165,947.1	199,285.0
Feb.	185,677.2	1,862.3	–	1,862.3	–	22,459.4	165,080.1	199,167.1
Mar.	187,820.6	2,156.3	41.0	2,115.3	–	30,653.6	159,323.2	199,404.1
Apr.	188,254.3	2,666.4	309.5	2,356.9	–	30,991.6	159,929.1	200,322.4
May	190,109.3	2,749.3	324.6	2,424.7	–	31,989.9	160,868.7	203,112.1
Jun.	192,273.8	2,812.5	332.7	2,479.8	–	31,609.6	163,476.7	210,808.9
Jul.	190,773.0	2,959.6	428.3	2,531.3	–	24,414.3	169,318.3	206,698.9
Aug.	192,677.1	3,042.4	331.9	2,710.6	–	27,995.0	167,724.5	207,667.7

7. BREAKDOWN OF MONETARY FINANCIAL INSTITUTIONS' DEPOSITS AND LOANS BY INSTITUTIONAL SECTOR**7.1. Deposits from 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
2006 Dec.	96,402.2	65,245.8	31,156.5	44,124.0	28,174.3	15,949.7	46,572.2	32,923.5	13,648.7
2007 Jan.	94,386.7	64,903.0	29,483.7	46,963.2	30,461.6	16,501.6	42,085.6	29,874.5	12,211.2
Feb.	95,993.9	65,354.4	30,639.5	48,805.4	31,655.9	17,149.5	41,764.0	29,063.7	12,700.2
Mar.	98,532.1	67,256.2	31,275.9	50,533.7	33,049.5	17,484.3	42,516.5	29,520.7	12,995.8
Apr.	98,850.1	67,896.3	30,953.8	51,504.7	33,798.7	17,706.0	41,542.9	29,170.0	12,372.9
May	98,229.1	67,256.5	30,972.6	52,042.1	34,137.5	17,904.6	40,614.0	28,427.3	12,186.8
Jun.	100,432.1	70,144.5	30,287.6	53,185.4	35,770.0	17,415.3	41,358.6	29,305.1	12,053.5
Jul.	103,818.3	72,503.1	31,315.2	55,272.2	37,161.0	18,111.2	42,423.3	30,144.4	12,278.9
Aug.	108,010.5	75,035.5	32,975.0	56,880.5	37,452.3	19,428.2	44,544.0	32,211.3	12,332.7
Sep.	109,658.5	75,204.2	34,454.3	58,546.2	37,722.2	20,824.0	44,798.3	32,155.7	12,642.6
Oct.	112,385.2	76,353.4	36,031.9	59,697.2	38,451.6	21,245.6	46,381.6	32,811.9	13,569.8
Nov.	118,642.0	80,149.5	38,492.5	63,199.0	40,149.0	23,050.1	49,110.8	34,798.8	14,312.0
Dec.	129,058.2	87,651.1	41,407.0	67,315.6	42,415.1	24,900.4	54,862.3	39,867.5	14,994.9
2008 Jan.	129,194.3	85,726.0	43,468.3	69,332.5	43,303.1	26,029.4	53,341.7	37,432.4	15,909.3
Feb.	130,993.6	86,564.6	44,429.0	71,651.3	44,706.2	26,945.1	53,056.2	36,999.9	16,056.3
Mar.	133,549.7	89,100.5	44,449.2	73,273.2	45,846.6	27,426.6	54,203.4	38,501.9	15,701.5
Apr.	137,341.3	88,466.4	48,874.9	75,182.8	46,943.3	28,239.6	55,895.4	36,564.8	19,330.5
May	137,317.3	90,054.9	47,262.4	75,971.7	48,103.8	27,867.9	54,759.6	36,712.3	18,047.2
Jun.	140,789.5	92,797.7	47,991.9	77,929.6	49,655.3	28,274.3	55,944.0	37,782.7	18,161.3
Jul.	140,370.4	92,353.3	48,017.1	78,162.7	49,894.1	28,268.6	55,235.1	37,096.8	18,138.2
Aug.	141,334.3	93,518.7	47,815.6	79,028.4	49,895.1	29,133.3	55,474.4	38,195.7	17,278.7
Sep.	145,450.5	95,469.4	49,981.2	81,085.1	50,316.2	30,769.0	57,170.0	39,619.2	17,550.8
Oct.	140,657.7	91,541.5	49,116.1	78,611.0	49,980.7	28,630.3	54,856.0	36,173.5	18,682.6
Nov.	142,079.9	92,619.8	49,460.0	79,465.5	50,716.6	28,748.9	54,797.3	36,199.0	18,598.3
Dec.	151,371.9	98,744.1	52,627.8	82,879.7	52,394.3	30,485.4	59,487.7	39,765.8	19,722.0
2009 Jan.	154,119.5	95,738.2	58,381.3	87,799.0	54,507.8	33,291.2	56,895.4	34,840.8	22,054.5
Feb.	154,347.1	96,230.4	58,116.7	89,425.2	56,001.1	33,424.1	55,191.8	33,812.3	21,379.5
Mar.	154,109.1	96,887.7	57,221.4	90,145.9	57,269.2	32,876.6	54,482.5	33,778.8	20,703.7
Apr.	154,554.1	97,849.6	56,704.5	91,187.9	58,572.4	32,615.4	53,329.1	32,852.3	20,476.8
May	155,370.9	99,151.0	56,219.9	91,511.7	58,863.3	32,648.4	53,674.6	33,767.4	19,907.2
Jun.	158,055.4	101,746.1	56,309.3	93,153.7	60,044.1	33,109.5	53,877.2	34,777.8	19,099.4
Jul.	158,634.1	101,459.3	57,174.9	93,903.1	60,100.0	33,803.1	54,008.7	34,568.6	19,440.1
Aug.	161,392.1	102,849.5	58,542.6	94,365.3	59,759.5	34,605.8	56,064.5	36,360.5	19,704.1
Sep.	161,695.6	100,614.4	61,081.2	94,271.2	59,014.9	35,256.3	56,008.6	34,946.2	21,062.5
Oct.	162,066.6	99,435.7	62,630.9	95,341.6	58,582.8	36,758.9	55,350.4	34,281.7	21,068.8
Nov.	163,527.7	100,429.2	63,098.5	96,324.3	59,255.5	37,068.8	55,271.9	34,273.2	20,998.7
Dec.	167,743.3	102,688.3	65,055.0	97,307.0	59,194.9	38,112.0	58,059.1	36,493.5	21,565.6
2010 Jan.	164,347.6	100,543.6	63,803.9	97,475.0	59,925.0	37,550.0	54,795.9	33,369.8	21,426.1
Feb.	165,173.3	102,432.6	62,740.7	99,088.7	61,483.9	37,604.8	54,207.8	33,531.7	20,676.0
Mar.	167,120.4	105,233.1	61,887.3	99,752.0	62,055.3	37,696.7	55,060.3	35,023.8	20,036.5
Apr.	167,264.0	106,374.5	60,889.6	100,850.4	63,188.6	37,661.8	55,146.0	35,331.3	19,814.6
May	168,456.4	106,235.1	62,221.3	101,227.0	62,807.7	38,419.3	56,103.7	35,936.6	20,167.1
Jun.	170,077.1	105,501.2	64,575.9	102,561.8	62,126.3	40,435.5	56,267.7	35,996.6	20,271.1
Jul.	167,908.7	104,792.5	63,116.3	101,348.2	61,950.4	39,397.9	55,538.5	35,410.1	20,128.4
Aug.	169,418.8	105,949.3	63,469.5	101,309.8	61,798.1	39,511.7	56,735.4	36,340.2	20,395.1

Note: Starting June 2010, Norms No. 10/2009 issued by the NBR came into force. They replaced Norms No. 13/2006 on the statistical reporting of data for preparing the monetary balance sheet.

7.2. Household Deposits

(lei million; end of period)

Period	Total	Overnight deposits				Time deposits			
		Total	lei	EUR	other currencies	Total	lei		
						Total	with maturity of up to and including one year	with maturity longer than one year	
2009 Aug.	94,365.3	29,434.3	19,794.5	8,672.0	967.7	64,930.6	39,964.6	36,944.3	3,020.3
Sep.	94,271.2	28,281.8	18,346.3	8,966.3	969.2	65,989.1	40,668.2	37,629.1	3,039.1
Oct.	95,341.6	27,166.3	17,291.3	8,984.3	890.8	68,175.3	41,291.5	38,258.2	3,033.3
Nov.	96,324.3	26,730.2	17,086.5	8,758.4	885.2	69,594.1	42,169.0	39,120.5	3,048.5
Dec.	97,307.0	25,982.6	15,955.8	9,113.3	913.5	71,324.4	43,239.1	40,067.4	3,171.7
2010 Jan.	97,475.0	25,087.7	15,498.0	8,705.1	884.6	72,387.3	44,427.0	41,234.1	3,192.9
Feb.	99,088.7	24,944.9	15,652.0	8,418.5	874.4	74,143.8	45,831.9	42,595.7	3,236.2
Mar.	99,752.0	24,374.5	15,018.9	8,413.7	941.9	75,377.5	47,036.4	43,839.1	3,197.3
Apr.	100,850.4	24,035.3	14,910.8	8,259.9	864.7	76,815.1	48,277.9	45,099.1	3,178.7
May	101,227.0	24,198.9	14,698.1	8,380.3	1,120.4	77,028.2	48,109.6	45,039.1	3,070.5
Jun.	102,561.8	24,336.2	14,554.4	8,540.1	1,241.6	78,225.6	47,571.9	44,568.0	3,003.9
Jul.	101,348.2	23,816.3	14,369.5	8,171.5	1,275.3	77,528.2	47,577.1	44,572.9	3,004.2
Aug.	101,309.8	23,232.2	14,106.5	7,910.5	1,215.2	78,072.0	47,686.1	44,652.2	3,033.9

Period	Time deposits (continued)						Deposits redeemable at notice	Repos
	Total	EUR		Total	other currencies			
		with maturity of up to and including one year	with maturity longer than one year			with maturity of up to and including one year	with maturity longer than one year	
2009 Aug.	22,460.0	22,051.4	408.5	2,506.1	2,409.8	96.2	–	0.3
Sep.	22,873.9	22,404.0	469.9	2,446.9	2,356.4	90.6	–	0.3
Oct.	24,404.2	23,828.1	576.1	2,479.7	2,389.7	89.9	–	–
Nov.	24,999.9	24,372.1	627.9	2,425.2	2,341.5	83.7	–	–
Dec.	25,626.7	24,960.9	665.8	2,458.5	2,374.7	83.8	–	–
2010 Jan.	25,488.2	24,767.7	720.5	2,472.1	2,384.2	88.0	–	–
Feb.	25,790.9	25,019.6	771.3	2,521.0	2,426.7	94.3	–	–
Mar.	25,804.7	24,955.7	848.9	2,536.5	2,437.0	99.4	–	–
Apr.	25,950.0	25,030.7	919.3	2,587.2	2,471.9	115.3	–	–
May	25,874.4	24,903.2	971.2	3,044.2	2,890.6	153.6	–	–
Jun.	27,073.4	26,022.2	1,051.2	3,580.4	3,405.3	175.0	–	–
Jul.	26,492.3	25,422.5	1,069.9	3,458.8	3,283.4	175.4	–	3.8
Aug.	26,818.9	25,733.2	1,085.7	3,567.0	3,385.9	181.1	–	5.5

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								
	Total	Overnight deposits				Total	Time deposits		
		Total	Lei	EUR	Other currencies		Total	Lei	
							with maturity of up to and including one year	with maturity longer than one year	
2009 Aug.	56,064.5	26,299.0	18,482.9	6,553.1	1,263.0	29,762.0	17,874.0	16,863.2	1,010.8
Sep.	56,008.6	25,638.3	17,396.3	6,986.9	1,255.1	30,370.4	17,549.8	16,516.9	1,033.0
Oct.	55,350.4	24,948.4	16,947.4	6,782.5	1,218.5	30,402.1	17,334.3	16,260.0	1,074.3
Nov.	55,271.9	25,782.8	17,477.7	7,125.5	1,179.6	29,489.1	16,795.5	15,725.8	1,069.7
Dec.	58,059.1	26,786.2	18,726.2	6,815.4	1,244.5	31,272.9	17,767.2	16,658.1	1,109.1
2010 Jan.	54,795.9	25,412.1	16,927.9	7,217.7	1,266.5	29,383.8	16,441.9	15,342.8	1,099.1
Feb.	54,207.8	24,893.3	16,780.6	7,085.7	1,027.0	29,314.5	16,751.2	15,681.4	1,069.8
Mar.	55,060.3	24,772.4	16,861.4	6,789.8	1,121.2	30,287.9	18,162.4	17,102.4	1,060.0
Apr.	55,146.0	25,181.0	17,300.9	6,741.5	1,138.6	29,701.0	18,030.4	16,946.6	1,083.8
May	56,103.7	26,266.6	18,071.1	6,586.6	1,608.9	29,611.5	17,865.5	16,763.9	1,101.5
Jun.	56,267.7	26,852.0	18,123.3	7,081.9	1,646.8	29,197.9	17,873.3	16,778.0	1,095.2
Jul.	55,538.5	26,652.1	18,081.1	6,858.7	1,712.3	28,667.7	17,322.1	16,196.3	1,125.8
Aug.	56,735.4	27,931.9	18,838.2	7,291.7	1,801.9	28,609.2	17,495.1	16,355.2	1,139.9

Period	DEPOSITS FROM NON-FINANCIAL CORPORATIONS (continued)							
	Time deposits (continued)						Deposits redeemable at notice	Repos
	Total	EUR		Total	Other currencies			
with maturity of up to and including one year		with maturity longer than one year	with maturity of up to and including one year		with maturity longer than one year			
2009 Aug.	10,998.2	10,360.0	638.2	889.8	841.4	48.4	–	3.5
Sep.	11,859.9	11,250.0	609.9	960.6	919.1	41.5	–	–
Oct.	12,218.3	11,598.4	620.0	849.5	809.1	40.4	–	–
Nov.	11,878.2	11,288.6	589.6	815.4	788.6	26.8	–	–
Dec.	12,662.0	12,037.7	624.3	843.6	781.3	62.3	–	–
2010 Jan.	12,160.9	11,606.9	554.0	781.0	719.5	61.4	–	–
Feb.	11,694.9	11,080.6	614.3	868.4	804.8	63.6	–	–
Mar.	11,289.3	10,643.3	646.0	836.3	781.8	54.5	–	–
Apr.	10,842.1	10,193.6	648.6	828.5	774.0	54.4	–	264.0
May	10,791.1	10,131.4	659.7	955.0	896.2	58.8	–	225.5
Jun.	10,214.4	9,536.0	678.4	1,110.3	963.8	146.4	–	217.8
Jul.	10,217.1	9,568.2	648.9	1,128.5	993.4	135.1	–	218.7
Aug.	9,924.0	9,295.3	628.6	1,190.2	1,055.7	134.6	–	194.2

Period	DEPOSITS FROM FINANCIAL CORPORATIONS OTHER THAN MFIs											
	Total	Overnight deposits				Total	Time deposits					
		Total	Lei	EUR	Other currencies		Total	Lei		Total	EUR	
								with maturity of up to and including one year	with maturity longer than one year		with maturity of up to and including one year	with maturity longer than one year
2009 Aug.	10,961.9	2,042.7	1,293.5	706.6	42.6	8,919.1	5,435.7	4,960.9	474.8	3,416.8	3,307.1	109.7
Sep.	11,415.4	2,200.2	1,371.7	795.8	32.6	9,215.2	5,281.2	4,798.6	482.6	3,866.6	3,759.5	107.1
Oct.	11,374.2	1,827.8	1,254.3	540.8	32.7	9,546.4	5,316.7	4,826.1	490.5	4,161.6	4,053.9	107.7
Nov.	11,931.1	1,813.1	1,132.6	638.6	41.9	10,118.0	5,767.5	5,269.5	498.0	4,300.0	4,193.9	106.1
Dec.	12,376.9	2,009.2	1,354.6	624.4	30.2	10,367.7	5,645.0	5,127.7	517.3	4,668.8	4,564.7	104.0
2010 Jan.	12,076.4	1,873.2	1,274.3	555.7	43.2	10,203.1	5,974.3	5,407.7	566.5	4,189.4	3,982.1	207.3
Feb.	11,876.5	1,946.2	1,215.3	691.7	39.2	9,930.2	6,201.3	5,623.4	577.9	3,693.5	3,330.7	362.9
Mar.	12,307.9	2,578.2	1,181.7	1,370.8	25.7	9,688.7	6,931.1	6,392.2	538.8	2,708.8	2,354.1	354.7
Apr.	11,267.4	1,786.0	1,206.1	556.8	23.1	9,435.9	6,602.7	5,946.8	655.9	2,784.0	2,433.7	350.4
May	11,125.4	1,892.3	1,245.9	609.0	37.4	9,134.1	6,145.6	5,510.6	635.0	2,897.5	2,566.3	331.3
Jun.	11,247.4	2,629.5	1,277.5	1,288.7	63.3	8,503.0	5,985.8	5,379.5	606.3	2,447.0	2,071.0	376.0
Jul.	11,021.8	1,742.8	1,226.2	482.9	33.6	9,073.2	6,012.6	5,437.4	575.3	2,953.0	2,582.6	370.4
Aug.	11,373.5	1,617.0	1,107.7	452.8	56.5	9,624.4	6,571.0	6,036.8	534.2	2,953.1	2,685.4	267.7

Period	DEPOSITS FROM FINANCIAL CORPORATIONS OTHER THAN MFIs (continued)						DEPOSITS FROM GENERAL GOVERNMENT				TOTAL DEPOSITS FROM NON-RESIDENTS
	Time deposits (continued)			Deposits redeemable at notice	Repos	Total	Central government	Local government	Social security funds		
	other currencies										
	Total	with maturity of up to and including one year	with maturity longer than one year								
2009 Aug.	66.7	59.2	7.4	–	–	25,250.2	23,880.4	1,367.4	2.4	123,092.1	
Sep.	67.4	60.4	7.0	–	–	26,121.6	24,787.2	1,332.0	2.4	128,443.5	
Oct.	68.1	61.4	6.7	–	–	22,336.1	21,033.4	1,300.1	2.5	127,460.6	
Nov.	50.5	47.7	2.8	–	–	26,317.8	25,001.1	1,314.2	2.6	126,549.1	
Dec.	54.0	51.3	2.7	–	–	21,130.1	20,063.2	1,064.6	2.3	124,550.3	
2010 Jan.	39.5	37.0	2.5	–	–	24,692.8	23,654.9	1,035.4	2.5	121,979.9	
Feb.	35.4	33.1	2.3	–	–	25,881.2	24,843.0	1,035.8	2.3	125,510.1	
Mar.	48.8	46.6	2.1	–	41.0	30,526.9	28,985.4	1,539.2	2.3	127,265.7	
Apr.	49.2	47.3	1.9	–	45.5	30,511.7	28,890.9	1,618.7	2.1	128,856.7	
May	90.9	89.0	1.9	–	99.1	26,352.1	24,851.4	1,498.6	2.1	130,283.9	
Jun.	70.2	68.5	1.8	–	114.9	22,833.2	21,312.6	1,518.8	1.8	133,813.0	
Jul.	107.5	106.0	1.5	–	205.9	22,856.0	21,368.8	1,485.2	2.0	136,839.5	
Aug.	100.3	98.8	1.5	–	132.1	21,479.3	19,829.4	1,647.6	2.4	136,781.8	

7.4. Domestic Credit

(lei million; end of period)

Period	Total	NON-GOVERNMENT CREDIT												
		Total	lei									Total, of which:	non-financial corporations	house- holds
			Total	Total, of which:	short term		Total	Total, of which:	medium term		Total				Total, of which:	long term
				non-financial corporations	house- holds			non-financial corporations	house- holds			non-financial corporations	house- holds	
2006 Dec.	95,924.3	92,378.5	48,637.3	17,463.2	14,920.1	2,264.2	14,015.3	5,430.4	8,233.4	17,158.8	3,500.9	12,587.3		
2007 Jan.	99,594.7	92,494.9	47,588.6	14,703.9	12,553.3	1,766.0	16,969.9	7,174.5	9,049.8	15,914.9	2,938.6	12,909.2		
Feb.	101,206.9	95,481.7	49,465.6	16,073.4	13,519.0	2,099.4	16,961.2	7,465.0	8,736.3	16,431.1	3,109.6	13,248.7		
Mar.	105,578.8	98,964.2	51,021.6	16,417.7	14,015.6	2,264.7	17,244.4	8,007.5	8,804.7	17,359.6	3,385.9	13,899.3		
Apr.	110,220.6	102,606.1	53,010.5	17,018.9	14,516.3	2,317.0	17,687.5	8,316.4	8,899.8	18,304.2	3,659.8	14,561.2		
May	114,321.8	106,499.9	55,336.6	17,780.3	15,154.5	2,444.5	17,763.6	8,471.8	8,801.5	19,792.7	4,005.9	15,700.4		
Jun.	117,425.0	109,031.3	57,189.7	18,374.3	15,610.5	2,532.9	17,931.9	8,535.2	8,863.6	20,883.5	4,309.7	16,488.1		
Jul.	122,742.3	114,661.5	58,821.2	18,807.1	15,760.1	2,782.2	18,028.4	8,606.5	8,862.6	21,985.7	4,644.3	17,254.0		
Aug.	130,482.5	122,095.8	60,253.7	18,623.5	15,359.0	2,934.0	18,461.3	8,914.5	8,982.6	23,168.9	4,956.5	18,110.5		
Sep.	137,710.8	129,062.2	62,649.1	19,531.3	16,150.9	3,068.0	18,786.0	9,165.6	9,017.8	24,331.8	5,295.8	18,922.0		
Oct.	142,198.9	133,319.6	64,689.8	20,205.0	16,304.3	3,228.0	18,874.3	9,179.3	9,087.8	25,610.5	5,723.2	19,763.8		
Nov.	150,491.4	141,117.6	66,272.2	20,524.8	16,556.6	3,296.0	19,002.0	9,317.6	9,083.6	26,745.3	6,076.6	20,545.8		
Dec.	157,751.3	148,180.7	67,713.0	20,804.4	16,723.6	3,327.0	19,109.5	9,378.4	9,049.6	27,799.1	6,474.8	21,196.2		
2008 Jan.	163,879.1	154,267.5	69,349.9	21,679.0	17,589.8	3,381.5	19,297.1	9,677.5	8,945.2	28,373.8	6,624.7	21,617.5		
Feb.	168,601.3	158,340.9	71,427.6	21,931.3	17,734.8	3,415.6	19,855.2	10,264.2	8,911.6	29,641.0	7,048.1	22,451.3		
Mar.	174,736.3	164,606.8	74,105.6	23,398.1	19,037.3	3,572.1	19,928.5	10,309.8	8,926.5	30,779.0	7,420.6	23,213.4		
Apr.	178,799.8	168,734.1	76,591.9	24,261.3	19,867.7	3,665.6	20,368.0	10,731.6	8,957.1	31,962.7	7,824.5	23,986.1		
May	182,458.5	171,834.3	78,391.9	24,874.1	20,248.0	3,859.5	20,620.1	10,966.1	8,979.5	32,897.8	8,225.5	24,519.1		
Jun.	189,246.2	178,180.3	80,043.9	25,183.8	20,780.1	3,527.3	21,113.0	10,869.9	9,428.2	33,747.1	8,401.3	25,089.4		
Jul.	189,915.4	178,692.2	81,988.9	25,718.5	21,078.0	3,706.4	21,398.8	10,813.7	9,748.9	34,871.5	8,765.3	25,842.6		
Aug.	194,993.1	183,629.9	83,498.0	26,161.1	21,273.9	3,937.8	21,638.2	11,003.1	9,810.2	35,698.6	8,921.0	26,501.3		
Sep.	205,695.8	194,174.1	85,318.5	26,775.7	21,783.1	4,064.3	22,036.2	11,304.6	9,948.6	36,506.6	9,197.3	27,003.7		
Oct.	205,070.3	193,063.6	85,852.8	26,909.8	21,932.7	4,191.9	22,095.8	11,360.4	9,932.6	36,847.3	9,199.4	27,253.4		
Nov.	208,235.0	195,131.0	85,504.1	26,481.5	21,584.0	4,219.1	22,263.4	11,637.2	9,891.8	36,759.2	9,203.0	27,188.7		
Dec.	215,260.9	198,055.7	83,643.2	25,473.7	20,529.0	4,254.4	21,805.8	11,261.6	9,765.1	36,363.7	9,079.5	26,921.4		
2009 Jan.	228,260.0	206,435.7	83,767.7	26,143.4	21,169.1	4,293.1	21,664.8	11,304.6	9,620.1	35,959.5	9,027.4	26,672.8		
Feb.	231,721.7	206,890.1	83,753.7	26,532.3	21,531.8	4,315.5	21,427.9	11,197.3	9,513.9	35,793.4	9,008.5	26,554.2		
Mar.	231,924.9	202,617.0	83,033.6	26,369.6	21,294.1	4,392.9	21,193.2	10,946.7	9,372.7	35,470.8	8,919.7	26,325.8		
Apr.	232,329.8	200,553.8	82,602.4	26,502.3	21,403.9	4,452.0	20,782.7	10,623.7	9,305.7	35,317.4	8,840.3	26,259.9		
May	232,266.4	199,079.5	81,925.1	25,779.0	21,048.6	4,219.9	20,970.3	10,523.4	9,650.8	35,175.8	8,797.0	26,164.1		
Jun.	234,796.5	198,056.3	80,929.0	25,318.7	20,564.6	4,249.8	20,949.0	10,561.3	9,603.4	34,661.2	8,699.1	25,753.5		
Jul.	242,891.6	197,904.9	79,924.1	24,909.6	20,110.5	4,306.2	20,394.4	10,365.3	9,426.6	34,620.1	8,609.3	25,765.8		
Aug.	243,380.1	198,682.8	79,744.6	25,036.7	20,179.5	4,415.8	20,262.0	10,304.9	9,364.9	34,445.9	8,552.4	25,667.4		
Sep.	241,918.5	198,914.7	80,150.9	25,693.6	20,746.5	4,523.5	20,151.2	10,202.3	9,326.9	34,306.2	8,440.7	25,548.7		
Oct.	241,056.8	201,214.4	79,782.7	25,632.6	20,604.8	4,492.2	19,861.3	10,083.6	9,246.9	34,288.9	8,494.7	25,460.0		
Nov.	248,191.7	200,853.7	79,914.2	26,139.6	21,170.0	4,450.6	19,707.6	9,986.1	9,196.7	34,067.0	8,405.5	25,338.2		
Dec.	246,697.9	199,887.1	79,711.7	26,074.7	20,817.5	4,552.8	19,558.3	9,994.2	9,051.8	34,078.7	8,404.5	25,205.9		
2010 Jan.	248,855.2	199,285.0	80,273.2	26,967.4	21,756.4	4,568.9	19,486.0	10,070.0	8,918.3	33,819.8	8,282.8	25,037.4		
Feb.	250,093.9	199,167.1	79,503.8	26,994.5	21,924.8	4,407.4	19,224.0	9,920.6	8,792.4	33,285.4	8,205.8	24,673.5		
Mar.	250,121.3	199,404.1	78,936.2	26,445.2	21,487.9	4,514.1	19,257.8	9,771.1	8,836.2	33,233.1	8,275.4	24,554.5		
Apr.	252,591.2	200,322.4	78,185.5	26,013.4	21,092.8	4,458.1	19,153.5	9,503.9	9,008.4	33,018.6	8,235.9	24,387.2		
May	256,294.2	203,112.1	78,075.3	25,993.9	21,062.9	4,482.4	19,253.7	9,493.1	9,156.1	32,827.6	8,200.4	24,239.0		
Jun.	263,493.5	210,808.9	78,463.1	26,672.7	21,580.6	4,546.6	19,204.6	9,644.6	8,944.2	32,585.8	8,131.0	24,104.9		
Jul.	261,672.6	206,698.9	78,603.3	26,826.6	21,755.1	4,511.3	19,371.1	9,895.9	8,884.5	32,405.6	8,076.9	23,994.1		
Aug.	262,173.9	207,667.7	78,156.3	26,467.4	21,227.1	4,618.8	19,398.0	9,980.5	8,850.3	32,290.9	8,055.5	23,907.7		

