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NOVEMBER 2013

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NOTE

Statistical data used in this publication are those available as of 24 January 2014.

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

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

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

www.bnr.ro

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SUMMARY OF MAIN ECONOMIC DEVELOPMENTS AND MONETARY POLICY IN NOVEMBER 2013

Real Economy

In November 2013, the annual dynamics of industrial output volume were robust, yet slightly slower than in the previous month (9 percent, down 2.3 percentage points) against the background of slowdowns in the energy sector¹ and manufacturing. However, the annual change corresponding to manufacturing recorded two-digit levels for the third month in a row (10.1 percent in November), due to the notable performance of sub-sectors such as chemicals, rubber and plastics (as a result of the increased production following the investment made by the leading operator in this area), electrical equipment, machinery and equipment, electronics. In contrast, the output volume in the transport means industry saw its annual growth rate decelerating under the impact of the temporary halt in the activity of the Ford factory. The prospects for industry for the three months ahead improved slightly, with the DG ECFIN confidence indicator going up to -2 points.

In the month under review, both the registered unemployment rate and the ILO unemployment rate stood at levels similar to those recorded in October (5.5 percent and 7.3 percent respectively, seasonally adjusted data). The results of the DG ECFIN survey reveal mixed short-term expectations on the labour market: slight recovery in the retail and industrial sectors and unfavourable prospects for construction and services. The annual dynamics of the net nominal wage accelerated to 4.8 percent (up 0.7 percentage points versus October), with industry reporting the most substantial rise.

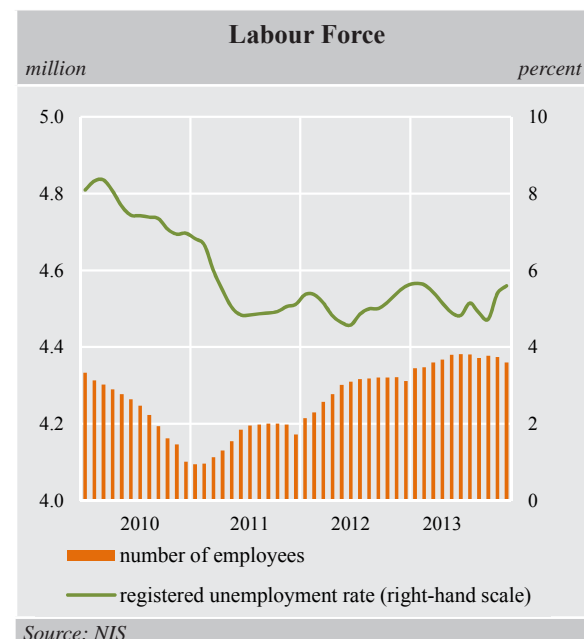
The annual growth rate of the volume of receipts from trade and services decelerated versus October to about 1 percent, on the back of developments in both sub-sectors. The slower rate of increase of trade was attributed to the evolution of food items and fuels, whose annual changes returned to negative territory (-0.5 percent and -0.6 percent respectively). These influences were partly offset by the faster annual growth rate of durables,

¹ Given the atypical developments in October, but also under the impact of the lower energy consumption in industry.

| Macroeconomic Indicators | | |
|--|----------------------|-----------------------------|
| | percentage change | |
| | Nov '13/ Nov. '12 | 11 mths '13/ 11 mths '12 |
| Industrial output | 9.0 | 7.6 |
| Labour productivity in industry | 9.0 | 6.7 |
| Retail trade ¹ | 1.8 | -0.1 |
| Market services to households ² | -10.1 | -3.8 |
| Foreign trade | | |
| – Exports | 7.7 | 9.0 |
| – Imports | 6.1 | 0.4 |
| Net average monthly wage | | |
| – Nominal | 4.8 | 5.0 |
| – Real | 2.9 | 0.7 |
| Consumer prices | 1.83 | 4.21 |
| Industrial producer prices ³ | -0.30 | 2.29 |
| Average exchange rate of the leu against the euro ⁴ | 1.8 | 0.9 |
| | November 2013 | |
| NBR policy rate (% p.a.) | 4.00 | |
| Registered unemployment rate (%) | 5.60 | |

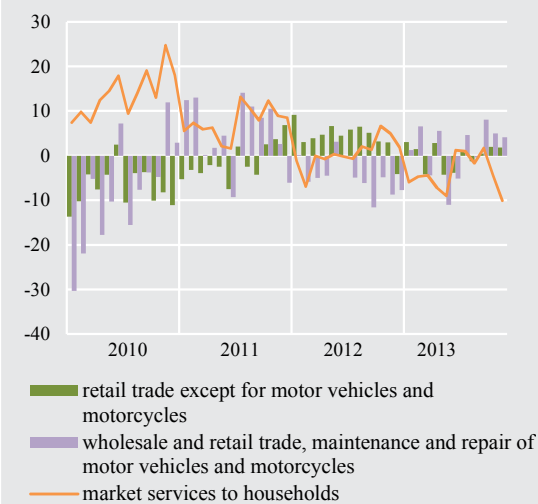
- 1) turnover volume in retail trade, except for motor vehicles and motorcycles;
2) turnover volume;
3) total, domestic and foreign markets;
4) appreciation (+), depreciation (-).

Source: NIS, NBR



Turnover Volume

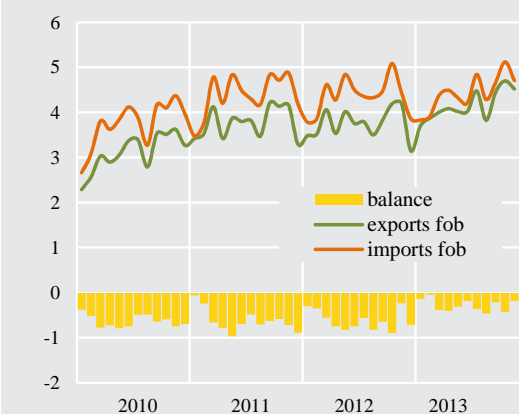
percent; against same month a year ago



Source: NIS

Trade Balance

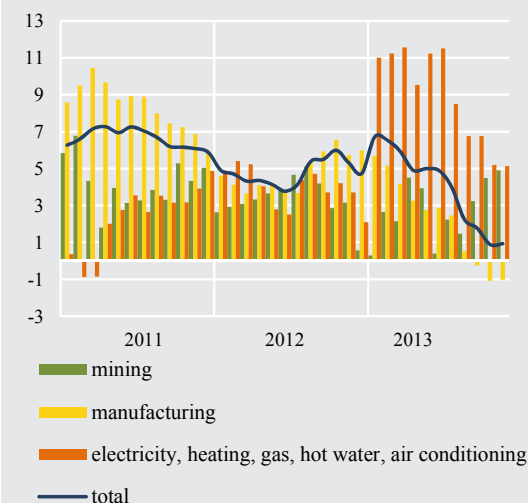
EUR billion



Source: NIS

Industrial Producer Prices for Domestic Market

percent; against same month a year ago



Source: NIS

owing largely to sales of household appliances and IT products, which had better results from the Black Friday offers compared with the previous year. The turnover volume in market services to households saw a faster annual decline to 10.1 percent² in the context of the marked decreases reported by “food service activities” and “activities of travel agencies”³, which were only partly offset by the swifter real growth rate of receipts from “accommodation activities”.

According to preliminary data⁴, in November 2013, exports of goods increased by 7.7 percent year on year, yet posted a slowdown of more than 4 percentage points versus October. “Food products and live animals” made the largest contribution⁵ to the annual increase, while “machinery and transport equipment” – which holds the highest share of exports – saw a quasi-stagnation in the value of sales to external trade partners. In contrast, this group accounted for nearly three fourths of the 6.1 percent annual change in imports of goods. The gap between the dynamics of both imports and exports remained positive (despite its visibly narrowing versus October), thus causing the further contraction by 21.2 percent in trade deficit as compared with the same year-ago period to EUR 187 million.

In November 2013, the annual growth rate of industrial producer prices for the domestic market further recorded the same low level as in the prior month (0.9 percent), owing to the deflation manifest in the case of intermediate goods and capital goods. Moreover, the annual dynamics of consumer goods remained on a sharp downtrend. These developments were mainly the result of the drop in the domestic and external prices of some raw materials (metals and agri-food commodities respectively). In the opposite direction acted the faster annual increase in the prices of energy products, amid the persistence of inflationary pressures in hydrocarbon extraction and the slower deflation in hydrocarbon processing.

In November 2013, the annual inflation rate declined marginally to 1.83 percent, in the context of moderate changes seen by major groups. Volatile prices had a lower negative contribution, as the slowdown by 1.3 percentage points in the

² A 47-month low.

³ In the first case, a sign reversal of about 10 percentage points; in the second case, a faster contraction of over 34 percentage points as compared with the dynamics recorded in October.

⁴ NIS.

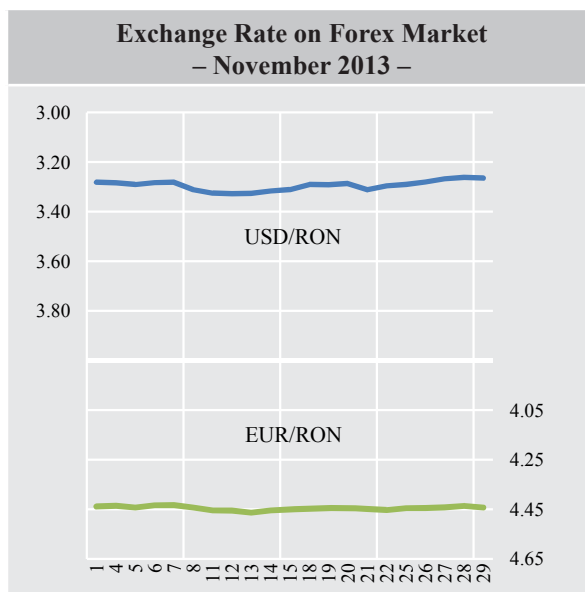
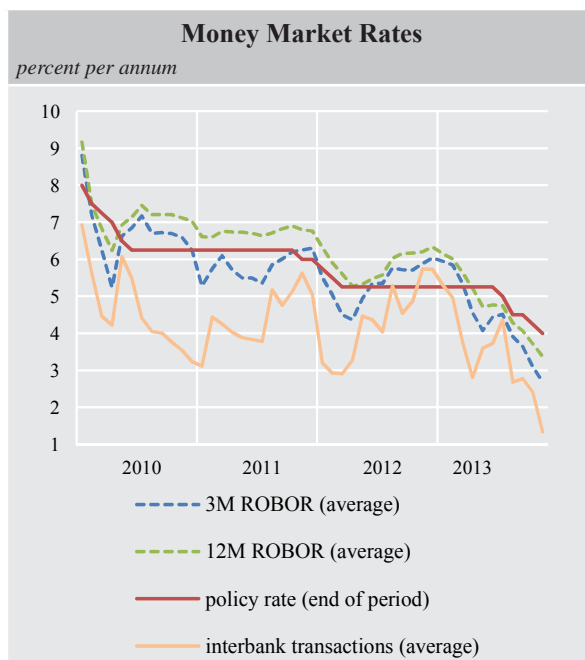
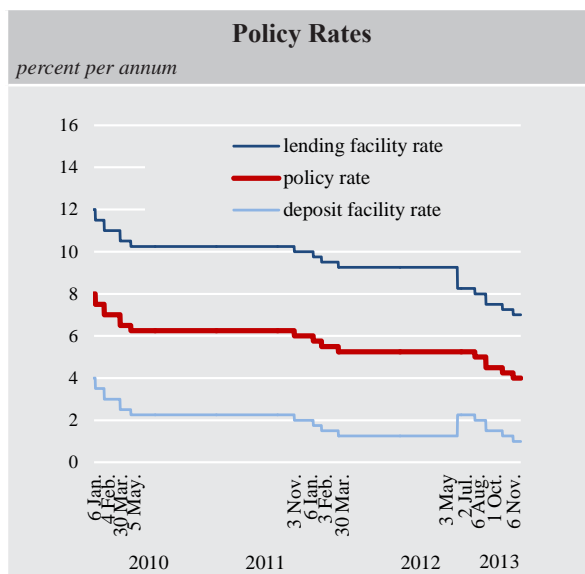
⁵ According to the Standard International Trade Classification (SITC, Revision 4).

annual contraction of fuel prices⁶ was partly offset by the faster annual decline in “vegetables, fruit, eggs”. Similarly, the annual dynamics of processed food items went down considerably, so that the annual adjusted CORE2 inflation rate fell to -0.2 percent.



⁶ Due to a statistical effect becoming manifest, whereas the monthly dynamics of fuel prices stayed in negative territory for the third consecutive month, amid declining world oil prices.

Monetary Policy



The NBR extended the rate-cutting cycle into November 2013, lowering the monetary policy rate by 0.25 percentage points to 4.0 percent¹. Behind the decision stood the sizeable downward correction of the annual inflation rate in the previous months² and especially the specifics of its outlook. In particular, the updated forecast of medium-term macroeconomic developments hinted at the annual inflation rate remaining below the mid-point of the flat target in the following four quarters and even temporarily declining below the lower bound of the variation band of the target in the first part of 2014. The 12-month inflation rate was then seen picking up and returning in the upper half of the variation band of the target. Overall, the updated path of the annual inflation rate was lower than previously projected, mainly reflecting more subdued inflation expectations and the marginally stronger forecasted disinflationary pressures of the negative output gap. In the short run, the downward deviation of the annual inflation rate was markedly larger under the significant impact expected to be exerted by the positive supply-side shock following the bumper crop of 2013 and the lower VAT rate on some bakery products³.

Banks' net liquidity surplus widened in the month under review as a result of liquidity injections generated by Treasury operations. Against this background, credit institutions made increasing resort to the deposit facility, while overnight rates on the interbank money market tended to stay in the vicinity of the deposit facility rate. In line with these developments, average interbank rates shed 1.07 percentage points and hit a new historical low⁴ of 1.35 percent. In turn, longer-term interbank rates stuck to their downward path, although witnessing declines of a lower magnitude than in the previous months. Specifically, the monthly average readings of 3M, 6M and 12M ROBOR rates dropped 0.3-0.4 percentage points to stand at 2.69 percent, 3.21 percent and 3.37 percent respectively.

The EUR/RON exchange rate fluctuated within a narrow band in November, as global financial investors' risk appetite during the reported period came under the influence of a sequence of

¹ The NBR Board also decided to adequately manage liquidity in the banking system and to leave unchanged the existing levels of minimum reserve requirement ratios on both leu- and foreign currency-denominated liabilities of credit institutions.

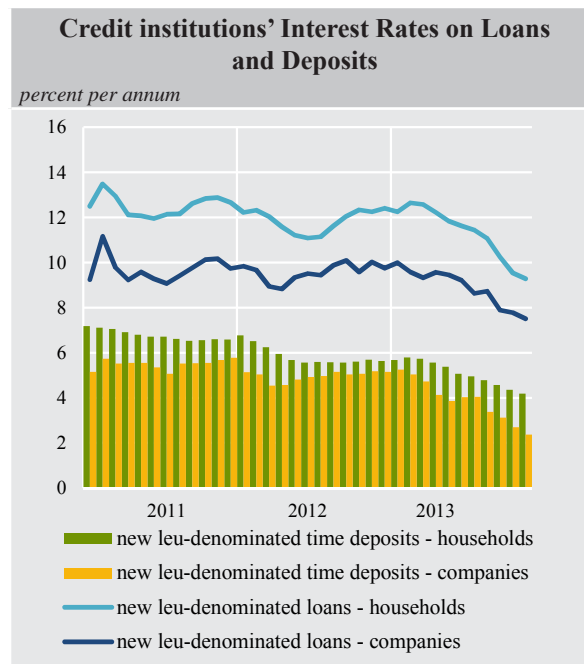
² Down to 1.88 percent in September 2013 from 3.67 percent in August.

³ These two factors were mentioned in the central bank's previous quarterly forecasting round as generating downside risks to short-term inflation developments.

⁴ In 20 years.

mixed signals regarding the performance of the US economy⁵, to which added the joint impact of the opposing influences exerted by the weaker-than-expected euro area GDP growth in 2013 Q3, on one hand, and by the surprise ECB rate cut, on the other hand. At the same time, however, fresh data released domestically pointed to ongoing favourable trends/betterthanexpected performance in some relevant indicators⁶, while Standard&Poor's improved the outlook on Romania's sovereign credit rating.

Credit institutions' average interest rates on new loans and new time deposits stuck to the downward path and hit new historical lows⁴. The breakdown by customer shows that the magnitude of the decline was somewhat similar in the case of lending rates on new business, which shed 0.25 percentage points (to 9.29 percent) for households and 0.27 percentage points (to 7.51 percent) for non-financial corporations. Conversely, when looking at new deposits, the average interest rate on corporate time deposits witnessed again a more pronounced drop (down 0.32 percentage points to 2.38 percent), whereas that on new business to households edged down 0.12 percentage points, to stand at 4.07 percent.



⁵ Which fuelled the uncertainty surrounding the timing of the Fed tapering its asset purchase programme.

⁶ GDP for 2013 Q3 - flash estimate -, industrial output, exports.

LEGISLATIVE INDEX

Main rules and regulations adopted in the economic, financial, and banking areas in November 2013

Law No. 288 of 7 November 2013 approves Government Ordinance No. 1/2012 amending and supplementing some pieces of legislation on credit institutions (*Monitorul Oficial al României* No. 691/12 November 2013).

Decision No. 59 of 8 November 2013 issued by the President of the Financial Supervisory Authority approves Norms No. 14/2013 on investment by undertakings for collective investment in transferable securities in the form of promissory notes (*Monitorul Oficial al României* No. 700/14 November 2013).

Government Emergency Ordinance No. 102 of 14 November 2013 amends and supplements Law No. 571/2003 on the Tax Code and regulates some financial and fiscal measures (*Monitorul Oficial al României* No. 703/15 November 2013).

Government Decision No. 871 of 14 November 2013 sets the guaranteed minimum gross wage economy-wide (*Monitorul Oficial al României* No. 703/15 November 2013).

Law No. 301 of 15 November 2013 approves Government Emergency Ordinance No. 61/2013 regulating some financial and fiscal measures (*Monitorul Oficial al României* No. 706/18 November 2013).

Law No. 303 of 15 November 2013 approves Government Emergency Ordinance No. 117/2010 amending and supplementing Law No. 571/2003 on the Tax Code and regulates some financial and fiscal measures (*Monitorul Oficial al României* No. 709/19 November 2013).

Order No. 1898 of 22 November 2013 issued by the Minister of Public Finance amends and supplements the Accounting Regulations compliant with EU directives, as approved by Order No. 3055/2009 issued by the Minister of Public Finance (*Monitorul Oficial al României* No. 727/26 November 2013).

Order No. 1924 of 28 November 2013 issued by the Minister Delegate for Budget approves the issue prospectuses for the discount Treasury certificates and benchmark government securities for December 2013 (*Monitorul Oficial al României* No. 737/29 November 2013).

Main regulations issued by the National Bank of Romania in November 2013

Circular No. 33 of 5 November 2013 sets the NBR reference rate at 4.00 percent per annum starting 6 November 2013 (*Monitorul Oficial al României* No. 683/6 November 2013).

Circular No. 34 of 8 November 2013 on putting into circulation, for numismatic purposes, a mint set dedicated to the anniversary of 200 years since the establishment by Gheorghe Asachi of the Engineering School in Iași (currently “Gheorghe Asachi” Technical University in Iași) (*Monitorul Oficial al României* No. 706/18 November 2013).

Circular No. 35 of 11 November 2013 sets the interest rates on leu- and EUR-denominated reserve requirements starting with the 24 October – 23 November 2013 maintenance period (*Monitorul Oficial al României* No. 704/18 November 2013).

Circular No. 36 of 11 November 2013 sets the penalty rate on leu-denominated reserve deficits starting with the 24 November – 23 December 2013 maintenance period (*Monitorul Oficial al României* No. 704/18 November 2013).

Circular No. 37 of 18 November 2013 on putting into circulation, for numismatic purposes, a mint set including two silver coins dedicated to the 150th anniversary of the birth of Doctor Gheorghe Marinescu and Doctor Ioan Cantacuzino (*Monitorul Oficial al României* No. 728/26 November 2013).

Order No. 4 of 22 November 2013 amends and supplements the Accounting Regulations compliant with EU directives, as approved by NBR Order No. 27/2011 (*Monitorul Oficial al României* No. 729/27 November 2013).

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

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)
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Symbols used in tables:

... = missing data

– = nil

0 = less than 0.5 but more than nil

x = not applicable

p.a. = per annum

c = confidential (if the indicator is obtained by aggregating data from maximum of two reporting entities).

Totals may not add up, due to rounding.