Period	NON-GOVERNMENT CREDIT (continued)										GOVERNMENT*
	Total	foreign currency									
		Total, of which:	short term		medium term			long term			
		non- financial corpora- tions	house- holds	Total, of which:	non- financial corpora- tions	house- holds	Total, of which:	non- financial corpora- tions	house- holds		
2006 Dec.	43,741.2	11,702.4	10,556.2	741.1	11,563.1	8,409.8	2,449.2	20,475.7	6,876.3	12,996.0	3,545.8
2007 Jan.	44,906.3	10,207.7	9,817.0	238.7	11,708.6	8,101.4	2,217.6	22,990.0	8,227.0	14,059.6	7,099.8
Feb.	46,016.1	10,421.8	9,931.1	318.2	11,748.9	8,094.5	2,195.3	23,845.4	8,412.4	14,777.5	5,725.2
Mar.	47,942.5	10,642.5	10,048.6	303.1	12,064.1	8,404.4	2,231.9	25,235.9	8,821.6	15,747.6	6,614.6
Apr.	49,595.6	11,014.0	10,370.2	311.0	12,134.1	8,691.1	2,019.2	26,447.5	9,127.5	16,652.4	7,614.5
May	51,163.4	11,095.5	10,441.2	316.0	12,574.7	9,112.5	2,113.5	27,493.2	9,510.1	17,465.9	7,821.9
Jun.	51,841.7	11,044.5	10,406.2	317.5	12,068.9	8,827.6	2,116.4	28,728.3	9,547.1	18,679.1	8,393.7
Jul.	55,840.3	11,476.1	10,816.2	331.9	12,720.5	9,390.9	2,189.0	31,643.7	9,998.5	21,124.4	8,080.9
Aug.	61,842.1	12,434.9	11,740.6	360.4	13,708.7	10,181.5	2,321.8	35,698.5	10,837.4	24,315.0	8,386.7
Sep.	66,413.1	13,367.8	12,580.8	426.3	14,217.9	10,710.3	2,316.0	38,827.5	11,543.0	26,728.0	8,648.6
Oct.	68,629.7	13,580.9	12,750.9	425.8	14,073.1	10,498.7	2,350.8	40,975.8	11,988.2	28,401.6	8,879.3
Nov.	74,845.4	14,312.2	13,477.2	494.1	15,006.7	11,342.0	2,509.0	45,526.5	13,028.4	31,888.1	9,373.8
Dec.	80,467.8	14,707.7	13,747.3	583.1	16,214.2	12,388.1	2,624.9	49,545.8	14,243.2	34,727.0	9,570.6
2008 Jan.	84,917.6	15,178.9	14,215.7	593.5	17,201.8	13,251.4	2,720.3	52,536.9	15,049.3	36,888.0	9,611.6
Feb.	86,913.3	15,210.6	14,219.4	593.2	17,131.9	13,253.6	2,665.8	54,570.8	15,311.4	38,635.6	10,260.4
Mar.	90,501.1	16,016.3	14,938.9	664.2	17,532.5	13,648.0	2,694.4	56,952.3	15,738.2	40,571.4	10,129.5
Apr.	92,142.1	16,164.9	15,026.2	722.7	17,586.9	13,777.1	2,663.9	58,390.4	16,014.1	41,739.7	10,065.7
May	93,442.4	16,532.9	15,310.4	791.6	17,536.4	13,742.1	2,655.1	59,373.1	16,281.4	42,446.7	10,624.1
Jun.	98,136.3	17,374.1	16,112.3	775.8	18,220.4	14,184.9	2,826.3	62,541.8	16,552.4	45,271.1	11,065.9
Jul.	96,703.4	16,742.4	15,507.7	757.7	17,712.9	13,753.2	2,789.6	62,248.1	16,565.2	44,977.5	11,223.1
Aug.	100,131.9	17,539.9	16,298.1	750.4	18,145.5	14,074.3	2,890.9	64,446.6	17,052.0	46,667.8	11,363.2
Sep.	108,855.6	19,444.4	18,130.1	779.3	19,652.5	15,221.4	3,178.2	69,758.8	17,944.5	51,073.3	11,521.6
Oct.	107,210.8	19,465.0	18,335.1	742.3	19,159.1	14,944.8	3,005.1	68,586.8	17,256.7	50,639.8	12,006.7
Nov.	109,626.9	19,973.6	18,868.1	709.8	19,566.4	15,262.2	3,059.0	70,086.9	17,634.6	51,756.8	13,104.0
Dec.	114,412.5	20,169.2	19,092.6	685.5	20,560.8	16,052.4	3,177.9	73,682.5	18,514.3	54,400.3	17,205.2
2009 Jan.	122,668.0	21,694.7	20,549.4	728.9	21,950.0	17,182.4	3,382.1	79,023.3	19,928.1	58,278.4	21,824.3
Feb.	123,136.4	21,936.5	20,769.5	752.8	21,855.0	17,186.1	3,357.2	79,344.9	20,164.6	58,395.5	24,831.6
Mar.	119,583.5	21,122.1	20,042.7	722.4	20,817.6	16,309.6	3,259.7	77,643.8	19,735.5	57,153.2	29,307.9
Apr.	117,951.4	21,213.4	20,171.1	700.4	20,193.2	15,798.1	3,203.8	76,544.9	19,539.2	56,254.5	31,776.0
May	117,154.5	20,810.2	19,813.4	663.5	20,037.0	15,707.9	3,182.8	76,307.3	19,548.5	56,019.1	33,186.9
Jun.	117,127.4	20,282.9	19,317.4	635.6	20,256.7	15,956.8	3,189.4	76,587.8	19,706.9	56,155.4	36,740.2
Jul.	117,980.8	20,212.7	19,257.5	620.1	20,468.1	16,265.1	3,173.7	77,300.0	20,421.6	56,161.1	44,986.7
Aug.	118,938.2	20,166.3	19,213.9	628.5	20,946.9	16,806.2	3,152.8	77,824.9	20,787.5	56,342.1	44,697.3
Sep.	118,763.7	19,850.2	18,878.2	649.8	20,969.4	16,966.3	3,060.8	77,944.2	20,930.3	56,345.3	43,003.8
Oct.	121,431.6	20,299.0	19,282.8	689.7	21,357.5	17,347.6	3,087.1	79,775.2	21,103.5	57,952.2	39,842.5
Nov.	120,939.5	20,041.4	18,968.1	715.5	20,934.9	17,007.2	3,111.8	79,963.2	21,473.3	57,786.3	47,338.0
Dec.	120,175.4	19,791.6	18,625.9	819.9	20,436.0	16,620.8	3,054.0	79,947.8	21,731.3	57,533.7	46,810.8
2010 Jan.	119,011.8	19,444.1	18,371.8	762.7	20,659.8	16,830.1	2,983.0	78,907.9	21,861.6	56,268.9	49,570.2
Feb.	119,663.2	20,069.9	18,840.6	828.2	20,860.2	17,130.5	2,910.1	78,733.1	21,779.3	56,290.2	50,926.8
Mar.	120,467.9	20,486.7	19,302.2	809.8	20,027.1	16,331.0	2,904.4	79,954.1	22,530.0	56,781.3	50,717.2
Apr.	122,136.9	20,983.4	19,789.8	812.9	20,239.5	16,521.9	2,949.2	80,914.0	22,686.0	57,607.2	52,268.8
May	125,036.8	21,413.3	20,303.3	802.7	20,943.2	17,086.6	3,071.3	82,680.4	23,310.5	58,741.7	53,182.1
Jun.	132,345.7	21,892.2	20,789.5	811.1	22,177.1	18,169.0	3,197.2	88,276.4	24,935.5	62,692.3	52,684.6
Jul.	128,095.7	20,680.9	19,721.8	778.2	21,815.9	17,985.6	3,105.8	85,598.9	24,139.8	60,835.3	54,973.6
Aug.	129,511.4	20,776.0	19,812.0	832.7	22,164.5	18,517.8	3,104.6	86,570.9	24,291.0	61,728.0	54,506.3

*) marketable securities included.

Note: Starting June 2010, Norms No. 10/2009 issued by the NBR came into force. They replaced Norms No.13/2006 on the statistical reporting of data for preparing the monetary balance sheet.

7.5. Loans to Households

(lei million; end of period)

Period	Total	by currency			by destination and currency			
		lei	EUR	other currencies	Consumer loans			
					Total	lei	EUR	other currencies
2009 Aug.	99,571.5	39,448.1	47,647.1	12,476.2	73,738.5	36,599.7	28,999.6	8,139.1
Sep.	99,455.0	39,399.0	47,644.0	12,412.0	73,453.7	36,572.2	28,780.5	8,101.0
Oct.	100,928.1	39,199.1	49,108.3	12,620.7	73,833.8	36,362.4	29,244.8	8,226.5
Nov.	100,599.2	38,985.5	49,160.5	12,453.2	73,534.5	36,275.2	29,127.9	8,131.3
Dec.	100,218.0	38,810.4	48,948.1	12,459.5	72,815.1	36,029.5	28,654.7	8,131.0
2010 Jan.	98,539.1	38,524.5	47,771.2	12,243.4	71,428.9	35,711.0	27,730.9	7,987.0
Feb.	97,901.8	37,873.3	47,842.5	12,186.0	70,617.1	35,162.2	27,511.4	7,943.6
Mar.	98,400.3	37,904.8	48,117.9	12,377.6	70,612.4	35,197.4	27,346.0	8,069.1
Apr.	99,222.9	37,853.7	48,802.4	12,566.8	70,987.0	35,179.0	27,572.7	8,235.3
May	100,493.2	37,877.5	49,825.5	12,790.2	71,453.8	35,223.4	27,857.8	8,372.6
Jun.	104,296.3	37,595.7	52,461.1	14,239.6	67,638.5	28,309.5	29,375.9	9,953.1
Jul.	102,109.3	37,390.0	51,268.6	13,450.7	66,043.4	28,175.4	28,461.0	9,407.1
Aug.	103,042.1	37,376.8	51,628.7	14,036.5	66,247.2	27,979.4	28,451.2	9,816.5

Period	by destination and currency (continued)							
	Total	Housing loans			Total	Other		
		lei	EUR	other currencies		lei	EUR	other currencies
2009 Aug.	22,456.1	1,734.5	17,004.2	3,717.5	3,376.9	1,114.0	1,643.2	619.7
Sep.	22,641.4	1,725.7	17,221.8	3,693.9	3,359.8	1,101.1	1,641.7	617.0
Oct.	23,655.3	1,727.9	18,162.6	3,764.9	3,439.0	1,108.7	1,701.0	629.3
Nov.	23,988.4	1,711.8	18,577.8	3,698.8	3,076.4	998.5	1,454.8	623.1
Dec.	24,245.8	1,704.4	18,834.5	3,706.9	3,157.1	1,076.6	1,459.0	621.6
2010 Jan.	23,975.8	1,700.2	18,630.0	3,645.6	3,134.5	1,113.3	1,410.3	610.9
Feb.	24,246.1	1,693.5	18,918.2	3,634.4	3,038.6	1,017.7	1,413.0	608.0
Mar.	24,708.1	1,679.8	19,338.6	3,689.6	3,079.8	1,027.7	1,433.3	618.8
Apr.	25,160.2	1,667.0	19,802.1	3,691.1	3,075.7	1,007.7	1,427.6	640.3
May	25,894.2	1,658.7	20,466.7	3,768.8	3,145.2	995.4	1,501.0	648.8
Jun.	27,855.4	1,665.3	21,951.9	4,238.2	8,802.4	7,620.8	1,133.3	48.3
Jul.	27,367.9	1,652.5	21,712.3	4,003.0	8,698.0	7,562.1	1,095.3	40.6
Aug.	27,854.2	1,640.1	22,036.4	4,177.7	8,940.7	7,757.3	1,141.1	42.3

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					Total	EUR			Total	Other currencies			
		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
2009 Aug.	95,844.5	39,036.9	20,179.5	10,304.9	8,552.4	52,923.3	17,200.5	15,782.5	19,940.3	3,884.3	2,013.4	1,023.7	847.2		
Sep.	96,164.2	39,389.5	20,746.5	10,202.3	8,440.7	53,077.4	16,943.4	16,112.3	20,021.7	3,697.4	1,934.8	854.0	908.6		
Oct.	96,916.9	39,183.0	20,604.8	10,083.6	8,494.7	54,115.1	17,436.2	16,487.3	20,191.6	3,618.8	1,846.6	860.3	911.9		
Nov.	97,010.3	39,561.7	21,170.0	9,986.1	8,405.5	53,942.5	17,224.4	16,143.4	20,574.8	3,506.1	1,743.7	863.9	898.5		
Dec.	96,194.3	39,216.3	20,817.5	9,994.2	8,404.5	53,305.1	16,697.3	15,810.9	20,797.0	3,672.9	1,928.6	809.9	934.3		
2010 Jan.	97,172.6	40,109.2	21,756.4	10,070.0	8,282.8	53,271.5	16,427.7	15,891.6	20,952.2	3,792.0	1,944.1	938.5	909.4		
Feb.	97,801.6	40,051.2	21,924.8	9,920.6	8,205.8	53,898.5	16,801.8	16,150.0	20,946.7	3,851.9	2,038.7	980.5	832.7		
Mar.	97,697.4	39,534.3	21,487.9	9,771.1	8,275.4	54,204.0	17,035.7	15,457.5	21,710.9	3,959.1	2,266.5	873.5	819.1		
Apr.	97,830.3	38,832.6	21,092.8	9,503.9	8,235.9	55,130.4	17,576.5	15,690.8	21,863.1	3,867.2	2,213.3	831.0	822.9		
May	99,456.9	38,756.4	21,062.9	9,493.1	8,200.4	56,394.1	17,754.5	16,172.6	22,467.0	4,306.4	2,548.7	914.1	843.6		
Jun.	103,250.3	39,356.3	21,580.6	9,644.6	8,131.0	59,520.9	18,277.0	17,206.0	24,037.9	4,373.1	2,512.5	963.0	897.6		
Jul.	101,575.2	39,728.0	21,755.1	9,895.9	8,076.9	57,920.2	17,570.1	17,001.1	23,349.0	3,927.0	2,151.7	984.5	790.8		
Aug.	101,883.9	39,263.1	21,227.1	9,980.5	8,055.5	58,641.7	17,657.7	17,511.7	23,472.3	3,979.1	2,154.3	1,006.2	818.6		

Period	LOANS TO FINANCIAL CORPORATIONS OTHER THAN MFIs						LOANS TO GENERAL GOVERNMENT				LOANS TO NON-RESIDENTS
	Total	Insurance corporations		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						
2009 Aug.	3,266.9	67.6	43.4	3,199.3	721.9	10,015.6	5,628.2	4,387.3	0.1	39,839.5	
Sep.	3,295.5	57.0	33.0	3,238.5	713.0	10,628.4	6,205.8	4,422.5	0.1	38,345.4	
Oct.	3,369.4	66.4	31.2	3,303.0	830.9	11,123.5	6,331.9	4,791.5	0.1	47,678.9	
Nov.	3,244.1	70.0	27.0	3,174.1	849.7	11,252.9	6,400.8	4,852.0	0.1	51,415.8	
Dec.	3,474.8	69.7	17.0	3,405.1	1,033.2	11,310.3	6,330.7	4,979.5	0.1	59,866.5	
2010 Jan.	3,573.2	89.6	1.3	3,483.6	950.5	11,293.3	6,326.0	4,967.3	0.1	54,838.0	
Feb.	3,463.6	87.3	1.3	3,376.3	1,062.1	11,327.8	6,355.7	4,972.1	0.1	59,039.3	
Mar.	3,306.3	83.9	1.4	3,222.4	816.6	11,317.6	6,291.0	5,026.6	0.0	68,239.6	
Apr.	3,269.2	81.6	1.5	3,187.6	841.8	11,388.5	6,336.6	5,051.9	0.0	48,944.3	
May	3,162.1	89.7	11.3	3,072.3	744.6	11,531.1	6,595.4	4,935.6	0.0	43,418.1	
Jun.	3,262.2	78.7	1.3	3,183.5	835.8	11,787.7	6,824.5	4,963.2	0.0	37,726.2	
Jul.	3,014.4	77.9	1.7	2,936.5	739.3	11,629.4	6,648.9	4,980.4	0.0	43,731.0	
Aug.	2,741.6	75.3	1.8	2,666.4	751.0	11,117.1	6,027.0	5,090.1	0.0	45,717.8	

*) Financial auxiliaries included.

8. ASSETS AND LIABILITIES OF INVESTMENT FUNDS**8.1. Balance Sheet****8.1.1. Money Market Funds (MMFs)**

(lei million; end of period)

Period	Total Assets/ Liabilities	Assets					Liabilities
		Deposit and loan claims	Securities other than shares	Shares and other equity (excluding IF and MMF shares/units)	IF and MMF shares/units	Remaining assets	IF shares/units
2008	353.1	226.3	121.2	–	–	5.6	353.1
2009	1,796.4	1,082.9	616.9	33.0	7.6	56.1	1,796.4
2009 Aug.	1,393.0	931.4	408.1	15.6	–	37.9	1,393.0
Sep.	1,495.7	983.6	451.9	15.8	–	44.3	1,495.7
Oct.	1,606.1	1,028.6	522.5	16.7	–	38.3	1,606.1
Nov.	1,674.7	1,021.4	566.5	25.4	–	61.3	1,674.7
Dec.	1,796.4	1,082.9	616.9	33.0	7.6	56.1	1,796.4
2010 Jan.	1,989.8	1,192.5	686.9	20.6	24.4	65.4	1,989.8
Feb.	2,119.7	1,269.5	736.8	20.5	24.5	68.5	2,119.7
Mar.	2,433.0	1,576.5	744.7	20.9	24.6	66.2	2,433.0
Apr.	2,608.9	1,694.0	828.8	16.8	24.8	44.4	2,608.9
May	2,675.7	1,527.7	1,048.8	27.0	34.1	38.0	2,675.7
Jun.	2,723.9	1,558.2	1,067.2	43.3	24.0	31.1	2,723.9
Jul.	2,777.8	1,478.3	1,169.4	43.5	23.5	63.0	2,777.8
Aug.	2,916.7	1,638.3	1,140.5	46.0	23.7	68.2	2,916.7

Note: Starting June 2010, Norms No.10/2009 issued by the NBR came into force. They replaced NBR Norms No.13/2006 on the statistical reporting of data for preparing the monetary balance sheet. List of money market funds for the purposes of statistics compiled under this Regulation can be found at https://mfi-assets.ecb.int/dla_MFID.htm.

8.1.2. Investment Funds, other than MMFs (IFs)

(lei million; end of period)

Period	Total Assets/ Liabilities	Assets						Liabilities, of which:
		Deposit and loan claims	Securities other than shares	Shares and other equity (excluding IF and MMF shares/units)	IF and MMF shares/units	Non-financial assets	Remaining assets	IF shares/units
2008	6,914.2	426.3	347.8	5,912.4	85.4	77.9	64.4	6,614.4
2009	9,661.9	1,158.1	884.2	7,171.0	250.3	65.6	132.7	9,333.8
2009 Aug.	8,016.9	1,010.7	412.4	6,208.4	176.6	65.0	143.8	7,628.3
Sep.	8,471.2	1,059.1	495.7	6,498.8	220.2	64.8	132.6	8,104.0
Oct.	9,128.0	1,045.2	609.7	7,074.6	202.1	64.7	131.8	8,790.7
Nov.	9,366.3	1,054.3	781.6	7,081.9	240.8	64.8	142.9	9,042.8
Dec.	9,661.9	1,158.1	884.2	7,171.0	250.3	65.6	132.7	9,333.8
2010 Jan.	9,920.7	1,138.8	950.5	7,348.2	282.3	65.2	135.7	9,594.9
Feb.	10,135.8	1,182.7	1,009.2	7,453.9	300.1	65.2	124.8	9,779.8
Mar.	10,489.9	1,268.7	958.0	7,725.4	349.0	65.1	123.7	10,138.1
Apr.	10,838.6	1,315.0	1,009.2	7,990.7	327.0	64.9	131.9	10,498.2
May	10,521.2	1,139.6	1,114.2	7,716.0	282.2	60.5	208.6	10,051.4
Jun.	10,075.0	1,088.8	1,289.0	7,194.8	270.3	60.4	171.6	9,607.7
Jul.	9,718.1	1,028.6	1,327.4	6,865.8	280.1	60.2	156.0	9,276.0
Aug.	9,640.7	1,033.4	1,372.3	6,728.2	298.0	60.1	148.6	9,229.9

Note: Data are reported in accordance with 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).

8.2. Securities other than Shares

8.2.1. Money Market Funds (MMFs)

(lei million; end of period)

Period	Total, of which:	Lei-Denominated						EUR-Denominated					
		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
2008	121.2	121.2	99.1	–	99.1	22.1	22.1	–	–	–	–	–	–
2009	616.9	598.2	377.7	–	377.7	220.5	217.5	18.7	18.7	–	18.7	–	–
2009 Aug.	408.1	397.3	225.1	–	225.1	172.2	153.3	10.7	10.7	–	10.7	–	–
Sep.	451.9	432.8	251.7	–	251.7	181.1	170.1	19.1	19.1	–	19.1	–	–
Oct.	522.5	502.9	278.3	–	278.3	224.6	213.7	19.6	19.6	–	19.6	–	–
Nov.	566.5	519.7	291.1	–	291.1	228.7	225.7	46.8	46.8	–	46.8	–	–
Dec.	616.9	598.2	377.7	–	377.7	220.5	217.5	18.7	18.7	–	18.7	–	–
2010 Jan.	686.9	676.2	416.0	–	416.0	260.2	248.8	10.7	10.7	–	10.7	–	–
Feb.	736.8	718.5	399.5	–	399.5	319.0	269.1	18.3	18.3	–	18.3	–	–
Mar.	744.7	725.4	368.7	–	368.7	356.7	272.1	19.3	19.3	–	19.3	–	–
Apr.	828.8	809.3	468.0	–	468.0	341.3	256.7	19.5	19.5	–	19.5	–	–
May	1,048.8	1,021.2	630.7	–	630.7	390.5	308.7	27.6	27.6	–	27.6	–	–
Jun.	1,067.2	1,017.4	668.3	81.2	542.4	349.1	271.1	49.8	49.8	–	49.8	–	–
Jul.	1,169.4	1,102.0	699.3	12.2	622.6	402.7	329.5	67.4	67.4	–	67.4	–	–
Aug.	1,140.5	1,058.1	594.3	12.2	517.6	463.9	394.2	82.4	80.5	–	80.5	1.9	–

Note: Starting June 2010, Norms No.10/2009 issued by the NBR came into force. They replaced NBR Norms No.13/2006 on the statistical reporting of data for preparing the monetary balance sheet. List of money market funds for the purposes of statistics compiled under this Regulation can be found at https://mfi-assets.ecb.int/dla_MFID.htm.