1. MAIN MACROECONOMIC INDICATORS

(annual percentage change, unless otherwise indicated)

| Period | Gross domestic product ^{1,2} | | | Industrial output ^{2,5} | Labour productivity in industry ^{2,5} | Industrial producer prices ^{3,5} | Industrial producer prices - domestic market ⁵ | Domestic trade ^{2,4,5} | | Market services to households ^{2,4,5} |
|-----------|---------------------------------------|------|----------|----------------------------------|--|---|---|---------------------------------|---|--|
| | nominal (lei mn.; current prices) | real | deflator | | | | | retail sales ⁶ | motor vehicles and motorcycles ⁷ | |
| 2008 | 514,700.0 | 7.3 | 15.3 | 2.7 | 6.8 | 12.7 | 9.9 | 17.2 | 9.7 | 2.3 |
| 2009 | 501,139.4 | -6.6 | 4.2 | -5.5 | 12.5 | 2.5 | 2.8 | -9.7 | -37.4 | -16.7 |
| 2010 | 523,693.3 | -1.1 | 5.7 | 5.5 | 17.1 | 4.4 | 4.0 | -7.0 | -7.9 | 13.9 |
| 2011 | 557,348.2 | 2.3 | 4.0 | 7.5 | 6.1 | 7.1 | 6.6 | -1.2 | 4.6 | 7.6 |
| 2012 | 586,749.9 | 0.6 | 4.7 | 2.4 | -0.1 | 5.4 | 4.8 | 4.1 | -4.8 | 0.8 |
| 2012 Q3 | 164,774.8 | -0.5 | 7.5 | 1.7 | -0.2 | 5.7 | 5.0 | 5.8 | -7.6 | 0.9 |
| 2012 Q4 | 172,107.2 | 1.1 | 3.0 | 3.4 | 1.1 | 5.6 | 5.3 | 0.6 | -7.0 | 4.6 |
| 2013 Q1 | 120,895.6 | 2.2 | 4.9 | 4.7 | 2.6 | 5.2 | 6.4 | -0.1 | 0.7 | -5.0 |
| 2013 Q2 | 146,915.5 | 1.5 | 5.0 | 7.4 | 6.5 | 2.8 | 4.9 | -1.8 | -3.8 | -4.9 |
| 2013 Q3 | 174,451.4 | 4.1 | 1.7 | 8.9 | 8.7 | 0.8 | 2.7 | 0.1 | 4.1 | 0.3 |
| 2012 Nov. | x | x | x | 2.3 | 0.2 | 5.6 | 5.3 | 3.0 | -8.7 | 5.0 |
| 2012 Dec. | x | x | x | 1.2 | -1.5 | 4.8 | 4.7 | -4.1 | -7.7 | 1.8 |
| 2013 Jan. | x | x | x | 6.0 | 3.5 | 5.7 | 6.7 | 3.1 | 1.3 | -5.9 |
| 2013 Feb. | x | x | x | 7.3 | 4.6 | 5.4 | 6.5 | 1.5 | 6.6 | -4.7 |
| 2013 Mar. | x | x | x | 1.3 | 0.0 | 4.5 | 5.9 | -4.2 | -4.4 | -4.4 |
| 2013 Apr. | x | x | x | 19.9 | 18.3 | 3.0 | 4.9 | 2.8 | 5.6 | -7.2 |
| 2013 May | x | x | x | -1.7 | -2.4 | 2.6 | 5.0 | -4.2 | -11.0 | -9.0 |
| 2013 Jun. | x | x | x | 5.4 | 4.9 | 2.8 | 4.9 | -3.8 | -5.1 | 1.2 |
| 2013 Jul. | x | x | x | 11.6 | 11.3 | 1.7 | 4.0 | 1.2 | 4.7 | 1.0 |
| 2013 Aug. | x | x | x | 4.3 | 4.2 | 0.6 | 2.3 | -1.2 | -0.3 | -1.6 |
| 2013 Sep. | x | x | x | 10.2 | 10.0 | 0.3 | 1.8 | 0.5 | 8.1 | 1.7 |
| 2013 Oct. | x | x | x | 11.2 | 11.1 | -0.7 | 0.9 | 2.0 | 5.0 | -4.4 |
| 2013 Nov. | x | x | x | 9.0 | 9.0 | -0.3 | 0.9 | 1.8 | 4.2 | -10.1 |

| Period | Investment | Foreign trade ⁸ (goods fob, EUR mn.) | | | Current account ^{8,9} (EUR mn.) | Foreign direct investment, net ^{8,9} (EUR mn.) | Employment in economy (thou. pers.) | Unemployment ¹⁰ | | Monthly average wage | |
|-----------|------------|--|---------|---------|---|--|--|--|-------------------------------------|----------------------|------|
| | | Exports | Imports | Balance | | | | total registered unemployed (thou. pers.) | registered unemployment rate (%) | gross | net |
| 2008 | 17.1 | 33,725 | 52,834 | -19,109 | -16,156 | 9,307 | 5,046.3 | 403.4 | 4.40 | 26.1 | 25.6 |
| 2009 | -29.3 | 29,084 | 35,955 | -6,870 | -4,913 | 3,550 | 4,774.3 | 709.4 | 7.80 | 4.8 | 4.0 |
| 2010 | -7.0 | 37,360 | 44,937 | -7,577 | -5,493 | 2,236 | 4,376.0 | 627.0 | 6.97 | 3.1 | 2.2 |
| 2011 | 14.8 | 45,292 | 52,686 | -7,394 | -5,924 | 1,838 | 4,349.0 | 461.0 | 5.12 | 4.1 | 3.8 |
| 2012 | 12.3 | 45,070 | 52,449 | -7,379 | -5,843 | 2,228 | 4,442.9 | 493.8 | 5.59 | 4.2 | 4.4 |
| 2012 Q3 | 15.0 | 11,135 | 13,168 | -2,033 | -4,800 | 1,694 | 4,321.0 | 442.2 | 5.01 | 5.6 | 5.4 |
| 2012 Q4 | 5.0 | 11,548 | 13,388 | -1,840 | -5,843 | 2,228 | 4,311.6 | 493.8 | 5.59 | 6.1 | 6.0 |
| 2013 Q1 | -0.6 | 11,581 | 12,136 | -555 | 78 | 482 | 4,360.5 | 492.4 | 5.43 | 5.5 | 5.3 |
| 2013 Q2 | -3.5 | 12,133 | 13,029 | -896 | 280 | 1,470 | 4,382.2 | 438.1 | 4.83 | 5.4 | 5.2 |
| 2013 Q3 | -10.0 | 12,765 | 13,803 | -1,038 | -561 | 1,523 | 4,377.7 | 428.9 | 4.73 | 4.9 | 4.8 |
| 2012 Nov. | x | 4,202 | 4,439 | -237 | -5,389 | 2,022 | 4,321.6 | 476.3 | 5.40 | 5.8 | 5.6 |
| 2012 Dec. | x | 3,149 | 3,860 | -711 | -5,843 | 2,228 | 4,311.6 | 493.8 | 5.59 | 6.1 | 5.8 |
| 2013 Jan. | x | 3,702 | 3,836 | -134 | 264 | 233 | 4,345.6 | 513.3 | 5.66 | 5.7 | 5.5 |
| 2013 Feb. | x | 3,873 | 3,913 | -40 | 221 | 175 | 4,347.9 | 510.4 | 5.63 | 5.7 | 5.5 |
| 2013 Mar. | x | 4,006 | 4,387 | -381 | 78 | 482 | 4,360.5 | 492.4 | 5.43 | 4.9 | 4.8 |
| 2013 Apr. | x | 4,088 | 4,495 | -407 | -165 | 778 | 4,367.6 | 467.1 | 5.15 | 7.1 | 7.0 |
| 2013 May | x | 4,022 | 4,325 | -303 | 296 | 1,001 | 4,380.1 | 444.0 | 4.90 | 5.5 | 5.3 |
| 2013 Jun. | x | 4,023 | 4,209 | -186 | 280 | 1,470 | 4,382.2 | 438.1 | 4.83 | 3.7 | 3.5 |
| 2013 Jul. | x | 4,482 | 4,847 | -365 | 69 | 1,663 | 4,381.1 | 466.9 | 5.15 | 5.2 | 5.1 |
| 2013 Aug. | x | 3,829 | 4,288 | -459 | -369 | 1,464 | 4,371.6 | 443.6 | 4.89 | 4.8 | 4.6 |
| 2013 Sep. | x | 4,454 | 4,669 | -215 | -561 | 1,523 | 4,377.7 | 428.9 | 4.73 | 4.8 | 4.6 |
| 2013 Oct. | x | 4,702 | 5,125 | -423 | -1,089 | 1,874 | 4,374.2 | 489.3 | 5.40 | 4.3 | 4.1 |
| 2013 Nov. | x | 4,524 | 4,711 | -187 | -1,327 | 2,348 | 4,360.3 | 507.6 | 5.60 | 4.8 | 4.8 |

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

1) 2008-2011: final annual data, 2012: semifinial annual data, 2011: semifinial quarterly data, 2012, 2013: provisional quarterly data; 2) unadjusted series; 3) on domestic and foreign markets; 4) turnover volume, excluding VAT; 5) annual data are calculated based on fixed-base monthly series; 6) except of motor vehicles and motorcycles; 7) wholesale and retail trade, maintenance and repair of motor vehicles and motorcycles; 8) 2008-2011: final data, 2012: semifinial data, January-November 2013: provisional data. Cumulative values are calculated by adding monthly flows expressed in EUR million and rounded to the nearest whole number; 9) cumulative from the beginning of the year; 10) end of period.

| Period | Consumer prices | | | | | NBR exchange rate (EUR/RON) | | Interest rates of credit institutions (% p.a.) ^{11,12} | | Domestic credit ¹⁰ (lei mn.) | |
|-----------|-----------------|-------|-------|-------------------|------|--------------------------------|------------------|---|---------------------|--|-----------------------------------|
| | CPI | CORE1 | CORE2 | Adjusted CORE2 | HICP | average | end of period | on loans | on time deposits | total, of which: | loans to the private sector |
| | | | | | | | | | | | |
| 2009 | 5.59 | 5.46 | 6.05 | x | 5.6 | 4.2373 | 4.2282 | 17.30 | 11.89 | 246,697.9 | 199,887.1 |
| 2010 | 6.09 | 6.20 | 5.66 | x | 6.1 | 4.2099 | 4.2848 | 14.11 | 7.29 | 270,668.0 | 209,293.6 |
| 2011 | 5.79 | 5.63 | 4.31 | 3.67 | 5.8 | 4.2379 | 4.3197 | 12.12 | 6.29 | 293,952.9 | 223,037.1 |
| 2012 | 3.33 | 2.92 | 2.81 | 2.54 | 3.4 | 4.4560 | 4.4287 | 11.33 | 5.41 | 304,689.0 | 225,836.2 |
| 2013 | 3.98 | 2.77 | 2.55 | 1.87 | 3.2 | 4.4190 | 4.4847 | ... | ... | ... | ... |
| 2012 Q4 | 4.82 | 4.70 | 3.49 | 3.29 | 4.7 | 4.5244 | 4.4287 | 11.42 | 5.23 | 304,689.0 | 225,836.2 |
| 2013 Q1 | 5.62 | 4.67 | 3.53 | 3.10 | 4.8 | 4.3852 | 4.4154 | 11.50 | 5.15 | 297,114.8 | 223,943.1 |
| Q2 | 5.33 | 4.22 | 3.51 | 2.81 | 4.4 | 4.3981 | 4.4588 | 10.82 | 4.79 | 298,804.6 | 224,159.2 |
| Q3 | 3.32 | 1.93 | 2.48 | 1.74 | 2.4 | 4.4412 | 4.4604 | 10.37 | 4.41 | 298,185.5 | 223,068.6 |
| Q4 | 1.75 | 0.34 | 0.74 | -0.1 | 1.3 | 4.4514 | 4.4847 | ... | ... | ... | ... |
| 2012 Nov. | 4.56 | 4.55 | 3.48 | 3.26 | 4.4 | 4.5255 | 4.5059 | 11.43 | 5.25 | 307,100.6 | 228,990.8 |
| Dec. | 4.95 | 4.67 | 3.47 | 3.25 | 4.6 | 4.4895 | 4.4287 | 11.49 | 5.22 | 304,689.0 | 225,836.2 |
| 2013 Jan. | 5.97 | 5.12 | 3.64 | 3.17 | 5.1 | 4.3793 | 4.3828 | 11.55 | 5.21 | 300,086.4 | 223,389.5 |
| Feb. | 5.65 | 4.72 | 3.50 | 3.10 | 4.8 | 4.3848 | 4.3698 | 11.52 | 5.16 | 298,480.0 | 222,715.0 |
| Mar. | 5.25 | 4.16 | 3.43 | 3.03 | 4.4 | 4.3915 | 4.4154 | 11.42 | 5.08 | 297,114.8 | 223,943.1 |
| Apr. | 5.29 | 4.18 | 3.59 | 2.90 | 4.4 | 4.3802 | 4.3237 | 11.03 | 4.90 | 292,781.9 | 219,993.2 |
| May | 5.32 | 4.21 | 3.37 | 2.65 | 4.4 | 4.3375 | 4.3794 | 10.78 | 4.76 | 293,101.8 | 221,658.8 |
| Jun. | 5.37 | 4.26 | 3.56 | 2.85 | 4.5 | 4.4765 | 4.4588 | 10.66 | 4.70 | 298,804.6 | 224,159.2 |
| Jul. | 4.41 | 3.20 | 3.19 | 2.49 | 3.4 | 4.4257 | 4.4048 | 10.55 | 4.58 | 294,052.9 | 221,432.3 |
| Aug. | 3.67 | 2.31 | 2.92 | 2.24 | 2.6 | 4.4353 | 4.4367 | 10.43 | 4.41 | 295,355.7 | 221,900.0 |
| Sep. | 1.88 | 0.29 | 1.34 | 0.49 | 1.1 | 4.4627 | 4.4604 | 10.13 | 4.24 | 298,185.5 | 223,068.6 |
| Oct. | 1.88 | 0.31 | 0.85 | -0.05 | 1.2 | 4.4462 | 4.4306 | 9.64 | 4.03 | 297,265.5 | 221,023.3 |
| Nov. | 1.83 | 0.27 | 0.66 | -0.22 | 1.3 | 4.4448 | 4.4412 | 9.37 | 3.87 | 297,268.2 | 219,703.7 |
| Dec. | 1.55 | 0.42 | 0.72 | -0.14 | 1.3 | 4.4633 | 4.4847 | ... | ... | ... | ... |

| Period | Monetary aggregates ¹⁰ (lei mn.) | | | International reserves ¹⁰ (EUR mn.) | | | MLT external debt ^{10,13} (EUR mn.) | MLT external debt service ⁹ (EUR mn.) | General gov't balance ^{9,14} (lei mn.) |
|-----------|--|-----------|----------|---|---------|----------|--|--|---|
| | M3 | M2 | M1 | total | gold | forex | | | |
| 2009 | 189,630.3 | 188,013.0 | 79,361.5 | 30,858.6 | 2,555.7 | 28,302.9 | 65,616.1 | 12,272.2 | -36,400.5 |
| 2010 | 202,772.6 | 199,572.1 | 81,592.3 | 35,950.7 | 3,518.3 | 32,432.4 | 72,909.5 | 14,696.4 | -33,305.2 |
| 2011 | 216,207.9 | 212,058.9 | 85,834.1 | 37,251.8 | 4,058.4 | 33,193.4 | 75,928.8 | 15,138.8 | -23,836.7 |
| 2012 | 222,017.7 | 221,829.6 | 89,020.2 | 35,413.0 | 4,206.8 | 31,206.2 | 78,759.5 | 18,663.4 | -14,773.9 |
| 2013 | ... | ... | ... | 35,434.5 | 2,909.6 | 32,524.9 | ... | ... | ... |
| 2012 Q4 | 222,017.7 | 221,829.6 | 89,020.2 | 35,413.0 | 4,206.8 | 31,206.2 | 78,759.5 | 18,663.4 | -14,773.9 |
| 2013 Q1 | 225,316.9 | 225,111.2 | 88,787.2 | 36,386.2 | 4,178.7 | 32,207.5 | 80,739.6 | 4,377.4 | -4,188.7 |
| Q2 | 227,765.7 | 227,563.3 | 93,137.7 | 35,381.3 | 3,074.1 | 32,307.2 | 78,917.7 | 10,364.8 | -6,628.7 |
| Q3 | 231,520.4 | 231,258.7 | 96,158.5 | 36,385.6 | 3,299.9 | 33,085.8 | 79,143.2 | 17,891.9 | -8,143.4 |
| Q4 | ... | ... | ... | 35,434.5 | 2,909.6 | 32,524.9 | ... | ... | ... |
| 2012 Nov. | 220,767.2 | 220,506.5 | 88,222.1 | 35,594.4 | 4,426.9 | 31,167.5 | 78,169.7 | 15,521.6 | -10,788.4 |
| Dec. | 222,017.7 | 221,829.6 | 89,020.2 | 35,413.0 | 4,206.8 | 31,206.2 | 78,759.5 | 18,663.4 | -14,773.9 |
| 2013 Jan. | 219,336.5 | 219,147.5 | 86,017.0 | 35,576.9 | 4,117.8 | 31,459.0 | 80,138.9 | 1,453.3 | 1,039.3 |
| Feb. | 219,495.0 | 219,301.4 | 85,754.3 | 36,214.8 | 4,046.2 | 32,168.6 | 80,754.3 | 2,982.8 | -2,441.2 |
| Mar. | 225,316.9 | 225,111.2 | 88,787.2 | 36,386.2 | 4,178.7 | 32,207.5 | 80,739.6 | 4,377.4 | -4,188.7 |
| Apr. | 225,751.2 | 225,547.3 | 89,225.8 | 36,165.8 | 3,755.2 | 32,410.6 | 80,337.1 | 6,122.1 | -7,492.1 |
| May | 226,070.6 | 225,821.6 | 88,481.7 | 36,312.1 | 3,621.3 | 32,690.8 | 79,499.2 | 7,908.3 | -6,559.9 |
| Jun. | 227,765.7 | 227,563.3 | 93,137.7 | 35,381.3 | 3,074.1 | 32,307.2 | 78,917.7 | 10,364.8 | -6,628.7 |
| Jul. | 225,905.2 | 225,700.1 | 92,007.5 | 36,696.9 | 3,343.9 | 33,353.0 | 78,335.9 | 12,067.8 | -6,021.5 |
| Aug. | 229,837.3 | 229,632.0 | 94,603.2 | 35,680.5 | 3,507.5 | 32,173.0 | 77,576.9 | 15,392.5 | -7,924.3 |
| Sep. | 231,520.4 | 231,258.7 | 96,158.5 | 36,385.6 | 3,299.9 | 33,085.8 | 79,143.2 | 17,891.9 | -8,143.4 |
| Oct. | 233,805.4 | 233,537.4 | 97,196.2 | 37,816.1 | 3,254.0 | 34,562.1 | 79,570.6 | 19,359.8 | -7,565.7 |
| Nov. | 234,979.6 | 234,700.0 | 97,746.1 | 35,466.0 | 3,052.1 | 32,413.9 | 77,958.2 | 22,759.4 | -9,788.0 |
| Dec. | ... | ... | ... | 35,434.5 | 2,909.6 | 32,524.9 | ... | ... | ... |

11) average values; 12) non-financial corporations and households, lei-denominated outstanding transactions; 13) including medium- and long-term deposits of foreign bank with resident banks; 14) deficit (-), surplus (+).

2. CONSUMER PRICES BY MAIN GOODS AND SERVICES

(percent)

| Period | Monthly index | | | | Index against the end of previous year | | | | Index against the same period of previous year | | | | |
|--------|---------------|------------|----------------|----------|--|------------|----------------|----------|--|------------|----------------|----------|--------|
| | Total | food items | non-food items | services | Total | food items | non-food items | services | Total | food items | non-food items | services | |
| 2009 | 100.39 | 100.03 | 100.62 | 100.55 | 104.74 | 100.38 | 107.72 | 106.86 | 105.59 | 103.25 | 106.22 | 108.97 | |
| 2010 | 100.64 | 100.52 | 100.78 | 100.52 | 107.96 | 106.45 | 109.76 | 106.43 | 106.09 | 102.33 | 109.78 | 104.78 | |
| 2011 | 100.26 | 100.08 | 100.36 | 100.35 | 103.14 | 100.95 | 104.45 | 104.23 | 105.79 | 106.02 | 106.15 | 104.45 | |
| 2012 | 100.40 | 100.50 | 100.37 | 100.30 | 104.95 | 106.21 | 104.48 | 103.61 | 103.33 | 101.89 | 103.77 | 105.07 | |
| 2013 | 100.13 | 99.85 | 100.30 | 100.28 | 101.55 | 98.19 | 103.62 | 103.43 | 103.98 | 102.96 | 105.19 | 103.19 | |
| 2010 | Jan. | 101.68 | 100.43 | 103.20 | 100.36 | 101.68 | 100.43 | 103.20 | 100.36 | 105.20 | 100.10 | 110.25 | 103.85 |
| | Feb. | 100.20 | 100.24 | 100.24 | 100.00 | 101.88 | 100.67 | 103.45 | 100.36 | 104.49 | 100.02 | 109.09 | 102.80 |
| | Mar. | 100.22 | 100.17 | 100.38 | 99.91 | 102.10 | 100.84 | 103.84 | 100.27 | 104.20 | 99.80 | 108.76 | 102.37 |
| | Apr. | 100.35 | 100.02 | 100.56 | 100.47 | 102.46 | 100.86 | 104.42 | 100.74 | 104.28 | 99.79 | 108.50 | 103.32 |
| | May | 100.15 | 99.91 | 100.20 | 100.47 | 102.61 | 100.77 | 104.63 | 101.21 | 104.42 | 99.76 | 108.68 | 103.69 |
| | Jun. | 100.16 | 99.94 | 100.16 | 100.57 | 102.77 | 100.71 | 104.80 | 101.79 | 104.38 | 99.88 | 108.39 | 103.84 |
| | Jul. | 102.58 | 101.92 | 103.08 | 102.55 | 105.42 | 102.64 | 108.03 | 104.39 | 107.14 | 102.30 | 111.58 | 106.14 |
| | Aug. | 100.23 | 100.38 | 100.04 | 100.41 | 105.66 | 103.03 | 108.07 | 104.82 | 107.58 | 103.79 | 111.25 | 106.24 |
| | Sep. | 100.56 | 100.82 | 100.34 | 100.62 | 106.25 | 103.87 | 108.44 | 105.47 | 107.77 | 104.81 | 110.75 | 106.35 |
| | Oct. | 100.55 | 100.82 | 100.29 | 100.67 | 106.83 | 104.73 | 108.75 | 106.18 | 107.88 | 105.51 | 110.56 | 106.06 |
| | Nov. | 100.52 | 100.88 | 100.38 | 100.20 | 107.39 | 105.65 | 109.16 | 106.39 | 107.73 | 106.01 | 109.75 | 106.13 |
| | Dec. | 100.53 | 100.76 | 100.55 | 100.04 | 107.96 | 106.45 | 109.76 | 106.43 | 107.96 | 106.45 | 109.76 | 106.43 |
| 2011 | Jan. | 100.77 | 101.14 | 100.83 | 99.89 | 100.77 | 101.14 | 100.83 | 99.89 | 106.99 | 107.21 | 107.24 | 105.93 |
| | Feb. | 100.77 | 101.76 | 100.27 | 100.03 | 101.55 | 102.92 | 101.10 | 99.92 | 107.60 | 108.83 | 107.27 | 105.96 |
| | Mar. | 100.60 | 101.17 | 100.51 | 99.66 | 102.16 | 104.12 | 101.62 | 99.58 | 108.01 | 109.92 | 107.41 | 105.70 |
| | Apr. | 100.66 | 100.92 | 100.87 | 99.58 | 102.83 | 105.08 | 102.50 | 99.16 | 108.34 | 110.91 | 107.74 | 104.76 |
| | May | 100.21 | 100.21 | 100.16 | 100.36 | 103.05 | 105.30 | 102.66 | 99.52 | 108.41 | 111.23 | 107.70 | 104.65 |
| | Jun. | 99.71 | 98.66 | 100.19 | 100.68 | 102.75 | 103.89 | 102.86 | 100.20 | 107.93 | 109.81 | 107.74 | 104.76 |
| | Jul. | 99.65 | 98.05 | 100.44 | 100.91 | 102.39 | 101.86 | 103.31 | 101.11 | 104.85 | 105.65 | 104.97 | 103.09 |
| | Aug. | 99.65 | 98.61 | 100.02 | 100.83 | 102.03 | 100.44 | 103.33 | 101.95 | 104.25 | 103.78 | 104.94 | 103.52 |
| | Sep. | 99.79 | 98.82 | 100.24 | 100.56 | 101.82 | 99.25 | 103.58 | 102.52 | 103.45 | 101.72 | 104.84 | 103.46 |
| | Oct. | 100.64 | 100.81 | 100.46 | 100.77 | 102.47 | 100.05 | 104.06 | 103.31 | 103.55 | 101.70 | 105.02 | 103.56 |
| | Nov. | 100.42 | 100.54 | 100.24 | 100.63 | 102.90 | 100.59 | 104.31 | 103.96 | 103.44 | 101.35 | 104.88 | 104.00 |
| | Dec. | 100.23 | 100.36 | 100.13 | 100.26 | 103.14 | 100.95 | 104.45 | 104.23 | 103.14 | 100.95 | 104.45 | 104.23 |
| 2012 | Jan. | 100.36 | 100.32 | 100.40 | 100.37 | 100.36 | 100.32 | 100.40 | 100.37 | 102.72 | 100.12 | 104.00 | 104.74 |
| | Feb. | 100.64 | 101.21 | 100.40 | 100.13 | 101.00 | 101.53 | 100.80 | 100.50 | 102.59 | 99.58 | 104.13 | 104.84 |
| | Mar. | 100.42 | 100.64 | 100.32 | 100.20 | 101.42 | 102.18 | 101.12 | 100.70 | 102.40 | 99.06 | 103.93 | 105.40 |
| | Apr. | 100.07 | 99.89 | 100.17 | 100.17 | 101.49 | 102.07 | 101.29 | 100.87 | 101.80 | 98.06 | 103.21 | 106.03 |
| | May | 100.20 | 100.02 | 100.21 | 100.53 | 101.69 | 102.09 | 101.50 | 101.40 | 101.79 | 97.87 | 103.26 | 106.21 |
| | Jun. | 99.96 | 99.87 | 99.90 | 100.27 | 101.65 | 101.96 | 101.40 | 101.67 | 102.04 | 99.07 | 102.96 | 105.77 |
| | Jul. | 100.59 | 100.14 | 100.84 | 100.84 | 102.25 | 102.10 | 102.25 | 102.52 | 103.00 | 101.19 | 103.37 | 105.69 |
| | Aug. | 100.51 | 100.67 | 100.54 | 100.12 | 102.77 | 102.78 | 102.80 | 102.64 | 103.88 | 103.30 | 103.91 | 104.94 |
| | Sep. | 101.18 | 102.27 | 100.62 | 100.41 | 103.98 | 105.11 | 103.44 | 103.06 | 105.33 | 106.91 | 104.30 | 104.79 |
| | Oct. | 100.29 | 100.09 | 100.21 | 100.87 | 104.28 | 105.20 | 103.66 | 103.96 | 104.96 | 106.14 | 104.04 | 104.89 |
| | Nov. | 100.04 | 100.29 | 99.90 | 99.86 | 104.32 | 105.51 | 103.56 | 103.81 | 104.56 | 105.89 | 103.69 | 104.08 |
| | Dec. | 100.60 | 100.66 | 100.89 | 99.81 | 104.95 | 106.21 | 104.48 | 103.61 | 104.95 | 106.21 | 104.48 | 103.61 |
| 2013 | Jan. | 101.34 | 101.24 | 102.04 | 99.87 | 101.34 | 101.24 | 102.04 | 99.87 | 105.97 | 107.19 | 106.19 | 103.10 |
| | Feb. | 100.34 | 100.29 | 100.42 | 100.22 | 101.68 | 101.53 | 102.47 | 100.09 | 105.65 | 106.21 | 106.22 | 103.20 |
| | Mar. | 100.04 | 99.93 | 99.93 | 100.52 | 101.72 | 101.46 | 102.40 | 100.61 | 105.25 | 105.46 | 105.81 | 103.52 |
| | Apr. | 100.11 | 100.02 | 100.17 | 100.13 | 101.83 | 101.48 | 102.57 | 100.74 | 105.29 | 105.60 | 105.80 | 103.48 |
| | May | 100.23 | 100.77 | 99.88 | 99.97 | 102.06 | 102.26 | 102.45 | 100.71 | 105.32 | 106.39 | 105.46 | 102.90 |
| | Jun. | 100.01 | 99.28 | 100.26 | 100.88 | 102.07 | 101.52 | 102.72 | 101.60 | 105.37 | 105.76 | 105.84 | 103.53 |
| | Jul. | 99.66 | 98.38 | 100.48 | 100.28 | 101.72 | 99.88 | 103.21 | 101.88 | 104.41 | 103.90 | 105.46 | 102.96 |
| | Aug. | 99.80 | 99.19 | 100.09 | 100.31 | 101.52 | 99.07 | 103.30 | 102.20 | 103.67 | 102.38 | 104.98 | 103.16 |
| | Sep. | 99.43 | 98.17 | 100.04 | 100.44 | 100.94 | 97.26 | 103.34 | 102.65 | 101.88 | 98.28 | 104.38 | 103.20 |
| | Oct. | 100.29 | 100.48 | 100.06 | 100.46 | 101.23 | 97.73 | 103.40 | 103.12 | 101.88 | 98.66 | 104.23 | 102.78 |
| | Nov. | 99.99 | 99.85 | 100.06 | 100.10 | 101.22 | 97.58 | 103.46 | 103.22 | 101.83 | 98.23 | 104.38 | 103.02 |
| | Dec. | 100.33 | 100.62 | 100.15 | 100.20 | 101.55 | 98.19 | 103.62 | 103.43 | 101.55 | 98.19 | 103.62 | 103.43 |

Source: National Institute of Statistics.

3. MONETARY POLICY INDICATORS

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

| Period | Policy rate* (% p.a.) | Repo | | | | Reverse repo | | | | Deposits taken | | | |
|-----------|--------------------------|------------------------------|-----------------------------------|-------------------------------|-----------------------------------|----------------------------|---------------------------|----------------------------|---------------------------|----------------------------|---------------------------|----------------------------|---------------------------|
| | | Flow | | Stock | | Flow | | Stock | | Flow | | Stock | |
| | | daily average** (lei mn.) | average interest rate (% p.a.) | daily average*** (lei mn.) | average interest rate (% p.a.) | daily average (lei mn.) | interest rate (% p.a.) | daily average (lei mn.) | interest rate (% p.a.) | daily average (lei mn.) | interest rate (% p.a.) | daily average (lei mn.) | interest rate (% p.a.) |
| 2012 Dec. | 5.25 | 1,051.4 | 5.25 | 3,995.1 | 5.25 | – | x | – | x | – | x | – | x |
| 2013 Jan. | 5.25 | 1,189.5 | 5.25 | 5,543.6 | 5.25 | – | x | – | x | – | x | – | x |
| Feb. | 5.25 | 1,998.3 | 5.25 | 9,883.9 | 5.25 | – | x | – | x | – | x | – | x |
| Mar. | 5.25 | 638.9 | 5.25 | 3,996.6 | 5.25 | – | x | – | x | – | x | – | x |
| Apr. | 5.25 | 168.0 | 5.25 | 744.0 | 5.25 | – | x | – | x | – | x | – | x |
| May | 5.25 | 86.7 | 5.25 | 503.2 | 5.25 | – | x | – | x | – | x | – | x |
| Jun. | 5.25 | 82.6 | 5.25 | 371.5 | 5.25 | – | x | – | x | – | x | – | x |
| Jul. | 5.00 | 273.3 | 5.00 | 1,311.1 | 5.08 | – | x | – | x | – | x | – | x |
| Aug. | 4.50 | 0.3 | 4.50 | 109.7 | 4.99 | – | x | – | x | – | x | – | x |
| Sep. | 4.50 | 14.4 | 4.50 | 10.1 | 4.50 | – | x | – | x | – | x | – | x |
| Oct. | 4.25 | – | x | 58.6 | 4.50 | – | x | – | x | – | x | – | x |
| Nov. | 4.00 | – | x | – | x | – | x | – | x | – | x | – | x |
| Dec. | 4.00 | – | x | – | x | – | x | – | x | – | x | – | x |

*) end of period

**) working-day adjusted

***) calendar-day adjusted

3.2. Standing Facilities Granted by the National Bank of Romania to Eligible Counterparts

| Period | Credit | | | Deposit | | |
|-----------|---------------------|---------------------------------------|------------------------------|---------------------|---------------------------------------|------------------------------|
| | volume (lei mn.) | daily average volume (lei mn.)* | interest rate (% p.a.) | volume (lei mn.) | daily average volume (lei mn.)* | interest rate (% p.a.) |
| 2012 Dec. | 2,956.6 | 155.6 | 9.25 | 820.0 | 43.2 | 1.25 |
| 2013 Jan. | 5,058.1 | 240.9 | 9.25 | 6,605.6 | 314.6 | 1.25 |
| Feb. | 1,420.0 | 71.0 | 9.25 | 8,405.8 | 420.3 | 1.25 |
| Mar. | – | – | 9.25 | 10,894.5 | 518.8 | 1.25 |
| Apr. | – | – | 9.25 | 10,613.3 | 482.4 | 1.25 |
| May | – | – | 8.25 | 9,264.5 | 441.2 | 2.25 |
| Jun. | – | – | 8.25 | 41,183.6 | 2,167.6 | 2.25 |
| Jul. | – | – | 8.00 | 2,647.4 | 115.1 | 2.00 |
| Aug. | – | – | 7.50 | 30,704.2 | 1,462.1 | 1.50 |
| Sep. | – | – | 7.50 | 36,698.7 | 1,842.8 | 1.50 |
| Oct. | 0.0 | 0.0 | 7.25 | 25,657.4 | 1,115.5 | 1.25 |
| Nov. | – | – | 7.00 | 93,360.7 | 4,445.7 | 1.00 |
| Dec. | – | – | 7.00 | 59,036.5 | 2,951.8 | 1.00 |

*) working-day adjusted

3.3. Required Reserves*

| Period | Interest rate on required reserves (% p.a.) | | | Reserve ratio (%) | |
|-----------|---|------|------|-------------------|------------------|
| | lei | USD | EUR | lei | foreign currency |
| 2012 Dec. | 1.30 | 0.50 | 0.56 | 15.00 | 20.00 |
| 2013 Jan. | 0.90 | 0.25 | 0.55 | 15.00 | 20.00 |
| Feb. | 0.94 | 0.23 | 0.56 | 15.00 | 20.00 |
| Mar. | 0.99 | 0.21 | 0.53 | 15.00 | 20.00 |
| Apr. | 0.82 | 0.21 | 0.48 | 15.00 | 20.00 |
| May | 0.94 | 0.19 | 0.47 | 15.00 | 20.00 |
| Jun. | 0.94 | 0.19 | 0.45 | 15.00 | 20.00 |
| Jul. | 1.02 | 0.17 | 0.42 | 15.00 | 20.00 |
| Aug. | 0.83 | 0.17 | 0.41 | 15.00 | 20.00 |
| Sep. | 0.76 | 0.16 | 0.39 | 15.00 | 20.00 |
| Oct. | 0.69 | 0.16 | 0.38 | 15.00 | 20.00 |
| Nov. | 0.59 | 0.14 | 0.36 | 15.00 | 20.00 |
| Dec. | 0.55 | 0.16 | 0.36 | 15.00 | 20.00 |

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

4. RESERVE MONEY*

(lei million)

| Period | MFI vault cash | Currency in circulation | MFI current account | Reserve money |
|-----------|----------------|-------------------------|---------------------|---------------|
| 2012 Nov. | 3,902.0 | 31,876.7 | 21,049.9 | 56,828.6 |
| Dec. | 4,535.2 | 31,476.7 | 21,296.0 | 57,307.9 |
| 2013 Jan. | 3,869.9 | 30,298.1 | 18,156.0 | 52,324.0 |
| Feb. | 3,594.3 | 30,851.5 | 21,127.5 | 55,573.3 |
| Mar. | 3,200.3 | 31,693.0 | 21,361.8 | 56,255.1 |
| Apr. | 4,092.3 | 32,378.7 | 19,613.8 | 56,084.9 |
| May | 4,058.0 | 31,644.2 | 21,264.3 | 56,966.5 |
| Jun. | 3,827.9 | 33,260.5 | 18,313.2 | 55,401.6 |
| Jul. | 4,102.6 | 33,015.8 | 21,128.0 | 58,246.4 |
| Aug. | 3,905.1 | 34,003.1 | 20,561.0 | 58,469.2 |
| Sep. | 4,215.5 | 33,992.3 | 20,102.8 | 58,310.6 |
| Oct. | 4,278.9 | 33,816.9 | 23,790.2 | 61,886.0 |
| Nov. | 4,412.9 | 34,226.9 | 22,282.5 | 60,922.3 |

*) end of period

5. MONETARY BALANCE SHEETS OF MONETARY FINANCIAL INSTITUTIONS

5.1. Monetary Balance Sheet of the National Bank of Romania

(lei million; end of period)

| Period | Total ASSETS | Foreign assets | | | | | | | |
|--------|--------------|----------------|------------------------------|---------------|---------------------------|--------|---|-------------------------|---------|
| | | Total | Cash and other payment means | Monetary gold | SDR holdings with the IMF | Loans* | Marketable securities other than shares | Shares and other equity | |
| 2012 | Nov. | 180,508.1 | 165,636.4 | 0.3 | 19,914.7 | 521.8 | 32,156.3 | 107,594.7 | 5,448.7 |
| | Dec. | 177,527.1 | 161,607.0 | 0.3 | 18,600.4 | 506.2 | 40,864.2 | 96,177.5 | 5,458.4 |
| 2013 | Jan. | 175,208.8 | 160,733.3 | 0.4 | 18,018.4 | 488.6 | 34,965.9 | 101,805.3 | 5,454.8 |
| | Feb. | 177,956.1 | 162,979.7 | 0.3 | 17,652.3 | 124.7 | 31,236.3 | 108,510.3 | 5,455.8 |
| | Mar. | 173,590.6 | 163,625.0 | 0.3 | 18,420.6 | 119.6 | 27,073.4 | 112,552.9 | 5,458.3 |
| | Apr. | 167,434.7 | 161,043.3 | 0.3 | 16,209.9 | 440.0 | 33,916.7 | 105,203.3 | 5,273.1 |
| | May | 168,630.1 | 163,353.0 | 0.3 | 15,833.4 | 123.2 | 35,124.6 | 106,997.0 | 5,274.7 |
| | Jun. | 168,103.7 | 159,669.6 | 0.3 | 13,684.7 | 125.1 | 28,450.4 | 112,132.1 | 5,276.9 |
| | Jul. | 171,571.7 | 166,186.6 | 0.3 | 14,705.3 | 403.7 | 34,799.2 | 111,003.7 | 5,274.3 |
| | Aug. | 167,373.5 | 162,417.3 | 0.3 | 15,536.4 | 126.8 | 26,540.3 | 114,937.9 | 5,275.6 |
| | Sep. | 171,670.1 | 166,748.5 | 0.2 | 14,694.9 | 120.6 | 32,067.8 | 114,589.3 | 5,275.7 |
| | Oct. | 175,876.3 | 172,265.3 | 0.3 | 14,393.6 | 348.4 | 40,231.2 | 112,017.8 | 5,274.0 |
| | Nov. | 166,321.7 | 160,121.2 | 0.3 | 13,533.1 | 124.9 | 29,268.8 | 111,919.6 | 5,274.5 |

| Period | Total | Domestic assets | | | | | | |
|--------|-------|------------------------------|-------|---|-------------------------|--------------|--------------|---------|
| | | Cash and other payment means | Loans | Marketable securities other than shares | Shares and other equity | Fixed assets | Other assets | |
| 2012 | Nov. | 14,871.8 | 23.8 | 12,379.6 | – | 2.3 | 1,495.7 | 970.4 |
| | Dec. | 15,920.1 | 24.6 | 12,629.4 | – | 2.3 | 1,496.5 | 1,767.2 |
| 2013 | Jan. | 14,475.4 | 24.3 | 11,174.5 | – | 2.3 | 1,493.1 | 1,781.2 |
| | Feb. | 14,976.4 | 24.2 | 11,600.8 | – | 2.3 | 1,490.3 | 1,858.7 |
| | Mar. | 9,965.5 | 25.4 | 4,997.1 | – | 2.3 | 1,489.7 | 3,451.0 |
| | Apr. | 6,391.4 | 24.9 | 2,934.5 | – | 2.3 | 1,488.7 | 1,941.0 |
| | May | 5,277.0 | 25.1 | 1,694.8 | – | 2.3 | 1,485.7 | 2,069.1 |
| | Jun. | 8,434.1 | 26.2 | 2,427.6 | – | 2.3 | 1,488.8 | 4,489.2 |
| | Jul. | 5,385.1 | 26.8 | 2,034.4 | – | 2.3 | 1,496.0 | 1,825.6 |
| | Aug. | 4,956.2 | 26.9 | 1,189.2 | – | 2.3 | 1,493.2 | 2,244.5 |
| | Sep. | 4,921.7 | 28.0 | 1,504.8 | – | 2.3 | 1,494.0 | 1,892.5 |
| | Oct. | 3,611.0 | 27.2 | 464.7 | – | 2.3 | 1,495.3 | 1,621.5 |
| | Nov. | 6,200.5 | 28.0 | 960.5 | – | 2.3 | 1,492.6 | 3,717.0 |