8.2.2. Investment Funds, other than MMFs (IFs)

(lei million; end of period)

Period	Lei-Denominated												
	Total	with original maturity ≤ 1 year						with initial 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:	Euro zone	Total, of which:	MFIs	General government	Total, of which:	Euro zone	
2008	324.1	45.1	45.1	–	45.1	–	–	28.1	–	–	–	28.1	28.1
2009	689.5	48.3	48.3	–	48.3	–	–	39.0	–	–	–	39.0	35.2
2009 Aug.	400.9	14.7	14.7	–	14.7	–	–	33.0	–	–	–	33.0	26.2
Sep.	484.3	26.3	26.3	–	26.3	–	–	42.1	–	–	–	42.1	35.3
Oct.	588.5	36.0	36.0	–	36.0	–	–	41.5	–	–	–	41.5	34.6
Nov.	637.0	48.2	48.2	–	48.2	–	–	38.6	–	–	–	38.6	34.9
Dec.	689.5	48.3	48.3	–	48.3	–	–	39.0	–	–	–	39.0	35.2
2010 Jan.	727.5	50.0	50.0	–	50.0	–	–	39.0	–	–	–	39.0	35.2
Feb.	788.2	43.6	43.6	–	43.6	–	–	37.8	–	–	–	37.8	34.0
Mar.	746.3	23.3	23.3	–	23.3	–	–	23.4	–	–	–	23.4	19.6
Apr.	803.2	20.4	20.4	–	20.4	–	–	7.0	–	–	–	7.0	3.1
May	900.9	19.9	19.9	–	19.9	–	–	5.4	–	–	–	5.4	1.5
Jun.	914.5	20.1	20.1	–	20.1	–	–	4.0	–	–	–	4.0	–
Jul.	906.4	14.7	14.7	–	14.7	–	–	4.0	–	–	–	4.0	–
Aug.	920.4	12.9	12.9	–	12.9	–	–	4.6	–	–	–	4.6	–

Note: Data are reported in accordance with 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).

8.2.2. Investment Funds, other than MMFs (IFs)

(lei million; end of period)

(continued)

Period	Lei-Denominated (continued)						EUR-Denominated				
	with original maturity > 2 years						Total, of which:	with original maturity > 2 years			
	Total	residents			non-residents			Total, of which:	residents		
		Total, of which:	MFIs	General government	Total of which:	Euro zone			Total, of which:	MFIs	General government
2008	250.9	193.8	37.4	153.3	57.1	30.2	c	c	c	–	c
2009	602.2	389.3	45.7	340.3	212.9	116.9	194.7	185.8	185.7	–	185.7
2009 Aug.	353.2	195.4	25.9	166.2	157.9	78.0	c	c	c	–	c
Sep.	415.8	257.7	27.9	226.5	158.2	80.8	c	c	c	–	c
Oct.	511.0	339.2	29.1	306.7	171.8	95.9	21.2	21.2	c	–	c
Nov.	550.2	356.4	24.2	328.9	193.8	101.7	144.6	136.0	135.9	–	135.9
Dec.	602.2	389.3	45.7	340.3	212.9	116.9	194.7	185.8	185.7	–	185.7
2010 Jan.	638.5	401.1	46.1	355.1	237.4	118.2	223.0	201.3	201.2	–	201.2
Feb.	706.8	390.0	44.4	345.6	316.8	147.9	221.0	199.3	199.2	–	199.2
Mar.	699.6	371.3	44.8	326.5	328.3	161.4	211.8	190.5	190.4	–	190.4
Apr.	775.9	441.2	81.1	360.0	334.7	163.0	205.9	192.9	192.8	–	192.8
May	875.5	503.4	81.8	421.6	372.1	202.4	213.3	200.0	199.9	–	199.9
Jun.	890.5	508.5	85.8	422.7	382.0	200.3	374.5	268.9	c	–	c
Jul.	887.7	498.4	86.5	411.9	389.3	201.0	421.0	262.6	c	–	c
Aug.	902.9	514.4	87.1	427.3	388.5	199.9	451.9	263.9	c	–	c

Note: Data are reported in accordance with 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).

8.3. Shares and other Equity**8.3.1. Money Market Funds (MMFs)**

(lei million; end of period)

Period	Total, of which:	residents		Auxiliaries + Financial intermediaries
		MFIs		
2008	–	–	–	–
2009	33.0	–	–	33.0
2009 Aug.	15.6	–	–	15.6
Sep.	15.8	–	–	15.8
Oct.	16.7	–	–	16.7
Nov.	25.4	–	–	25.4
Dec.	33.0	–	–	33.0
2010 Jan.	20.6	–	–	20.6
Feb.	20.5	–	–	20.5
Mar.	20.9	–	–	20.9
Apr.	16.8	–	–	16.8
May	27.0	–	–	27.0
Jun.	43.3	–	–	43.3
Jul.	43.5	15.6	–	28.0
Aug.	46.0	15.7	–	30.3

Note: Starting June 2010, Norms No.10/2009 issued by the NBR came into force. They replaced NBR Norms No.13/2006 on the statistical reporting of data for preparing the monetary balance sheet.

List of money market funds for the purposes of statistics compiled under this Regulation can be found at https://mfi-assets.ecb.int/dla_MFID.htm.

8.3.2. Investment Funds, other than MMFs (IFs)

(lei million; end of period)

Period	Total, of which:	residents				non-residents	
		MFIs	Auxiliaries + Financial intermediaries	Insurance corporations and pension funds	Non- financial corporations	Total, of which:	Euro zone
2008	5,889.3	3,059.1	69.5	1.7	2,754.9	23.0	22.1
2009	7,123.5	4,120.8	78.2	0.8	2,904.0	47.6	38.8
2009 Aug.	6,173.0	3,437.0	74.4	0.9	2,654.1	35.5	33.0
Sep.	6,457.8	3,713.6	73.2	0.9	2,663.4	41.0	35.9
Oct.	7,030.6	3,896.2	75.5	0.9	3,048.8	44.0	39.2
Nov.	7,034.8	4,005.8	76.4	0.9	2,937.7	47.1	40.0
Dec.	7,123.5	4,120.8	78.2	0.8	2,904.0	47.6	38.8
2010 Jan.	7,300.0	4,263.2	80.5	0.8	2,935.8	48.3	39.3
Feb.	7,405.0	4,403.3	81.8	0.8	2,899.5	48.9	40.2
Mar.	7,673.8	4,540.0	85.8	0.8	3,027.7	51.5	36.3
Apr.	7,935.4	4,616.3	88.4	0.9	3,210.2	55.3	39.9
May	7,663.1	4,448.5	92.9	0.9	3,081.0	52.9	38.1
Jun.	7,140.5	4,048.3	99.9	0.9	2,951.3	54.3	37.9
Jul.	6,809.0	3,892.9	98.1	0.9	2,773.4	56.8	36.9
Aug.	6,672.4	3,776.8	96.4	0.9	2,742.3	55.8	33.8

Note: Data are reported in accordance with 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).

8.3.2. Investment Funds, other than MMFs (IFs)

(lei million; end of period)

(continued)

Period	Total	Quoted shares, issued by:					
		residents				non-residents	
		Total, of which:	MFI	Auxiliaries + Financial Intermediaries	Non-financial corporations	Total, of which:	Euro zone
2008	3,709.3	3,686.2	1,723.1	0.5	1,962.3	23.0	22.1
2009	4,833.3	4,785.7	2,652.5	3.4	2,129.8	47.6	38.8
2009 Aug.	3,882.2	3,846.7	1,974.2	1.2	1,871.3	35.5	33.0
Sep.	4,196.6	4,155.6	2,271.4	1.8	1,882.4	41.0	35.9
Oct.	4,739.9	4,695.9	2,429.8	2.3	2,263.7	44.0	39.2
Nov.	4,746.4	4,699.3	2,541.4	3.2	2,154.6	47.1	40.0
Dec.	4,833.3	4,785.7	2,652.5	3.4	2,129.8	47.6	38.8
2010 Jan.	5,029.4	4,981.2	2,812.1	6.4	2,162.6	48.3	39.3
Feb.	5,082.2	5,033.3	2,903.3	6.7	2,123.4	48.9	40.2
Mar.	5,303.1	5,251.6	2,992.4	10.2	2,249.0	51.5	36.3
Apr.	5,556.7	5,501.4	3,038.6	12.5	2,450.3	55.3	39.9
May	5,236.2	5,183.3	2,846.4	17.2	2,319.8	52.9	38.1
Jun.	4,732.3	4,678.0	2,470.7	18.9	2,188.4	54.3	37.9
Jul.	4,423.0	4,366.2	2,325.0	19.6	2,021.7	56.8	36.9
Aug.	4,313.7	4,257.9	2,243.1	22.2	1,992.6	55.7	33.7

Note: Data are reported in accordance with 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).

8.4. Money Market fund Shares/Units - Investment Funds, other than MMFs (IFs)

(lei million; end of period)

Period	Total	residents						non-residents	
		MFI	Auxiliaries + Financial Intermediaries	Insurance corporations and pension funds	General government	Non-financial corporations	Households	Total, of which:	Euro zone
2008	5,193.4	307.3	286.8	98.9	0.05	667.1	3,833.2	1,421.0	862.7
2009	7,427.7	411.3	503.7	228.1	1.86	723.5	5,559.4	1,906.1	1,207.1
2009 Aug.	5,962.0	390.1	374.2	169.2	0.04	665.8	4,362.6	1,666.3	975.3
Sep.	6,346.5	408.7	407.1	189.6	0.04	688.3	4,652.9	1,757.5	1,042.5
Oct.	6,893.4	382.7	454.8	205.4	0.04	696.3	5,154.2	1,897.3	1,134.3
Nov.	7,154.7	412.7	480.1	213.5	1.87	705.8	5,340.7	1,888.1	1,165.4
Dec.	7,427.7	411.3	503.7	228.1	1.86	723.5	5,559.4	1,906.1	1,207.1
2010 Jan.	7,623.9	437.5	508.1	239.4	1.89	757.8	5,679.2	1,971.0	1,234.1
Feb.	7,775.1	456.3	521.3	260.3	1.93	753.7	5,781.6	2,004.7	1,268.4
Mar.	8,064.1	452.9	553.0	286.4	2.01	774.3	5,995.5	2,074.0	1,322.1
Apr.	8,388.9	423.8	556.4	299.9	2.14	790.9	6,315.8	2,109.3	1,327.6
May	7,982.5	410.2	537.4	322.2	2.02	717.5	5,993.2	2,068.9	1,316.4
Jun.	7,649.1	401.9	503.7	327.2	1.90	667.4	5,747.0	1,958.6	1,247.1
Jul.	7,424.7	402.0	489.5	337.9	1.81	636.3	5,557.2	1,851.4	1,172.3
Aug.	7,420.8	399.4	498.9	362.5	1.8	639.4	5,519.0	1,809.1	1,137.2

Note: Data are reported in accordance with 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).

9. ON-BALANCE-SHEET ASSETS AND LIABILITIES OF NON-BANK FINANCIAL INSTITUTIONS ENROLLED WITH THE GENERAL REGISTER

9.1. Balance Sheet Structure Dynamics

(lei million; end of period)

Period	Total Assets/Liabilities	Assets			Liabilities		
		Loans	Deposits taken	Other assets	Capital and reserves	Borrowings	Other liabilities
2008 Mar.	34,249.4	28,376.2	1,846.7	4,026.5	3,288.9	28,192.4	2,768.1
Jun.	37,246.8	30,772.8	1,963.4	4,510.6	3,746.9	30,093.8	3,406.1
Sep.	40,834.7	34,085.6	2,207.1	4,542.0	4,001.2	33,533.7	3,299.7
Dec.	44,503.1	36,753.5	3,378.9	4,370.7	4,485.1	36,869.8	3,148.2
2009 Mar.	44,112.4	35,566.0	3,929.9	4,616.5	4,938.8	36,070.8	3,102.7
Jun.	42,757.8	33,567.6	4,100.3	5,089.9	5,424.7	34,405.3	2,927.9
Sep.	41,357.8	31,749.0	4,329.5	5,279.3	5,772.2	32,755.8	2,829.9
Dec.	40,613.0	30,293.5	4,875.4	5,444.1	6,215.9	31,625.8	2,771.4
2010 Mar.	37,331.6	27,976.6	3,810.6	5,544.4	6,569.8	28,055.9	2,705.8
Jun.	38,320.4	28,001.8	3,812.3	6,506.4	6,726.4	28,923.5	2,670.5

Note: Data are reported in accordance with NBR Norms No. 12/2007 on statistical reporting of on-balance-sheet assets and liabilities belonging to non-bank financial institutions. Data are provisional and will be final six months after reporting date.

9.2. Balance Sheet Structure as at 30 June 2010 by Type of Non-Bank Financial Institutions Enrolled with the General Register

(lei million; end of period)

General Register section	Total	Assets			Liabilities		
		Loans	Deposits taken	Other assets	Capital and reserves	Borrowings	Other liabilities
General Register - Total, of which:	38,320.4	28,001.8	3,812.3	6,506.4	6,726.4	28,923.5	2,670.5
Consumer loans	521.8	c	55.2	c	99.9	c	c
Mortgage and/or real estate loans	c	c	c	c	c	c	c
Micro-loans	36.3	31.2	2.8	2.3	14.4	19.5	2.4
Financing of commercial transactions	c	c	c	c	c	c	c
Factoring	c	c	c	c	c	c	c
Discounting	-	-	-	-	-	-	-
Forfeiting	-	-	-	-	-	-	-
Financial leasing	8,494.8	6,620.1	403.9	1,470.8	1,503.0	6,498.0	493.8
Issue of collateral and assumption of commitments, including loan collateralisation	1,372.5	4.9	347.6	1,020.1	167.0	1,189.2	16.3
Other financing forms similar in nature to loans	-	-	-	-	-	-	-
Multiple lending activities	27,779.0	20,948.6	3,000.4	3,830.0	4,889.7	20,814.9	2,074.4

Note: Data are reported in accordance with NBR Norms No. 12/2007 on statistical reporting of on-balance-sheet assets and liabilities belonging to non-bank financial institutions. Data are provisional and will be final six months after reporting date.

9.3. Loans to Households

(lei million; end of period)

Period	Total	Loans in lei	Loans in euro	Loans in other currency	Consumer loans			
					Total	in lei	in euro	in other currency
2008 Mar.	6,444.5	3,280.8	2,688.6	475.1	4,988.0	3,205.8	1,773.0	9.2
Jun.	7,214.2	3,609.2	3,030.5	574.5	5,523.3	3,523.2	1,969.9	30.1
Sep.	8,037.7	4,031.3	3,324.1	682.3	6,096.8	3,935.9	2,096.8	64.0
Dec.	8,315.4	4,057.6	3,484.8	773.1	6,082.0	3,957.2	2,051.7	73.1
2009 Mar.	6,857.7	3,965.0	2,738.1	154.6	6,003.2	3,867.5	2,064.1	71.5
Jun.	6,611.7	3,791.6	2,676.7	143.3	5,808.3	3,697.5	2,043.4	67.4
Sep.	6,334.9	3,620.6	2,578.3	136.0	5,558.2	3,527.3	1,966.7	64.3
Dec.	6,135.7	3,497.7	2,497.5	140.5	5,363.6	3,404.7	1,894.2	64.7
2010 Mar.	5,909.3	3,451.4	2,312.1	145.8	5,173.8	3,354.7	1,752.9	66.3
Jun.	5,794.5	3,269.4	2,352.2	172.8	5,032.5	3,171.2	1,785.6	75.7

Note: Data are reported in accordance with NBR Norms No. 12/2007 on statistical reporting of on-balance-sheet assets and liabilities belonging to non-bank financial institutions. Data are provisional and will be final six months after reporting date.

9.3. Loans to Households

(lei million; end of period)

(continued)

Period	Housing loans				Other			
	Total	in lei	in euro	in other currency	Total	in lei	in euro	in other currency
2008 Mar.	1,186.3	27.5	706.9	451.8	270.3	47.5	208.7	14.1
Jun.	1,388.4	31.6	825.4	531.4	302.6	54.4	235.2	13.0
Sep.	1,531.5	37.9	917.4	576.2	409.5	57.5	309.9	42.1
Dec.	1,708.1	37.1	1,018.2	652.8	525.4	63.2	414.9	47.2
2009 Mar.	444.6	36.0	333.5	75.1	410.0	61.6	340.4	8.0
Jun.	429.7	34.0	326.5	69.2	373.6	60.1	306.8	6.8
Sep.	418.4	32.5	320.3	65.6	358.3	60.8	291.4	6.2
Dec.	419.3	30.6	319.0	69.8	352.7	62.4	284.3	6.0
2010 Mar.	407.6	28.7	305.2	73.8	327.9	68.0	254.1	5.7
Jun.	444.9	26.9	327.4	90.6	317.0	71.3	239.3	6.5

Note: Data are reported in accordance with NBR Norms No. 12/2007 on statistical reporting of on-balance-sheet assets and liabilities belonging to non-bank financial institutions. Data are provisional and will be final six months after reporting date.

9.4. Loans to Non-Financial Corporations, Other Institutional Sectors* and Non-Residents

(lei million; end of period)

Period	Total	Loans to non-financial corporations							
		in lei				in euro			
		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
2008 Mar.	21,420.6	981.5	330.4	570.3	80.8	20,305.6	214.6	17,320.8	2,770.3
Jun.	23,074.5	1,159.5	420.1	641.6	97.8	21,772.3	1,295.3	18,281.1	2,195.8
Sep.	25,449.6	1,317.8	565.3	644.5	108.1	23,942.1	1,356.1	19,802.8	2,783.2
Dec.	27,796.1	1,350.8	587.1	654.0	109.6	26,206.5	1,107.8	21,443.0	3,655.7
2009 Mar.	28,128.9	1,489.2	658.4	727.3	103.5	26,404.7	1,031.7	21,345.0	4,027.9
Jun.	26,415.7	1,540.6	631.8	802.8	105.9	24,626.6	973.0	19,505.9	4,147.7
Sep.	24,896.2	1,571.7	640.1	810.9	120.7	23,060.4	917.6	18,005.7	4,137.1
Dec.	23,646.4	1,581.2	642.6	812.7	126.0	21,784.4	854.1	16,062.9	4,867.4
2010 Mar.	21,449.8	1,740.4	670.2	919.4	150.8	19,424.5	781.6	14,040.5	4,602.4
Jun.	21,565.2	1,737.5	707.3	856.3	173.9	19,519.7	807.6	14,074.5	4,637.7

Period	Loans to non-financial corporations (continued)				Loans to other institutional sectors				Loans to non-residents
	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	in lei	in euro	in other currency	
2008 Mar.	133.5	4.7	87.6	41.2	469.9	44.4	416.6	8.8	41.2
Jun.	142.7	1.7	94.7	46.2	453.1	36.8	408.7	7.6	31.0
Sep.	189.6	2.1	129.8	57.7	567.0	50.5	508.9	7.6	31.3
Dec.	238.8	6.0	128.4	104.4	587.3	62.4	517.4	7.5	54.7
2009 Mar.	235.1	3.3	121.4	110.3	577.2	61.4	508.4	7.4	2.2
Jun.	248.5	2.9	120.2	125.4	538.3	63.9	468.4	5.9	2.0
Sep.	264.1	5.3	105.5	153.3	515.9	74.5	436.7	4.7	2.0
Dec.	280.8	3.9	120.8	156.0	509.6	74.8	431.1	3.8	1.7
2010 Mar.	285.0	3.0	132.3	149.8	611.9	127.7	481.3	2.9	5.6
Jun.	308.0	5.9	137.3	164.8	600.7	106.8	491.2	2.7	41.4

*) except households.

Note: Data are reported in accordance with NBR Norms No. 12/2007 on statistical reporting of on-balance-sheet assets and liabilities belonging to non-bank financial institutions. Data are provisional and will be final six months after reporting date.

10. AVERAGE 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 agreed maturity				Total	with agreed maturity		
		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		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
2005	6.35	5.64	5.57	6.92	8.35	5.27	4.45	5.41	6.29
2006	7.25	7.08	7.19	7.49	7.46	7.03	6.16	7.73	7.93
2007	6.79	6.30	6.99	7.12	7.16	6.76	6.57	7.36	7.35
2008	12.12	11.68	12.93	12.51	9.39	14.81	14.89	17.55	13.51
2009	9.56	9.17	9.35	10.54	10.37	9.07	8.88	9.88	10.20
2009 Aug.	10.84	9.95	11.05	12.71	10.65	9.76	9.02	10.95	11.78
2009 Sep.	10.21	9.30	10.15	11.97	10.64	9.26	8.93	10.04	10.50
2009 Oct.	9.86	9.12	9.61	11.43	10.61	9.06	8.69	9.78	10.33
2009 Nov.	9.70	9.13	9.39	10.99	10.49	9.01	8.67	9.85	10.16
2009 Dec.	9.56	9.17	9.35	10.54	10.37	9.07	8.88	9.88	10.20
2010 Jan.	9.39	9.03	9.30	10.31	10.06	8.43	7.95	9.42	9.94
2010 Feb.	8.96	8.43	8.94	9.95	9.77	7.61	7.01	8.83	9.31
2010 Mar.	8.49	7.95	8.45	9.53	9.48	6.83	6.00	7.85	8.37
2010 Apr.	7.88	7.14	7.82	8.99	9.24	6.21	5.51	7.07	7.79
2010 May	7.48	6.63	7.45	8.56	8.83	6.09	5.61	6.71	7.43
2010 Jun.	7.25	6.45	7.22	8.21	8.37	6.08	5.78	6.66	7.26
2010 Jul.	7.15	6.40	7.18	7.98	7.98	6.04	5.63	6.78	7.12
2010 Aug.	7.14	6.46	7.21	7.85	7.83	5.90	5.59	6.68	6.95

10.1.2. New Business

(% p.a.)

Period	New time deposits from households					New time deposits from non-financial corporations			
	Total	with agreed maturity				Total	with agreed maturity		
		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		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
2005	5.50	5.47	5.49	6.53	6.01	4.36	3.99	5.66	5.84
2006	7.02	6.91	7.31	7.63	7.45	6.12	5.64	7.53	7.51
2007	6.94	6.50	7.19	7.56	7.06	7.27	7.19	7.48	7.74
2008	15.27	14.77	16.03	14.58	13.04	16.01	15.50	18.08	15.17
2009	9.91	9.71	9.94	10.48	11.22	9.57	9.37	10.12	9.89
2009 Aug.	10.68	10.49	10.58	11.25	10.91	9.60	9.32	10.27	10.86
2009 Sep.	10.26	9.96	10.14	11.04	11.32	9.40	9.30	9.83	9.42
2009 Oct.	9.91	9.70	9.91	10.74	9.77	9.39	9.22	9.87	9.89
2009 Nov.	9.86	9.71	9.91	10.45	9.58	9.38	9.09	10.06	10.74
2009 Dec.	9.91	9.71	9.94	10.48	11.22	9.57	9.37	10.12	9.89
2010 Jan.	9.66	9.47	9.70	10.27	9.30	8.52	8.15	9.32	9.28
2010 Feb.	8.93	8.81	8.90	9.46	8.70	7.45	7.11	8.39	8.40
2010 Mar.	8.39	8.27	8.42	8.81	8.13	6.40	5.79	7.37	7.82
2010 Apr.	7.82	7.41	7.77	8.19	9.45	5.70	5.31	6.52	7.07
2010 May	7.25	6.92	7.53	7.70	7.38	5.98	5.74	6.56	6.41
2010 Jun.	7.25	6.83	7.61	7.87	7.13	6.13	5.96	6.71	6.74
2010 Jul.	7.52	7.15	7.67	8.24	7.79	6.06	5.68	6.92	6.77
2010 Aug.	7.46	6.99	7.57	8.41	7.47	5.84	5.57	6.57	6.96

Note: Starting June 2010 average interest rates are calculated pursuant to the provisions of Norms No.11/2009 issued by the NBR which replaced Norms No. 14/2006 issued by the NBR.
Annual data refer to December of each year.

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 agreed maturity				Total	with agreed maturity		
		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		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
2005	2.92	2.42	2.84	3.40	3.45	2.92	2.33	2.58	2.97
2006	3.16	2.92	3.11	3.38	3.51	3.31	2.89	2.94	3.24
2007	3.67	3.25	3.59	4.31	4.13	3.54	3.72	3.77	3.80
2008	5.36	5.09	5.74	5.31	4.63	6.12	5.87	7.25	6.94
2009	3.51	3.11	3.32	3.93	4.27	2.90	2.39	3.30	3.22
2009 Aug.	4.38	3.64	4.30	5.14	4.98	3.84	3.07	4.44	4.04
2009 Sep.	4.10	3.44	3.93	4.84	4.81	3.46	2.72	4.06	3.77
2009 Oct.	3.89	3.27	3.65	4.63	4.69	3.34	2.58	3.98	3.56
2009 Nov.	3.67	3.10	3.44	4.35	4.46	3.11	2.49	3.56	3.49
2009 Dec.	3.51	3.11	3.32	3.93	4.27	2.90	2.39	3.30	3.22
2010 Jan.	3.37	2.97	3.24	3.71	4.09	2.91	2.53	3.24	3.14
2010 Feb.	3.25	2.81	3.14	3.57	3.94	2.58	2.18	3.23	3.04
2010 Mar.	3.14	2.70	3.01	3.45	3.82	2.67	2.20	2.94	3.29
2010 Apr.	3.03	2.56	2.90	3.35	3.70	2.52	1.97	2.85	3.22
2010 May	2.98	2.52	2.87	3.26	3.60	2.46	1.82	2.80	3.24
2010 Jun.	2.95	2.55	2.85	3.18	3.50	2.43	1.96	2.71	3.16
2010 Jul.	2.94	2.50	2.85	3.23	3.42	2.33	1.78	2.68	3.03
2010 Aug.	3.02	2.63	2.93	3.33	3.32	2.44	2.00	2.85	3.05

10.2.2. New Business

(% p.a.)