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

| Period | Total LIABILITIES | Foreign liabilities** | | | | Domestic liabilities** | |
|-----------|----------------------|-----------------------|--|---------------------------------|------------------|------------------------|-------------------|
| | | Total | Foreign currency- denominated deposits (including borrowings) | Lei- denominated deposits | Reverse repos | Total | Currency issue |
| 2012 Nov. | 180,508.1 | 44,500.9 | 44,484.4 | 16.6 | – | 136,007.2 | 35,802.5 |
| Dec. | 177,527.1 | 43,966.6 | 43,951.7 | 14.9 | – | 133,560.5 | 36,036.5 |
| 2013 Jan. | 175,208.8 | 43,767.4 | 43,753.6 | 13.8 | – | 131,441.4 | 34,192.3 |
| Feb. | 177,956.1 | 41,240.2 | 41,227.4 | 12.8 | – | 136,716.0 | 34,470.1 |
| Mar. | 173,590.6 | 40,375.6 | 40,364.1 | 11.5 | – | 133,215.0 | 34,918.7 |
| Apr. | 167,434.7 | 39,242.0 | 39,231.6 | 10.4 | – | 128,192.7 | 36,496.0 |
| May | 168,630.1 | 35,604.1 | 35,594.9 | 9.2 | – | 133,026.0 | 35,727.3 |
| Jun. | 168,103.7 | 35,044.3 | 35,036.4 | 7.9 | – | 133,059.4 | 37,114.6 |
| Jul. | 171,571.7 | 35,054.4 | 35,047.7 | 6.6 | – | 136,517.4 | 37,145.2 |
| Aug. | 167,373.5 | 31,645.8 | 31,640.5 | 5.3 | – | 135,727.7 | 37,935.1 |
| Sep. | 171,670.1 | 31,108.7 | 31,104.6 | 4.1 | – | 140,561.4 | 38,235.8 |
| Oct. | 175,876.3 | 30,630.0 | 30,627.2 | 2.7 | – | 145,246.3 | 38,123.0 |
| Nov. | 166,321.7 | 27,220.8 | 27,219.7 | 1.2 | – | 139,100.8 | 38,667.7 |

| Period | Domestic liabilities** (continued) | | | | | | | |
|-----------|------------------------------------|-----------------------|---------------------------|--|------------------|---|-------------------------|------------------------|
| | Total | Overnight deposits | Deposits Time deposits | Funds from foreign exchange swaps | Reverse repos | Marketable securities other than shares issued by the NBR | Capital and reserves | Other liabilities** |
| 2012 Nov. | 73,136.6 | 73,081.6 | 55.0 | – | – | – | 21,845.0 | 5,223.0 |
| Dec. | 73,341.4 | 73,341.4 | – | – | – | – | 18,845.3 | 5,337.3 |
| 2013 Jan. | 75,848.7 | 75,795.7 | 53.0 | – | – | – | 15,980.2 | 5,420.2 |
| Feb. | 80,986.6 | 80,986.6 | – | – | – | – | 16,054.0 | 5,205.3 |
| Mar. | 74,737.7 | 74,737.7 | – | – | – | – | 18,255.0 | 5,303.5 |
| Apr. | 71,408.5 | 71,408.5 | – | – | – | – | 14,720.5 | 5,567.7 |
| May | 76,883.5 | 76,823.5 | 60.0 | – | – | – | 15,385.3 | 5,029.9 |
| Jun. | 76,074.7 | 76,074.7 | – | – | – | – | 14,759.7 | 5,110.4 |
| Jul. | 80,175.1 | 80,115.1 | 60.0 | – | – | – | 14,016.9 | 5,180.2 |
| Aug. | 77,238.9 | 77,173.9 | 65.0 | – | – | – | 15,530.4 | 5,023.3 |
| Sep. | 82,461.4 | 82,416.4 | 45.0 | – | – | – | 14,770.7 | 5,093.5 |
| Oct. | 88,753.9 | 88,013.1 | 740.8 | – | – | – | 13,238.2 | 5,131.2 |
| Nov. | 82,853.7 | 82,743.7 | 110.0 | – | – | – | 12,576.9 | 5,002.5 |

**) Following the ECB's request to use a unitary statistical approach to the treatment of SDR allocations by 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 |
| 2012 | Nov. | 407,783.5 | 12,067.0 | 1,303.2 | 8,922.1 | 1,464.9 | 62.3 | 314.6 |
| | Dec. | 405,010.0 | 11,427.5 | 1,577.0 | 8,151.7 | 1,330.2 | 62.9 | 305.8 |
| 2013 | Jan. | 396,541.0 | 13,491.3 | 1,287.9 | 10,553.6 | 1,280.8 | 63.5 | 305.6 |
| | Feb. | 396,188.7 | 12,671.0 | 1,229.5 | 9,296.1 | 1,778.5 | 63.8 | 302.9 |
| | Mar. | 397,419.4 | 13,279.7 | 1,348.9 | 9,142.7 | 2,379.4 | 64.3 | 344.4 |
| | Apr. | 391,077.0 | 12,919.2 | 1,283.4 | 8,742.0 | 2,518.9 | 64.6 | 310.2 |
| | May | 393,282.3 | 13,093.9 | 1,357.2 | 8,616.9 | 2,714.5 | 65.1 | 340.2 |
| | Jun. | 398,543.2 | 12,795.1 | 1,462.7 | 8,099.6 | 2,804.8 | 65.3 | 362.7 |
| | Jul. | 392,437.9 | 11,830.6 | 1,470.2 | 7,403.5 | 2,536.8 | 65.7 | 354.5 |
| | Aug. | 396,568.4 | 12,634.8 | 1,596.5 | 7,735.9 | 2,911.7 | 65.9 | 324.8 |
| | Sep. | 397,870.3 | 11,852.5 | 1,481.0 | 7,059.7 | 2,919.5 | 66.3 | 326.0 |
| | Oct. | 398,072.1 | 11,820.7 | 1,356.2 | 7,527.8 | 2,545.8 | 66.5 | 324.3 |
| | Nov. | 399,594.9 | 12,666.0 | 1,258.1 | 8,386.7 | 2,628.8 | 66.8 | 325.6 |

| Period | | Total | Domestic assets | | | | | | |
|--------|------|-----------|------------------------------|----------------------------------|---|---|---|--------------|--------------|
| | | | 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 |
| 2012 | Nov. | 395,716.5 | 3,902.0 | 293,819.9 | 68,342.9 | 11.4 | 1,939.0 | 11,916.4 | 15,784.9 |
| | Dec. | 393,582.4 | 4,535.2 | 289,840.7 | 69,037.4 | – | 2,136.4 | 11,914.7 | 16,118.0 |
| 2013 | Jan. | 383,049.7 | 3,869.9 | 281,888.6 | 67,038.8 | – | 2,198.0 | 11,909.3 | 16,145.0 |
| | Feb. | 383,517.7 | 3,594.3 | 283,140.9 | 66,048.0 | – | 2,236.3 | 11,927.0 | 16,571.1 |
| | Mar. | 384,139.7 | 3,200.3 | 286,767.5 | 63,490.3 | – | 2,198.4 | 11,936.9 | 16,546.3 |
| | Apr. | 378,157.8 | 4,092.3 | 279,476.8 | 63,210.2 | – | 2,276.9 | 11,948.0 | 17,153.6 |
| | May | 380,188.4 | 4,058.0 | 283,690.9 | 61,841.7 | – | 2,251.6 | 11,975.9 | 16,370.3 |
| | Jun. | 385,748.1 | 3,827.9 | 285,366.8 | 65,112.3 | – | 2,260.0 | 11,958.3 | 17,222.6 |
| | Jul. | 380,607.3 | 4,102.6 | 282,387.5 | 63,111.5 | – | 2,156.5 | 11,962.8 | 16,886.4 |
| | Aug. | 383,933.6 | 3,905.1 | 284,973.5 | 63,838.7 | – | 2,075.8 | 11,917.2 | 17,223.4 |
| | Sep. | 386,017.8 | 4,215.5 | 284,890.3 | 65,495.9 | – | 2,086.0 | 11,945.5 | 17,384.7 |
| | Oct. | 386,251.4 | 4,278.9 | 283,946.4 | 66,779.9 | – | 2,095.5 | 11,937.3 | 17,213.4 |
| | Nov. | 386,928.9 | 4,412.9 | 282,889.3 | 68,015.1 | – | 2,225.6 | 11,945.3 | 17,440.6 |

| Period | Total LIABILITIES | Foreign liabilities | | | | | | | | |
|-----------|----------------------|---------------------|----------|-----------------------|---|-------------------------------------|---------|------------------|---|--|
| | | Total | Total | Deposits | | | | Reverse repos | Marketable securities other than shares issued by credit institutions | Non- residents' shares/ units issued by money market funds |
| | | | | Overnight deposits | Time deposits (including borrowings) | Deposits redeemable at notice | | | | |
| 2012 Nov. | 407,783.4 | 97,347.2 | 97,229.7 | 5,782.9 | 90,305.6 | – | 1,141.3 | 117.4 | c | |
| Dec. | 405,010.0 | 93,776.6 | 93,661.0 | 5,944.0 | 86,868.9 | – | 848.1 | 115.5 | c | |
| 2013 Jan. | 396,541.0 | 88,387.1 | 88,272.0 | 3,979.5 | 83,463.2 | – | 829.3 | 115.1 | c | |
| Feb. | 396,188.7 | 87,697.2 | 87,582.4 | 4,672.9 | 81,897.8 | – | 1,011.8 | 114.9 | c | |
| Mar. | 397,419.4 | 88,176.4 | 88,060.7 | 4,470.1 | 82,185.2 | – | 1,405.4 | 115.7 | c | |
| Apr. | 391,077.0 | 86,383.1 | 86,269.1 | 4,555.6 | 78,970.9 | – | 2,742.6 | 114.0 | c | |
| May | 393,282.3 | 86,784.8 | 86,669.4 | 5,109.1 | 79,034.9 | – | 2,525.4 | 115.0 | c | |
| Jun. | 398,543.2 | 87,610.5 | 87,493.6 | 5,533.0 | 78,883.1 | – | 3,077.5 | 116.5 | c | |
| Jul. | 392,437.9 | 85,939.1 | 85,495.1 | 6,476.1 | 76,314.1 | – | 2,704.8 | 443.6 | c | |
| Aug. | 396,568.4 | 85,026.9 | 84,580.8 | 5,648.1 | 76,658.3 | – | 2,274.3 | 445.6 | c | |
| Sep. | 397,870.3 | 84,319.0 | 83,873.7 | 5,863.0 | 75,546.3 | – | 2,464.4 | 445.1 | c | |
| Oct. | 398,072.1 | 82,203.3 | 81,758.7 | 5,944.2 | 73,613.6 | – | 2,200.8 | 444.6 | c | |
| Nov. | 399,594.9 | 81,588.0 | 81,143.2 | 6,830.1 | 72,489.7 | – | 1,823.3 | 444.8 | c | |

| Period | Total | Domestic liabilities | | | | | | | | |
|-----------|------------------|----------------------|-----------------------|---|-------------------------------------|------------------|---|--|-------------------------|----------------------|
| | | Total | Overnight deposits | Time deposits (including borrowings) | 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 |
| | | | | | | | | | | |
| 2012 Nov. | 310,436.3 | 218,240.5 | 61,920.8 | 143,958.2 | – | 12,361.4 | 1,095.1 | c | 71,670.7 | 19,412.2 |
| Dec. | 311,233.3 | 221,370.9 | 63,156.6 | 144,662.0 | – | 13,552.4 | 1,069.0 | c | 72,739.6 | 16,036.3 |
| 2013 Jan. | 308,153.9 | 217,304.1 | 61,506.5 | 144,918.4 | – | 10,879.2 | 1,064.8 | c | 73,420.5 | 16,346.6 |
| Feb. | 308,491.4 | 217,135.3 | 60,106.2 | 144,989.5 | – | 12,039.7 | 1,063.7 | c | 73,826.1 | 16,439.4 |
| Mar. | 309,243.0 | 215,996.6 | 62,424.7 | 149,110.0 | – | 4,461.9 | 1,067.5 | c | 74,799.9 | 17,350.6 |
| Apr. | 304,693.9 | 211,714.3 | 61,803.1 | 148,638.6 | – | 1,272.6 | 1,027.8 | c | 75,217.9 | 16,706.3 |
| May | 306,497.4 | 213,342.0 | 61,964.6 | 150,170.3 | – | 1,207.2 | 1,032.5 | c | 76,189.0 | 15,904.5 |
| Jun. | 310,932.7 | 216,108.6 | 66,766.9 | 147,588.4 | – | 1,753.4 | 1,588.2 | c | 77,094.2 | 16,110.7 |
| Jul. | 306,498.9 | 212,004.5 | 64,517.3 | 146,162.0 | – | 1,325.2 | 1,480.3 | c | 77,751.4 | 15,230.3 |
| Aug. | 311,541.5 | 216,538.8 | 67,456.4 | 148,378.6 | – | 703.8 | 1,481.2 | c | 77,958.6 | 15,529.9 |
| Sep. | 313,551.3 | 218,694.8 | 68,699.6 | 148,922.6 | – | 1,072.6 | 1,471.1 | c | 77,633.3 | 15,709.2 |
| Oct. | 315,868.7 | 219,857.9 | 69,249.1 | 149,806.9 | – | 801.8 | 1,468.6 | c | 78,693.1 | 15,800.0 |
| Nov. | 318,006.8 | 221,653.7 | 70,617.5 | 150,532.7 | – | 503.4 | 1,469.5 | c | 79,433.3 | 15,387.9 |

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

(lei million; end of period)

| Period | ASSETS | Foreign assets | | | | | | | | |
|--------|--------|------------------|------------------|---------------------------|------------------------------|---------|---|--------------------------------|-------------------------|---------|
| | | Total | Gold | SDR holdings with the IMF | Cash and other payment means | Loans | Marketable securities other than shares | Money market fund shares/units | Shares and other equity | |
| 2012 | Nov. | 486,689.8 | 177,703.3 | 19,914.7 | 521.8 | 1,303.4 | 41,078.3 | 109,059.6 | 62.3 | 5,763.3 |
| | Dec. | 479,805.4 | 173,034.5 | 18,600.4 | 506.2 | 1,577.3 | 49,015.9 | 97,507.8 | 62.9 | 5,764.2 |
| 2013 | Jan. | 476,402.3 | 174,224.7 | 18,018.4 | 488.6 | 1,288.3 | 45,519.4 | 103,086.0 | 63.5 | 5,760.4 |
| | Feb. | 476,260.7 | 175,650.7 | 17,652.3 | 124.7 | 1,229.9 | 40,532.4 | 110,288.9 | 63.8 | 5,758.7 |
| | Mar. | 476,114.2 | 176,904.8 | 18,420.6 | 119.6 | 1,349.2 | 36,216.1 | 114,932.2 | 64.3 | 5,802.8 |
| | Apr. | 468,913.4 | 173,962.6 | 16,209.9 | 440.0 | 1,283.7 | 42,658.7 | 107,722.3 | 64.6 | 5,583.3 |
| | May | 471,694.5 | 176,446.9 | 15,833.4 | 123.2 | 1,357.5 | 43,741.5 | 109,711.5 | 65.1 | 5,614.9 |
| | Jun. | 473,426.5 | 172,464.7 | 13,684.7 | 125.1 | 1,463.0 | 36,550.1 | 114,936.9 | 65.3 | 5,639.6 |
| | Jul. | 474,121.1 | 178,017.3 | 14,705.3 | 403.7 | 1,470.5 | 42,202.7 | 113,540.5 | 65.7 | 5,628.8 |
| | Aug. | 472,379.4 | 175,052.1 | 15,536.4 | 126.8 | 1,596.7 | 34,276.3 | 117,849.6 | 65.9 | 5,600.4 |
| | Sep. | 478,769.1 | 178,600.9 | 14,694.9 | 120.6 | 1,481.1 | 39,127.5 | 117,508.8 | 66.3 | 5,601.7 |
| | Oct. | 483,342.1 | 184,086.0 | 14,393.6 | 348.4 | 1,356.5 | 47,759.0 | 114,563.5 | 66.5 | 5,598.4 |
| | Nov. | 472,176.7 | 172,787.2 | 13,533.1 | 124.9 | 1,258.4 | 37,655.5 | 114,548.4 | 66.8 | 5,600.1 |

| Period | ASSETS | Domestic assets | | | | | |
|--------|--------|------------------|-----------------------------|--|---|-------------------------|---------|
| | | Total | Total | Domestic credit | Marketable securities other than shares | Shares and other equity | |
| | | | Loans to the private sector | Government credit (general government) | | | |
| 2012 | Nov. | 308,986.5 | 238,829.5 | 228,990.8 | 9,838.7 | 68,327.9 | 1,829.0 |
| | Dec. | 306,770.9 | 235,726.0 | 225,836.2 | 9,889.7 | 69,022.4 | 2,022.5 |
| 2013 | Jan. | 302,177.7 | 233,071.2 | 223,389.5 | 9,681.7 | 67,024.8 | 2,081.6 |
| | Feb. | 300,610.0 | 232,455.5 | 222,715.0 | 9,740.5 | 66,033.9 | 2,120.5 |
| | Mar. | 299,209.5 | 233,648.0 | 223,943.1 | 9,704.9 | 63,476.3 | 2,085.2 |
| | Apr. | 294,950.8 | 229,595.5 | 219,993.2 | 9,602.4 | 63,196.0 | 2,159.3 |
| | May | 295,247.6 | 231,283.4 | 221,658.8 | 9,624.6 | 61,827.7 | 2,136.6 |
| | Jun. | 300,961.8 | 233,755.4 | 224,159.2 | 9,596.2 | 65,058.2 | 2,148.1 |
| | Jul. | 296,103.8 | 231,006.1 | 221,432.3 | 9,573.8 | 63,056.0 | 2,041.8 |
| | Aug. | 297,327.4 | 231,581.3 | 221,900.0 | 9,681.3 | 63,783.6 | 1,962.5 |
| | Sep. | 300,168.2 | 232,751.8 | 223,068.6 | 9,683.2 | 65,443.0 | 1,973.4 |
| | Oct. | 299,256.1 | 230,549.8 | 221,023.3 | 9,526.4 | 66,725.1 | 1,981.3 |
| | Nov. | 299,389.5 | 229,317.1 | 219,703.7 | 9,613.3 | 67,960.4 | 2,112.0 |

| Period | LIABILITIES | Foreign liabilities* | | | | | | | | |
|--------|-------------|----------------------|----------------------|--------------------|---------------|-------------------------------|---------------|---|---|---|
| | | Total | Deposits, of which : | | | | | Marketable securities other than shares | Shares/units issued by money market funds | |
| | | | Total | Overnight deposits | Time deposits | Deposits redeemable at notice | Reverse repos | | | |
| 2012 | Nov. | 486,689.8 | 141,848.1 | 141,730.7 | 6,130.5 | 134,458.9 | – | 1,141.3 | 117.4 | c |
| | Dec. | 479,805.4 | 137,743.2 | 137,627.6 | 6,203.2 | 130,576.3 | – | 848.1 | 115.5 | c |
| 2013 | Jan. | 476,402.3 | 132,154.4 | 132,039.3 | 4,042.7 | 127,167.4 | – | 829.3 | 115.1 | c |
| | Feb. | 476,260.7 | 128,937.4 | 128,822.5 | 5,032.4 | 122,778.4 | – | 1,011.8 | 114.9 | c |
| | Mar. | 476,114.2 | 128,552.0 | 128,436.3 | 4,521.0 | 122,510.0 | – | 1,405.4 | 115.7 | c |
| | Apr. | 468,913.4 | 125,625.2 | 125,511.1 | 4,846.6 | 117,922.0 | – | 2,742.6 | 114.0 | c |
| | May | 471,694.5 | 122,388.9 | 122,273.5 | 5,168.0 | 114,580.1 | – | 2,525.4 | 115.0 | c |
| | Jun. | 473,426.5 | 122,654.8 | 122,537.9 | 5,569.1 | 113,891.4 | – | 3,077.5 | 116.5 | c |
| | Jul. | 474,121.1 | 120,993.4 | 120,549.4 | 6,525.6 | 111,319.0 | – | 2,704.8 | 443.6 | c |
| | Aug. | 472,379.4 | 116,672.7 | 116,226.6 | 5,695.0 | 108,257.2 | – | 2,274.3 | 445.6 | c |
| | Sep. | 478,769.1 | 115,427.7 | 114,982.5 | 5,909.9 | 106,608.1 | – | 2,464.4 | 445.1 | c |
| | Oct. | 483,342.1 | 112,833.3 | 112,388.6 | 5,993.0 | 104,194.8 | – | 2,200.8 | 444.6 | c |
| | Nov. | 472,176.7 | 108,808.9 | 108,364.0 | 6,876.1 | 99,664.6 | – | 1,823.3 | 444.8 | c |

| Period | Domestic liabilities* | | | | | |
|--------|-----------------------|------------------|---------------------------------|-----------------------------|-------------------------|-----------|
| | Total | M3 | Long-term financial liabilities | Central government deposits | Other liabilities, net* | |
| 2012 | Nov. | 344,841.7 | 220,767.2 | 102,129.4 | 28,155.7 | -6,210.6 |
| | Dec. | 342,062.2 | 222,017.7 | 100,381.5 | 29,253.4 | -9,590.4 |
| 2013 | Jan. | 344,247.9 | 219,336.5 | 98,218.3 | 37,190.1 | -10,497.0 |
| | Feb. | 347,323.3 | 219,495.0 | 98,829.1 | 39,922.8 | -10,923.6 |
| | Mar. | 347,562.2 | 225,316.9 | 102,325.9 | 32,041.2 | -12,121.8 |
| | Apr. | 343,288.2 | 225,751.2 | 99,308.1 | 30,730.8 | -12,501.9 |
| | May | 349,305.6 | 226,070.6 | 101,097.2 | 34,409.8 | -12,272.1 |
| | Jun. | 350,771.6 | 227,765.7 | 102,021.9 | 36,295.7 | -15,311.7 |
| | Jul. | 353,127.6 | 225,905.2 | 101,887.5 | 38,164.1 | -12,829.2 |
| | Aug. | 355,706.7 | 229,837.3 | 103,798.4 | 35,707.5 | -13,636.4 |
| | Sep. | 363,341.4 | 231,520.4 | 102,862.9 | 42,177.5 | -13,219.4 |
| | Oct. | 370,508.8 | 233,805.4 | 102,580.5 | 45,788.3 | -11,665.5 |
| | Nov. | 363,367.8 | 234,979.6 | 102,929.6 | 40,614.2 | -15,155.5 |

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

6. BROAD MONEY M3 AND ITS COUNTERPARTS

(lei million; end of period)

| Period | | M3 | | | | | |
|--------|------|-----------|----------|-------------------------|--------------------|------------------|--|
| | | Total | M1 | | | M2-M1 | |
| | | | Total | Currency in circulation | Overnight deposits | Total, of which: | Deposits with agreed maturity of up to and including two years |
| 2009 | 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 |
| | Sep. | 195,738.8 | 81,499.4 | 26,775.5 | 54,723.9 | 111,090.9 | 111,090.9 |
| | Oct. | 194,804.0 | 78,611.7 | 26,855.7 | 51,756.0 | 113,092.3 | 113,092.3 |
| | Nov. | 197,287.3 | 79,916.0 | 26,227.4 | 53,688.6 | 114,282.2 | 114,282.2 |
| | Dec. | 202,772.6 | 81,592.3 | 26,793.6 | 54,798.7 | 117,979.8 | 117,979.8 |
| 2011 | Jan. | 199,216.4 | 80,065.7 | 26,398.5 | 53,667.2 | 115,942.3 | 115,942.3 |
| | Feb. | 198,130.4 | 79,357.2 | 27,076.7 | 52,280.6 | 115,443.8 | 115,443.8 |
| | Mar. | 196,331.0 | 77,759.0 | 26,238.2 | 51,520.9 | 115,142.0 | 115,142.0 |
| | Apr. | 196,484.0 | 77,892.8 | 26,845.4 | 51,047.4 | 115,086.1 | 115,086.1 |
| | May | 198,250.7 | 78,131.7 | 26,490.2 | 51,641.5 | 116,489.5 | 116,489.5 |
| | Jun. | 199,911.9 | 80,044.5 | 26,952.7 | 53,091.8 | 116,045.0 | 116,045.0 |
| | Jul. | 204,430.9 | 82,319.0 | 28,489.2 | 53,829.8 | 117,160.5 | 117,160.5 |
| | Aug. | 205,549.8 | 82,314.0 | 28,730.3 | 53,583.7 | 118,161.2 | 118,161.2 |
| | Sep. | 209,135.1 | 83,965.8 | 29,405.9 | 54,559.9 | 120,806.4 | 120,806.4 |
| | Oct. | 207,623.4 | 84,302.5 | 29,114.3 | 55,188.1 | 118,990.7 | 118,990.7 |
| | Nov. | 209,393.6 | 83,712.3 | 29,379.7 | 54,332.7 | 121,348.7 | 121,348.7 |
| | Dec. | 216,207.9 | 85,834.1 | 30,610.3 | 55,223.8 | 126,224.8 | 126,224.8 |
| 2012 | Jan. | 216,652.3 | 86,493.1 | 30,435.4 | 56,057.7 | 125,945.8 | 125,945.8 |
| | Feb. | 217,688.5 | 86,183.9 | 31,107.6 | 55,076.3 | 127,345.4 | 127,345.4 |
| | Mar. | 216,280.7 | 84,934.4 | 30,878.6 | 54,055.8 | 129,354.3 | 129,354.3 |
| | Apr. | 218,512.0 | 86,543.2 | 31,280.9 | 55,262.3 | 129,787.8 | 129,787.8 |
| | May | 220,628.3 | 86,600.6 | 31,478.3 | 55,122.3 | 131,972.1 | 131,972.1 |
| | Jun. | 216,930.8 | 87,840.0 | 31,895.5 | 55,944.6 | 128,609.6 | 128,609.6 |
| | Jul. | 221,463.8 | 89,494.3 | 32,884.2 | 56,610.1 | 131,572.8 | 131,572.8 |
| | Aug. | 220,291.4 | 88,806.8 | 32,890.5 | 55,916.3 | 131,215.2 | 131,215.2 |
| | Sep. | 221,012.9 | 89,252.5 | 32,976.6 | 56,275.9 | 131,521.7 | 131,521.7 |
| | Oct. | 220,465.0 | 87,826.1 | 31,715.1 | 56,111.0 | 132,404.5 | 132,404.5 |
| | Nov. | 220,767.2 | 88,222.1 | 31,876.7 | 56,345.4 | 132,284.4 | 132,284.4 |
| | Dec. | 222,017.7 | 89,020.2 | 31,476.7 | 57,543.5 | 132,809.4 | 132,809.4 |
| 2013 | Jan. | 219,336.5 | 86,017.0 | 30,298.1 | 55,719.0 | 133,130.4 | 133,130.4 |
| | Feb. | 219,495.0 | 85,754.3 | 30,851.5 | 54,902.8 | 133,547.2 | 133,547.2 |
| | Mar. | 225,316.9 | 88,787.2 | 31,693.0 | 57,094.1 | 136,324.0 | 136,324.0 |
| | Apr. | 225,751.2 | 89,225.8 | 32,378.7 | 56,847.0 | 136,321.6 | 136,321.6 |
| | May | 226,070.6 | 88,481.7 | 31,644.2 | 56,837.5 | 137,339.9 | 137,339.9 |
| | Jun. | 227,765.7 | 93,137.7 | 33,260.5 | 59,877.1 | 134,425.6 | 134,425.6 |
| | Jul. | 225,905.2 | 92,007.5 | 33,015.8 | 58,991.6 | 133,692.6 | 133,692.6 |
| | Aug. | 229,837.3 | 94,603.2 | 34,003.1 | 60,600.1 | 135,028.8 | 135,028.8 |
| | Sep. | 231,520.4 | 96,158.5 | 33,992.3 | 62,166.2 | 135,100.2 | 135,100.2 |
| | Oct. | 233,805.4 | 97,196.2 | 33,816.9 | 63,379.3 | 136,341.2 | 136,341.2 |
| | Nov. | 234,979.6 | 97,746.1 | 34,226.9 | 63,519.2 | 136,953.9 | 136,953.9 |

| Period | | Total M2 | M3 (continued) | | | | NET FOREIGN ASSETS | NET DOMESTIC ASSETS |
|--------|------|-----------|----------------|---------|--|--|--------------------|---------------------|
| | | | M3-M2 | | | Marketable securities issued, with maturity of up to and including two years | | |
| | | | Total | Repos | Money market fund shares/units (outstanding) | | | |
| 2009 | Dec. | 188,013.0 | 1,617.3 | – | 1,617.3 | – | 22,216.8 | 167,413.5 |
| 2010 | Jan. | 184,278.4 | 1,718.5 | – | 1,718.5 | – | 20,049.8 | 165,947.1 |
| | Feb. | 185,677.2 | 1,862.3 | – | 1,862.3 | – | 22,459.4 | 165,080.1 |
| | Mar. | 187,820.6 | 2,156.3 | 41.0 | 2,115.3 | – | 30,653.6 | 159,323.2 |
| | Apr. | 188,254.3 | 2,666.4 | 309.5 | 2,356.9 | – | 30,991.6 | 159,929.1 |
| | May | 190,109.3 | 2,749.3 | 324.6 | 2,424.7 | – | 31,989.9 | 160,868.7 |
| | Jun. | 192,273.8 | 2,812.5 | 332.7 | 2,479.8 | – | 31,609.6 | 163,476.7 |
| | Jul. | 190,773.0 | 2,959.6 | 428.3 | 2,531.3 | – | 24,414.3 | 169,318.3 |
| | Aug. | 192,677.1 | 3,042.4 | 331.9 | 2,710.6 | – | 27,995.0 | 167,724.5 |
| | Sep. | 192,590.4 | 3,148.4 | 340.7 | 2,807.7 | – | 28,883.6 | 166,855.2 |
| | Oct. | 191,704.0 | 3,100.0 | 214.7 | 2,885.3 | – | 28,505.0 | 166,298.9 |
| | Nov. | 194,198.2 | 3,089.1 | 105.1 | 2,984.0 | – | 31,014.9 | 166,272.3 |
| | Dec. | 199,572.1 | 3,200.5 | 117.6 | 3,062.9 | 20.0 | 23,992.7 | 178,779.9 |
| 2011 | Jan. | 196,008.0 | 3,208.4 | 21.5 | 3,167.0 | 20.0 | 22,374.8 | 176,841.6 |
| | Feb. | 194,801.0 | 3,329.4 | 21.4 | 3,288.0 | 20.0 | 18,970.0 | 179,160.5 |
| | Mar. | 192,901.1 | 3,429.9 | 18.5 | 3,395.4 | 16.0 | 17,259.6 | 179,071.4 |
| | Apr. | 192,979.0 | 3,505.0 | 10.6 | 3,478.4 | 16.0 | 22,073.7 | 174,410.3 |
| | May | 194,621.2 | 3,629.5 | 10.6 | 3,602.8 | 16.0 | 23,727.6 | 174,523.1 |
| | Jun. | 196,089.6 | 3,822.4 | 57.5 | 3,748.8 | 16.0 | 28,164.4 | 171,747.6 |
| | Jul. | 199,479.6 | 4,951.3 | 1,130.1 | 3,805.2 | 16.0 | 26,848.2 | 177,582.7 |
| | Aug. | 200,475.3 | 5,074.6 | 1,213.8 | 3,844.7 | 16.0 | 26,697.9 | 178,851.9 |
| | Sep. | 204,772.2 | 4,362.9 | 448.7 | 3,898.2 | 16.0 | 30,178.8 | 178,956.3 |
| | Oct. | 203,293.1 | 4,330.2 | 560.4 | 3,753.9 | 16.0 | 26,299.3 | 181,324.0 |
| | Nov. | 205,061.0 | 4,332.6 | 600.5 | 3,716.1 | 16.0 | 27,421.5 | 181,972.1 |
| | Dec. | 212,058.9 | 4,148.9 | 477.4 | 3,655.5 | 16.0 | 20,788.3 | 195,419.6 |
| 2012 | Jan. | 212,438.9 | 4,213.4 | 454.0 | 3,743.5 | 15.9 | 23,830.4 | 192,821.9 |
| | Feb. | 213,529.3 | 4,159.2 | 264.5 | 3,877.6 | 17.0 | 26,867.9 | 190,820.6 |
| | Mar. | 214,288.7 | 1,992.0 | 417.0 | c | 20.0 | 28,480.0 | 187,800.7 |
| | Apr. | 216,330.9 | 2,181.1 | 396.6 | c | 175.5 | 33,118.1 | 185,393.9 |
| | May | 218,572.7 | 2,055.6 | 231.7 | c | 175.5 | 32,476.2 | 188,152.1 |
| | Jun. | 216,449.7 | 481.2 | 305.7 | – | 175.5 | 25,545.7 | 191,385.1 |
| | Jul. | 221,067.1 | 396.8 | 220.1 | c | 175.5 | 32,674.1 | 188,789.7 |
| | Aug. | 220,022.0 | 269.4 | 88.2 | c | 175.5 | 29,426.3 | 190,865.2 |
| | Sep. | 220,774.2 | 238.7 | 58.0 | c | 175.5 | 33,117.1 | 187,895.9 |
| | Oct. | 220,230.6 | 234.4 | 52.4 | c | 175.5 | 31,701.1 | 188,763.9 |
| | Nov. | 220,506.5 | 260.7 | 78.8 | c | 175.5 | 35,855.2 | 184,912.0 |
| | Dec. | 221,829.6 | 188.1 | 15.2 | c | 155.5 | 35,291.3 | 186,726.4 |
| 2013 | Jan. | 219,147.5 | 189.0 | 15.5 | c | 155.5 | 42,070.2 | 177,266.3 |
| | Feb. | 219,301.4 | 193.6 | 11.2 | c | 155.5 | 46,713.3 | 172,781.7 |
| | Mar. | 225,111.2 | 205.8 | 21.8 | c | 155.5 | 48,352.7 | 176,964.2 |
| | Apr. | 225,547.3 | 203.9 | 20.8 | c | 155.5 | 48,337.4 | 177,413.8 |
| | May | 225,821.6 | 249.0 | 64.2 | c | 155.5 | 54,058.0 | 172,012.6 |
| | Jun. | 227,563.3 | 202.5 | 16.1 | c | 155.5 | 49,809.9 | 177,955.8 |
| | Jul. | 225,700.1 | 205.1 | 17.1 | c | 155.5 | 57,023.8 | 168,881.4 |
| | Aug. | 229,632.0 | 205.3 | 16.7 | c | 155.5 | 58,379.4 | 171,457.9 |
| | Sep. | 231,258.7 | 261.7 | 63.3 | c | 155.5 | 63,173.2 | 168,347.2 |
| | Oct. | 233,537.4 | 268.0 | 63.3 | c | 155.5 | 71,252.7 | 162,552.7 |
| | Nov. | 234,700.0 | 279.5 | 61.5 | c | 155.5 | 63,978.3 | 171,001.2 |

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

7.1. Deposits of Non-Government Resident Clients

(lei million; end of period)

| Period | Total | lei | foreign currency | Total, of which : | | | | | | |
|-----------|-----------|-----------|---------------------|--------------------|----------|---------------------|--------------------------------------|----------|---------------------|--|
| | | | | Household deposits | | | Non-financial corporations' deposits | | | |
| | | | | Total | lei | foreign currency | Total | lei | foreign currency | |
| 2009 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 | |
| Sep. | 169,877.4 | 106,373.1 | 63,504.3 | 100,808.2 | 61,509.2 | 39,299.0 | 57,576.0 | 37,042.6 | 20,533.4 | |
| Oct. | 168,936.3 | 105,508.5 | 63,427.8 | 100,685.9 | 61,516.5 | 39,169.4 | 57,153.2 | 36,344.5 | 20,808.7 | |
| Nov. | 172,084.6 | 108,010.8 | 64,073.7 | 101,558.4 | 62,054.5 | 39,503.9 | 59,334.1 | 38,308.1 | 21,026.0 | |
| Dec. | 177,431.3 | 113,475.8 | 63,955.5 | 104,107.4 | 64,293.6 | 39,813.7 | 62,377.0 | 41,506.5 | 20,870.5 | |
| 2011 Jan. | 174,307.6 | 111,210.1 | 63,097.5 | 104,545.3 | 64,905.9 | 39,639.3 | 59,074.3 | 38,397.2 | 20,677.1 | |
| Feb. | 172,346.1 | 110,322.0 | 62,024.1 | 105,228.2 | 65,886.5 | 39,341.8 | 56,675.0 | 36,956.1 | 19,718.9 | |
| Mar. | 171,404.9 | 110,323.9 | 61,081.0 | 104,485.1 | 65,668.2 | 38,816.9 | 56,767.8 | 37,131.5 | 19,636.3 | |
| Apr. | 171,056.2 | 110,595.0 | 60,461.1 | 104,431.4 | 65,842.4 | 38,589.0 | 56,349.7 | 37,077.1 | 19,272.6 | |
| May | 173,068.0 | 112,800.4 | 60,267.6 | 105,084.6 | 66,015.9 | 39,068.7 | 57,802.2 | 39,083.5 | 18,718.7 | |
| Jun. | 174,311.1 | 113,931.9 | 60,379.2 | 106,338.4 | 66,635.7 | 39,702.7 | 57,961.1 | 39,600.6 | 18,360.6 | |
| Jul. | 177,218.2 | 116,451.0 | 60,767.2 | 108,014.1 | 67,860.7 | 40,153.4 | 58,274.8 | 40,069.0 | 18,205.7 | |
| Aug. | 178,063.8 | 117,411.9 | 60,651.9 | 107,674.8 | 67,819.7 | 39,855.0 | 59,480.5 | 41,261.7 | 18,218.8 | |
| Sep. | 181,008.5 | 119,518.8 | 61,489.7 | 109,790.2 | 68,727.8 | 41,062.4 | 60,991.5 | 43,154.6 | 17,836.9 | |
| Oct. | 179,645.1 | 119,349.1 | 60,296.0 | 109,602.5 | 69,334.5 | 40,268.0 | 59,856.3 | 42,273.8 | 17,582.5 | |
| Nov. | 181,258.8 | 119,276.7 | 61,982.1 | 110,805.8 | 70,001.9 | 40,803.9 | 59,820.6 | 41,313.0 | 18,507.6 | |
| Dec. | 187,288.8 | 124,532.2 | 62,756.7 | 112,749.7 | 72,099.0 | 40,650.7 | 62,392.0 | 43,341.1 | 19,050.9 | |
| 2012 Jan. | 188,139.8 | 126,209.0 | 61,930.8 | 114,671.4 | 73,848.9 | 40,822.5 | 61,443.3 | 43,071.7 | 18,371.6 | |
| Feb. | 188,639.7 | 126,851.2 | 61,788.5 | 115,811.5 | 74,783.5 | 41,028.0 | 61,048.3 | 43,042.4 | 18,005.9 | |
| Mar. | 189,906.1 | 127,402.2 | 62,504.0 | 116,660.3 | 75,167.6 | 41,492.7 | 60,604.8 | 42,655.1 | 17,949.7 | |
| Apr. | 191,585.5 | 128,190.9 | 63,394.6 | 117,928.4 | 75,988.4 | 41,940.1 | 60,606.0 | 42,357.8 | 18,248.2 | |
| May | 193,403.7 | 128,112.0 | 65,291.8 | 118,839.7 | 75,702.6 | 43,137.1 | 61,576.0 | 42,887.0 | 18,689.0 | |
| Jun. | 191,041.7 | 125,898.5 | 65,143.2 | 118,981.7 | 75,518.8 | 43,462.9 | 57,929.6 | 39,695.6 | 18,234.0 | |
| Jul. | 194,733.6 | 126,727.7 | 68,006.0 | 120,821.1 | 75,621.6 | 45,199.4 | 59,719.2 | 40,767.6 | 18,951.7 | |
| Aug. | 193,722.7 | 125,958.2 | 67,764.5 | 119,568.4 | 74,993.0 | 44,575.5 | 60,111.3 | 40,915.4 | 19,196.0 | |
| Sep. | 194,230.6 | 125,256.2 | 68,974.4 | 120,664.9 | 74,957.4 | 45,707.6 | 59,546.2 | 40,572.8 | 18,973.4 | |
| Oct. | 194,944.1 | 124,871.5 | 70,072.6 | 121,265.4 | 74,996.1 | 46,269.3 | 59,864.1 | 40,122.1 | 19,742.0 | |
| Nov. | 195,294.5 | 124,563.2 | 70,731.3 | 121,978.3 | 74,992.6 | 46,985.7 | 59,628.0 | 40,070.6 | 19,557.4 | |
| Dec. | 197,295.0 | 125,454.3 | 71,840.6 | 122,220.8 | 74,799.1 | 47,421.7 | 61,189.9 | 41,200.1 | 19,989.7 | |
| 2013 Jan. | 195,809.2 | 123,800.8 | 72,008.5 | 122,787.8 | 74,988.0 | 47,799.8 | 59,550.5 | 39,676.3 | 19,874.2 | |
| Feb. | 195,536.5 | 123,449.7 | 72,086.8 | 123,419.0 | 75,243.8 | 48,175.3 | 58,919.6 | 39,148.4 | 19,771.1 | |
| Mar. | 200,812.4 | 127,444.3 | 73,368.1 | 125,877.0 | 76,941.8 | 48,935.2 | 60,839.1 | 40,709.5 | 20,129.6 | |
| Apr. | 200,697.7 | 128,053.9 | 72,643.7 | 124,864.4 | 77,032.8 | 47,831.6 | 61,184.7 | 40,709.7 | 20,475.0 | |
| May | 201,886.3 | 128,923.8 | 72,962.4 | 124,812.7 | 76,341.2 | 48,471.6 | 61,824.1 | 41,711.2 | 20,112.9 | |
| Jun. | 202,165.2 | 129,069.6 | 73,095.6 | 125,921.0 | 77,060.8 | 48,860.2 | 60,742.2 | 40,746.4 | 19,995.8 | |
| Jul. | 200,408.7 | 127,826.8 | 72,581.9 | 125,460.2 | 76,825.7 | 48,634.4 | 60,701.6 | 41,061.6 | 19,640.0 | |
| Aug. | 203,550.4 | 130,624.8 | 72,925.6 | 126,090.4 | 77,150.8 | 48,939.6 | 63,419.2 | 43,708.7 | 19,710.5 | |
| Sep. | 205,376.3 | 131,456.8 | 73,919.4 | 126,507.8 | 77,421.7 | 49,086.1 | 64,683.7 | 44,153.3 | 20,530.5 | |
| Oct. | 207,969.9 | 134,295.6 | 73,674.2 | 127,578.7 | 78,966.5 | 48,612.2 | 65,564.7 | 44,815.1 | 20,749.6 | |
| Nov. | 209,048.5 | 134,976.8 | 74,071.6 | 128,539.7 | 79,213.5 | 49,326.2 | 66,022.4 | 45,638.2 | 20,384.2 | |