Period	New time deposits from households					New time deposits from non-financial corporations			
	Total	with agreed maturity				Total	with agreed maturity		
		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		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
2005	2.54	2.33	2.79	3.42	2.68	2.30	2.22	2.67	3.35
2006	2.93	2.86	3.03	3.41	2.93	2.96	2.91	3.02	4.37
2007	3.66	3.38	3.70	4.57	4.69	3.90	3.97	3.86	3.70
2008	6.36	5.94	6.66	6.74	5.75	6.32	5.98	7.34	6.07
2009	3.35	3.19	3.38	3.78	3.50	2.48	2.32	2.63	3.00
2009 Aug.	3.94	3.71	4.10	4.12	4.21	3.62	3.12	4.25	3.30
2009 Sep.	3.72	3.44	3.80	4.27	4.09	2.97	2.67	3.37	3.42
2009 Oct.	3.49	3.28	3.46	4.05	3.74	2.93	2.52	3.53	3.37
2009 Nov.	3.34	3.12	3.36	3.87	3.63	2.81	2.48	3.42	3.17
2009 Dec.	3.35	3.19	3.38	3.78	3.50	2.48	2.32	2.63	3.00
2010 Jan.	3.22	2.97	3.29	3.56	3.45	2.79	2.61	3.01	3.42
2010 Feb.	3.05	2.81	3.09	3.45	3.29	2.35	2.17	2.87	3.02
2010 Mar.	2.98	2.83	2.97	3.32	3.23	2.59	2.17	2.59	3.73
2010 Apr.	2.87	2.72	2.86	3.13	3.20	2.25	1.92	2.89	2.56
2010 May	2.88	2.67	3.00	3.09	3.18	1.96	1.73	2.53	2.89
2010 Jun.	2.94	2.69	3.02	3.51	3.20	2.18	1.87	2.49	2.53
2010 Jul.	3.07	2.83	3.03	3.62	3.35	1.97	1.71	2.80	2.61
2010 Aug.	3.13	2.82	3.12	3.65	3.21	2.23	1.97	2.94	2.39

Note: Starting June 2010 average interest rates are calculated pursuant to the provisions of Norms No.11/2009 issued by the NBR which replaced Norms No. 14/2006 issued by the NBR.
Annual data refer to December of each year.

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 agreed maturity up to and including two years	with agreed maturity over two years	total	with agreed maturity up to and including three months	with agreed maturity over three months		total	with agreed maturity up to and including two years	with agreed maturity over two years	
2009 Aug.	5.34	10.84	10.93	9.64	x	x	x	3.57	9.76	9.93	4.29	8.71
Sep.	5.19	10.21	10.28	9.39	x	x	x	3.75	9.26	9.43	4.14	c
Oct.	4.49	9.86	9.92	9.12	x	x	x	3.46	9.06	9.23	4.12	x
Nov.	4.31	9.70	9.75	9.05	x	x	x	3.00	9.01	9.18	4.11	x
Dec.	4.34	9.56	9.63	8.64	x	x	x	3.10	9.07	9.24	3.98	x
2010 Jan.	4.05	9.39	9.49	7.98	x	x	x	2.60	8.43	8.59	3.98	x
Feb.	3.73	8.96	9.07	7.31	x	x	x	2.26	7.61	7.75	3.72	x
Mar.	3.60	8.49	8.62	6.41	x	x	x	1.72	6.83	6.94	3.53	x
Apr.	3.02	7.88	8.01	5.75	x	x	x	1.88	6.21	6.31	3.36	x
May	2.91	7.48	7.59	5.65	x	x	x	1.95	6.09	6.18	3.31	x
Jun.	2.46	7.25	7.32	6.02	x	x	x	2.04	6.08	6.17	3.11	x
Jul.	2.24	7.15	7.20	6.44	x	x	x	1.74	6.04	6.14	3.16	c
Aug.	2.21	7.14	7.19	6.41	x	x	x	1.94	5.90	6.00	3.10	c

10.3.2. New Business

(% p.a.)

Period	Household deposits			Deposits from non-financial corporations			Repos
	with agreed maturity up to and including one year	with agreed maturity over one year and up to and including two years	with agreed maturity over two years	with agreed maturity up to and including one year	with agreed maturity over one year and up to and including two years	with agreed maturity over two years	
2009 Aug.	10.69	10.96	9.52	9.61	7.51	5.58	c
Sep.	10.27	10.18	8.93	9.43	2.14	5.41	x
Oct.	9.92	9.95	9.17	9.40	7.13	4.25	x
Nov.	9.87	9.30	8.18	9.39	6.58	5.75	x
Dec.	9.95	8.09	6.68	9.59	5.76	4.24	x
2010 Jan.	9.67	9.03	7.31	8.52	4.39	5.77	x
Feb.	8.94	8.31	7.41	7.45	5.47	3.93	x
Mar.	8.39	8.25	6.36	6.40	3.59	3.77	x
Apr.	7.82	7.55	5.69	5.71	4.09	3.43	x
May	7.26	7.29	5.32	5.99	3.43	3.36	x
Jun.	7.26	7.23	6.06	6.15	1.97	3.03	x
Jul.	7.53	7.22	6.33	6.07	4.41	4.17	c
Aug.	7.47	6.58	7.13	5.85	3.08	3.41	c

Note: Starting June 2010 average interest rates are calculated pursuant to the provisions of Norms No.11/2009 issued by the NBR which replaced Norms No. 14/2006 issued by the NBR.

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 agreed maturity up to and including two years	with agreed maturity over two years	total	with agreed maturity up to and including three months	with agreed maturity over three months		total	with agreed maturity up to and including two years	with agreed maturity over two years	
2009 Aug.	2.31	4.38	4.38	4.03	x	x	x	0.70	3.84	3.96	1.18	x
Sep.	2.23	4.10	4.10	4.03	x	x	x	0.65	3.46	3.55	1.10	x
Oct.	1.79	3.89	3.89	3.85	x	x	x	0.58	3.34	3.43	1.10	x
Nov.	1.78	3.67	3.67	3.58	x	x	x	0.59	3.11	3.20	0.90	x
Dec.	1.70	3.51	3.50	3.54	x	x	x	0.56	2.90	2.98	0.97	x
2010 Jan.	1.64	3.37	3.38	3.24	x	x	x	0.58	2.91	2.98	0.88	x
Feb.	1.58	3.25	3.25	3.24	x	x	x	0.58	2.58	2.66	0.76	x
Mar.	1.52	3.14	3.14	3.10	x	x	x	0.53	2.67	2.76	0.76	x
Apr.	1.32	3.03	3.03	3.06	x	x	x	0.50	2.52	2.59	0.77	c
May	1.26	2.98	2.98	3.05	x	x	x	0.47	2.46	2.54	0.75	c
Jun.	1.26	2.95	2.94	3.13	x	x	x	0.45	2.43	2.50	0.88	c
Jul.	1.21	2.94	2.94	3.24	x	x	x	0.44	2.33	2.38	0.90	c
Aug.	1.20	3.02	3.01	3.11	x	x	x	0.47	2.44	2.51	0.76	c

10.4.2. New Business

(% p.a.)

Period	Household deposits			Deposits from non-financial corporations			Repos
	with agreed maturity up to and including one year	with agreed maturity over one year and up to and including two years	with agreed maturity over two years	with agreed maturity up to and including one year	with agreed maturity over one year and up to and including two years	with agreed maturity over two years	
2009 Aug.	3.96	3.03	3.76	3.63	1.88	1.13	x
Sep.	3.72	4.06	4.11	2.96	4.35	1.14	x
Oct.	3.48	3.65	3.75	2.93	2.31	1.20	x
Nov.	3.34	3.31	3.36	2.82	1.09	1.12	x
Dec.	3.35	3.69	3.25	2.50	0.92	1.50	x
2010 Jan.	3.21	3.93	3.26	2.79	2.49	2.31	x
Feb.	3.04	3.45	3.18	2.37	2.15	0.13	x
Mar.	2.98	3.56	2.80	2.60	1.08	1.35	x
Apr.	2.86	3.48	2.94	2.27	0.62	1.04	c
May	2.88	3.13	2.82	1.97	1.21	0.65	x
Jun.	2.94	3.47	3.02	2.18	1.28	3.11	c
Jul.	3.06	3.42	2.92	1.97	1.98	1.67	x
Aug.	3.13	3.35	2.76	2.24	1.51	0.23	x

Note: Starting June 2010 average interest rates are calculated pursuant to the provisions of Norms No. 11/2009 issued by the NBR which replaced Norms No. 14/2006 issued by the NBR.

10.5. Lei-Denominated Loans**10.5.1. Outstanding Amounts**

(% p.a.)

Period	Loans to households				Loans to non-financial corporations			
	Total	with agreed maturity			Total	with agreed maturity		
		up to and including one year	over one year and up to and including five years	over five years		up to and including one year	over one year and up to and including five years	over five years
2005	19.62	20.10	21.05	16.05	14.86	14.66	15.63	13.94
2006	15.32	19.33	17.02	13.65	13.34	12.94	13.93	13.04
2007	14.23	21.42	15.44	12.59	11.84	11.95	12.12	11.13
2008	16.59	22.41	17.82	15.22	18.34	18.96	18.23	17.07
2009	17.11	20.97	18.61	15.85	16.06	16.24	16.24	15.37
2009 Aug.	17.23	21.26	18.57	16.04	16.11	16.06	16.50	15.75
Sep.	17.16	21.40	18.42	15.92	15.84	15.84	16.21	15.39
Oct.	17.14	21.23	18.51	15.90	16.05	16.22	16.29	15.34
Nov.	17.11	21.08	18.53	15.87	16.03	16.12	16.39	15.38
Dec.	17.11	20.97	18.61	15.85	16.06	16.24	16.24	15.37
2010 Jan.	17.06	20.80	18.66	15.80	15.57	15.51	16.05	15.13
Feb.	16.93	20.86	18.57	15.65	14.33	13.98	14.94	14.53
Mar.	16.70	20.49	18.21	15.46	13.33	12.82	13.98	13.92
Apr.	16.24	19.76	17.37	15.18	12.23	11.62	12.95	12.98
May	16.03	19.53	17.00	15.01	12.48	12.08	13.06	12.86
Jun.	15.51	17.62	16.10	14.87	12.31	12.12	12.46	12.66
Jul.	15.65	17.75	16.25	15.01	12.16	11.95	12.39	12.45
Aug.	15.48	17.75	16.07	14.80	11.71	11.34	12.14	12.18

10.5.2. New Business

(% p.a.)

Period	New loans to households				New loans to non-financial corporations			
	Total	with agreed maturity			Total	with agreed maturity		
		up to and including one year	over one year and up to and including five years	over five years		up to and including one year	over one year and up to and including five years	over five years
2005	13.73	19.54	15.13	11.89	13.69	13.48	14.63	13.87
2006	13.86	17.25	16.03	12.51	12.10	11.86	13.03	12.96
2007	11.94	10.65	14.08	11.35	11.62	11.60	11.81	11.55
2008	17.64	18.37	20.38	15.38	19.51	19.73	18.43	18.58
2009	16.58	14.16	19.14	14.92	15.40	15.35	16.48	14.50
2009 Aug.	17.95	18.13	19.16	16.75	15.69	15.52	17.00	17.27
Sep.	17.83	18.46	19.19	16.57	14.89	14.73	16.83	15.27
Oct.	17.45	17.80	18.71	16.19	16.19	16.19	16.94	15.42
Nov.	17.18	15.07	19.20	15.42	15.76	15.64	16.47	16.07
Dec.	16.58	14.16	19.14	14.92	15.40	15.35	16.48	14.50
2010 Jan.	16.63	14.29	19.03	14.78	13.82	13.97	13.02	15.11
Feb.	15.99	16.65	17.84	13.97	13.23	13.14	14.57	13.08
Mar.	14.50	12.78	15.58	13.44	12.12	12.01	12.72	13.18
Apr.	11.90	11.00	11.48	12.83	10.93	10.81	12.41	10.80
May	11.80	15.33	11.47	12.22	11.66	11.58	12.29	12.97
Jun.	11.66	14.43	11.31	11.79	11.17	11.04	11.96	11.24
Jul.	12.11	11.97	12.50	11.87	12.03	11.95	12.84	12.71
Aug.	12.41	15.52	12.77	12.07	10.92	10.67	11.94	12.14

Note: Starting June 2010 average interest rates are calculated pursuant to the provisions of Norms No.11/2009 issued by the NBR which replaced Norms No. 14/2006 issued by the NBR.
Annual data refer to December of each year.

10.6. EUR-Denominated Loans

10.6.1. Outstanding Amounts

(% p.a.)

Period	Loans to households				Loans to non-financial corporations			
	Total	with agreed maturity			Total	with agreed maturity		
		up to and including one year	over one year and up to and including five years	over five years		up to and including one year	over one year and up to and including five years	over five years
2005	10.23	8.22	11.20	9.88	7.08	6.86	7.37	6.95
2006	9.51	9.48	10.50	9.34	7.45	6.61	7.53	8.22
2007	8.70	8.07	9.99	8.61	7.95	7.31	8.15	8.34
2008	8.65	7.22	8.51	8.69	7.63	6.71	7.94	8.24
2009	7.65	7.70	6.45	7.71	5.97	5.70	6.15	6.06
2009 Aug.	7.98	7.99	6.71	8.07	6.00	5.52	6.27	6.20
2009 Sep.	7.90	7.60	6.69	7.98	5.94	5.57	6.17	6.09
2009 Oct.	7.82	7.78	6.60	7.89	5.94	5.58	6.16	6.08
2009 Nov.	7.71	7.76	6.58	7.78	5.93	5.65	6.11	6.03
2009 Dec.	7.65	7.70	6.45	7.71	5.97	5.70	6.15	6.06
2010 Jan.	7.59	7.76	6.39	7.65	5.87	5.64	6.03	5.93
2010 Feb.	7.52	7.31	6.32	7.59	5.80	5.59	5.94	5.87
2010 Mar.	7.46	7.41	6.27	7.52	5.79	5.60	6.05	5.77
2010 Apr.	7.40	7.16	6.32	7.47	5.75	5.48	5.99	5.79
2010 May	7.32	7.14	6.12	7.39	5.77	5.55	6.04	5.75
2010 Jun.	7.27	7.23	6.12	7.33	5.65	5.31	5.91	5.72
2010 Jul.	7.21	7.09	6.11	7.26	5.68	5.33	5.90	5.78
2010 Aug.	7.19	6.95	6.16	7.24	5.70	5.43	5.83	5.82

10.6.2. New Business

(% p.a.)

Period	New loans to households				New loans to non-financial corporations			
	Total	with agreed maturity			Total	with agreed maturity		
		up to and including one year	over one year and up to and including five years	over five years		up to and including one year	over one year and up to and including five years	over five years
2005	8.98	10.61	10.48	8.74	6.09	5.75	6.51	7.96
2006	8.58	10.12	9.32	8.42	6.84	6.32	7.22	8.16
2007	7.58	6.30	8.04	7.65	7.57	7.36	7.70	7.68
2008	8.05	8.10	9.08	7.86	7.63	7.57	6.76	9.35
2009	6.06	7.36	7.73	5.88	5.92	5.42	6.91	6.04
2009 Aug.	8.05	8.13	9.06	7.98	6.31	6.27	6.11	6.85
2009 Sep.	6.47	5.65	9.01	6.44	5.85	5.52	6.43	7.15
2009 Oct.	5.90	6.48	8.51	5.79	5.80	5.65	5.91	6.35
2009 Nov.	6.10	6.22	7.94	6.00	6.07	6.03	5.93	6.27
2009 Dec.	6.06	7.36	7.73	5.88	5.92	5.42	6.91	6.04
2010 Jan.	5.76	5.54	9.90	5.66	5.69	5.46	6.00	6.05
2010 Feb.	5.67	5.40	9.41	5.58	6.11	6.18	5.60	6.28
2010 Mar.	5.72	5.60	6.88	5.64	5.97	5.86	5.63	6.70
2010 Apr.	5.95	5.84	7.56	5.85	5.67	5.55	6.09	5.54
2010 May	5.89	6.04	6.89	5.77	5.48	5.51	5.70	5.28
2010 Jun.	5.80	5.63	9.70	5.65	5.21	5.40	4.90	4.99
2010 Jul.	7.31	4.99	6.81	7.38	5.92	5.78	6.26	5.90
2010 Aug.	7.21	4.83	7.32	7.24	5.57	5.51	5.46	5.92

Note: Starting June 2010 average interest rates are calculated pursuant to the provisions of Norms No.11/2009 issued by the NBR which replaced Norms No. 14/2006 issued by the NBR.

Annual data refer to December of each year.

10.7. Breakdown of Lei-Denominated Loans

10.7.1. Outstanding Amounts

(% p.a.)

Period	Loans to households												
	bank over-drafts	lending for house purchase				consumer loans				other lending			
		total	with agreed maturity			total	with agreed maturity			total	with agreed maturity		
			up to and including one year	over one year and up to and including five years	over five years		up to and including one year	over one year and up to and including five years	over five years		up to and including one year	over one year and up to and including five years	over five years
2009 Aug.	21.52	11.16	9.58	12.33	11.12	17.55	21.29	18.52	16.46	16.61	19.49	21.21	14.64
Sep.	21.65	11.20	10.37	12.29	11.17	17.47	21.43	18.36	16.33	16.69	19.43	21.23	14.76
Oct.	21.55	11.27	10.97	12.32	11.24	17.45	21.26	18.46	16.30	16.72	18.72	21.10	14.85
Nov.	21.53	11.35	15.51	12.32	11.31	17.42	21.16	18.47	16.27	16.59	16.24	21.47	14.39
Dec.	21.43	11.40	15.75	12.39	11.36	17.42	21.17	18.54	16.24	16.50	14.82	21.74	14.41
2010 Jan.	21.37	11.44	14.74	12.41	11.40	17.37	21.07	18.59	16.19	16.17	14.38	21.62	14.11
Feb.	21.21	11.42	15.15	13.07	11.37	17.24	20.95	18.50	16.05	15.92	16.59	21.19	13.27
Mar.	20.71	11.38	16.18	13.18	11.32	17.00	20.62	18.13	15.85	15.70	15.06	21.27	13.05
Apr.	20.15	11.26	15.66	13.18	11.21	16.51	19.87	17.26	15.56	15.43	14.34	21.06	12.71
May	19.96	11.16	16.70	13.14	11.10	16.29	19.62	16.88	15.39	15.28	14.76	21.05	12.44
Jun.	17.44	11.15	12.02	15.02	11.10	14.87	20.80	14.20	15.04	18.64	17.54	20.59	18.48
Jul.	17.46	10.74	c	14.81	10.69	15.06	20.59	14.38	15.23	18.73	17.68	20.67	18.36
Aug.	17.45	10.56	c	14.73	10.51	14.82	21.06	14.08	15.00	18.71	17.65	20.65	18.50

Period	Loans to non-financial corporations			
	bank over-drafts	with agreed maturity		
		up to and including one year	over one year and up to and including five years	over five years
2009 Aug.	14.64	16.06	16.50	15.75
Sep.	14.84	15.84	16.21	15.39
Oct.	15.46	16.22	16.29	15.34
Nov.	15.29	16.12	16.39	15.38
Dec.	15.18	16.24	16.24	15.37
2010 Jan.	15.31	15.51	16.05	15.13
Feb.	12.59	13.98	14.94	14.53
Mar.	10.63	12.82	13.98	13.92
Apr.	9.41	11.62	12.95	12.98
May	10.36	12.08	13.06	12.86
Jun.	11.23	12.12	12.46	12.66
Jul.	11.01	11.95	12.39	12.45
Aug.	10.51	11.34	12.14	12.18

Note: Starting June 2010 average interest rates are calculated pursuant to the provisions of Norms No.11/2009 issued by the NBR.

10.7.2. New Business

(% p.a.)

Period	Loans to households											
	total	lending for house purchase					Average effective annual rate	total	consumer loans			Average effective annual rate
		with agreed maturity				Average effective annual rate			with agreed maturity			
		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				up to and including one year	over one year and up to and including five years	over five years	
2009 Aug.	11.74	11.70	11.76	13.36	11.41	13.66	17.92	18.43	18.96	16.92	22.45	
Sep.	12.66	13.17	11.82	15.47	12.11	14.76	17.72	18.27	18.84	16.71	22.13	
Oct.	11.84	11.48	13.31	13.53	11.42	13.05	17.43	18.06	18.50	16.37	21.76	
Nov.	12.46	12.27	13.38	14.21	11.75	13.60	17.18	17.46	18.70	15.49	21.98	
Dec.	12.58	12.70	12.62	15.34	11.72	13.41	17.04	17.22	18.90	15.02	21.96	
2010 Jan.	12.15	12.22	11.95	14.35	11.57	13.63	17.15	16.94	19.01	14.92	21.78	
Feb.	11.45	c	9.13	12.39	11.29	12.56	15.92	17.34	17.58	14.09	20.97	
Mar.	11.79	c	12.42	13.35	10.64	12.41	14.44	16.43	15.19	13.45	20.27	
Apr.	10.26	c	14.59	13.23	8.74	11.94	11.83	14.62	11.23	12.89	17.46	
May	10.37	c	11.01	11.15	9.86	11.75	11.70	15.09	11.27	12.34	17.20	
Jun.	10.16	c	12.47	11.53	9.64	11.85	11.53	14.62	11.03	11.84	17.76	
Jul.	10.44	c	15.20	10.95	10.03	11.49	12.08	16.84	12.19	11.90	18.78	
Aug.	9.74	x	12.74	10.88	9.21	11.02	12.26	16.25	12.39	12.10	19.27	

Period	Loans to households (continued)				Loans to non-financial corporations								
	total	other lending			total	up to EUR 1 million equivalent			total	above EUR 1 million equivalent			
		with agreed maturity				with agreed maturity				with agreed maturity			
		up to and including one year	over one year and up to and including five years	over five years		up to and including one year	over one year and up to and including five years	over five years		up to and including one year	over one year and up to and including five years	over five years	
2009 Aug.	21.89	18.44	23.04	19.40	16.24	16.02	17.98	17.27	14.53	14.51	14.75	x	
Sep.	22.04	20.63	24.69	16.44	15.88	15.71	17.31	16.34	13.65	13.57	15.53	13.68	
Oct.	19.54	17.94	20.58	17.61	16.55	16.41	17.70	16.97	15.51	15.73	15.33	14.64	
Nov.	17.87	13.99	26.61	17.29	16.60	16.52	17.44	16.26	14.33	14.09	15.41	15.51	
Dec.	14.98	13.65	23.29	14.47	16.24	16.29	17.01	14.50	13.71	13.54	15.26	14.51	
2010 Jan.	14.96	13.78	19.46	14.87	15.42	15.38	15.54	16.76	12.54	12.61	12.32	12.68	
Feb.	18.23	16.10	21.95	13.60	14.48	14.43	14.55	15.22	11.08	11.02	c	11.33	
Mar.	16.05	10.32	24.63	16.08	13.26	13.23	13.35	13.55	10.73	10.58	11.61	12.61	
Apr.	13.78	8.21	22.69	13.99	12.05	12.00	12.16	12.90	9.21	8.97	13.11	c	
May	16.85	17.57	21.24	8.48	12.99	13.06	12.56	12.50	10.13	10.04	11.31	c	
Jun.	16.46	14.09	20.51	12.62	12.44	12.39	12.59	12.72	9.69	9.42	10.87	10.36	
Jul.	13.29	10.16	20.55	13.94	12.45	12.33	13.03	12.88	11.67	11.67	11.92	c	
Aug.	16.92	14.49	20.29	13.85	11.75	11.60	12.53	12.88	10.00	9.52	10.99	11.92	

Note: Starting June 2010 average interest rates are calculated pursuant to the provisions of Norms No.11/2009 issued by the NBR.

10.8. Breakdown of EUR-Denominated Loans

10.8.1. Outstanding Amounts

(% p.a.)

Period	Loans to households												
	bank over-drafts	lending for house purchase				consumer loans				other lending			
		total	with agreed maturity			total	with agreed maturity			total	with agreed maturity		
			up to and including one year	over one year and up to and including five years	over five years		up to and including one year	over one year and up to and including five years	over five years		up to and including one year	over one year and up to and including five years	over five years
2009 Aug.	10.67	7.01	7.41	5.45	7.03	8.55	8.74	6.84	8.70	8.37	7.10	6.82	8.80
Sep.	10.86	6.89	7.18	5.43	6.91	8.51	8.25	6.85	8.65	8.33	6.41	6.64	8.82
Oct.	10.77	6.78	7.23	5.54	6.80	8.46	8.87	6.75	8.60	8.26	6.03	6.51	8.79
Nov.	10.71	6.69	7.23	5.58	6.70	8.42	9.18	6.74	8.55	7.33	5.67	6.35	7.77
Dec.	10.68	6.60	7.06	5.23	6.62	8.37	9.13	6.59	8.51	7.36	5.72	6.55	7.77
2010 Jan.	10.71	6.55	6.97	5.31	6.56	8.33	9.14	6.50	8.47	7.33	5.86	6.50	7.71
Feb.	8.85	6.49	6.97	5.38	6.50	8.28	8.18	6.41	8.43	7.09	5.58	6.46	7.41
Mar.	10.53	6.41	6.59	5.41	6.42	8.25	8.87	6.35	8.39	7.05	5.69	6.37	7.40
Apr.	9.62	6.36	6.68	5.63	6.37	8.21	8.32	6.38	8.35	7.08	5.73	6.45	7.38
May	10.09	6.30	6.56	5.67	6.31	8.13	8.34	6.16	8.28	7.01	5.83	6.21	7.39
Jun.	9.93	6.23	5.97	5.45	6.24	8.07	6.89	5.87	8.22	7.69	8.17	7.23	8.09
Jul.	9.87	6.15	5.50	5.83	6.16	8.04	7.20	5.80	8.19	7.60	7.99	7.20	7.98
Aug.	9.91	6.14	5.33	6.01	6.15	8.02	6.97	5.84	8.17	7.58	8.04	7.23	7.84

Period	Loans to non-financial corporations			
	bank over-drafts	with agreed maturity		
		up to and including one year	over one year and up to and including five years	over five years
2009 Aug.	4.69	5.52	6.27	6.20
Sep.	4.79	5.57	6.17	6.09
Oct.	4.78	5.58	6.16	6.08
Nov.	4.79	5.65	6.11	6.03
Dec.	5.04	5.70	6.15	6.06
2010 Jan.	4.94	5.64	6.03	5.93
Feb.	4.85	5.59	5.94	5.87
Mar.	4.96	5.60	6.05	5.77
Apr.	4.82	5.48	5.99	5.79
May	4.75	5.55	6.04	5.75
Jun.	4.69	5.31	5.91	5.72
Jul.	4.68	5.33	5.90	5.78
Aug.	4.78	5.43	5.83	5.82

Note: Starting June 2010 average interest rates are calculated pursuant to the provisions of Norms No.11/2009 issued by the NBR.

10.8.2. New Business

(% p.a.)

Period	Loans to households											
	total	lending for house purchase					Average effective annual rate	total	consumer loans			Average effective annual rate
		with agreed maturity				Average effective annual rate			with agreed maturity			
		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				up to and including one year	over one year and up to and including five years	over five years	
2009 Aug.	6.87	x	6.12	7.75	6.84	7.93	8.57	8.13	8.88	8.55	10.07	
Sep.	5.23	8.13	6.99	6.71	5.06	5.76	7.95	4.27	9.95	8.26	12.69	
Oct.	4.89	8.74	5.12	6.07	4.86	6.10	8.60	5.57	9.98	8.55	10.29	
Nov.	5.08	7.08	5.93	6.09	5.01	6.22	8.65	7.41	9.73	8.60	9.90	
Dec.	5.06	6.69	6.61	5.58	4.98	6.24	8.46	10.19	10.20	8.22	10.04	
2010 Jan.	4.79	5.13	6.61	5.66	4.77	5.69	8.08	8.87	9.80	7.94	10.03	
Feb.	4.79	c	6.68	4.89	4.79	5.49	7.93	6.48	10.03	7.79	9.75	
Mar.	4.77	c	4.99	5.35	4.77	5.84	7.64	6.66	7.81	7.64	9.42	
Apr.	4.89	c	7.18	5.69	4.83	5.75	7.42	5.98	7.96	7.38	9.33	
May	5.07	5.70	5.18	5.51	5.04	5.60	7.32	6.44	8.14	7.20	9.21	
Jun.	4.88	c	5.28	5.16	4.86	5.67	7.24	5.73	10.03	7.04	8.74	
Jul.	6.50	5.11	6.82	6.25	6.53	7.29	8.42	6.21	7.01	8.49	9.46	
Aug.	6.37	c	6.35	6.32	6.38	7.39	8.35	7.50	8.50	8.35	9.50	

Period	Loans to households (continued)				Loans to non-financial corporations							
	total	other lending			total	up to EUR 1 million equivalent			total	above EUR 1 million equivalent		
		with agreed maturity				with agreed maturity				with agreed maturity		
		up to and including one year	over one year and up to and including five years	over five years		up to and including one year	over one year and up to and including five years	over five years		up to and including one year	over one year and up to and including five years	over five years
2009 Aug.	10.21	x	12.11	9.48	7.61	7.13	7.77	9.10	5.66	5.83	5.48	5.29
Sep.	7.21	6.20	6.62	8.48	7.28	6.93	7.37	8.69	5.02	4.78	5.70	5.94
Oct.	6.72	x	7.26	6.35	7.07	6.89	7.00	7.64	4.93	4.94	4.93	4.85
Nov.	6.04	5.17	6.50	6.47	7.74	7.76	7.32	7.98	5.08	5.00	5.05	5.32
Dec.	6.39	5.89	6.25	7.14	6.74	6.63	6.43	7.36	5.67	4.90	7.02	5.80
2010 Jan.	6.73	5.94	11.90	6.21	6.72	6.45	6.88	7.46	5.38	5.13	5.77	5.66
Feb.	5.95	5.13	7.40	6.25	7.52	7.53	6.73	8.17	5.38	5.32	5.01	5.69
Mar.	6.14	c	5.94	7.15	6.72	6.16	6.87	8.17	5.54	5.71	4.71	5.52
Apr.	6.47	c	6.06	7.10	6.64	6.46	6.70	7.28	5.21	5.01	5.88	4.88
May	6.04	c	5.46	7.80	6.53	6.29	6.56	7.31	4.97	5.05	5.25	4.72
Jun.	7.62	6.26	9.83	7.98	6.58	6.18	6.75	7.57	4.61	5.05	4.17	3.89
Jul.	5.90	c	6.00	9.12	6.79	7.01	6.11	7.15	5.35	5.07	6.37	4.78
Aug.	5.79	c	6.33	9.27	6.54	6.53	6.23	6.83	5.23	5.07	5.31	5.53

Note: Starting June 2010 average interest rates are calculated pursuant to the provisions of Norms No.11/2009 issued by the NBR.

11.2. Key Prudential Indicators

(percent)

Period	Solvency ratio ^{1,2} (≥8%)	Leverage ratio (Tier-1 equity/ Total average assets) ²	General risk ratio	Deposits with and loans to other banks (gross value)/ Total assets (gross value)	Loans granted to clients (gross value)/ Total assets (gross value)	Overdue and doubtful loans (net value)/ Total credit portfolio (net value)
2005	21.07	9.18	47.61	29.50	46.60	0.26
2006	18.12	8.63	53.01	35.97	53.17	0.20
2007	13.78	7.32	56.94	29.98	59.09	0.22
2008	13.76	8.13	50.73	26.01	62.50	0.32
2009	14.67	7.55	47.29	23.03	59.13	1.45
2009 Aug.	x	6.99	x	21.58	60.13	1.09
2009 Sep.	13.73	7.04	50.23	21.91	60.34	1.23
2009 Oct.	x	7.02	x	23.60	60.20	1.32
2009 Nov.	x	7.04	x	20.30	61.01	1.68
2009 Dec.	14.67	7.55	47.29	23.03	59.13	1.45
2010 Jan.	x	7.70	x	20.59	60.34	1.70
2010 Feb.	x	7.86	x	19.72	60.56	1.83
2010 Mar.	14.98	8.09	47.43	19.94	60.38	1.99
2010 Apr.	x	8.03	x	19.86	60.24	2.02
2010 May	x	7.98	x	19.53	60.37	2.49
2010 Jun.	14.33	7.91	46.70	19.28	61.24	2.17
2010 Jul.	x	7.87	x	18.80	60.66	2.16
2010 Aug.	x	7.81	x	19.13	60.41	2.24

Period	Total past-due and doubtful claims (net value)/ Total assets (net value)	Total past-due and doubtful claims (net value)/ Tier-1 equity (according to prudential reports on own funds) ²	Total past-due and doubtful claims (net value)/ Total debt	Credit risk ratio (Gross exposure related to non-bank loans and interest under "doubtful" and "loss"/Total loans and interest classified related to non-bank loans, excluding off-balance-sheet items) ³	Liquidity ratio (Effective liquidity/ Required liquidity) ⁴	Non-performing Loans Ratio ⁵ (Gross exposure of non-bank loans and interest classified as loss 2 that is overdue more than 90 days and/or for which legal proceedings were initiated against the debtor or against the operation/Total classified non-bank loans and related interest, excluding off-balance-sheet items)
2005	0.15	1.36	0.18	2.61	2.59	x
2006	0.14	1.54	0.16	2.81	2.31	x
2007	0.17	2.28	0.19	4.00	2.13	x
2008	0.29	x	0.32	6.52	2.47	x
2009	1.01	x	1.10	15.29	1.38	7.89
2009 Aug.	0.82	x	0.90	13.33	1.67	x
2009 Sep.	0.92	x	1.00	14.18	1.63	6.48
2009 Oct.	0.97	x	1.06	14.81	1.71	6.81
2009 Nov.	1.21	x	1.32	15.39	1.66	7.32
2009 Dec.	1.01	x	1.10	15.29	1.38	7.89
2010 Jan.	1.20	x	1.32	16.20	1.35	8.48
2010 Feb.	1.30	x	1.43	16.61	1.37	8.65
2010 Mar.	1.38	x	1.53	17.17	1.39	9.11
2010 Apr.	1.42	x	1.56	17.46	1.39	9.55
2010 May	1.70	x	1.88	18.07	1.36	10.02
2010 Jun.	1.52	x	1.68	17.81	1.35	10.20
2010 Jul.	1.50	x	1.65	18.65	1.38	10.81
2010 Aug.	1.56	x	1.71	19.27	1.37	11.30

1) Starting 1 January 2007, the solvency ratio is at least 8%;

2) According to NBR Regulation No. 13/2006 and NBR Order No. 12/2007;
starting January 2008, calculations are based on average assets;

3) According to NBR Regulations No. 5/2002 and No. 3/2009, as subsequently amended;

4) The indicator was introduced in July 2001 (according to NBR Norms No. 1/2001); the minimum accepted level is 1;
starting June 2003, the calculation method was altered, according to NBR Norms No. 7/2003;starting 2009, the calculation method was altered, according to NBR Norms No. 7/2009 amending NBR Norms No. 1/2001
on banks' liquidity and NBR Regulation No. 24/2009 on credit institutions' liquidity;5) Indicators for banks-Romanian legal entities and Creditcoop; foreign bank branches do not report Capital Adequacy, Own Funds and
Loans Classification Statement.

11.3. Credit Risk Information*

Period	Total debts - overall risk (lei mill.)	Total past-due debts (lei mill.)	Number of debtors (legal and natural entities)	Number of defaulters (legal and natural entities)	Number of CCR database queries about own and prospective debtors	Number of CCR database queries on prospective debtors with their consent	Number of loans granted and commitments assumed by credit institutions	Number of debtors reported by two or several reporting (natural and legal) entities**	Number of debtors total reporting (legal and natural) entities**	Number of defaulters total reporting (legal and natural) entities**
a) Credit institutions										
2005	68,240	1,752	239,550	14,844	498,568	495,428	388,077	12,860	x	x
2006	102,188	1,667	478,866	38,729	703,360	699,549	740,095	33,969	x	x
2007	167,706	2,008	820,145	75,442	763,201	759,349	1,268,093	69,981	x	x
2008	226,381	3,323	1,027,722	138,949	309,967	303,933	1,599,961	84,931	x	x
2009	226,393	7,841	986,042	201,653	310,086	237,820	1,532,102	123,843	1,075,071	235,740
2009 Aug.	225,778	6,060	997,275	206,816	201,888	122,148	1,556,117	79,940	x	x
2009 Sep.	226,266	6,180	993,631	214,640	212,008	125,437	1,553,084	79,188	x	x
2009 Oct.	229,083	6,845	996,205	213,117	216,423	128,225	1,554,595	83,072	x	x
2009 Nov.	226,598	7,627	989,405	210,930	298,102	210,886	1,543,603	85,686	x	x
2009 Dec.	226,393	7,841	986,042	201,653	310,086	237,820	1,532,102	123,843	1,075,071	235,740
2010 Jan.	224,283	8,657	975,036	214,576	143,074	81,857	1,513,036	120,808	1,059,294	251,112
2010 Feb.	224,394	9,411	969,639	222,341	172,377	101,197	1,503,765	118,546	1,051,089	256,502
2010 Mar.	224,665	10,080	970,149	212,520	228,156	136,931	1,505,686	117,229	1,049,125	243,453
2010 Apr.	225,533	10,698	974,919	215,659	206,161	123,684	1,512,638	116,924	1,052,535	245,868
2010 May	228,286	12,297	979,642	225,267	208,758	125,833	1,524,841	117,180	1,055,741	255,008
2010 Jun.	237,150	12,727	984,704	230,825	195,248	115,413	1,531,465	117,142	1,061,281	260,458
2010 Jul.	232,037	12,670	978,349	230,773	420,210	327,679	1,520,468	115,612	1,056,553	261,306
2010 Aug.	233,861	13,629	976,629	238,373	173,255	99,916	1,513,905	113,483	1,052,859	266,993
b) Non-bank Financial institutions										
2009 Dec.	23,784	1,310	139,354	43,270	2,192	1,509	290,443			
2010 Jan.	22,891	1,403	133,004	46,380	3,225	2,054	280,890			
2010 Feb.	22,378	1,345	128,992	44,013	6,393	4,252	273,252			
2010 Mar.	21,633	1,372	125,374	40,052	10,423	7,004	265,792			
2010 Apr.	21,440	1,360	123,153	39,299	10,620	7,290	260,658			
2010 May	21,447	1,392	121,030	38,942	10,674	7,259	254,820			
2010 Jun.	21,987	1,496	121,008	38,775	10,367	7,037	251,996			
2010 Jul.	21,186	1,507	122,193	39,431	9,987	6,587	249,566			
2010 Aug.	20,836	1,504	118,974	37,361	10,801	7,206	242,233			

*) Refers to the exposure to a single debtor, exposure that is equal to or above lei 20,000.

***) Starting December 2009, the reporting entities = credit institutions + non-bank financial institutions enrolled with the Special Register.

11.4. Loans Granted and Commitments Assumed by Credit Institutions*

(lei million)

Period	Total loans	Ownership of borrower							Currency			
		Private	State-owned	Mixed		Cooperatives	Natural entities	Public property	Lei	EUR	USD	Other
				Joint venture	Domestic private and state-owned enterprises							
2005	74,694	52,132	7,555	2,711	1,562	100	10,323	311	25,859	36,701	11,991	142
2006	117,997	79,183	9,960	2,404	2,189	159	23,613	489	48,737	58,640	9,811	809
2007	186,371	116,413	12,343	3,469	2,466	199	50,643	841	70,291	99,706	10,285	6,090
2008	253,648	153,540	13,321	4,225	3,119	263	78,286	894	88,178	143,091	10,853	11,526
2009	254,289	148,392	16,325	3,890	2,919	363	81,322	1,079	87,214	147,195	8,284	11,597
2009 Aug.	250,684	148,075	16,251	3,725	2,858	294	78,569	912	86,547	143,621	9,074	11,442
2009 Sep.	254,470	151,082	16,705	3,563	2,855	309	78,920	1,037	86,693	147,730	8,659	11,388
2009 Oct.	255,087	150,507	16,655	3,628	2,825	302	80,084	1,086	87,055	147,959	8,427	11,645
2009 Nov.	252,337	148,386	15,609	3,275	2,848	342	80,796	1,080	86,976	145,646	8,110	11,605
2009 Dec.	254,289	148,392	16,325	3,890	2,919	363	81,322	1,079	87,214	147,195	8,284	11,597
2010 Jan.	254,853	148,070	16,671	4,503	2,785	327	81,239	1,257	87,253	147,724	8,309	11,566
2010 Feb.	255,007	147,856	16,783	4,495	2,877	340	81,389	1,267	87,113	147,677	8,646	11,570
2010 Mar.	255,962	148,421	16,511	4,594	2,834	328	82,008	1,266	86,758	149,137	8,508	11,558
2010 Apr.	256,484	148,244	16,423	4,506	2,875	309	82,847	1,281	86,515	149,844	8,328	11,798
2010 May	258,315	149,288	16,511	4,399	2,936	320	83,580	1,281	86,527	151,526	8,470	11,792
2010 Jun.	260,738	150,764	16,649	4,450	2,972	340	84,312	1,251	87,023	153,556	8,311	11,849
2010 Jul.	260,731	150,456	16,642	4,527	2,959	336	84,559	1,252	87,065	153,421	8,431	11,813
2010 Aug.	262,536	151,904	17,126	4,129	2,940	334	84,843	1,261	87,560	154,881	8,264	11,831

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	General government and defence, state social security education, healthcare and social assistance	Natural entities	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
2005	74,694	22,529	25,242	4,593	1,592	5,108	5,307	10,323	922	73,772	68,798	5,896
2006	117,997	30,001	39,694	8,062	2,978	6,966	6,683	23,613	1,883	116,114	109,973	8,025
2007	186,371	39,303	63,234	13,134	3,949	7,457	8,652	50,643	4,119	182,252	173,580	12,791
2008	253,648	49,888	79,681	22,243	5,990	7,942	9,618	78,286	7,880	245,768	235,432	18,217
2009	254,289	47,255	75,867	22,997	6,896	7,922	12,029	81,322	9,757	244,533	235,726	18,563
2009 Aug.	250,684	46,987	77,645	22,778	6,291	6,379	12,035	78,569	9,049	241,634	232,354	18,330
2009 Sep.	254,470	46,604	77,890	24,232	6,314	7,915	12,593	78,920	9,114	245,356	236,236	18,234
2009 Oct.	255,087	46,815	77,715	23,420	6,430	7,966	12,656	80,084	9,308	245,778	236,622	18,464
2009 Nov.	252,337	46,490	75,784	23,169	6,609	7,953	11,536	80,796	9,465	242,872	234,056	18,280
2009 Dec.	254,289	47,255	75,867	22,997	6,896	7,922	12,029	81,322	9,757	244,533	235,726	18,563
2010 Jan.	254,853	47,832	75,388	22,986	7,004	7,876	12,527	81,239	9,952	244,901	236,445	18,408
2010 Feb.	255,007	48,330	75,727	22,112	6,955	7,909	12,584	81,389	9,951	245,055	236,561	18,445
2010 Mar.	255,962	48,426	75,875	22,369	6,940	7,718	12,626	82,008	9,921	246,041	237,449	18,513
2010 Apr.	256,484	48,709	75,740	22,176	6,775	7,763	12,476	82,847	9,870	246,615	237,660	18,824
2010 May	258,315	48,774	76,136	22,799	6,789	7,711	12,525	83,580	9,993	248,323	239,212	19,103
2010 Jun.	260,738	49,565	76,961	22,766	6,919	7,702	12,512	84,312	10,034	250,705	241,270	19,469
2010 Jul.	260,731	50,034	76,376	22,705	7,035	7,506	12,516	84,559	10,183	250,548	241,158	19,572
2010 Aug.	262,536	49,926	77,053	23,143	7,064	7,676	12,831	84,843	10,306	252,230	242,909	19,627

(continued)

Period	Total loans	Credit risk										Maturity		
		Treasury loans	Working capital and equipment purchase	Export finance	Trade finance	Real-estate purchase	Bonds	Other	Commitments to a natural entity or non-bank legal entity	Collateral deposits (for operations in derivatives)	Consumer loans and sales by installments	Short term (less than one year)	Medium term (1-5 years)	Long term (more than 5 years)
2005	74,694	28,844	13,951	891	2,070	7,779	88	11,955	9,117	–	x	26,276	24,780	23,638
2006	117,997	43,694	23,151	403	2,690	13,540	86	21,706	12,727	–	x	36,525	36,319	45,154
2007	186,371	64,275	33,144	237	3,009	26,186	99	41,005	18,415	–	x	48,732	50,690	86,949
2008	253,648	67,208	39,350	165	3,026	41,368	163	30,546	24,068	–	47,753	55,844	70,921	126,883
2009	254,289	66,436	41,472	374	4,515	44,289	255	28,088	21,742	–	47,117	54,143	67,503	132,643
2009 Aug.	250,684	61,288	40,322	382	2,606	42,527	207	32,569	23,865	–	46,917	52,683	70,914	127,087
Sep.	254,470	62,884	41,231	350	3,072	43,387	207	32,644	23,893	–	46,801	52,260	71,832	130,378
Oct.	255,087	63,403	40,877	343	2,986	44,279	255	31,934	23,796	–	47,214	52,413	71,461	131,212
Nov.	252,337	65,399	40,704	392	4,337	43,627	255	28,188	22,243	–	47,192	52,129	68,421	131,786
Dec.	254,289	66,436	41,472	374	4,515	44,289	255	28,088	21,742	–	47,117	54,143	67,503	132,643
2010 Jan.	254,853	66,271	41,781	331	4,839	44,452	254	28,630	21,574	–	46,720	54,057	67,790	133,005
Feb.	255,007	66,758	41,135	318	4,860	44,841	254	28,636	21,696	–	46,509	54,364	67,919	132,723
Mar.	255,962	66,894	41,302	324	5,174	45,401	279	28,165	21,866	–	46,556	53,638	68,544	133,779
Apr.	256,484	66,094	41,767	358	5,180	45,804	280	28,622	21,393	–	46,988	53,837	68,812	133,834
May	258,315	66,369	42,103	357	5,171	46,344	280	28,985	21,554	–	47,153	54,311	69,279	134,726
Jun.	260,738	67,373	41,762	392	5,232	47,126	280	29,525	21,750	–	47,299	55,549	69,718	135,472
Jul.	260,731	66,871	42,034	389	5,319	47,392	259	29,597	21,735	–	47,136	55,476	69,244	136,011
Aug.	262,536	67,376	42,384	399	5,221	48,052	259	29,797	21,992	–	47,055	56,598	69,377	136,561

*) Refers to the exposure to a single debtor, exposure that is equal to or above lei 20,000, accounting for 90.8 percent of loans granted and commitments assumed by the banking system according to Central Credit Register (CCR) data as at 30 June 2010. The amount represents loans granted and commitments assumed under the contract. It is not updated for the current month for previous loans and commitments in foreign currency.

11.5. Loans Granted by Credit Institutions*

(lei million)

Period	Total loans	Ownership of borrower							Currency			
		Private	State-owned	Mixed		Cooperatives	Natural entities	Public property	lei	EUR	USD	Other
				Joint venture	Domestic private and state-owned enterprises							
2005	65,577	46,461	5,832	1,305	1,277	95	10,297	309	24,126	33,035	8,320	94
2006	105,270	69,928	8,369	953	1,822	151	23,560	488	45,574	52,230	6,720	747
2007	167,956	102,539	10,299	1,590	1,930	197	50,565	839	65,547	89,416	6,990	6,003
2008	229,580	133,529	11,957	2,253	2,574	262	78,119	887	81,881	128,402	7,820	11,477
2009	232,547	130,294	14,862	2,512	2,325	318	81,166	1,071	80,943	134,024	6,031	11,550
2009 Aug.	226,819	128,406	14,581	1,916	2,309	291	78,411	904	79,632	129,339	6,457	11,390
2009 Sep.	230,577	130,972	15,285	1,911	2,314	306	78,763	1,028	79,834	133,300	6,090	11,353
2009 Oct.	231,291	130,548	15,210	1,945	2,292	298	79,921	1,078	80,085	133,674	5,915	11,615
2009 Nov.	230,094	129,690	14,172	1,927	2,293	298	80,641	1,072	80,307	132,306	5,917	11,564
2009 Dec.	232,547	130,294	14,862	2,512	2,325	318	81,166	1,071	80,943	134,024	6,031	11,550
2010 Jan.	233,279	130,061	15,232	3,055	2,272	318	81,086	1,254	81,052	134,794	5,935	11,496
2010 Feb.	233,311	129,897	15,287	2,951	2,374	327	81,210	1,265	80,884	134,729	6,189	11,508
2010 Mar.	234,096	130,393	15,017	2,916	2,332	313	81,861	1,264	80,590	135,815	6,176	11,515
2010 Apr.	235,091	130,581	15,044	2,823	2,374	303	82,688	1,278	80,374	136,844	6,124	11,751
2010 May	236,761	131,539	15,041	2,703	2,434	314	83,451	1,279	80,328	138,529	6,164	11,741
2010 Jun.	238,988	132,863	15,166	2,727	2,466	337	84,182	1,247	80,629	140,573	5,991	11,796
2010 Jul.	238,996	132,628	15,165	2,741	2,452	333	84,431	1,247	80,635	140,464	6,137	11,759
2010 Aug.	240,544	133,896	15,608	2,307	2,433	332	84,718	1,250	81,128	141,577	6,065	11,773

Period	Total loans	Activity of borrower						
		Industry	Services	Construction	Agriculture, forestry, fishery	Financial intermediation and insurance activities	General government and defence, state social security, education, healthcare and social security	Natural entities
2005	65,577	19,055	22,226	3,336	1,518	4,943	4,202	10,297
2006	105,270	25,138	35,072	6,245	2,770	6,623	5,862	23,560
2007	167,956	32,745	56,479	9,777	3,783	6,912	7,696	50,565
2008	229,580	41,587	70,372	17,439	5,743	7,381	8,939	78,119
2009	232,547	40,798	67,285	18,403	6,577	7,274	11,042	81,166
2009 Aug.	226,819	39,466	67,877	18,187	6,006	5,762	11,109	78,411
2009 Sep.	230,577	39,317	68,273	19,231	6,024	7,306	11,661	78,763
2009 Oct.	231,291	39,586	67,966	18,666	6,132	7,310	11,708	79,921
2009 Nov.	230,094	39,837	67,014	18,385	6,309	7,316	10,592	80,641
2009 Dec.	232,547	40,798	67,285	18,403	6,577	7,274	11,042	81,166
2010 Jan.	233,279	41,326	66,998	18,454	6,647	7,209	11,558	81,086
2010 Feb.	233,311	41,810	67,260	17,577	6,605	7,241	11,608	81,210
2010 Mar.	234,096	41,812	67,126	17,944	6,604	7,100	11,649	81,861
2010 Apr.	235,091	41,939	67,195	17,939	6,450	7,172	11,710	82,688
2010 May	236,761	41,879	67,586	18,419	6,454	7,253	11,717	83,451
2010 Jun.	238,988	42,436	68,439	18,418	6,579	7,243	11,692	84,182
2010 Jul.	238,996	42,944	67,764	18,461	6,708	7,035	11,653	84,431
2010 Aug.	240,544	42,870	68,492	18,861	6,690	7,209	11,704	84,718

(continued)

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)
2005	907	64,670	60,481	5,095	23,799	20,470	21,307
2006	1,872	103,398	98,384	6,887	32,752	29,484	43,035
2007	4,093	163,863	157,159	10,798	43,323	40,601	84,032
2008	7,785	221,796	214,231	15,350	50,223	58,471	120,886
2009	9,585	222,963	216,972	15,574	49,694	56,462	126,390
2009 Aug.	8,984	217,833	211,647	15,172	46,585	59,347	120,887
2009 Sep.	9,043	221,534	215,496	15,080	46,507	60,158	123,911
2009 Oct.	9,229	222,060	216,055	15,235	46,577	59,768	124,944
2009 Nov.	9,383	220,711	214,881	15,212	47,351	57,181	125,561
2009 Dec.	9,585	222,963	216,972	15,574	49,694	56,462	126,390
2010 Jan.	9,785	223,494	217,856	15,423	49,892	56,718	126,667
2010 Feb.	9,770	223,540	217,919	15,391	50,173	56,848	126,289
2010 Mar.	9,739	224,356	218,965	15,131	49,334	57,647	127,114
2010 Apr.	9,685	225,407	219,624	15,467	49,014	58,062	128,014
2010 May	9,804	226,959	221,093	15,669	49,412	58,426	128,925
2010 Jun.	9,830	229,159	222,963	16,027	50,514	58,798	129,677
2010 Jul.	9,958	229,038	222,779	16,216	50,407	58,355	130,234
2010 Aug.	10,109	230,435	224,195	16,349	51,373	58,347	130,824

*) Refers to exposure to a single debtor, exposure that is equal to or above lei 20,000, accounting for 89.9 percent of loans granted by the banking system according to Central Credit Register (CCR) data as at 30 June 2010. The amount represents loans granted under the contract. It is not updated for the current month for previous loans in foreign currencies.