7.2. Household Deposits

(lei million; end of period)

| Period | Total | Overnight deposits | | | | | Time deposits | | | |
|-----------|-----------|--------------------|----------|---------|-------------------|-----------|---------------|--|--|--|
| | | Total | lei | EUR | other currency | Total | lei | | | |
| | | | | | | | Total | with maturity of up to and including one year | with maturity longer than one year | |
| 2012 Nov. | 121,978.3 | 23,356.9 | 13,831.1 | 7,767.0 | 1,758.8 | 98,614.9 | 61,161.4 | 55,344.2 | 5,817.3 | |
| Dec. | 122,220.8 | 23,079.8 | 13,574.2 | 7,755.9 | 1,749.7 | 99,134.7 | 61,224.9 | 55,264.1 | 5,960.9 | |
| 2013 Jan. | 122,787.8 | 23,037.2 | 13,603.7 | 7,711.1 | 1,722.3 | 99,744.0 | 61,384.3 | 55,372.0 | 6,012.3 | |
| Feb. | 123,419.0 | 23,187.7 | 13,657.2 | 7,806.0 | 1,724.5 | 100,227.4 | 61,586.6 | 55,447.1 | 6,139.5 | |
| Mar. | 125,877.0 | 24,630.8 | 14,982.1 | 7,938.7 | 1,710.0 | 101,241.5 | 61,958.9 | 55,618.7 | 6,340.2 | |
| Apr. | 124,864.4 | 24,687.8 | 15,054.7 | 7,927.1 | 1,706.0 | 100,171.9 | 61,977.3 | 55,585.8 | 6,391.5 | |
| May | 124,812.7 | 24,038.3 | 14,193.2 | 8,131.1 | 1,714.0 | 100,769.7 | 62,147.1 | 55,730.1 | 6,417.1 | |
| Jun. | 125,921.0 | 24,730.7 | 14,716.0 | 8,289.1 | 1,725.6 | 101,186.6 | 62,344.0 | 55,812.8 | 6,531.2 | |
| Jul. | 125,460.2 | 24,587.4 | 14,620.3 | 8,251.2 | 1,715.8 | 100,868.2 | 62,204.6 | 55,788.5 | 6,416.1 | |
| Aug. | 126,090.4 | 24,511.0 | 14,531.5 | 8,214.8 | 1,764.6 | 101,575.2 | 62,618.5 | 55,661.4 | 6,957.1 | |
| Sep. | 126,507.8 | 24,752.8 | 14,810.9 | 8,086.2 | 1,855.7 | 101,751.6 | 62,610.8 | 55,624.5 | 6,986.3 | |
| Oct. | 127,578.7 | 25,682.9 | 15,832.6 | 7,999.4 | 1,850.9 | 101,892.4 | 63,133.9 | 55,934.1 | 7,199.8 | |
| Nov. | 128,539.7 | 25,475.0 | 15,301.7 | 8,424.3 | 1,748.9 | 103,063.2 | 63,911.7 | 56,499.0 | 7,412.8 | |

| Period | Time deposits (continued) | | | | | | Deposits redeemable at notice | Repos |
|-----------|---------------------------|--|--|---------|--|--|-------------------------------------|-------|
| | Total | EUR | | Total | other currency | | | |
| | | 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 | | |
| 2012 Nov. | 32,653.3 | 30,759.3 | 1,894.0 | 4,800.2 | 4,520.8 | 279.4 | – | 6.4 |
| Dec. | 33,112.2 | 31,152.5 | 1,959.6 | 4,797.6 | 4,523.1 | 274.5 | – | 6.3 |
| 2013 Jan. | 33,632.8 | 31,663.0 | 1,969.8 | 4,726.9 | 4,447.2 | 279.7 | – | 6.6 |
| Feb. | 33,823.4 | 31,792.8 | 2,030.6 | 4,817.4 | 4,526.5 | 290.9 | – | 3.9 |
| Mar. | 34,373.4 | 32,208.6 | 2,164.7 | 4,909.2 | 4,602.6 | 306.6 | – | 4.7 |
| Apr. | 33,463.1 | 31,376.5 | 2,086.5 | 4,731.6 | 4,433.2 | 298.4 | – | 4.6 |
| May | 33,818.1 | 31,645.9 | 2,172.2 | 4,804.5 | 4,502.6 | 301.9 | – | 4.6 |
| Jun. | 33,996.2 | 31,770.2 | 2,226.0 | 4,846.5 | 4,551.1 | 295.5 | – | 3.6 |
| Jul. | 33,946.7 | 31,439.1 | 2,507.6 | 4,716.9 | 4,433.3 | 283.6 | – | 4.6 |
| Aug. | 34,088.9 | 31,813.6 | 2,275.3 | 4,867.8 | 4,581.0 | 286.8 | – | 4.2 |
| Sep. | 34,410.8 | 31,948.4 | 2,462.3 | 4,730.0 | 4,438.7 | 291.3 | – | 3.4 |
| Oct. | 34,145.3 | 31,846.5 | 2,298.8 | 4,613.2 | 4,327.0 | 286.3 | – | 3.4 |
| Nov. | 34,457.1 | 32,100.0 | 2,357.2 | 4,694.3 | 4,394.4 | 300.0 | – | 1.6 |

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 | Total | Overnight deposits | | | Total | Time deposits | | | |
| | | | lei | EUR | other currency | | Total | lei | | |
| | | | | | | | with maturity of up to and including one year | with maturity longer than one year | | |
| 2012 Nov. | 59,628.0 | 30,415.2 | 21,484.0 | 6,901.2 | 2,030.0 | 29,212.8 | 18,586.6 | 17,248.5 | 1,338.1 | |
| Dec. | 61,189.9 | 31,628.9 | 22,013.4 | 7,306.8 | 2,308.7 | 29,560.9 | 19,186.7 | 18,030.9 | 1,155.8 | |
| 2013 Jan. | 59,550.5 | 30,023.8 | 20,842.0 | 7,352.7 | 1,829.1 | 29,526.7 | 18,834.3 | 17,732.0 | 1,102.3 | |
| Feb. | 58,919.6 | 29,267.2 | 19,970.0 | 7,404.3 | 1,892.9 | 29,652.4 | 19,178.4 | 18,091.4 | 1,087.0 | |
| Mar. | 60,839.1 | 29,722.1 | 20,751.3 | 7,096.5 | 1,874.3 | 31,117.0 | 19,958.2 | 18,866.4 | 1,091.8 | |
| Apr. | 61,184.7 | 29,553.2 | 20,148.4 | 7,598.1 | 1,806.7 | 31,631.5 | 20,561.3 | 19,438.2 | 1,123.1 | |
| May | 61,824.1 | 30,205.7 | 21,205.8 | 7,258.5 | 1,741.4 | 31,618.3 | 20,505.4 | 19,396.1 | 1,109.3 | |
| Jun. | 60,742.2 | 31,830.3 | 22,176.7 | 7,845.6 | 1,808.0 | 28,911.9 | 18,569.7 | 17,453.2 | 1,116.5 | |
| Jul. | 60,701.6 | 31,726.8 | 22,340.7 | 7,401.2 | 1,984.9 | 28,974.9 | 18,720.9 | 17,589.6 | 1,131.3 | |
| Aug. | 63,419.2 | 33,411.1 | 23,866.5 | 7,722.2 | 1,822.4 | 30,008.1 | 19,842.2 | 18,725.5 | 1,116.7 | |
| Sep. | 64,683.7 | 34,320.3 | 24,063.9 | 8,333.9 | 1,922.5 | 30,363.4 | 20,089.3 | 18,964.8 | 1,124.5 | |
| Oct. | 65,564.7 | 34,631.9 | 23,790.5 | 8,670.6 | 2,170.8 | 30,932.8 | 21,024.6 | 19,926.5 | 1,098.1 | |
| Nov. | 66,022.4 | 35,104.6 | 24,790.9 | 8,266.2 | 2,047.5 | 30,917.8 | 20,847.3 | 19,746.8 | 1,100.5 | |

| Period | DEPOSITS FROM NON-FINANCIAL CORPORATIONS (continued) | | | | | | | |
|---|--|------------------------------------|---|----------------|------------------------------------|-------|-------------------------------|-------|
| | Time deposits (continued) | | | | | | Deposits redeemable at notice | Repos |
| | Total | EUR | | Total | other currency | | | |
| 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 | | | |
| 2012 Nov. | 9,019.4 | 8,224.1 | 795.3 | 1,606.8 | 1,525.5 | 81.3 | – | – |
| Dec. | 8,890.9 | 8,135.8 | 755.1 | 1,483.4 | 1,401.6 | 81.8 | – | – |
| 2013 Jan. | 9,055.1 | 8,363.0 | 692.1 | 1,637.3 | 1,559.1 | 78.2 | – | – |
| Feb. | 8,819.7 | 8,117.3 | 702.4 | 1,654.3 | 1,572.8 | 81.5 | – | – |
| Mar. | 9,179.7 | 8,405.5 | 774.2 | 1,979.0 | 1,895.7 | 83.3 | – | – |
| Apr. | 9,002.0 | 8,184.9 | 817.1 | 2,068.1 | 1,988.9 | 79.3 | – | – |
| May | 9,316.3 | 8,544.0 | 772.3 | 1,796.7 | 1,726.0 | 70.7 | – | – |
| Jun. | 8,684.9 | 7,913.4 | 771.5 | 1,657.3 | 1,557.7 | 99.6 | – | – |
| Jul. | 8,642.6 | 7,860.4 | 782.2 | 1,611.3 | 1,517.0 | 94.4 | – | – |
| Aug. | 8,386.0 | 7,706.2 | 679.8 | 1,779.9 | 1,681.6 | 98.3 | – | – |
| Sep. | 8,446.8 | 7,753.4 | 693.4 | 1,827.2 | 1,730.4 | 96.8 | – | – |
| Oct. | 8,207.9 | 7,528.1 | 679.8 | 1,700.3 | 1,605.2 | 95.1 | – | – |
| Nov. | 8,488.5 | 7,835.3 | 653.2 | 1,582.0 | 1,481.9 | 100.1 | – | – |

| Period | DEPOSITS FROM FINANCIAL CORPORATIONS OTHER THAN MFIs | | | | | | | | | | | |
|-----------|--|--------------------|---------|-------|----------------|-----------------|----------------|---------|-------|----------------|---------|---|
| | Total | Overnight deposits | | | | Time deposits | | | | | | |
| | | Total | lei | EUR | other currency | Total | lei | | EUR | | Total | with maturity of up to and including one year |
| 2012 Nov. | 13,688.2 | 1,876.5 | 1,378.6 | 426.4 | 71.4 | 11,739.4 | 8,053.9 | 7,522.6 | 531.3 | 3,512.9 | 2,905.4 | 607.5 |
| Dec. | 13,884.3 | 2,239.6 | 1,476.1 | 719.4 | 44.1 | 11,635.8 | 7,970.1 | 7,415.7 | 554.4 | 3,456.6 | 2,869.5 | 587.1 |
| 2013 Jan. | 13,471.0 | 2,069.3 | 1,384.0 | 553.3 | 132.0 | 11,392.8 | 7,743.6 | 7,258.1 | 485.5 | 3,511.3 | 2,939.0 | 572.3 |
| Feb. | 13,197.9 | 1,832.2 | 1,417.2 | 377.7 | 37.3 | 11,358.4 | 7,632.9 | 7,128.9 | 504.0 | 3,591.8 | 3,011.3 | 580.5 |
| Mar. | 14,096.2 | 2,103.5 | 1,372.4 | 679.4 | 51.7 | 11,975.7 | 8,403.4 | 7,853.5 | 550.0 | 3,457.5 | 2,871.5 | 586.0 |
| Apr. | 14,648.6 | 2,012.0 | 1,549.1 | 423.6 | 39.4 | 12,620.3 | 8,746.1 | 8,169.7 | 576.4 | 3,748.7 | 3,228.4 | 520.3 |
| May | 15,249.5 | 1,983.2 | 1,481.8 | 476.4 | 24.9 | 13,206.8 | 9,330.2 | 8,772.4 | 557.8 | 3,733.8 | 3,199.1 | 534.7 |
| Jun. | 15,502.1 | 2,761.7 | 1,748.0 | 938.2 | 75.6 | 12,727.9 | 9,501.9 | 9,016.8 | 485.1 | 3,119.8 | 2,569.2 | 550.6 |
| Jul. | 14,246.9 | 1,944.1 | 1,455.4 | 426.6 | 62.1 | 12,290.2 | 8,471.5 | 7,998.1 | 473.4 | 3,692.4 | 3,192.8 | 499.6 |
| Aug. | 14,040.8 | 2,033.4 | 1,503.3 | 484.3 | 45.7 | 11,994.9 | 8,249.4 | 7,763.3 | 486.2 | 3,608.3 | 3,110.8 | 497.5 |
| Sep. | 14,184.8 | 2,440.8 | 1,570.1 | 815.7 | 55.1 | 11,684.0 | 8,251.9 | 7,753.4 | 498.5 | 3,289.0 | 2,772.0 | 517.1 |
| Oct. | 14,826.5 | 2,391.1 | 1,794.4 | 541.8 | 54.9 | 12,375.5 | 8,659.8 | 8,133.9 | 525.9 | 3,542.4 | 3,024.1 | 518.3 |
| Nov. | 14,486.4 | 2,277.8 | 1,636.9 | 593.2 | 47.6 | 12,148.7 | 8,428.3 | 7,937.0 | 491.3 | 3,593.3 | 3,078.1 | 515.1 |

| 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 | |
| | Total | with maturity of up to and including one year | with maturity longer than one year | | | | | | | |
| 2012 Nov. | 172.5 | 172.5 | 0.1 | – | 72.4 | 29,278.9 | 28,155.7 | 1,118.3 | 4.8 | 141,730.7 |
| Dec. | 209.1 | 209.0 | 0.1 | – | 8.9 | 30,224.6 | 29,253.4 | 968.5 | 2.7 | 137,627.6 |
| 2013 Jan. | 137.8 | 137.8 | 0.1 | – | 8.9 | 38,168.2 | 37,190.1 | 975.0 | 3.1 | 132,039.3 |
| Feb. | 133.6 | 133.6 | 0.1 | – | 7.3 | 40,902.2 | 39,922.8 | 976.0 | 3.4 | 128,822.5 |
| Mar. | 114.7 | 114.6 | 0.1 | – | 17.1 | 33,041.8 | 32,041.2 | 997.2 | 3.4 | 128,436.3 |
| Apr. | 125.6 | 123.2 | 2.4 | – | 16.2 | 31,733.9 | 30,730.8 | 999.8 | 3.4 | 125,511.1 |
| May | 142.8 | 139.9 | 3.0 | – | 59.5 | 35,425.0 | 34,409.8 | 1,011.1 | 4.1 | 122,273.5 |
| Jun. | 106.2 | 103.3 | 2.9 | – | 12.5 | 37,238.7 | 36,295.7 | 938.4 | 4.6 | 122,537.9 |
| Jul. | 126.4 | 123.5 | 2.8 | – | 12.5 | 39,306.9 | 38,164.1 | 1,137.8 | 4.9 | 120,549.4 |
| Aug. | 137.1 | 134.3 | 2.9 | – | 12.5 | 36,841.6 | 35,707.5 | 1,131.4 | 2.8 | 116,226.6 |
| Sep. | 143.1 | 140.3 | 2.8 | – | 59.9 | 43,327.2 | 42,177.5 | 1,146.3 | 3.3 | 114,982.5 |
| Oct. | 173.3 | 164.0 | 9.3 | – | 59.9 | 46,993.1 | 45,788.3 | 1,201.5 | 3.3 | 112,388.6 |
| Nov. | 127.1 | 124.3 | 2.8 | – | 59.9 | 41,760.5 | 40,614.2 | 1,142.7 | 3.6 | 108,364.0 |

7.4. Domestic Credit

(lei million; end of period)