11.6. Past-due Debts for more than 30 Days Incurred by Individuals

Period	Number of natural entities incurring past-due debts for more than 30 days	Number of past-due debts	Total	Past-due debts (lei thousand)								
				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
2009 Aug.	627,899	925,360	2,213,077	1,411,610	708,254	10,183	83,030	108,517	105,289	1,815,368	81,082	102,820
2009 Sep.	648,970	956,529	2,403,372	1,553,130	745,781	10,292	94,169	84,417	88,658	1,949,908	174,443	105,946
2009 Oct.	645,201	959,610	2,548,761	1,620,850	801,265	10,556	116,091	71,024	71,591	1,985,315	308,931	111,901
2009 Nov.	655,907	979,991	2,697,371	1,701,773	860,618	10,560	124,420	70,107	73,789	2,049,363	395,703	108,410
2009 Dec.	683,308	1,013,370	2,841,822	1,827,273	869,537	11,101	133,912	65,506	74,962	2,194,995	400,575	105,785
2010 Jan.	691,207	1,041,649	3,260,707	1,974,697	1,024,651	11,283	250,077	73,378	71,205	2,442,437	572,510	101,177
2010 Feb.	686,110	1,030,349	3,465,425	2,028,452	1,133,801	11,772	291,401	82,575	80,265	2,585,647	617,461	99,478
2010 Mar.	677,485	1,015,694	3,617,303	2,112,952	1,170,515	11,956	321,880	85,480	79,401	2,689,249	664,119	99,055
2010 Apr.	710,407	1,069,751	3,989,787	2,277,054	1,348,117	12,591	352,025	95,371	90,601	2,954,085	739,417	110,312
2010 May	705,561	1,062,523	4,180,496	2,339,159	1,433,716	14,360	393,261	76,377	107,969	3,101,425	772,695	122,030
2010 Jun.	714,071	1,067,062	4,459,670	2,416,832	1,542,499	15,670	484,669	74,887	103,438	3,312,970	839,662	128,712
2010 Jul.	718,437	1,071,071	4,623,606	2,496,160	1,616,759	15,058	495,629	68,284	89,903	3,470,758	872,114	122,548
2010 Aug.	727,904	1,085,853	4,879,617	2,574,091	1,723,757	15,818	565,951	87,044	87,788	3,645,903	941,636	117,246

Source: Credit Bureau.

11.7. Loans Granted and Commitments Assumed by NFIs Included in the Special Register*

(lei million)

Period	Total loans	Ownership of borrower							Currency			
		Private	State-owned	Mixed		Cooperatives	Natural entities	Public property	Lei	EUR	USD	Other
				Joint venture	Domestic private and state-owned enterprises							
2009 Dec.	34,559	31,234	667	89	193	42	2,224	110	518	33,542	423	76
2010 Jan.	34,191	30,962	674	87	191	47	2,122	106	511	33,183	422	75
Feb.	33,895	30,708	741	85	190	47	2,022	103	582	32,805	449	59
Mar.	33,310	30,167	740	92	188	47	1,973	104	578	32,225	448	59
Apr.	33,190	30,073	728	92	184	62	1,947	104	539	32,149	445	58
May	32,961	29,857	738	91	181	65	1,925	105	580	31,909	414	58
Jun.	32,734	29,624	733	90	179	66	1,937	104	578	31,680	419	57
Jul.	32,587	29,274	739	91	179	67	2,136	101	688	31,427	416	57
Aug.	32,129	28,856	731	89	179	68	2,108	99	688	30,968	415	57

Period	Total loans	Activity of borrower							NFIs by legal status		
		Industry	Services	Construction	Agriculture, forestry, fishery	Financial intermediation and insurance activities	General government and defence, state social security education, healthcare and social assistance	Natural entities	NFIs, Romanian legal entities	Branches in Romania of foreign NFIs	
2009 Dec.	34,559	6,089	19,292	4,820	983	343	807	2,224	34,361	198	
2010 Jan.	34,191	6,041	19,035	4,781	1,115	303	793	2,122	33,994	197	
Feb.	33,895	5,992	18,758	4,738	1,114	404	866	2,022	33,698	197	
Mar.	33,310	5,881	18,504	4,686	1,114	294	857	1,973	33,109	201	
Apr.	33,190	5,848	18,334	4,631	1,309	272	849	1,947	32,988	202	
May	32,961	5,845	18,143	4,596	1,322	289	841	1,925	32,757	205	
Jun.	32,734	5,760	17,979	4,558	1,370	291	838	1,937	32,528	205	
Jul.	32,587	5,698	17,721	4,507	1,405	287	833	2,136	32,380	207	
Aug.	32,129	5,570	17,462	4,434	1,429	297	829	2,108	31,922	207	

*) Refers to the exposure to a single debtor, exposure that is equal to or above lei 20,000, accounting for 85.8 percent of loans granted and commitments assumed by the non-bank financial institutions (NFIs) included in the Special Register, according to Central Credit Register (CCR) data as at 30 June 2010. The amount represents loans granted and commitments assumed under the contract. It is not updated for the current month for previous loans and commitments in foreign currency.

11.7. Loans Granted and Commitments Assumed by NFIs Included in the Special Register*

(lei million)

(continued)

Period	Total loans	Credit risk										Maturity		
		Treasury loans	Working capital and equipment purchase	Export finance	Trade finance	Real-estate purchase	Bonds	Other	Commitments to a natural entity or non-bank legal entity	Collateral deposits (for operations in derivatives)	Consumer loans and sales by installments	Short term (less than one year)	Medium term (1-5 years)	Long term (more than 5 years)
2009 Dec.	34,559	36	27,186	–	1	2,460	–	4,719	17	–	140	610	20,207	13,742
2010 Jan.	34,191	37	26,938	–	1	2,433	–	4,624	21	–	139	624	19,940	13,627
Feb.	33,895	36	26,675	–	1	2,395	–	4,631	20	–	137	601	19,638	13,656
Mar.	33,310	36	26,194	–	1	2,407	–	4,510	23	–	139	602	19,217	13,492
Apr.	33,190	34	26,107	–	1	2,406	–	4,478	24	–	140	596	19,027	13,568
May	32,961	36	25,769	–	–	2,430	–	4,561	22	–	144	591	18,748	13,622
Jun.	32,734	36	25,543	–	–	2,440	–	4,548	26	–	140	590	18,488	13,656
Jul.	32,587	36	25,209	–	–	2,450	–	4,456	27	–	409	589	18,132	13,866
Aug.	32,129	36	24,805	–	...	2,462	–	4,371	26	–	428	635	17,683	13,810

*) Refers to the exposure to a single debtor, exposure that is equal to or above lei 20,000, accounting for 85.8 percent of loans granted and commitments assumed by the non-bank financial institutions (NFIs) included in the Special Register, according to Central Credit Register (CCR) data as at 30 June 2010. The amount represents loans granted and commitments assumed under the contract. It is not updated for the current month for previous loans and commitments in foreign currency.

11.8. Loans Granted by NFIs Included in the Special Register*

(lei million)

Period	Total loans	Ownership of borrower							Currency			
		Private	State-owned	Mixed		Cooperatives	Natural entities	Public property	lei	EUR	USD	Other
				Joint venture	Domestic private and state-owned enterprises							
2009 Dec.	34,542	31,217	667	89	193	42	2,224	110	518	33,525	423	76
2010 Jan.	34,170	30,942	674	87	191	47	2,122	106	511	33,162	422	75
Feb.	33,875	30,688	741	85	190	47	2,022	103	582	32,785	449	59
Mar.	33,287	30,145	740	92	188	47	1,973	104	578	32,202	448	59
Apr.	33,166	30,049	728	92	184	62	1,947	104	539	32,125	445	58
May	32,939	29,836	738	91	181	65	1,925	105	580	31,887	414	58
Jun.	32,708	29,598	733	90	179	66	1,937	104	578	31,654	419	57
Jul.	32,560	29,247	739	91	179	67	2,136	101	688	31,400	416	57
Aug.	32,102	28,830	730	89	179	68	2,108	98	688	30,942	415	57

(continued)

Period	Total loans	Activity of borrower						
		Industry	Services	Construction	Agriculture, forestry, fishery	Financial intermediation and insurance activities	General government and defence, state social security, education, healthcare and social security	Natural entities
2009 Dec.	34,542	6,088	19,276	4,820	982	343	807	2,224
2010 Jan.	34,170	6,040	19,016	4,781	1,114	303	793	2,122
Feb.	33,875	5,991	18,740	4,737	1,114	404	866	2,022
Mar.	33,287	5,880	18,485	4,684	1,114	294	857	1,973
Apr.	33,166	5,846	18,314	4,630	1,309	272	849	1,947
May	32,939	5,843	18,126	4,595	1,321	289	841	1,925
Jun.	32,708	5,758	17,957	4,556	1,370	291	838	1,937
Jul.	32,560	5,695	17,700	4,505	1,404	287	832	2,136
Aug.	32,102	5,567	17,442	4,432	1,428	297	828	2,108

Period	NFIs by legal status		Maturity		
	NFIs, Romanian legal entities	Branches in Romania of foreign NFIs	Short term (less than one year)	Medium term (1-5 years)	Long term (more than 5 years)
2009 Dec.	34,344	198	594	20,206	13,742
2010 Jan.	33,973	197	604	19,939	13,627
Feb.	33,678	197	582	19,637	13,656
Mar.	33,086	201	580	19,216	13,492
Apr.	32,964	202	574	19,025	13,568
May	32,735	205	572	18,746	13,622
Jun.	32,502	205	568	18,485	13,655
Jul.	32,353	207	564	18,131	13,865
Aug.	31,896	207	610	17,682	13,810

*) Refers to exposure to a single debtor, exposure that is equal to or above lei 20,000, accounting for 85.3 percent of loans granted by the non-bank financial institutions (NFIs) included in the Special Register, according to Central Credit Register (CCR) data as at 30 June 2010. The amount represents loans granted under the contract. It is not updated for the current month for previous loans in foreign currencies.

11.9. Rejected Debit Payment Instruments

Period	Total		<i>of which:</i> major reasons	
	Number	Amount (lei thou.)	Number	Amount (lei thou.)
1) Cheques				
2009 Aug.	2,534	64,148.0	2,336	58,240.9
Sep.	2,210	194,276.9	2,016	49,857.9
Oct.	2,284	65,523.0	2,092	53,104.7
Nov.	2,149	50,923.5	2,015	45,299.7
Dec.	2,574	50,007.6	2,381	44,805.5
2010 Jan.	1,817	50,447.4	1,635	45,230.8
Feb.	1,740	39,096.6	1,614	31,475.5
Mar.	2,030	48,129.4	1,872	44,420.6
Apr.	1,721	43,197.9	1,641	40,847.7
May	1,696	78,362.5	1,586	69,378.4
Jun.	2,003	44,984.4	1,827	39,447.3
Jul.	1,642	44,764.5	1,510	39,330.7
Aug.	1,843	50,346.2	1,668	40,457.2
2) Bills of exchange				
2009 Aug.	59	29.8	49	22.8
Sep.	79	33.4	74	31.9
Oct.	74	32.5	68	27.9
Nov.	57	30.2	52	25.5
Dec.	57	89.5	52	83.5
2010 Jan.	40	30.3	35	13.7
Feb.	56	30.5	55	27.0
Mar.	74	161.9	70	159.9
Apr.	91	382.3	87	379.2
May	107	407.8	102	404.5
Jun.	109	392.5	100	381.4
Jul.	101	395.3	93	392.6
Aug.	82	321.1	79	319.8
3) Promissory notes				
2009 Aug.	35,584	866,410.1	29,132	775,466.3
Sep.	36,505	584,338.9	29,745	496,195.6
Oct.	39,117	1,015,038.9	31,687	904,659.9
Nov.	38,975	875,070.0	32,832	804,248.7
Dec.	39,870	845,683.2	34,152	773,958.4
2010 Jan.	27,885	518,704.5	23,701	437,479.4
Feb.	29,867	681,028.4	25,018	616,399.3
Mar.	31,878	986,103.6	26,873	782,748.6
Apr.	27,070	641,243.5	23,205	592,468.4
May	27,786	862,926.4	22,993	745,170.3
Jun.	31,535	852,639.4	25,843	791,342.0
Jul.	27,728	896,819.7	23,840	833,190.8
Aug.	25,338	776,168.1	22,106	724,904.2
Total				
2009 Aug.	38,177	930,587.9	31,517	833,730.1
Sep.	38,794	778,649.3	31,835	546,085.4
Oct.	41,475	1,080,594.3	33,847	957,792.6
Nov.	41,181	926,023.7	34,899	849,574.0
Dec.	42,501	895,780.3	36,585	818,847.3
2010 Jan.	29,742	569,182.2	25,371	482,723.9
Feb.	31,663	720,155.6	26,687	647,901.8
Mar.	33,982	1,034,394.8	28,815	827,329.1
Apr.	28,882	684,823.7	24,933	633,695.3
May	29,589	941,696.6	24,681	814,953.2
Jun.	33,647	898,016.3	27,770	831,170.7
Jul.	29,471	941,979.5	25,443	872,914.1
Aug.	27,263	826,835.4	23,853	765,681.3

11.10. Accountholders that Generated Payment Incidents

Period	Total (number)	Risky entities	Entities under a ban
2009 Aug.	808	422	1
Sep.	529	244	2
Oct.	471	260	1
Nov.	361	203	–
Dec.	425	224	2
2010 Jan.	411	222	2
Feb.	418	242	1
Mar.	401	215	–
Apr.	301	194	–
May	296	175	–
Jun.	300	182	–
Jul.	286	204	–
Aug.	279	160	–
2) Legal entities			
2009 Aug.	11,743	9,827	1,001
Sep.	11,879	9,979	1,036
Oct.	12,356	10,243	1,022
Nov.	12,213	10,426	985
Dec.	12,269	10,510	1,046
2010 Jan.	9,973	8,523	722
Feb.	10,559	8,923	690
Mar.	11,082	9,466	820
Apr.	10,182	8,836	757
May	10,515	8,803	698
Jun.	11,234	9,410	794
Jul.	10,254	8,902	719
Aug.	9,705	8,524	651
Total			
2009 Aug.	12,551	10,249	1,002
Sep.	12,408	10,223	1,038
Oct.	12,827	10,503	1,023
Nov.	12,574	10,629	985
Dec.	12,694	10,734	1,048
2010 Jan.	10,384	8,745	724
Feb.	10,977	9,165	691
Mar.	11,483	9,681	820
Apr.	10,483	9,030	757
May	10,811	8,978	698
Jun.	11,534	9,592	794
Jul.	10,540	9,106	719
Aug.	9,984	8,684	651

12. MONEY MARKET INDICATORS

Interbank operations

Period	Deposits		Transactions		ROBID	ROBOR	1-week	1-week
	daily average	average interest	daily average	average interest	ON	ON	ROBID	ROBOR
	(lei mill.)	rate	(lei mill.)	rate	average interest rate		average interest rate	
		(% p.a.)		(% p.a.)	(% p.a.)		(% p.a.)	
2009 Aug.	4,170.4	8.83	2,347.9	8.69	8.32	8.82	8.52	9.02
Sep.	5,437.0	9.00	2,704.3	9.03	8.47	8.97	8.76	9.26
Oct.	4,288.1	9.56	2,396.3	9.55	9.59	10.10	10.00	10.51
Nov.	5,674.8	8.70	3,022.0	8.44	8.05	8.55	9.00	9.50
Dec.	5,298.6	10.07	2,769.6	10.06	9.66	10.16	10.19	10.69
2010 Jan.	4,818.4	8.19	2,018.3	6.93	5.79	6.29	7.00	7.50
Feb.	5,263.2	6.44	1,974.3	5.62	4.85	5.35	5.87	6.37
Mar.	4,819.4	5.52	1,459.7	4.47	3.44	3.94	4.17	4.67
Apr.	5,439.4	4.98	1,550.2	4.40	2.99	3.49	3.22	3.72
May	7,143.0	5.75	2,653.1	6.08	5.12	5.62	5.68	6.18
Jun.	4,725.0	5.86	1,937.7	5.51	4.80	5.30	5.86	6.36
Jul.	5,076.1	5.48	1,860.8	4.46	3.38	3.88	5.02	5.52
Aug.	5,466.2	5.02	2,042.5	4.10	3.52	4.02	4.50	5.00
Sep.	5,563.4	5.05	2,050.1	4.06	3.35	3.85	4.40	4.90

Government securities (new and roll-over issues)

Period	Discount Treasury certificates		Treasury certificates		Interest-bearing government bonds					
	allotted amount (lei mill.)	average yield (% p.a.)	nominal value (EUR mill.)	average interest rate (% p.a.)	nominal value (lei mill.)		average interest rate (% p.a.)		nominal value (EUR mill.)	average interest rate (% p.a.)
					interest-bearing government bonds	inflation-indexed interest-bearing government bonds	interest-bearing government bonds	inflation-indexed interest-bearing government bonds (real yield)		
2009 Aug.	2,639.0	10.45	447.0	x	301.8	–	10.25	x	447.0	5.25
Sep.	2,964.7	9.95	–	x	1,209.1	–	9.98	x	–	x
Oct.	1,072.1	9.98	–	x	1,456.2	–	9.99	x	–	x
Nov.	1,461.3	10.00	1,423.3	4.25	264.1	–	10.00	x	793.8	5.25
Dec.	3,374.8	10.00	–	x	1,591.3	–	10.00	x	–	x
2010 Jan.	4,703.8	8.76	–	x	1,065.0	–	8.80	x	–	x
Feb.	2,000.0	7.41	–	x	839.9	–	7.41	x	–	x
Mar.	3,232.5	6.57	–	x	868.9	–	6.82	x	–	x
Apr.	2,471.9	6.02	–	x	2,098.7	–	6.91	x	–	x
May	1,830.6	6.31	–	x	700.9	–	7.00	x	–	x
Jun.	673.9	6.79	–	x	284.2	–	6.97	x	–	x
Jul.	1,277.7	6.99	1,273.2	4.90	103.0	–	7.10	x	–	x
Aug.	3,011.8	7.00	–	x	–	–	x	x	–	x
Sep.	1,962.0	7.00	–	x	200.4	–	7.10	x	–	x

13. FOREIGN EXCHANGE MARKET INDICATORS**13.1. Interbank Foreign Exchange Market**

Period	Turnover ¹ (EUR mill.)	Exchange rate (RON/EUR)				Exchange rate (RON/USD)			
		end of period	average	percentage change against:		end of period	average	percentage change against:	
				end of previous year	same period of previous year			end of previous year	same period of previous year
2005	8,110.8	3.6771	3.6234	-5.6	-10.6	3.1078	2.9137	6.7	-10.7
2006	13,894.9	3.3817	3.5245	-6.7	-2.7	2.5676	2.8090	-16.2	-3.6
2007	29,720.1	3.6102	3.3373	3.4	-5.3	2.4564	2.4383	-6.1	-13.2
2008	38,753.5	3.9852	3.6827	10.9	10.3	2.8342	2.5189	19.7	3.3
2009	29,398.1	4.2282	4.2373	7.9	15.1	2.9361	3.0493	-0.3	21.1
2009 Aug.	22,306.7	4.2231	4.2185	7.7	19.6	2.9554	2.9576	1.9	25.5
Sep.	29,464.4	4.1981	4.2389	8.3	16.9	2.8619	2.9110	0.3	15.3
Oct.	28,060.6	4.2955	4.2848	9.4	14.4	2.8927	2.8904	-0.4	2.7
Nov.	28,453.7	4.2738	4.2881	9.5	13.6	2.8396	2.8741	-1.0	-3.0
Dec.	30,708.6	4.2282	4.2248	7.9	7.9	2.9361	2.8952	-0.3	-0.3
2010 Jan.	27,490.8	4.1220	4.1409	-2.0	-2.2	2.9509	2.8998	0.2	-9.4
Feb.	27,460.1	4.1073	4.1179	-2.5	-3.9	3.0151	3.0071	3.9	-10.2
Mar.	31,899.5	4.0958	4.0879	-3.2	-4.5	3.0422	3.0113	4.0	-8.3
Apr.	32,408.8	4.1276	4.1285	-2.3	-1.6	3.0973	3.0758	6.2	-3.2
May	37,088.4	4.1792	4.1743	-1.2	0.1	3.3984	3.3207	14.7	8.7
Jun.	37,648.9	4.3688	4.2396	0.4	0.6	3.5617	3.4700	19.9	15.5
Jul.	35,679.5	4.2471	4.2611	0.9	1.1	3.2679	3.3388	15.3	11.5
Aug.	35,589.8	4.2597	4.2389	0.3	0.5	3.3582	3.2847	13.5	11.1
Sep.	33,632.5	4.2674	4.2642	0.9	0.6	3.1254	3.2636	12.7	12.1

1) Annual data are monthly averages.