| Period | Total | LOANS TO THE PRIVATE SECTOR | | | | | | | | | | | | |
|-----------|-----------|-----------------------------|---------------------|-------------------------------|-----------------|---------------------|-------------------------------|-----------------|---------------------|-------------------------------|-----------------|---------------------|-------------------------------|-----------------|
| | | Total | lei | | | | | | | | | Total, of which: | non-financial corporations | house- holds |
| | | | Total, of which: | short-term | | medium-term | | | long-term | | | | | |
| | | | | non-financial corporations | house- holds | Total, of which: | non-financial corporations | house- holds | Total, of which: | non-financial corporations | house- holds | | | |
| 2009 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 | 19,297.1 | 9,644.6 | 9,036.6 | 32,493.4 | 8,131.0 | 24,012.5 | | |
| Jul. | 261,672.6 | 206,698.9 | 78,603.3 | 26,826.6 | 21,755.1 | 4,511.3 | 19,464.3 | 9,895.9 | 8,977.8 | 32,312.3 | 8,076.9 | 23,900.9 | | |
| Aug. | 262,173.9 | 207,667.7 | 78,156.3 | 26,467.4 | 21,227.1 | 4,618.8 | 19,491.8 | 9,980.5 | 8,944.1 | 32,197.0 | 8,055.5 | 23,813.9 | | |
| Sep. | 262,059.0 | 207,930.5 | 77,918.0 | 26,365.8 | 21,049.7 | 4,627.5 | 19,317.6 | 9,846.3 | 8,924.2 | 32,234.6 | 8,204.4 | 23,707.9 | | |
| Oct. | 260,726.7 | 206,836.3 | 77,482.3 | 26,365.9 | 21,194.3 | 4,668.3 | 19,369.9 | 10,068.5 | 8,778.7 | 31,746.6 | 8,381.9 | 23,043.4 | | |
| Nov. | 266,216.7 | 207,924.8 | 77,038.4 | 26,233.2 | 21,134.1 | 4,652.3 | 19,371.3 | 10,146.9 | 8,705.9 | 31,434.0 | 8,300.2 | 22,817.9 | | |
| Dec. | 270,668.0 | 209,293.6 | 77,358.5 | 25,718.6 | 20,546.3 | 4,606.4 | 19,315.7 | 10,097.2 | 8,654.8 | 32,324.2 | 9,334.1 | 22,653.5 | | |
| 2011 Jan. | 270,373.3 | 207,826.1 | 76,908.6 | 26,112.6 | 20,851.5 | 4,658.6 | 18,868.8 | 9,808.1 | 8,501.6 | 31,927.1 | 9,327.9 | 22,271.9 | | |
| Feb. | 269,245.9 | 206,630.4 | 76,954.8 | 26,273.4 | 21,126.0 | 4,534.3 | 18,849.2 | 9,915.5 | 8,426.3 | 31,832.2 | 9,341.3 | 22,155.4 | | |
| Mar. | 265,443.6 | 203,956.4 | 77,007.3 | 26,436.3 | 21,248.8 | 4,549.8 | 18,748.7 | 9,846.2 | 8,381.7 | 31,822.4 | 9,384.8 | 22,102.3 | | |
| Apr. | 266,255.1 | 204,625.0 | 78,129.5 | 27,324.5 | 22,147.5 | 4,501.5 | 18,967.9 | 10,020.6 | 8,440.7 | 31,837.1 | 9,313.3 | 22,179.9 | | |
| May | 272,531.6 | 207,669.2 | 78,388.1 | 27,186.8 | 21,923.2 | 4,555.1 | 18,981.5 | 9,993.9 | 8,473.9 | 32,219.8 | 9,483.1 | 22,373.1 | | |
| Jun. | 280,917.8 | 213,651.2 | 79,193.7 | 27,735.7 | 22,475.9 | 4,542.3 | 19,142.6 | 10,126.0 | 8,553.1 | 32,315.4 | 9,597.6 | 22,337.2 | | |
| Jul. | 280,183.5 | 216,019.0 | 80,021.8 | 28,376.6 | 23,306.6 | 4,484.5 | 19,375.3 | 10,281.8 | 8,553.6 | 32,269.8 | 9,502.0 | 22,397.1 | | |
| Aug. | 280,280.2 | 215,708.9 | 80,121.0 | 28,489.7 | 23,182.8 | 4,583.8 | 19,345.3 | 10,242.2 | 8,619.6 | 32,286.0 | 9,520.7 | 22,411.5 | | |
| Sep. | 286,629.6 | 221,431.2 | 80,665.1 | 29,035.9 | 23,467.0 | 4,630.7 | 19,367.2 | 10,243.4 | 8,637.3 | 32,262.0 | 9,542.6 | 22,385.8 | | |
| Oct. | 284,320.9 | 221,031.8 | 80,706.9 | 29,438.3 | 23,834.8 | 4,659.4 | 19,187.5 | 10,191.1 | 8,608.2 | 32,081.0 | 9,560.2 | 22,193.2 | | |
| Nov. | 289,491.3 | 223,817.0 | 81,528.7 | 30,004.9 | 24,369.5 | 4,623.9 | 19,316.1 | 10,391.5 | 8,580.6 | 32,207.7 | 9,789.2 | 22,082.4 | | |
| Dec. | 293,952.9 | 223,037.1 | 81,658.7 | 30,104.9 | 24,193.4 | 4,562.0 | 19,525.0 | 10,701.6 | 8,510.0 | 32,028.8 | 9,714.7 | 21,973.7 | | |
| 2012 Jan. | 296,140.1 | 222,619.3 | 80,703.0 | 31,315.7 | 25,538.5 | 4,548.4 | 17,765.2 | 9,012.6 | 8,467.1 | 31,622.1 | 9,536.3 | 21,751.7 | | |
| Feb. | 300,707.4 | 222,404.5 | 80,331.4 | 31,222.1 | 25,374.0 | 4,480.1 | 17,640.2 | 8,938.2 | 8,420.6 | 31,469.1 | 9,540.0 | 21,599.0 | | |
| Mar. | 305,369.1 | 224,400.9 | 81,408.3 | 32,014.9 | 25,880.2 | 4,557.0 | 18,196.7 | 9,402.6 | 8,513.8 | 31,196.7 | 9,485.6 | 21,388.4 | | |
| Apr. | 305,809.8 | 224,729.6 | 80,680.8 | 31,216.6 | 25,890.4 | 4,498.7 | 18,478.1 | 9,568.9 | 8,646.7 | 30,986.1 | 9,496.4 | 21,154.7 | | |
| May | 309,393.4 | 227,099.8 | 80,812.7 | 31,353.3 | 25,904.7 | 4,576.5 | 18,963.5 | 9,777.2 | 8,937.0 | 30,495.9 | 9,227.1 | 20,865.0 | | |
| Jun. | 307,711.2 | 227,086.7 | 82,484.6 | 33,010.7 | 27,413.6 | 4,631.0 | 19,400.8 | 9,920.9 | 9,213.9 | 30,073.2 | 9,062.5 | 20,553.3 | | |
| Jul. | 310,415.3 | 231,564.8 | 83,276.6 | 32,940.4 | 27,535.9 | 4,584.6 | 20,203.2 | 10,437.6 | 9,502.3 | 30,132.9 | 9,383.3 | 20,263.5 | | |
| Aug. | 304,522.6 | 227,932.5 | 83,594.2 | 33,231.4 | 27,674.6 | 4,717.8 | 20,480.2 | 10,426.2 | 9,810.4 | 29,882.6 | 9,382.9 | 20,037.8 | | |
| Sep. | 309,135.0 | 230,783.9 | 84,738.1 | 34,240.9 | 28,575.6 | 4,828.6 | 20,741.4 | 10,638.7 | 9,850.3 | 29,755.7 | 9,537.6 | 19,754.7 | | |
| Oct. | 307,858.2 | 230,106.9 | 84,510.8 | 33,938.9 | 28,197.0 | 4,887.2 | 21,059.5 | 10,717.6 | 10,109.7 | 29,512.5 | 9,597.2 | 19,472.2 | | |
| Nov. | 307,100.6 | 228,990.8 | 84,621.6 | 33,476.9 | 27,740.9 | 4,922.7 | 21,797.2 | 11,210.8 | 10,330.4 | 29,347.5 | 9,669.1 | 19,234.5 | | |
| Dec. | 304,689.0 | 225,836.2 | 84,722.8 | 33,411.3 | 27,681.7 | 4,938.2 | 22,127.2 | 11,386.6 | 10,483.0 | 29,184.3 | 9,755.4 | 18,956.4 | | |
| 2013 Jan. | 300,086.4 | 223,389.5 | 84,604.2 | 33,286.7 | 27,637.0 | 4,814.6 | 22,606.5 | 11,669.5 | 10,685.6 | 28,711.0 | 9,539.3 | 18,709.8 | | |
| Feb. | 298,480.0 | 222,715.0 | 84,380.4 | 32,935.4 | 27,437.8 | 4,737.2 | 22,975.6 | 11,892.1 | 10,843.8 | 28,469.3 | 9,580.9 | 18,483.1 | | |
| Mar. | 297,114.8 | 223,943.1 | 84,146.6 | 32,523.9 | 27,203.5 | 4,557.6 | 23,334.4 | 11,867.7 | 11,161.0 | 28,288.2 | 9,569.5 | 18,288.2 | | |
| Apr. | 292,781.9 | 219,993.2 | 83,711.1 | 31,506.6 | 26,605.7 | 4,268.1 | 24,055.1 | 12,251.4 | 11,418.4 | 28,149.4 | 9,632.1 | 18,069.7 | | |
| May | 293,101.8 | 221,658.8 | 84,004.1 | 31,247.9 | 26,001.7 | 4,420.4 | 24,650.7 | 12,565.6 | 11,758.5 | 28,105.4 | 9,731.5 | 17,880.1 | | |
| Jun. | 298,804.6 | 224,159.2 | 84,293.3 | 31,037.9 | 25,965.7 | 4,310.9 | 25,446.6 | 13,144.1 | 11,948.9 | 27,808.9 | 9,721.7 | 17,660.9 | | |
| Jul. | 294,052.9 | 221,432.3 | 83,877.4 | 29,811.1 | 24,892.7 | 4,118.1 | 26,394.2 | 13,643.5 | 12,392.8 | 27,672.1 | 9,781.2 | 17,472.0 | | |
| Aug. | 295,355.7 | 221,900.0 | 84,136.8 | 29,989.1 | 25,088.4 | 4,173.5 | 26,956.2 | 14,032.8 | 12,586.0 | 27,191.5 | 9,509.6 | 17,206.1 | | |
| Sep. | 298,185.5 | 223,068.6 | 85,721.2 | 30,600.1 | 25,582.2 | 4,277.5 | 27,606.4 | 14,293.8 | 12,838.3 | 27,514.7 | 9,893.3 | 17,150.3 | | |
| Oct. | 297,265.5 | 221,023.3 | 86,157.9 | 30,807.3 | 25,587.5 | 4,261.7 | 27,701.2 | 14,174.9 | 13,048.5 | 27,649.4 | 9,929.4 | 17,238.3 | | |
| Nov. | 297,268.2 | 219,703.7 | 85,833.7 | 30,000.3 | 25,228.3 | 4,172.2 | 28,071.0 | 14,316.0 | 13,293.3 | 27,762.3 | 9,986.2 | 17,271.6 | | |

| Period | LOANS TO THE PRIVATE SECTOR (continued) | | | | | | | | | | | GOVERNMENT CREDIT* |
|-----------|---|----------------------------|-------------|------------------|----------------------------|-------------|------------------|----------------------------|-------------|----------|-----------------|--------------------|
| | Total | foreign currency | | | | | | | | | | |
| | | short-term | | | medium-term | | | long-term | | | | |
| | Total, of which: | non-financial corporations | house-holds | Total, of which: | non-financial corporations | house-holds | Total, of which: | non-financial corporations | house-holds | | | |
| 2009 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 | |
| Sep. | 130,012.5 | 20,599.4 | 19,541.9 | 888.7 | 23,064.9 | 19,511.8 | 3,019.7 | 86,348.2 | 24,345.8 | 61,468.2 | 54,128.5 | |
| Oct. | 129,354.0 | 20,619.0 | 19,533.0 | 935.9 | 22,687.7 | 19,275.6 | 2,895.5 | 86,047.3 | 24,670.3 | 60,851.5 | 53,890.4 | |
| Nov. | 130,886.5 | 20,607.1 | 19,517.0 | 935.5 | 23,208.5 | 19,796.7 | 2,899.6 | 87,070.9 | 24,774.6 | 61,773.7 | 58,291.8 | |
| Dec. | 131,935.1 | 20,164.6 | 19,029.8 | 976.5 | 23,321.1 | 19,985.5 | 2,877.3 | 88,449.4 | 25,625.1 | 62,331.5 | 61,374.5 | |
| 2011 Jan. | 130,917.5 | 19,936.5 | 18,786.3 | 1,002.7 | 23,098.1 | 19,866.8 | 2,791.5 | 87,882.9 | 25,861.3 | 61,547.0 | 62,547.2 | |
| Feb. | 129,675.5 | 19,802.9 | 18,610.5 | 1,047.2 | 23,001.7 | 19,640.7 | 2,852.4 | 86,871.0 | 25,595.3 | 60,741.4 | 62,615.5 | |
| Mar. | 126,949.1 | 18,988.7 | 17,812.5 | 1,054.8 | 23,088.0 | 19,888.2 | 2,746.6 | 84,872.4 | 25,226.5 | 59,198.2 | 61,487.1 | |
| Apr. | 126,495.4 | 19,106.6 | 17,814.8 | 1,168.5 | 22,731.9 | 19,648.2 | 2,632.6 | 84,657.0 | 25,226.1 | 58,992.5 | 61,630.1 | |
| May | 129,281.0 | 19,617.6 | 18,244.4 | 1,214.4 | 23,127.8 | 19,987.9 | 2,637.7 | 86,535.6 | 25,481.1 | 60,539.1 | 64,862.5 | |
| Jun. | 134,457.5 | 20,947.8 | 19,549.8 | 1,251.0 | 24,185.2 | 20,912.5 | 2,781.7 | 89,324.4 | 26,371.4 | 62,445.6 | 67,266.6 | |
| Jul. | 135,997.2 | 21,707.4 | 20,313.3 | 1,292.4 | 24,290.3 | 20,976.6 | 2,729.0 | 89,999.5 | 26,174.5 | 63,369.2 | 64,164.5 | |
| Aug. | 135,587.9 | 21,504.8 | 20,116.3 | 1,290.4 | 24,383.0 | 21,066.3 | 2,720.6 | 89,700.2 | 26,336.6 | 62,920.6 | 64,571.3 | |
| Sep. | 140,766.1 | 23,013.1 | 21,470.0 | 1,363.5 | 25,488.1 | 22,113.6 | 2,770.3 | 92,264.9 | 27,154.7 | 64,665.1 | 65,198.4 | |
| Oct. | 140,324.9 | 22,877.8 | 21,335.3 | 1,362.9 | 25,318.4 | 21,969.8 | 2,761.7 | 92,128.7 | 27,163.7 | 64,535.9 | 63,289.1 | |
| Nov. | 142,288.3 | 23,078.8 | 21,535.5 | 1,373.4 | 25,516.8 | 22,064.5 | 2,788.2 | 93,692.7 | 28,175.4 | 65,089.4 | 65,674.3 | |
| Dec. | 141,378.4 | 22,642.1 | 20,966.6 | 1,403.4 | 24,839.7 | 21,409.1 | 2,709.9 | 93,896.6 | 28,388.3 | 65,097.0 | 70,915.8 | |
| 2012 Jan. | 141,916.3 | 23,041.2 | 22,243.4 | 505.4 | 25,342.1 | 21,005.6 | 3,602.5 | 93,533.1 | 27,741.5 | 65,386.6 | 73,520.8 | |
| Feb. | 142,073.1 | 23,186.1 | 22,374.6 | 497.6 | 25,382.4 | 21,075.3 | 3,579.1 | 93,504.6 | 27,609.9 | 65,493.8 | 78,302.9 | |
| Mar. | 142,992.6 | 23,520.0 | 22,685.7 | 520.6 | 25,449.1 | 21,142.8 | 3,551.6 | 94,023.6 | 27,756.4 | 65,892.2 | 80,968.2 | |
| Apr. | 144,048.8 | 24,123.0 | 23,413.6 | 537.2 | 25,738.6 | 21,452.6 | 3,536.6 | 94,187.2 | 27,689.0 | 66,152.5 | 81,080.2 | |
| May | 146,287.1 | 24,496.7 | 23,772.2 | 549.0 | 26,151.8 | 21,774.3 | 3,646.9 | 95,638.6 | 28,176.0 | 67,115.9 | 82,293.6 | |
| Jun. | 144,602.0 | 23,828.4 | 23,019.8 | 606.5 | 25,784.3 | 21,395.2 | 3,677.4 | 94,989.3 | 27,955.1 | 66,695.8 | 80,624.5 | |
| Jul. | 148,288.2 | 24,088.8 | 23,343.3 | 552.5 | 26,300.4 | 21,781.3 | 3,750.9 | 97,899.1 | 28,912.5 | 68,627.3 | 78,850.5 | |
| Aug. | 144,338.3 | 23,384.5 | 22,620.1 | 564.6 | 25,576.9 | 21,039.8 | 3,798.7 | 95,377.0 | 28,273.5 | 66,757.6 | 76,590.0 | |
| Sep. | 146,045.9 | 23,778.7 | 23,094.9 | 535.0 | 25,628.9 | 21,316.3 | 3,557.9 | 96,638.4 | 28,589.8 | 67,708.3 | 78,351.0 | |
| Oct. | 145,596.1 | 22,645.4 | 22,047.3 | 493.4 | 25,829.8 | 21,418.5 | 3,672.1 | 97,120.8 | 29,061.2 | 67,708.1 | 77,751.3 | |
| Nov. | 144,369.2 | 22,016.9 | 21,427.8 | 492.2 | 25,912.5 | 21,561.7 | 3,624.3 | 96,439.7 | 28,762.8 | 67,333.1 | 78,109.8 | |
| Dec. | 141,113.4 | 21,348.3 | 20,766.8 | 487.8 | 24,769.4 | 20,645.8 | 3,484.7 | 94,995.7 | 28,552.8 | 66,110.7 | 78,852.8 | |
| 2013 Jan. | 138,785.3 | 20,978.6 | 20,431.8 | 443.9 | 24,637.3 | 20,506.6 | 3,509.1 | 93,169.3 | 27,812.6 | 65,031.3 | 76,696.9 | |
| Feb. | 138,334.6 | 20,729.5 | 20,156.0 | 446.7 | 24,733.2 | 20,623.3 | 3,509.0 | 92,871.9 | 27,669.3 | 64,889.2 | 75,765.0 | |
| Mar. | 139,796.4 | 21,137.1 | 20,491.2 | 441.9 | 25,009.2 | 20,862.7 | 3,547.0 | 93,650.1 | 27,681.5 | 65,653.9 | 73,171.7 | |
| Apr. | 136,282.1 | 20,259.0 | 19,530.3 | 431.0 | 24,482.9 | 20,459.0 | 3,453.6 | 91,540.2 | 26,983.7 | 64,251.6 | 72,788.8 | |
| May | 137,654.7 | 20,461.7 | 19,711.3 | 447.1 | 24,639.3 | 20,581.8 | 3,482.4 | 92,553.8 | 27,335.3 | 64,912.7 | 71,443.0 | |
| Jun. | 139,865.9 | 20,565.4 | 19,813.3 | 455.8 | 24,317.6 | 20,235.0 | 3,501.2 | 94,982.9 | 28,464.2 | 66,188.8 | 74,645.4 | |
| Jul. | 137,554.9 | 19,572.8 | 18,732.9 | 453.5 | 24,353.6 | 20,340.1 | 3,448.8 | 93,628.5 | 27,877.4 | 65,430.1 | 72,620.6 | |
| Aug. | 137,763.2 | 19,390.0 | 18,610.1 | 435.5 | 24,637.8 | 20,593.1 | 3,505.3 | 93,735.5 | 28,043.4 | 65,339.6 | 73,455.7 | |
| Sep. | 137,347.4 | 19,125.2 | 18,336.9 | 436.7 | 24,310.2 | 20,302.9 | 3,523.5 | 93,912.0 | 28,017.9 | 65,539.5 | 75,116.9 | |
| Oct. | 134,865.4 | 18,750.0 | 17,924.1 | 436.0 | 23,600.5 | 19,697.6 | 3,466.9 | 92,514.9 | 27,460.3 | 64,674.1 | 76,242.2 | |
| Nov. | 133,870.1 | 18,432.7 | 17,652.7 | 431.6 | 23,604.2 | 19,744.5 | 3,461.1 | 91,833.2 | 26,792.6 | 64,668.5 | 77,564.5 | |

*) Marketable securities included.

7.5. Loans to Households

(lei million; end of period)

| Period | Total | by currency | | | by destination and currency | | | |
|-----------|------------------|-------------|----------|----------------|-----------------------------|---------|----------|----------------|
| | | lei | EUR | other currency | Housing loans | | | |
| | | | | | Total | lei | EUR | other currency |
| 2012 Nov. | 105,937.2 | 34,487.6 | 58,056.5 | 13,393.1 | 37,402.4 | 1,794.2 | 31,257.2 | 4,351.0 |
| Dec. | 104,460.7 | 34,377.5 | 57,081.4 | 13,001.7 | 37,065.4 | 1,832.1 | 30,998.0 | 4,235.2 |
| 2013 Jan. | 103,194.3 | 34,210.0 | 56,513.6 | 12,470.7 | 36,834.0 | 1,861.4 | 30,902.7 | 4,069.9 |
| Feb. | 102,909.0 | 34,064.2 | 56,361.2 | 12,483.7 | 36,970.7 | 1,888.2 | 31,002.3 | 4,080.1 |
| Mar. | 103,649.5 | 34,006.8 | 57,085.2 | 12,557.6 | 37,645.7 | 1,934.2 | 31,598.7 | 4,112.8 |
| Apr. | 101,892.3 | 33,756.2 | 56,017.5 | 12,118.7 | 37,216.9 | 1,984.2 | 31,259.3 | 3,973.5 |
| May | 102,901.1 | 34,059.0 | 56,807.1 | 12,035.0 | 37,879.7 | 2,031.7 | 31,896.5 | 3,951.5 |
| Jun. | 104,066.7 | 33,920.8 | 57,978.3 | 12,167.5 | 38,884.0 | 2,087.8 | 32,799.6 | 3,996.7 |
| Jul. | 103,315.4 | 33,982.9 | 57,403.9 | 11,928.6 | 38,867.1 | 2,175.8 | 32,759.1 | 3,932.1 |
| Aug. | 103,245.9 | 33,965.5 | 57,370.1 | 11,910.3 | 39,779.4 | 2,270.2 | 33,578.2 | 3,931.0 |
| Sep. | 103,765.8 | 34,266.1 | 57,535.9 | 11,963.8 | 39,925.1 | 2,489.5 | 33,483.5 | 3,952.1 |
| Oct. | 103,125.5 | 34,548.5 | 56,902.0 | 11,675.0 | 39,919.1 | 2,815.2 | 33,239.8 | 3,864.1 |
| Nov. | 103,298.3 | 34,737.1 | 56,820.0 | 11,741.3 | 40,270.2 | 3,128.4 | 33,278.4 | 3,863.4 |

| Period | by destination and currency (continued) | | | |
|-----------|---|----------|----------|----------------|
| | Consumer loans and loans for other purposes | | | |
| | Total | lei | EUR | other currency |
| 2012 Nov. | 68,534.8 | 32,693.4 | 26,799.3 | 9,042.1 |
| Dec. | 67,395.3 | 32,545.4 | 26,083.4 | 8,766.5 |
| 2013 Jan. | 66,360.4 | 32,348.7 | 25,610.9 | 8,400.8 |
| Feb. | 65,938.4 | 32,175.9 | 25,358.9 | 8,403.6 |
| Mar. | 66,003.8 | 32,072.5 | 25,486.5 | 8,444.8 |
| Apr. | 64,675.4 | 31,772.0 | 24,758.2 | 8,145.2 |
| May | 65,021.4 | 32,027.3 | 24,910.7 | 8,083.5 |
| Jun. | 65,182.6 | 31,833.1 | 25,178.8 | 8,170.8 |
| Jul. | 64,448.3 | 31,807.1 | 24,644.8 | 7,996.4 |
| Aug. | 63,466.5 | 31,695.3 | 23,791.9 | 7,979.2 |
| Sep. | 63,840.7 | 31,776.6 | 24,052.4 | 8,011.7 |
| Oct. | 63,206.4 | 31,733.3 | 23,662.2 | 7,811.0 |
| Nov. | 63,028.2 | 31,608.7 | 23,541.6 | 7,877.9 |