13.2. Daily Exchange Rate of RON on Forex Market, August 2010

(RON)

Day	CAD	CHF	EUR	GBP	100 JPY	USD	SDR	1 g of gold
2	3.1755	3.1069	4.2463	5.1349	3.7434	3.2483	4.9494	123.0848
3	3.1264	3.0876	4.2371	5.1009	3.7203	3.1996	4.9353	121.8121
4	3.1440	3.0925	4.2527	5.1271	3.7710	3.2228	4.9327	123.6437
5	3.1832	3.0817	4.2547	5.1197	3.7384	3.2230	4.9395	123.9367
6	3.1685	3.0760	4.2467	5.1097	3.7447	3.2224	4.9325	123.7127
9	3.0992	3.0658	4.2297	5.0816	3.7197	3.1847	4.9085	123.4579
10	3.1148	3.0563	4.2340	5.0722	3.7486	3.2170	4.9034	123.8099
11	3.1385	3.0864	4.2404	5.1065	3.8245	3.2555	4.9321	125.1634
12	3.1545	3.1277	4.2347	5.1495	3.8670	3.3020	4.9559	127.1724
13	3.1690	3.1327	4.2327	5.1461	3.8479	3.2953	5.0111	128.7614
16	3.1738	3.1751	4.2303	5.1445	3.8582	3.3035	4.9976	129.6924
17	3.1594	3.1574	4.2356	5.1512	3.8540	3.2876	4.9969	129.5484
18	3.1918	3.1561	4.2385	5.1447	3.8506	3.2839	4.9971	129.3136
19	3.2043	3.1709	4.2283	5.1552	3.8528	3.2974	4.9796	130.1051
20	3.1891	3.2096	4.2304	5.1609	3.8902	3.3228	4.9911	131.1333
23	3.1762	3.2170	4.2244	5.1722	3.9001	3.3298	5.0117	131.2914
24	3.1716	3.2199	4.2396	5.1728	3.9807	3.3584	5.0362	131.4186
25	3.1579	3.2511	4.2368	5.1546	3.9552	3.3452	5.0604	132.9397
26	3.1606	3.2493	4.2460	5.1904	3.9500	3.3407	5.0743	133.3457
27	3.1506	3.2616	4.2447	5.1755	3.9398	3.3381	5.0524	132.4573
30	3.1764	3.2348	4.2326	5.1794	3.9247	3.3280	5.0302	132.0797
31	3.1708	3.2958	4.2597	5.1793	3.9794	3.3582	5.0618	133.2368

14. CAPITAL MARKET INDICATORS**14.1. Bucharest Stock Exchange - Regulated Market**

Period	Number of shares traded (thousand)	Number of trades	Turnover (lei mill.)	Market capitalisation (lei mill.)	BET index (points)	BET-C index (points)	BET-FI index (points)	BET-XT index (points)	BET-NG index (points)	ROTX index (points)
2005	16,934,866	1,159,060	7,809.7	56,065.6	6,586.13	3,910.88	47,588.76	x	x	x
2006	13,677,505	1,444,398	9,894.3	73,341.8	8,050.18	5,025.08	63,011.74	1,000.00	1,000.00	17,642.77
2007	14,234,962	1,544,891	13,802.7	85,962.4	9,825.38	6,665.47	78,669.68	1,168.51	1,258.18	21,705.00
2008	12,847,992	1,341,297	6,950.4	45,701.5	2,901.10	1,977.10	12,549.53	277.36	348.43	6,590.32
2009	14,431,359	1,314,526	5,092.7	80,074.5	4,690.57	2,714.77	23,885.96	461.95	596.16	9,674.67
2009 Aug.	1,260,150	127,176	566.3	76,399.4	4,249.22	2,519.07	21,494.95	413.84	539.94	9,021.40
Sep.	1,980,721	128,856	649.1	80,432.6	4,397.40	2,657.78	25,278.20	448.32	590.84	9,385.53
Oct.	1,130,900	113,038	505.5	76,771.9	4,469.06	2,653.02	21,264.81	431.26	593.26	9,383.14
Nov.	735,093	81,323	423.4	83,571.0	4,841.58	2,781.45	23,700.17	472.25	604.81	10,026.26
Dec.	783,649	58,857	530.5	80,074.5	4,690.57	2,714.77	23,885.96	461.95	596.16	9,674.67
2010 Jan.	652,989	84,284	404.7	86,523.2	5,065.43	2,966.73	27,860.00	511.04	652.61	10,391.34
Feb.	4,409,087	95,059	819.0	85,593.4	5,328.45	3,063.63	29,461.88	529.99	715.07	10,601.87
Mar.	2,970,490	119,778	693.0	97,806.5	5,965.35	3,519.93	32,132.89	593.63	805.64	11,931.93
Apr.	830,042	102,676	544.2	100,899.7	5,727.85	3,434.75	29,556.20	562.48	785.67	11,718.76
May	1,247,957	129,723	797.7	87,808.4	4,935.05	2,952.22	20,248.94	451.84	695.84	10,201.48
Jun.	598,469	91,426	510.3	82,638.8	4,743.86	2,804.47	19,870.24	431.76	685.58	9,597.13
Jul.	510,959	48,412	381.6	92,012.9	5,074.07	2,964.79	22,371.58	466.64	721.20	10,384.29
Aug.	359,170	47,871	293.5	88,959.7	5,072.95	2,975.51	21,757.25	460.85	734.60	10,233.31
Sep.	886,144	45,379	335.0	92,698.8	5,336.25	3,102.99	24,021.28	490.09	766.98	10,709.41

14.2. Bucharest Stock Exchange - RASDAQ Market

Period	Number of shares traded (thousand)	Number of trades	Turnover (lei mill.)	Market capitalisation (lei mill.)	Composite index (points)	RAQ I index (points)	RAQ II index (points)
2005	1,752,975	144,346	1,076.2	8,207.1	1,758.96	1,549.34	4,125.33
2006	1,149,821	143,620	847.9	10,707.4	2,355.79	2,690.76	4,088.80
2007	4,311,519	668,867	4,254.1	24,410.0	4,628.55	4,496.91	8,201.16
2008	1,991,118	372,118	1,562.0	12,099.9	2,071.17	2,239.02	4,884.36
2009	1,550,828	187,025	576.0	12,345.3	2,239.51	2,362.57	5,491.44
2009 Aug.	117,607	18,519	29.5	11,970.1	2,075.38	2,155.61	3,885.08
Sep.	228,487	25,210	47.6	12,868.2	2,219.50	2,263.35	3,819.03
Oct.	156,183	20,540	39.1	12,470.9	2,218.46	2,283.31	4,419.21
Nov.	82,225	12,204	30.6	12,349.4	2,203.24	2,292.21	5,306.74
Dec.	79,440	9,041	45.8	12,345.3	2,239.51	2,362.57	5,491.44
2010 Jan.	127,747	17,264	44.0	12,386.6	2,223.01	2,231.04	5,029.61
Feb.	140,220	17,659	39.5	12,560.2	2,241.67	2,539.64	5,049.64
Mar.	276,851	39,557	103.9	14,104.5	2,527.55	2,873.39	5,206.91
Apr.	158,293	29,114	77.9	13,459.2	2,486.71	2,652.79	5,053.06
May	215,944	25,312	89.8	12,034.4	2,225.67	2,143.12	4,373.76
Jun.	97,282	17,093	47.6	11,065.6	2,092.94	2,090.01	3,476.44
Jul.	93,790	9,444	30.1	11,350.6	2,169.13	2,092.54	3,110.34
Aug.	51,583	9,895	32.7	11,247.8	2,162.34	2,073.79	3,222.14
Sep.	72,804	12,397	27.6	11,556.9	1,761.66	2,332.26	3,206.01

Source: Bucharest Stock Exchange (BSE).

Note: Data concerning market capitalisation and all RASDAQ indices refer to the last trading session of the period.

15. ROMANIA'S BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION INDICATORS**15.1. Balance of Payments**

(EUR million)

Items	2008			2009		
	Credit	Debit	Net	Credit	Debit	Net
1. CURRENT ACCOUNT (A+B+C)	53,582	69,739	-16,157	43,958	49,126	-5,168
A. Goods and services	42,479	60,929	-18,450	36,131	43,273	-7,142
a. Goods fob (exports / imports)	33,725	52,834	-19,109	29,116	35,903	-6,787
b. Services	8,754	8,095	659	7,015	7,370	-355
– Transportation	2,684	2,697	-13	2,066	2,006	60
– Tourism - travel	1,358	1,477	-119	882	1,052	-170
– Other services	4,712	3,921	791	4,067	4,312	-245
B. Incomes	2,268	5,951	-3,683	1,159	3,291	-2,132
– Compensation of employees	1,156	115	1,041	468	44	424
– Direct investment income	13	2,983	-2,970	30	1,096	-1,066
– Portfolio investment income	838	675	163	538	313	225
– Other capital investment (interest)	260	2,177	-1,917	124	1,837	-1,713
C. Current transfers	8,836	2,859	5,977	6,668	2,563	4,105
– General government	2,227	1,302	925	2,358	1,597	761
– Other sectors	6,609	1,557	5,052	4,310	966	3,344
2. CAPITAL AND FINANCIAL ACCOUNTS (A+B)	80,025	62,196	17,829	74,788	68,638	6,150
A. Capital account	992	371	621	844	307	537
a. Capital transfers	880	264	616	788	278	510
– General government	480	1	479	562	147	415
– Other sectors	399	263	136	225	131	94
b. Non-material/non-financial assets acquisition/selling	112	107	5	57	28	29
B. Financial account	79,033	61,825	17,208	73,944	68,332	5,612
a. Direct investment	18,728	9,420	9,308	9,447	5,047	4,400
– Abroad	55	243	-188	241	398	-157
– In Romania	18,673	9,177	9,496	9,206	4,650	4,556
b. Portfolio investment	2,551	3,114	-563	6,221	5,709	512
– Assets	455	668	-213	5,021	5,206	-185
– Liabilities	2,095	2,446	-351	1,200	502	698
c. Financial derivatives	600	890	-290	427	429	-2
– Assets	600	0	600	427	0	427
– Liabilities	0	890	-890	0	429	-429
d. Other capital investment	57,118	48,400	8,718	57,849	56,022	1,827
– Assets	12,400	13,055	-655	13,287	15,801	-2,514
1. Long-term loans and credits	268	209	59	163	222	-59
1.1. Commercial credits	132	43	89	68	25	43
1.2. Financial credits	136	166	-30	95	197	-102
2. Short-term loans and credits	2,241	3,074	-833	1,739	2,615	-876
2.1. Commercial credits	1,876	2,266	-390	1,597	2,235	-638
2.2. Financial credits	365	808	-443	142	380	-238
3. Currency and deposits	9,375	9,317	58	11,049	12,672	-1,623
4. Other assets	516	454	62	336	293	43
– long-term	294	262	32	121	146	-25
– short-term	222	192	30	215	146	69
– Liabilities	44,717	35,346	9,371	44,563	40,221	4,342
1. Credits and loans from the IMF	0	0	-	6,769	0	6,769
2. Long-term loans and credits	12,499	6,776	5,723	10,782	7,790	2,992
2.1. Commercial credits	129	459	-330	46	669	-623
2.2. Financial credits	12,370	6,317	6,053	10,737	7,122	3,615
3. Short-term loans and credits	8,244	9,091	-847	5,213	8,648	-3,435
3.1. Commercial credits	2,431	3,438	-1,007	1,623	2,909	-1,286
3.2. Financial credits	5,813	5,653	160	3,590	5,739	-2,149
4. Currency and deposits	18,359	17,587	772	18,371	21,474	-3,103
5. Other liabilities	5,615	1,891	3,724	3,427	2,309	1,118
– long-term	4,853	1,297	3,556	3,194	1,974	1,220
– short-term	762	594	168	233	335	-102
e. NBR's reserve assets, net ("-" increase/"+" decrease)	38	-	38	-	1,124	-1,124
3. NET ERRORS AND OMISSIONS	-	1,673	-1,673	-	981	-981

*) Provisional data.

2009 (January - August)			2010 (January - August)*			Items
Credit	Debit	Net	Credit	Debit	Net	
28,822	31,564	-2,742	31,706	35,782	-4,076	1. CURRENT ACCOUNT (A+B+C)
23,328	27,583	-4,255	27,387	31,751	-4,364	A. Goods and services
18,613	22,699	-4,086	23,291	27,120	-3,829	a. Goods fob (exports / imports)
4,715	4,885	-170	4,096	4,631	-535	b. Services
1,345	1,271	74	1,280	1,373	-93	- Transportation
630	696	-66	550	704	-154	- Tourism - travel
2,740	2,917	-177	2,266	2,554	-288	- Other services
804	2,288	-1,484	698	2,244	-1,546	B. Incomes
313	28	285	310	35	275	- Compensation of employees
24	743	-719	11	597	-586	- Direct investment income
382	244	138	308	380	-72	- Portfolio investment income
86	1,272	-1,186	69	1,231	-1,162	- Other capital investment (interest)
4,690	1,693	2,997	3,620	1,787	1,833	C. Current transfers
1,849	1,063	786	1,152	1,064	88	- General government
2,841	630	2,211	2,468	723	1,745	- Other sectors
49,134	46,505	2,629	40,884	37,264	3,620	2. CAPITAL AND FINANCIAL ACCOUNTS (A+B)
459	204	255	338	198	140	A. Capital account
412	187	225	311	184	127	a. Capital transfers
261	103	158	124	52	72	- General government
151	84	67	187	131	56	- Other sectors
48	17	31	27	14	13	b. Non-material/non-financial assets acquisition/selling
48,675	46,301	2,374	40,547	37,067	3,480	B. Financial account
5,449	2,486	2,963	4,417	2,610	1,807	a. Direct investment
184	275	-91	86	236	-150	- Abroad
5,265	2,211	3,054	4,331	2,375	1,956	- In Romania
3,704	3,762	-58	2,811	2,054	757	b. Portfolio investment
3,184	3,481	-297	753	911	-158	- Assets
520	281	239	2,058	1,143	915	- Liabilities
288	337	-49	282	306	-24	c. Financial derivatives
288	0	288	282	0	282	- Assets
0	337	-337	0	306	-306	- Liabilities
39,233	39,075	158	33,036	30,037	2,999	d. Other capital investment
6,953	8,883	-1,930	9,900	10,875	-975	- Assets
99	185	-86	193	349	-156	1. Long-term loans and credits
32	15	17	41	19	22	1.1. Commercial credits
66	170	-104	152	330	-178	1.2. Financial credits
1,041	1,420	-379	1,252	1,954	-702	2. Short-term loans and credits
928	1,250	-322	1,060	1,431	-371	2.1. Commercial credits
113	170	-57	192	523	-331	2.2. Financial credits
5,543	7,036	-1,493	8,341	8,438	-97	3. Currency and deposits
269	242	27	113	134	-21	4. Other assets
107	132	-25	9	23	-14	- long-term
162	111	51	105	111	-6	- short-term
32,280	30,193	2,087	23,137	19,161	3,976	- Liabilities
4,925	0	4,925	3,365	0	3,365	1. Credits and loans from the IMF
7,533	4,589	2,944	4,650	5,740	-1,090	2. Long-term loans and credits
42	497	-455	6	408	-402	2.1. Commercial credits
7,491	4,092	3,399	4,644	5,332	-688	2.2. Financial credits
3,362	6,635	-3,273	3,997	3,279	718	3. Short-term loans and credits
772	2,419	-1,647	1,760	1,119	641	3.1. Commercial credits
2,590	4,216	-1,626	2,237	2,161	76	3.2. Financial credits
14,118	17,544	-3,426	9,814	8,922	892	4. Currency and deposits
2,342	1,425	917	1,310	1,219	91	5. Other liabilities
2,231	1,223	1,008	1,256	975	281	- long-term
111	201	-90	55	245	-190	- short-term
-	640	-640	-	2,061	-2,061	e. NBR's reserve assets, net ("-" increase/"+" decrease)
114	-	114	456	-	456	3. NET ERRORS AND OMISSIONS

15.2. International Investment Position - Key Indicators

(EUR million; end of period)

Period	Total MLT claims	Medium- and long-term external debt ¹⁾									
		Total	I. Public debt								
			Total	Multilateral institutions							
				Total, of which:	IBRD	EIB	EBRD	EU	CE - SDF	IMF / MPF	
2005	3,085.8	24,641.5	6,894.9	4,285.7	1,892.1	1,521.7	125.5	150.0	234.5	–	
2006	2,072.4	28,622.2	6,930.6	4,122.4	1,700.1	1,606.2	101.9	150.0	271.1	–	
2007	1,661.4	38,711.2	8,180.7	3,971.4	1,580.5	1,590.4	119.1	125.0	329.7	–	
2008	1,761.4	51,761.9	9,028.1	4,687.0	1,573.8	2,057.8	174.4	100.0	439.8	–	
2009	1,728.1	65,707.4	11,984.3	7,758.9	1,852.1	2,229.3	180.4	1,575.0	632.8	934.0	
2009	Aug.	1,762.9	61,711.6	10,247.8	6,138.2	1,515.4	2,019.7	173.6	1,575.0	525.9	–
	Sep.	1,697.2	64,635.1	11,216.4	7,102.2	1,512.1	2,021.9	174.3	1,575.0	550.3	926.8
	Oct.	1,697.2	64,958.5	11,438.7	7,377.7	1,802.4	2,015.3	178.8	1,575.0	548.8	922.0
	Nov.	1,697.2	64,926.4	11,774.9	7,415.5	1,792.6	2,049.2	179.2	1,575.0	545.1	917.2
	Dec.	1,728.1	65,707.4	11,984.3	7,758.9	1,852.1	2,229.3	180.4	1,575.0	632.8	934.0
2010	Jan.	1,728.1	65,839.4	12,062.2	7,838.5	1,886.9	2,222.9	184.1	1,575.0	634.8	955.1
	Feb.	1,728.1	67,736.6	13,333.6	9,125.8	1,911.6	2,219.7	183.4	1,575.0	636.3	2,206.9
	Mar.	1,847.7	70,156.6	15,346.6	10,126.4	1,920.5	2,229.8	185.1	2,575.0	636.5	2,194.6
	Apr.	1,847.7	70,473.9	15,403.7	10,174.3	1,917.5	2,256.2	184.5	2,575.0	636.3	2,214.0
	May	1,847.7	71,231.5	15,610.0	10,401.3	1,995.8	2,255.6	181.1	2,575.0	640.6	2,317.3
	Jun.	2,037.4	71,212.7	15,378.6	10,432.3	2,001.3	2,235.3	179.9	2,550.0	640.0	2,354.0
	Jul.	2,037.4	70,499.2	14,570.8	10,309.9	1,953.8	2,254.0	180.1	2,537.5	660.9	2,266.4
	Aug.	2,037.4	70,621.6	14,696.1	10,398.6	1,957.9	2,252.0	178.9	2,537.5	701.8	2,313.0

Period	Medium- and long-term external debt ¹⁾											
	I. Public debt											
	Bilateral institutions					Total, of which:	Bond issues				Private banks	Other private creditors
	Total, of which:	Japan	USA	KfW Germany	Eximbank Korea		Credit Deutsche Bank AG	CS First Boston Switzerland	JP Morgan ABN Amro Bank			
2005	104.4	42.1	21.1	8.9	32.3	2,500.0	1,400.0	600.0	500.0	–	4.8	
2006	91.9	30.2	19.0	8.9	33.8	2,500.0	1,400.0	600.0	500.0	203.4	12.9	
2007	79.3	21.7	17.0	10.4	30.1	2,439.3	1,312.3	580.0	492.0	545.4	1,145.3	
2008	65.0	19.4	12.1	10.5	23.1	2,640.0	1,398.0	750.0	492.0	689.2	946.9	
2009	56.2	10.2	10.8	11.8	23.3	2,773.3	1,370.0	750.0	492.0	811.3	584.6	
2009	Aug.	56.4	10.1	14.1	10.4	2,612.0	1,370.0	750.0	492.0	706.6	734.6	
	Sep.	55.0	10.3	11.7	10.4	2,625.0	1,370.0	750.0	492.0	712.2	722.0	
	Oct.	53.3	10.0	10.5	10.6	2,625.0	1,370.0	750.0	492.0	712.3	670.4	
	Nov.	54.6	10.5	10.4	11.4	2,939.4	1,370.0	750.0	492.0	809.2	556.2	
	Dec.	56.2	10.2	10.8	11.8	2,773.3	1,370.0	750.0	492.0	811.3	584.6	
2010	Jan.	64.4	13.8	11.1	12.4	2,777.3	1,370.0	750.0	492.0	723.1	658.9	
	Feb.	59.0	11.1	11.4	12.6	2,772.1	1,370.0	750.0	492.0	811.5	565.2	
	Mar.	58.8	10.0	11.5	12.6	24.8	3,790.2	2,370.0	750.0	492.0	806.2	565.0
	Apr.	60.0	10.0	11.7	12.8	25.5	3,814.8	2,370.0	750.0	492.0	803.7	550.9
	May	62.7	11.0	12.7	13.5	25.5	3,812.4	2,370.0	750.0	492.0	779.6	554.0
	Jun.	62.8	11.4	12.7	13.6	25.1	3,544.2	2,158.5	725.2	470.5	773.4	565.9
	Jul.	61.5	11.1	12.0	14.0	24.5	2,893.7	1,508.0	725.2	470.5	763.5	542.2
	Aug.	60.9	10.5	12.3	14.2	23.9	2,883.0	1,498.2	729.8	470.5	765.7	587.9

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

Period	Medium- and long-term external debt ¹⁾								
	II. Publicly guaranteed debt								
	Total	Total, of which:	Multilateral institutions					Portfolio investment	Other private creditors
		IBRD	EBRD	EIB	Euroatom	Nordic Investment Bank (NIB)			
2005	4,366.5	585.6	160.4	188.2	–	190.0	47.0	154.5	3,626.4
2006	3,755.6	603.2	159.1	171.6	–	223.5	49.0	69.4	3,083.0
2007	2,019.5	610.3	163.1	170.3	–	223.5	53.5	–	1,409.2
2008	1,721.0	635.9	180.3	181.0	–	223.5	51.1	–	1,085.1
2009	1,517.2	636.4	193.2	174.9	–	223.5	44.8	–	880.8
2009 Aug.	1,596.0	628.9	186.3	171.9	–	223.5	47.2	–	967.1
2009 Sep.	1,557.8	631.0	190.0	172.2	–	223.5	45.2	–	926.8
2009 Oct.	1,540.0	623.3	188.3	167.1	–	223.5	44.4	–	916.7
2009 Nov.	1,530.7	623.7	190.2	165.6	–	223.5	44.3	–	907.0
2009 Dec.	1,517.2	636.4	193.2	174.9	–	223.5	44.8	–	880.8
2010 Jan.	1,520.4	639.0	194.7	175.6	–	223.5	45.2	–	881.4
2010 Feb.	1,526.7	642.8	201.1	173.3	–	223.5	44.8	–	883.9
2010 Mar.	1,854.2	964.4	204.4	173.3	320.0	223.5	43.2	–	889.8
2010 Apr.	1,850.3	959.1	203.4	169.4	320.0	223.5	42.8	–	891.2
2010 May	1,868.7	964.8	210.3	167.3	320.0	223.5	43.8	–	903.9
2010 Jun.	1,838.0	965.9	212.4	166.2	320.0	223.5	43.8	–	872.1
2010 Jul.	1,798.2	956.2	205.0	164.7	320.0	223.5	43.0	–	842.0
2010 Aug.	1,792.3	953.2	207.0	160.1	320.0	223.5	42.6	–	839.1

Period	Medium- and long-term external debt ¹⁾												
	III. Private debt (non-guaranteed)												
	Total	Total, of which:	Multilateral institutions				Portfolio investment			Credit lines	Other private creditors	IV. MLT deposits	V. IMF / NBR loans
		EBRD	EIB	Black Sea Bank	IFC	Total, of which:	BCR-ABN AMRO Bank	SNCFR-Marfa joint stock company-Deutsche Bank					
2005	12,431.0	984.4	496.6	119.4	20.3	343.3	896.1	500.0	120.0	65.1	10,485.4	949.1	220.6
2006	16,970.3	939.4	512.1	97.0	18.5	320.3	885.6	500.0	120.0	148.0	14,997.3	965.7	78.6
2007	25,292.3	868.4	435.2	102.2	16.5	304.6	757.9	500.0	–	47.9	23,618.1	3,218.7	–
2008	35,545.5	1,170.3	704.3	123.2	5.7	328.8	231.7	–	–	12.6	34,130.9	5,467.3	–
2009	39,277.9	1,561.1	956.9	263.9	11.6	322.0	177.0	–	–	12.2	37,527.6	7,242.5	5,685.5
2009 Aug.	38,317.4	1,312.0	781.6	185.4	4.3	333.5	191.5	–	–	12.3	36,801.6	6,775.5	4,774.9
2009 Sep.	39,029.8	1,433.8	907.6	180.4	4.3	333.4	192.5	–	–	12.3	37,391.2	7,189.1	5,642.0
2009 Oct.	39,216.3	1,524.0	998.2	180.4	13.0	325.2	187.8	–	–	12.3	37,492.2	7,151.1	5,612.4
2009 Nov.	38,830.9	1,559.8	999.4	215.4	13.0	325.2	188.3	–	–	12.3	37,070.5	7,206.8	5,583.1
2009 Dec.	39,277.9	1,561.1	956.9	263.9	11.6	322.0	177.0	–	–	12.2	37,527.6	7,242.5	5,685.5
2010 Jan.	39,100.7	1,634.8	974.8	264.9	11.6	376.8	195.8	–	–	12.3	37,257.8	7,341.9	5,814.2
2010 Feb.	38,480.6	1,637.6	970.9	263.9	11.6	384.9	182.2	–	–	12.4	36,648.4	7,234.1	7,161.6
2010 Mar.	38,390.7	1,727.6	970.2	343.9	11.6	395.5	183.7	–	–	12.4	36,467.0	7,443.6	7,121.5
2010 Apr.	38,717.9	1,712.2	954.7	343.9	11.6	395.7	180.8	–	–	12.4	36,812.5	7,317.5	7,184.5
2010 May	38,888.7	1,679.8	943.1	343.1	11.6	376.2	179.1	–	–	12.6	37,017.2	7,344.2	7,519.9
2010 Jun.	39,073.2	1,710.0	989.7	341.6	10.2	362.7	120.2	–	–	12.5	37,230.5	7,284.2	7,638.7
2010 Jul.	38,579.2	1,857.0	1,102.6	371.6	21.4	355.5	115.3	–	–	12.4	36,594.5	7,302.4	8,248.6
2010 Aug.	38,394.7	2,077.4	1,192.6	501.6	21.4	356.4	123.2	–	–	12.4	36,181.7	7,320.1	8,418.4

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

15.3. International Investment Position

(EUR million; end of period)

Items	2005	2006	2007	2008	2009	2010 ^{1,2}
Net position	-23,147	-36,891	-54,223	-69,007	-72,110	-73,410
Assets	25,742	32,062	36,867	39,038	44,548	50,233
Liabilities	48,888	68,953	91,090	108,046	116,658	123,643
FOREIGN ASSETS						
<i>of which:</i>						
A. Direct investment of residents abroad	181	668	842	1,053	1,202	1,354
- participating interests	127	391	401	458	482	525
- other assets	54	277	442	595	720	829
B. Portfolio investment	613	1,263	1,160	1,081	1,252	1,433
- equity securities	147	451	624	555	634	744
- debt securities	462	691	502	512	552	595
- money market instruments	4	121	34	14	66	94
C. Financial derivatives	-	-	-	-	-	-
D. Other investment	6,689	7,196	7,678	8,635	11,235	12,447
- loans and credits	3,996	4,116	4,269	5,294	6,222	7,695
- long-term	3,077	2,311	1,871	2,012	2,089	2,571
- short-term	919	1,805	2,398	3,281	4,133	5,124
- currency and deposits	1,762	2,161	2,543	2,473	4,169	3,726
- other assets	931	919	866	869	844	1,026
- medium- and long-term	708	696	646	673	697	812
- short-term	223	223	220	196	147	214
E. Reserve assets (NBR)	18,259	22,935	27,187	28,270	30,859	34,999
- monetary gold	1,460	1,625	1,880	2,049	2,556	3,372
- foreign exchange reserve	16,799	21,310	25,307	26,221	28,303	31,627
FOREIGN LIABILITIES						
<i>of which:</i>						
A. Direct investment of non-residents in Romania	21,884	34,512	42,771	48,798	51,346	52,248
- participating interests	17,489	27,016	31,501	34,892	35,694	35,988
- other liabilities	4,395	7,496	11,270	13,906	15,652	16,260
B. Portfolio investment	4,438	4,777	4,931	4,417	4,961	5,969
- equity securities	832	1,158	1,599	1,465	1,388	1,350
- debt securities	3,550	3,575	3,197	2,872	2,950	3,664
- money market instruments	56	44	135	80	623	955
C. Financial derivatives	-	-	-	-	-	-
D. Other investment	22,566	29,664	43,388	54,831	60,351	65,426
- loans and credits	19,094	25,597	31,994	39,504	47,203	52,237
- long-term	15,983	17,851	22,715	31,043	42,144	46,565
- short-term	3,111	7,746	9,279	8,461	5,059	5,672
- currency and deposits	2,048	3,019	8,099	9,467	5,620	5,724
- other liabilities	1,424	1,048	3,295	5,860	7,528	7,465
- medium- and long-term	981	993	3,244	5,497	7,267	7,313
- short-term	443	55	51	364	261	152

1) Provisional data; 2) June.

16. GENERAL GOVERNMENT INDICATORS*

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

Period	State Budget			Local Budgets			State Social Security Budget		
	revenues	expenditures	balance	revenues	expenditures	balance	revenues	expenditures	balance
2005	36,599.5	38,782.4	-2,182.9	19,428.7	18,753.7	+675.0	17,047.2	17,167.7	-120.5
2006	40,698.1	51,235.6	-10,537.5	27,693.4	25,360.8	+2,332.6	20,311.0	18,528.0	+1,783.0
2007	48,984.6	64,373.6	-15,389.0	36,803.1	33,931.4	+2,871.7	24,615.6	23,077.4	+1,538.3
2008	61,030.2	80,889.9	-19,859.7	45,697.7	49,395.6	-3,697.9	33,653.9	33,681.0	-27.1
2009	54,678.3	89,851.7	-35,173.3	46,757.6	49,088.3	-2,330.8	39,431.3	40,389.9	-958.6
2009 Aug.	34,339.7	56,226.2	-21,886.5	31,273.9	30,289.5	+984.4	22,852.6	26,577.6	-3,725.0
2009 Sep.	39,109.9	64,664.8	-25,554.9	34,909.2	33,930.8	+978.4	26,942.4	30,029.3	-3,086.9
2009 Oct.	45,450.9	72,046.1	-26,595.2	38,950.1	38,492.9	+457.2	31,663.8	33,539.7	-1,875.9
2009 Nov.	49,965.5	80,822.0	-30,856.4	42,832.4	42,997.3	-164.8	35,884.5	36,964.6	-1,080.1
2009 Dec.	54,678.3	89,851.7	-35,173.3	46,757.6	49,088.3	-2,330.8	39,431.3	40,389.9	-958.6
2010 Jan.	5,818.2	6,036.1	-218.0	3,733.0	2,776.9	+956.1	2,808.1	3,615.3	-807.2
2010 Feb.	8,784.0	14,597.1	-5,813.0	7,666.3	6,311.7	+1,354.5	5,493.6	7,177.6	-1,684.0
2010 Mar.	12,171.9	20,479.7	-8,307.9	12,160.7	10,287.2	+1,873.5	8,084.7	10,695.0	-2,610.3
2010 Apr.	18,853.0	33,946.3	-15,093.3	16,717.7	14,729.8	+1,987.9	14,596.5	14,216.3	+380.2
2010 May	22,361.3	41,542.6	-19,181.3	20,092.0	18,384.7	+1,707.3	17,840.5	17,751.3	+89.3
2010 Jun.	27,567.9	46,819.7	-19,251.8	23,391.7	22,128.7	+1,263.0	20,509.5	21,307.6	-798.1
2010 Jul.	34,359.4	56,572.9	-22,213.5	27,616.5	26,270.0	+1,346.5	24,814.6	24,862.3	-47.7
2010 Aug.	40,187.0	63,433.6	-23,246.6	30,622.8	29,321.0	+1,301.8	27,139.6	28,383.2	-1,243.6

Period	Unemployment Benefit Budget			Health Social Insurance Budget			External loans to ministries		
	revenues	expenditures	balance	revenues	expenditures	balance	revenues	expenditures	balance
2005	2,199.6	1,548.6	+651.0	8,474.4	9,239.5	-765.1	-	2,875.4	-2,875.4
2006	2,271.0	1,570.8	+700.2	10,654.8	10,169.4	+485.4	-	2,560.7	-2,560.7
2007	2,472.1	1,407.9	+1,064.2	12,525.9	12,423.4	+102.5	-	2,635.6	-2,635.6
2008	1,963.5	1,355.0	+608.5	15,618.0	16,102.3	-484.3	-	2,160.1	-2,160.1
2009	1,482.7	2,724.2	-1,241.5	14,633.4	15,284.4	-651.0	-	340.7	-340.7
2009 Aug.	985.7	1,638.1	-652.5	9,882.3	10,452.1	-569.8	-	94.5	-94.5
2009 Sep.	1,083.5	1,899.7	-816.2	10,969.7	11,679.1	-709.3	-	117.6	-117.6
2009 Oct.	1,268.8	2,187.6	-918.8	12,193.8	13,015.3	-821.6	-	141.8	-141.8
2009 Nov.	1,374.6	2,479.6	-1,105.0	13,477.1	14,136.3	-659.1	-	173.1	-173.1
2009 Dec.	1,482.7	2,724.2	-1,241.5	14,633.4	15,284.4	-651.0	-	340.7	-340.7
2010 Jan.	165.2	415.9	-250.7	1,180.8	1,200.4	-19.6	-	31.5	-31.5
2010 Feb.	260.2	795.1	-534.9	2,257.4	2,492.3	-235.0	-	42.8	-42.8
2010 Mar.	371.6	1,162.1	-790.5	3,553.8	3,585.3	-31.5	-	53.6	-53.6
2010 Apr.	483.6	1,550.5	-1,067.0	4,732.5	4,955.6	-223.0	-	59.9	-59.9
2010 May	590.6	1,914.2	-1,323.6	5,881.9	6,189.2	-307.2	-	71.4	-71.4
2010 Jun.	696.4	2,250.8	-1,554.4	7,000.6	7,581.9	-581.2	-	113.9	-113.9
2010 Jul.	812.4	2,534.0	-1,721.6	8,326.8	8,900.9	-574.1	-	130.1	-130.1
2010 Aug.	910.4	2,730.7	-1,820.3	10,490.3	10,073.5	+416.9	-	133.8	-133.8

Source: Ministry of Public Finance.

*) According to national methodology.

16. General Government Indicators*

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

(continued)

Period	Financial operations			Budget of the Romanian National Company of Motorways and National Roads			Consolidated general government**		
	revenues	expenditures	balance	revenues	expenditures	balance	revenues	expenditures	balance
2005	–	–2,909.5	+2,909.5	2,432.1	3,731.8	–1,299.7	87,629.4	89,897.8	–2,268.4
2006	–	–3,073.4	+3,073.4	3,319.7	3,920.6	–601.0	106,975.3	112,626.3	–5,651.0
2007	–	–2,572.6	+2,572.6	2,979.7	3,682.0	–702.3	127,108.2	136,556.5	–9,448.3
2008	–	–2,668.3	+2,668.3	4,652.3	5,889.7	–1,237.5	164,466.8	189,121.7	–24,654.9
2009	–	–4,154.6	+4,154.6	7,101.9	8,452.2	–1,350.2	156,624.9	193,025.4	–36,400.6
2009 Aug.	–	–2,289.7	+2,289.7	4,972.0	5,371.2	–399.2	103,287.4	125,592.4	–22,305.0
Sep.	–	–2,725.1	+2,725.1	5,792.5	6,428.4	–636.0	115,770.1	141,333.3	–25,563.2
Oct.	–	–3,024.2	+3,024.2	6,165.7	6,798.9	–633.2	131,044.3	156,551.9	–25,507.6
Nov.	–	–3,326.7	+3,326.7	6,538.4	7,194.0	–655.6	143,370.7	173,120.2	–29,749.5
Dec.	–	–4,154.6	+4,154.6	7,101.9	8,452.2	–1,350.2	156,624.9	193,025.4	–36,400.6
2010 Jan.	–	–224.9	+224.9	587.0	608.2	–21.2	14,034.9	14,019.6	+15.3
Feb.	–	–414.8	+414.8	1,112.1	1,128.5	–16.5	25,198.8	31,017.6	–5,818.8
Mar.	–	–1,004.1	+1,004.1	1,478.3	1,580.4	–102.1	37,538.7	45,757.5	–8,218.8
Apr.	–	–1,323.1	+1,323.1	2,427.3	2,503.2	–75.9	52,607.4	64,728.7	–12,121.3
May	–	–1,669.6	+1,669.6	2,692.0	2,778.7	–86.7	64,245.1	80,909.7	–16,664.6
Jun.	–	–2,097.0	+2,097.0	2,822.4	2,985.8	–163.4	77,225.8	95,295.8	–18,070.0
Jul.	–	–2,352.9	+2,352.9	3,696.0	3,961.7	–265.7	93,320.3	113,344.5	–20,024.2
Aug.	–	–2,586.1	+2,586.1	4,085.5	4,398.7	–313.2	106,259.5	127,165.3	–20,905.8

Source: Ministry of Public Finance.

*) According to national methodology.

**) The flow between budgets was left out of account.

Methodological Notes

1. Main macroeconomic indicators

Monthly data on the main social and economic indicators (data released by the National Institute of Statistics in its Monthly Statistical Bulletin) are preliminary and may be revised subsequently; the final update is made on a yearly basis, based on company surveys and on specific yearly surveys conducted by the National Institute of Statistics.

The indices underlying the key indicators of economic activity are calculated in accordance with the new version of the statistical classification of economic activities (NACE Rev. 2) and by changing the base year (2005); therefore, the data series released previously were subject to revision.

The industrial production index is a volume index that measures the output of industrial sectors. The base year is 2005.

Starting with January 2010, the sample underlying the survey used for measuring wages and the number of employees has been subject to alteration. The nominal net wage is calculated by subtracting from the nominal gross wage the wage tax, the employees' contributions to the health social insurance fund, the individual contribution to the state social security fund and the employees' contributions to the unemployment fund. The quarterly labour cost index is a short-term indicator allowing the assessment of the trends in employee-related hourly labour costs incurred by employers. The methodology and data series are established according to the provisions of Regulation No. 450/2003 of the European Parliament and of the Council concerning the labour cost indices.

CORE1 is the underlying inflation measure used by the NBR reflecting changes in market prices; CORE1 is calculated based on the consumer price index excluding administered prices.

CORE2 is the underlying inflation measure used by the NBR reflecting changes in market prices and in prices with relatively low volatility; CORE2 is calculated based on the consumer price index excluding administered prices and highly volatile prices (vegetables, fruit, eggs, fuels).

Data series are updated on a regular basis, after being released by the National Institute of Statistics.

2. Prices in economy

2.1. Consumer prices by main goods and services

Starting with January 2010, fixed-base monthly consumer price indices are calculated on the basis of 2008 average prices and weights based on average expenses in the Household Survey.

2.2. Industrial producer prices – total, domestic and non-domestic markets

The industrial producer price index measures the overall change in prices for industrial goods/services that were manufactured and delivered by domestic producers at the first stage of trade, in a certain time period as compared with the reference period. This indicator covers the products manufactured and traded (imports and/or exports) by the companies the main activities of which are included in NACE Rev.2.

3. Monetary policy indicators

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

The monthly reference rate laid down by Circular No. 3/1 February 2002 is calculated as an arithmetic mean (weighted by the volume of transactions) of interest rates on deposits taken by the NBR as well as reverse repo and repo transactions in the month prior to that when the release was made. The average annual reference rate of the NBR is calculated as an arithmetic mean (weighted by the volume of transactions) of monthly reference rates of the NBR.

Considering the NBR's gradual shift from a debtor position to a creditor position vis-à-vis the banking system during October 2008-January 2009, as well as the increase in the volume of repo transactions (liquidity injections), the NBR Board decided to tailor accordingly the calculation formula for the reference rate. Consequently, starting with February 2009, repo transactions have been added to the other open-market operations conducted by the NBR that had been included in the calculation formula, i.e. deposit-taking operations and reverse repo operations.

Open market operations performed by the NBR and lending and deposit facilities granted to credit institutions are stipulated in NBR Regulation No. 1/30 March 2000. Open market operations performed by the NBR (deposit-taking operations and issues of certificates of deposit) show daily averages for both transactions performed in the reference period (flow data) and their balance (stock data). The average interest rate in the reporting month is calculated as an arithmetic mean weighted by the volume of transactions for interest rates on flow/stock operations.

3.2. Standing facilities granted by the National Bank of Romania to credit institutions

Standing facilities (lending and deposit facilities) granted by the National Bank of Romania to credit institutions are resorted to by credit institutions, at their initiative.

The interest rate on the marginal lending facility is the rate at which banks are granted overnight liquidity. The interest rate on the marginal deposit facility is the rate at which banks may place with the NBR their liquidity surplus at the end of the business day. Starting with 7 May 2008, the interest rates on the NBR standing facilities are set up within a symmetrical corridor of ± 4 percentage points around the monetary policy rate.

3.3. Required reserves

NBR Regulation No. 6/24 July 2002, as subsequently amended, establishes the regime of minimum required reserves. According to the provisions of the said regulation, banks/central houses of credit cooperatives shall hold funds in lei and foreign currency in accounts opened with the NBR during the maintenance period (from the 24th of the current month to the 23rd of the following month). Required reserve ratio applies during the observance period (from the 24th of the previous month to the 23rd of the current month) to the average level of balance sheet liabilities of banks and to the aggregate balance sheet liabilities of credit co-operative networks. Remuneration of required reserves is the interest rate equal to at least the average interest rate applied by banks on demand deposits and is applicable to actual reserves.

4. Reserve money

Data refer to monetary financial institutions starting with January 2007 and to credit institutions in the previous periods.

5. Monetary balance sheets of monetary financial institutions

According to ESA95 methodology (the European System of Accounts), monetary financial institutions include the following institutional sectors: central bank (S121) – the National Bank of Romania and other monetary financial institutions (S122) – financial corporations and quasi-corporations, which are principally engaged in financial intermediation and whose business is to receive deposits and/or close substitutes for deposits from institutional units other than monetary financial institutions, and, for their own account, to grant loans and/or to make investments in securities. This category comprises credit institutions and money market funds.

The aggregate monetary balance sheet of other monetary financial institutions includes the assets and liabilities of credit institutions (banks, Romanian legal persons; branches of foreign credit institutions; credit co-operative organisations), as well as those of money market funds which invested at least 85 percent of their assets in financial instruments such as money market instruments, shares/units of other money market funds, other transferable debt securities with residual maturity of up to one year, as well as bank deposits, aiming at a profit rate close to the interest rates on money market instruments.

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 and money market funds), in which the relations within and between the two institutional sectors (S121 and S122) were considered on a net basis.

6. Broad money M3 and its counterpart

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

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 and including two years and deposits redeemable at a period of notice of up to and including three months. The definition of M2 mirrors the interest in analysing and monitoring a monetary aggregate which, apart from cash, includes highly liquid deposits as well.

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

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

The breakdown of financial instruments by institutional sector has been carried out based on the ESA95 methodology, as described in detail in NBR Norms No. 13/2006, namely: non-financial corporations; financial corporations (central bank, other monetary and financial institutions, other financial intermediaries, financial auxiliaries, insurance corporations and pension funds); general government (central government, local government and social security funds); households; non-profit institutions serving households; non-residents.

Starting June 2010, Norms No. 10/2009 issued by the NBR came into force. They replaced Norms No. 13/2006 on the statistical reporting of data for preparing the monetary balance sheet.

7.1. Deposits from non-government resident clients

All deposits, regardless of maturity, are included.

8. Assets and liabilities of investment funds

Starting December 2008, Regulation (EC) 958/2007 of the European Central Bank of 27 July 2007 concerning statistics on the assets and liabilities of investment funds (ECB/2007/8), hereinafter referred to as the 'Regulation', came into effect. It was transposed by the National Bank of Romania via the Methodology for reporting statistical data under the Regulation, hereinafter referred to as the 'Methodology'. Based on this Regulation, investment undertakings and/or self-managed investment companies have sent monthly reports including statistics on the assets and liabilities of investment funds (IFs) under their management.

Investment funds are defined in Article 1 of Regulation ECB/2007/8 as collective investment undertakings that invest in financial and non-financial assets to the extent to which their objective is to invest capital raised from the public.

Pension funds and money market funds are not included.

The latter are defined consistent with Regulation (EC) 2423/2001 of the European Central Bank of 22 November 2001 concerning the consolidated balance sheet of the monetary financial institutions sector transposed by the National Bank of Romania via Norms No. 13/2006 on the statistical reporting of data for preparing the monetary balance sheet.

According to the said Norms, money market funds shall send monthly reports containing statistics on their assets and liabilities to the National Bank of Romania. The money market funds are listed, for statistical purposes, on the NBR's website (www.bnr.ro).

The types of instruments representing assets and liabilities of investment funds as well as the classification of its counterpart by institutional sector are fully harmonised with the SEC95 methodology.

10. Average interest rates applied by credit institutions

Starting with January 2007, average interest rates on deposits and loans and average interest rates on new business are calculated based on the provisions of NBR Norms No. 14/2006 concerning the statistics of interest rates applied by credit institutions, transposing the provisions of Regulation ECB/2001/18 concerning statistics on interest rates applied by monetary financial institutions to deposits and loans vis-à-vis households and non-financial corporations.

Average interest rates are calculated as an arithmetic mean of annualised agreed rates weighted by the outstanding amounts of loans/deposits at the end of the reported month or by the extended/taken amounts during the reported month in relation to new business.

The annualised agreed 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 Norms, average interest rates are determined for the following institutional sectors: Non-financial Corporations and Households, as well as for the following balance-sheet items: loans (total), overdrafts, revolving credit, claims related to (extended and opportunity) credit cards, lending for house purchase, consumer credit, other lending (including also business development loans granted to free lancers and family associations), overnight deposits, deposits redeemable at notice, term deposits and repo agreements.

The time series for January 2004 through December 2006, calculated according to the provisions of NBR Norms No. 2/2003 on determining and reporting average interest rates applied in the banking system, as repealed by NBR Norms No. 14/2006, have been restated in order to ensure comparability with the data calculated based on NBR Norms No. 14/2006 from January 2007 through May 2010.

Starting June 2010, in order to implement the amendments to Regulation ECB/2001/18 incorporated in Regulation ECB/2009/7, Norms No. 14/2006 issued by the NBR were replaced by Norms No. 11/2009 issued by the NBR with a view to implementing Regulation (EC) No. 63/2002 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).

11. Credit risk indicators

11.1. Loan classification of banks (Romanian legal entities)

During 1 January 2003 – 31 March 2009, the classification methodology for loans and specific risk provisions was established by NBR Regulation No. 5/2002, as subsequently amended (NBR Regulations Nos. 7/2002, 8/2005, 12/2006, 4/2007, 5/2007 and 4/2008). With the coming into force of NBR Regulation No. 3/2009 on the classification of loans and provisions, as well as the establishment, regularisation and use of specific risk provisions (amended by Regulations Nos. 7 and 13/2009) and NBR Order No. 5/2009 on the reporting statements on classification of exposures from loans/deposits and the related loan loss reserve requirements, credit institutions have begun implementing the provisions of the new regulation starting with the month when the Supervision Department of the NBR notified them of the decision on validating their in-house norms or with the month following

that when their norms were validated, but no later than 30 September 2009. Over the transition period, both regulations were in force and the former framework was replaced by credit institutions depending on the time of validation by the NBR of their in-house norms.

According to NBR Regulation No. 3/2009, credit institutions may reflect gross exposure in the form of loss in two categories, as follows:

- category 1, i.e. exposure from loans classified under “loss” for which debt service is of at most 90 days and for which legal proceedings were opened against the operation/debtor; and
- category 2, i.e. exposure from loans classified under “loss” for which debt service is higher than 90 days and/or for which legal proceedings were opened against the operation/debtor.

11.3. Credit risk information

11.4. Loans granted and commitments assumed by credit institutions

11.5. Loans granted by credit institutions

11.6. Past-due debts for more than 30 days incurred by individuals

11.7. Loans granted and commitments assumed by NFIs included in the Special Register

11.8. Loans granted by non-bank financial institutions included in the Special Register

The credit risk information encompasses identification data on a debtor – non-bank, legal or natural entity – and on the following lei- and foreign exchange-denominated operations whereby credit institutions face credit risk exposure to the respective debtor: (a) loans and (b) commitments assumed by the credit institution on behalf of the debtor.

The risk information refers to the exposure of each credit institution in the Romanian banking system to a single debtor, which may be equal to or higher than lei 20,000. Starting with August 2004, following the entry into force of Regulation No. 4/2004 on the organisation and operation of Central Credit Register with the National Bank of Romania, the former also received during August 2004 – March 2007 reports on past-due debts (consisting of the loan principal) for more than 30 days in respect of individuals whose exposure was less than lei 20,000.

Type of ownership of borrower is consistent with Order No. 1879/22 June 2010 issued by the Ministry of Public Finance (Types of Ownership Nomenclature); type of loan granted to non-bank, legal and natural entities (by risk) is consistent with the Chart of Accounts applicable to credit institutions, non-bank financial institutions and the Deposit Guarantee Fund in the Banking System (2008); currency denomination of loans is consistent with applicable regulations worldwide; the classification meets the analysis requirements of the National Bank of Romania; activity of borrower is consistent with Order No. 337/2007, issued by the president of the National Institute of Statistics, on updating NACE; the classification meets the analysis requirements of the National Bank of Romania.

Following the amendment of Regulation No. 4/2004 on the organisation and operation of the Central Credit Register with the National Bank of Romania, starting 1 May 2007, credit institutions no longer report to the Central Credit Register past-due debts longer than 30 days in the repayment of loans by individuals with an exposure below lei 20,000. These indicators are reported by the Credit Bureau, based on the data provided by the 34 banks and, starting August 2010, 15 non-bank financial institutions in the Credit Bureau System - please note that exposure limits no longer apply. In these reports, the outstanding amount recorded with Credit Bureau represents the value of the past-due debt (principal, interest and penalty interest) in relation to the concerned loan, denominated in the loan currency.

12. Money market indicators

According to Norms No. 14 of 1 November 2007 amending and supplementing Norms No. 4/1995 on the functioning of the interbank money market, BUBID and BUBOR become ROBID and ROBOR, respectively.

ROBID – interest rate on operations to raise funds; ROBOR – interest rate on operations to place funds.

13. Foreign exchange market indicators

13.1. Interbank foreign exchange market

Monthly volume of transactions in the interbank forex market represents the sum of the daily highs of sales and purchases. The average annual volume of forex transactions is calculated as an arithmetic mean of monthly forex transactions.

The average monthly exchange rate (RON/EUR and RON/USD) is calculated as a simple arithmetic mean of daily exchange rates on the forex market communicated by the National Bank of Romania. The average annual exchange rate (RON/EUR and RON/USD) 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 launched on 19 September 1997. It represents the BSE's reference index, whose methodology allows the establishment of underlying assets for derivatives (futures, options, etc.) and structured products (warrants, certificates, etc.). The index is calculated as a weighted average (with free float capitalisation) of the prices of securities that make up the index basket. The BET index basket comprises the shares of the ten most liquid companies listed on the BSE regulated market, under Tiers I and II.

The Composite Index of Bucharest Stock Exchange (BET-C) was launched on 16 April 1998 and represents the overall performance of all companies listed on the BSE regulated market, under Tiers I and II. The calculation method is the same as that used for the BET index, the representation factor being the only weighting factor. In case of a major operational adjustment of the index as a result of listing and/or delisting a company on/from the BSE, the representation factors shall be revised without delay.

Financial investment companies are not included in the basket of BET and BET-C indices. In order to avoid a small number of companies to weigh on the index, the share of any company in the index basket must not be higher than 20 percent.

BET-FI Index is the first sector index developed by the BSE and was originally computed for the five Financial Investment Companies listed and is envisaged to include all financial investment companies to be listed subsequently. The index was launched on 31 October 2000; the calculation method is the same as that used for the BET-C Index.

Regular revisions and adjustments of all three indices are performed on a quarterly basis, while operational revisions and adjustments are carried out without delay, or according to applicable provisions, depending on the situation that required such an operation.

The ROTX (Romanian Traded Index) was launched on 15 March 2005 and is a real-time reflection of the movements of the most liquid blue-chips 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 RON, EUR and USD and disseminated in real time by Wiener Börse, the ROTX index is projected as a tradable index, which may be used as an underlying asset for derivatives and structured instruments.

14.2. Bucharest Stock Exchange – RASDAQ market

RASDAQ Composite Index was launched on 31 July 1998, its start value equalling 1,000 points. Every company listed on the RASDAQ market is included in the index calculation in order to capture the across-the-board trend in share prices. In terms of the calculation method, this index belongs to the set of stock market indices computed by weighting to market capitalisation. The share of a symbol in the index is no higher than 25 percent of total capitalisation of the symbols included in RASDAQ-C. RAQ-I and RAQ II indices were launched concurrently with the introduction of the two upper tiers in order to reflect the overall developments in prices of top companies listed on RASDAQ's first and second tiers. The calculation method is the same as that used for RASDAQ-C. They were launched on 28 October 2002 and their start value equalled 1,079.216 points.

15. Balance of payments and international investment position indicators

15.2. Romania's international investment position – key indicators

Medium- and long-term external debt (non-guaranteed debt) includes the balance of medium- and long-term deposits of foreign banks with resident banks.

15.3. Romania's international investment position

According to the international standard definition, Romania's international investment position includes a country's stock of foreign assets and liabilities at a given moment. The standard table on the international investment position comprises the stocks of foreign assets and liabilities at the beginning and at the end of the period, as well as the financial transactions, exchange rate movements, price movements on the international market, and other financial changes over the same period. Financial transactions referred to in the international investment position are included in the balance-of-payments financial account.