7.6. Loans to Non-Financial Corporations, Financial Corporations other than MFIs, General Government and Non-Residents

(lei million; end of period)

| Period | LOANS TO NON-FINANCIAL CORPORATIONS | | | | | | | | | | | | |
|-----------|-------------------------------------|----------|---------------------------------|--|------------------------|----------|---------------------------------|--|------------------------|----------------|---------------------------------|--|------------------------|
| | Total | Lei | | | | EUR | | | | Other currency | | | |
| | | Total | with maturity | | | Total | with maturity | | | Total | with maturity | | |
| | | | of up to and including one year | longer than one year and of up to and including five years | longer than five years | | of up to and including one year | longer than one year and of up to and including five years | longer than five years | | of up to and including one year | longer than one year and of up to and including five years | longer than five years |
| 2012 Nov. | 120,373.1 | 48,620.8 | 27,740.9 | 11,210.8 | 9,669.1 | 67,446.5 | 19,109.5 | 20,417.6 | 27,919.3 | 4,305.8 | 2,318.2 | 1,144.1 | 843.5 |
| Dec. | 118,789.1 | 48,823.7 | 27,681.7 | 11,386.6 | 9,755.4 | 65,905.8 | 18,581.8 | 19,568.0 | 27,756.0 | 4,059.6 | 2,184.9 | 1,077.8 | 796.8 |
| 2013 Jan. | 117,596.8 | 48,845.8 | 27,637.0 | 11,669.5 | 9,539.3 | 64,858.2 | 18,344.7 | 19,475.7 | 27,037.8 | 3,892.9 | 2,087.1 | 1,031.0 | 774.9 |
| Feb. | 117,359.4 | 48,910.7 | 27,437.8 | 11,892.1 | 9,580.9 | 64,341.0 | 17,941.8 | 19,506.3 | 26,893.0 | 4,107.6 | 2,214.3 | 1,116.9 | 776.4 |
| Mar. | 117,676.2 | 48,640.7 | 27,203.5 | 11,867.7 | 9,569.5 | 64,834.7 | 18,198.0 | 19,732.9 | 26,903.8 | 4,200.7 | 2,293.1 | 1,129.8 | 777.8 |
| Apr. | 115,462.2 | 48,489.2 | 26,605.7 | 12,251.4 | 9,632.1 | 63,039.7 | 17,435.7 | 19,400.1 | 26,203.9 | 3,933.3 | 2,094.6 | 1,058.9 | 779.8 |
| May | 115,927.2 | 48,298.8 | 26,001.7 | 12,565.6 | 9,731.5 | 63,713.5 | 17,504.8 | 19,655.4 | 26,553.3 | 3,914.9 | 2,206.5 | 926.4 | 782.0 |
| Jun. | 117,344.0 | 48,831.6 | 25,965.7 | 13,144.1 | 9,721.7 | 64,578.3 | 17,584.3 | 19,306.6 | 27,687.3 | 3,934.2 | 2,229.0 | 928.3 | 776.8 |
| Jul. | 115,267.8 | 48,317.4 | 24,892.7 | 13,643.5 | 9,781.2 | 63,165.8 | 16,644.1 | 19,393.0 | 27,128.7 | 3,784.6 | 2,088.8 | 947.1 | 748.7 |
| Aug. | 115,877.4 | 48,630.7 | 25,088.4 | 14,032.8 | 9,509.6 | 63,527.0 | 16,553.6 | 19,662.0 | 27,311.4 | 3,719.7 | 2,056.5 | 931.1 | 732.1 |
| Sep. | 116,426.9 | 49,769.3 | 25,582.2 | 14,293.8 | 9,893.3 | 62,936.8 | 16,234.8 | 19,416.6 | 27,285.5 | 3,720.8 | 2,102.1 | 886.3 | 732.4 |
| Oct. | 114,773.7 | 49,691.8 | 25,587.5 | 14,174.9 | 9,929.4 | 61,446.9 | 15,830.5 | 18,865.4 | 26,751.0 | 3,635.0 | 2,093.6 | 832.1 | 709.3 |
| Nov. | 113,720.2 | 49,530.5 | 25,228.3 | 14,316.0 | 9,986.2 | 60,983.3 | 15,765.2 | 19,158.3 | 26,059.8 | 3,206.4 | 1,887.5 | 586.2 | 732.8 |

| 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 | | | | | |
| | | | | | | | | | | |
| 2012 Nov. | 2,680.5 | 50.2 | 9.2 | 2,630.3 | 901.1 | 9,838.7 | 1,314.7 | 8,524.0 | 0.0 | 41,078.3 |
| Dec. | 2,586.4 | 49.6 | 8.8 | 2,536.8 | 876.4 | 9,889.7 | 1,241.9 | 8,647.8 | 0.0 | 49,015.9 |
| 2013 Jan. | 2,598.3 | 49.4 | 8.7 | 2,548.9 | 929.3 | 9,681.7 | 1,058.7 | 8,623.1 | 0.0 | 45,519.4 |
| Feb. | 2,446.6 | 49.3 | 8.7 | 2,397.2 | 878.5 | 9,740.5 | 1,098.5 | 8,642.0 | 0.0 | 40,532.4 |
| Mar. | 2,617.4 | 58.6 | 17.9 | 2,558.8 | 949.0 | 9,704.9 | 1,069.2 | 8,635.8 | 0.0 | 36,216.1 |
| Apr. | 2,638.6 | 55.2 | 12.4 | 2,583.4 | 918.1 | 9,602.4 | 986.3 | 8,616.1 | 0.0 | 42,658.7 |
| May | 2,830.4 | 37.1 | 12.1 | 2,793.4 | 1,117.1 | 9,624.6 | 986.5 | 8,638.0 | 0.0 | 43,741.5 |
| Jun. | 2,748.5 | 25.4 | 0.4 | 2,723.1 | 1,057.1 | 9,596.2 | 983.5 | 8,612.7 | 0.0 | 36,550.1 |
| Jul. | 2,849.1 | 31.5 | 6.4 | 2,817.6 | 1,180.3 | 9,573.8 | 998.0 | 8,575.8 | 0.0 | 42,202.7 |
| Aug. | 2,776.7 | 31.4 | 6.2 | 2,745.4 | 1,065.5 | 9,681.3 | 909.5 | 8,744.1 | 27.7 | 34,276.3 |
| Sep. | 2,875.9 | 32.0 | 6.6 | 2,843.9 | 1,085.4 | 9,683.2 | 920.0 | 8,740.2 | 23.0 | 39,127.5 |
| Oct. | 3,124.1 | 32.0 | 17.2 | 3,092.0 | 1,330.8 | 9,526.4 | 779.6 | 8,724.0 | 22.9 | 47,759.0 |
| Nov. | 2,685.2 | 31.8 | 19.6 | 2,653.4 | 928.7 | 9,613.3 | 816.1 | 8,774.4 | 22.8 | 37,655.5 |

*) 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 MMFs shares/units) | MMFs shares/units | Remaining assets | MMFs shares/units |
| 2010 | 3,182.0 | 1,582.5 | 1,481.6 | 29.9 | 24.3 | 63.7 | 3,182.0 |
| 2011 | 3,807.0 | 1,718.5 | 2,084.1 | 51.6 | 49.3 | -96.5 | 3,807.0 |
| 2012 | c | c | c | c | c | c | c |
| 2012 Nov. | c | c | c | c | c | c | c |
| 2012 Dec. | c | c | c | c | c | c | c |
| 2013 Jan. | c | c | c | c | c | c | c |
| 2013 Feb. | c | c | c | c | c | c | c |
| 2013 Mar. | c | c | c | c | c | c | c |
| 2013 Apr. | c | c | c | c | c | c | c |
| 2013 May | c | c | c | c | c | c | c |
| 2013 Jun. | c | c | c | c | c | c | c |
| 2013 Jul. | c | c | c | c | c | c | c |
| 2013 Aug. | c | c | c | c | c | c | c |
| 2013 Sep. | c | c | c | c | c | c | c |
| 2013 Oct. | c | c | c | c | c | c | c |
| 2013 Nov. | c | c | c | c | c | c | c |

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 IFs shares/units) | IFs shares/units | Non-financial assets | Remaining assets | IFs shares/units |
| 2010 | 9,952.4 | 1,155.6 | 1,440.3 | 6,775.2 | 322.2 | 59.8 | 199.2 | 9,603.6 |
| 2011 | 10,154.2 | 1,763.1 | 1,813.4 | 6,126.5 | 304.2 | 55.8 | 91.1 | 9,726.9 |
| 2012 | 31,821.8 | 4,175.0 | 6,572.7 | 19,973.2 | 790.9 | 55.5 | 254.6 | 30,341.2 |
| 2012 Nov. | 29,269.5 | 3,989.2 | 6,399.0 | 17,849.5 | 764.2 | 55.0 | 212.6 | 27,939.5 |
| 2012 Dec. | 31,821.8 | 4,175.0 | 6,572.7 | 19,973.2 | 790.9 | 55.5 | 254.6 | 30,341.2 |
| 2013 Jan. | 32,534.5 | 3,918.0 | 6,981.8 | 20,317.7 | 822.6 | 54.2 | 440.3 | 30,967.3 |
| 2013 Feb. | 33,278.3 | 3,817.6 | 7,355.4 | 20,735.3 | 850.3 | 54.1 | 465.7 | 31,612.7 |
| 2013 Mar. | 34,051.3 | 4,471.2 | 7,634.3 | 20,831.7 | 830.7 | 54.3 | 229.1 | 32,173.3 |
| 2013 Apr. | 34,417.2 | 4,434.6 | 7,752.5 | 21,002.6 | 806.4 | 54.2 | 366.8 | 31,709.7 |
| 2013 May | 35,044.3 | 5,155.3 | 7,949.3 | 20,223.4 | 838.7 | 54.1 | 823.4 | 31,774.4 |
| 2013 Jun. | 34,917.2 | 5,176.4 | 8,544.7 | 19,970.7 | 823.5 | 54.8 | 347.1 | 31,539.9 |
| 2013 Jul. | 35,106.2 | 4,778.2 | 8,832.3 | 20,266.7 | 798.2 | 59.0 | 371.9 | 32,217.7 |
| 2013 Aug. | 35,309.3 | 4,786.5 | 8,808.3 | 20,567.8 | 793.8 | 54.4 | 298.4 | 32,833.2 |
| 2013 Sep. | 35,797.7 | 4,868.7 | 9,071.9 | 20,427.2 | 826.5 | 54.3 | 549.1 | 33,020.2 |
| 2013 Oct. | 36,070.6 | 4,895.1 | 9,483.2 | 20,448.3 | 861.5 | 53.2 | 329.2 | 33,416.6 |
| 2013 Nov. | 37,458.9 | 5,104.6 | 9,376.4 | 21,531.3 | 930.4 | 52.9 | 463.2 | 34,656.6 |

Note: Starting with June 2012, aggregate data on the assets and liabilities of investment funds include data on Proprietatea Fund.

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 |
| 2010 | 1,481.6 | 1,275.0 | 742.3 | 58.0 | 619.6 | 532.7 | 471.9 | 206.6 | 193.8 | – | 193.8 | 12.9 | 6.5 |
| 2011 | 2,084.1 | 1,315.0 | 731.3 | 17.2 | 709.5 | 583.7 | 521.9 | 769.1 | 750.6 | 0.5 | 750.1 | 18.5 | 2.3 |
| 2012 | c | c | c | c | c | c | c | c | c | c | c | c | c |
| 2012 | Nov. | c | c | c | c | c | c | c | c | c | c | c | c |
| | Dec. | c | c | c | c | c | c | c | c | c | c | c | c |
| 2013 | Jan. | c | c | c | c | c | c | c | c | c | c | c | c |
| | Feb. | c | c | c | c | c | c | c | c | c | c | c | c |
| | Mar. | c | c | c | c | c | c | c | c | c | c | c | c |
| | Apr. | c | c | c | c | c | c | c | c | c | c | c | c |
| | May | c | c | c | c | c | c | c | c | c | c | c | c |
| | Jun. | c | c | c | c | c | c | c | c | c | c | c | c |
| | Jul. | c | c | c | c | c | c | c | c | c | c | c | c |
| | Aug. | c | c | c | c | c | c | c | c | c | c | c | c |
| | Sep. | c | c | c | c | c | c | c | c | c | c | c | c |
| | Oct. | c | c | c | c | c | c | c | c | c | c | c | c |
| | Nov. | c | c | c | c | c | c | c | c | c | c | c | c |

8.2.2. Investment Funds, other than MMFs (IFs)

(lei million; end of period)

| Period | Lei-Denominated | | | | | | | | | | | | |
|--------|---------------------|---------------------------------|-----------------------|---------------------|-----------|---------------------|-----------|---|-----------|-----------------------|---------------------|---------------|-------|
| | Total | with original maturity ≤ 1 year | | | | | | with original maturity > 1 year and ≤ 2 years | | | | | |
| | | Total | residents | | | non-residents | | Total | residents | | | non-residents | |
| | Total, of which: | MFIs | General government | Total, of which: | Euro zone | Total, of which: | Euro zone | Total, of which: | MFIs | General government | Total, of which: | Euro zone | |
| 2010 | 924.6 | 6.6 | 6.6 | – | 6.6 | – | – | c | – | – | – | c | – |
| 2011 | 908.2 | 10.1 | 10.1 | – | 10.1 | – | – | c | c | – | c | – | – |
| 2012 | 3,537.4 | 744.8 | 744.8 | – | 744.8 | – | – | 309.7 | 97.1 | 88.9 | c | 212.6 | 165.1 |
| 2012 | Nov. | 3,382.3 | 654.4 | 654.4 | – | 654.4 | – | 307.1 | 95.9 | 88.4 | c | 211.2 | 164.0 |
| | Dec. | 3,537.4 | 744.8 | 744.8 | – | 744.8 | – | 309.7 | 97.1 | 88.9 | c | 212.6 | 165.1 |
| 2013 | Jan. | 3,776.2 | 779.7 | 779.7 | – | 779.7 | – | 306.6 | 92.5 | 83.3 | c | 214.1 | 166.2 |
| | Feb. | 3,913.9 | 789.9 | 789.9 | – | 789.9 | – | 308.4 | 93.1 | 83.8 | c | 215.4 | 167.2 |
| | Mar. | 3,838.0 | 750.7 | 750.7 | – | 750.7 | – | 303.1 | 86.3 | 84.3 | c | 216.8 | 168.3 |
| | Apr. | 3,810.8 | 657.9 | 657.9 | – | 657.9 | – | 305.0 | 86.9 | 84.8 | c | 218.2 | 169.4 |
| | May | 3,739.3 | 445.1 | 445.1 | – | 445.1 | – | 300.3 | 87.4 | 85.3 | c | 212.9 | 167.5 |
| | Jun. | 4,104.7 | 583.8 | 583.8 | – | 583.8 | – | 304.2 | 89.4 | 87.3 | c | 214.8 | 169.0 |
| | Jul. | 4,385.4 | 676.1 | 676.1 | – | 676.1 | – | 300.3 | 88.3 | 86.3 | – | 212.0 | 165.9 |
| | Aug. | 4,264.5 | 651.5 | 651.5 | – | 651.5 | – | 301.3 | 87.9 | 86.8 | c | 213.4 | 167.0 |
| | Sep. | 4,225.1 | 525.0 | 525.0 | – | 525.0 | – | 303.2 | 88.4 | 87.3 | c | 214.8 | 168.1 |
| | Oct. | 4,431.8 | 521.0 | 521.0 | – | 521.0 | – | 304.1 | 87.8 | 87.8 | – | 216.2 | 169.2 |
| | Nov. | 4,169.9 | 188.6 | 188.6 | – | 188.6 | – | 234.2 | 88.3 | 88.3 | – | 145.8 | 98.5 |

Note: Starting with June 2012, aggregate data on the assets and liabilities of investment funds include data on Proprietatea Fund.

8.2.2. Investment Funds, other than MMFs (IFs)

(lei million; end of period)

(continued)

| Period | Lei-Denominated (continued) | | | | | | EUR-Denominated | | | | | |
|--------|-----------------------------|----------------------------------|---------|-----------------------|---------------------|-----------|---------------------|----------------------------------|---------------------|---------|-----------------------|---------|
| | Total | with original maturity > 2 years | | | | | Total, of which: | with original maturity > 2 years | | | | |
| | | residents | | | non-residents | | | residents | | | non-residents | |
| | | Total, of which: | MFIs | General government | Total, of which: | Euro zone | | Total, of which: | Total, of which: | MFIs | General government | |
| 2010 | 913.8 | 493.8 | 83.6 | 410.3 | 420.0 | 210.4 | 515.7 | 392.4 | 389.8 | – | 389.8 | |
| 2011 | 894.2 | 467.5 | 72.9 | 394.7 | 426.6 | 201.9 | 905.3 | 905.3 | 887.3 | – | 887.3 | |
| 2012 | 2,482.9 | 1,248.4 | 85.1 | 1,097.5 | 1,234.5 | 814.5 | 2,879.5 | 2,879.5 | 2,695.1 | – | 2,695.1 | |
| 2012 | Nov. | 2,420.8 | 1,174.5 | 85.7 | 1,023.3 | 1,246.4 | 824.6 | 2,859.1 | 2,859.1 | 2,691.3 | – | 2,691.3 |
| | Dec. | 2,482.9 | 1,248.4 | 85.1 | 1,097.5 | 1,234.5 | 814.5 | 2,879.5 | 2,879.5 | 2,695.1 | – | 2,695.1 |
| 2013 | Jan. | 2,689.9 | 1,383.5 | 83.4 | 1,231.8 | 1,306.5 | 885.3 | 3,054.8 | 3,054.8 | 2,828.7 | – | 2,828.7 |
| | Feb. | 2,815.6 | 1,471.4 | 83.9 | 1,317.5 | 1,344.2 | 888.1 | 3,224.2 | 3,224.2 | 2,997.8 | – | 2,997.8 |
| | Mar. | 2,784.2 | 1,396.7 | 84.0 | 1,243.0 | 1,387.5 | 929.7 | 3,571.4 | 3,571.4 | 3,316.2 | – | 3,316.2 |
| | Apr. | 2,847.9 | 1,387.4 | 75.5 | 1,241.2 | 1,460.5 | 999.0 | 3,724.4 | 3,724.4 | 3,460.4 | – | 3,460.4 |
| | May | 2,993.9 | 1,519.3 | 75.3 | 1,372.9 | 1,474.6 | 1,012.6 | 3,975.4 | 3,975.4 | 3,547.1 | – | 3,547.1 |
| | Jun. | 3,216.8 | 1,769.1 | 173.8 | 1,523.7 | 1,447.7 | 1,009.7 | 4,201.5 | 4,201.5 | 3,718.2 | – | 3,718.2 |
| | Jul. | 3,409.0 | 1,868.7 | 245.7 | 1,550.1 | 1,540.3 | 1,096.8 | 4,214.3 | 4,214.3 | 3,723.5 | – | 3,723.5 |
| | Aug. | 3,311.6 | 1,821.9 | 257.0 | 1,489.0 | 1,489.7 | 1,053.2 | 4,311.0 | 4,311.0 | 3,748.4 | – | 3,748.4 |
| | Sep. | 3,396.9 | 1,863.2 | 257.6 | 1,529.6 | 1,533.7 | 1,078.8 | 4,610.5 | 4,610.5 | 4,026.8 | – | 4,026.8 |
| | Oct. | 3,606.8 | 2,055.0 | 260.0 | 1,721.2 | 1,551.8 | 1,064.4 | 4,822.2 | 4,822.2 | 4,224.5 | – | 4,224.5 |
| | Nov. | 3,747.1 | 2,165.9 | 261.6 | 1,829.4 | 1,581.2 | 1,043.1 | 4,893.5 | 4,893.5 | 4,276.2 | – | 4,276.2 |

Note: Starting with June 2012, aggregate data on the assets and liabilities of investment funds include data on Proprietatea Fund.

8.3. Shares and other Equity

8.3.1. Money Market Funds (MMFs)

(lei million; end of period)

| Period | Total, of which: | residents | |
|--------|---------------------|-----------|--|
| | | MFIs | Other financial intermediaries and financial auxiliaries |
| 2010 | 29.9 | 16.2 | 13.7 |
| 2011 | 51.6 | 8.3 | 43.3 |
| 2012 | c | c | c |
| 2012 | Nov. | c | c |
| | Dec. | c | c |
| 2013 | Jan. | c | c |
| | Feb. | c | c |
| | Mar. | c | c |
| | Apr. | c | c |
| | May | c | c |
| | Jun. | c | c |
| | Jul. | c | c |
| | Aug. | c | c |
| | Sep. | c | c |
| | Oct. | c | c |
| | Nov. | c | c |

8.3.2. Investment Funds, other than MMFs (IFs)

(lei million; end of period)

| Period | Total, of which: | residents | | | | non-residents | | |
|--------|---------------------|-----------|--|---|-----------------------------------|---------------------|-----------|---------|
| | | MFIs | Other financial intermediaries and financial auxiliaries | Insurance corporations and pension funds | Non- financial corporations | Total, of which: | Euro zone | |
| 2010 | 6,705.8 | 3,750.4 | 111.0 | 1.0 | 2,710.7 | 69.4 | 39.6 | |
| 2011 | 5,285.0 | 2,539.0 | 113.7 | 0.8 | 2,430.7 | 841.5 | 807.6 | |
| 2012 | 18,670.4 | 2,186.2 | 119.7 | c | 16,364.5 | 1,302.7 | 1,259.3 | |
| 2012 | Nov. | 16,514.3 | 2,193.4 | 121.9 | c | 14,199.0 | 1,335.2 | 1,291.6 |
| | Dec. | 18,670.4 | 2,186.2 | 119.7 | c | 16,364.5 | 1,302.7 | 1,259.3 |
| 2013 | Jan. | 18,910.3 | 2,248.1 | 128.2 | c | 16,534.0 | 1,407.4 | 1,365.0 |
| | Feb. | 19,309.1 | 2,376.3 | 132.3 | c | 16,800.5 | 1,426.1 | 1,384.8 |
| | Mar. | 19,540.6 | 2,396.3 | 139.1 | c | 17,005.2 | 1,291.2 | 1,250.4 |
| | Apr. | 19,701.8 | 2,124.1 | 132.7 | c | 17,445.0 | 1,300.8 | 1,265.4 |
| | May | 18,910.7 | 2,125.1 | 136.2 | c | 16,649.4 | 1,312.7 | 1,273.4 |
| | Jun. | 18,903.5 | 2,058.2 | 134.7 | c | 16,710.6 | 1,067.2 | 1,030.4 |
| | Jul. | 19,152.8 | 2,225.9 | 140.6 | c | 16,786.3 | 1,113.9 | 1,075.9 |
| | Aug. | 19,391.3 | 2,400.8 | 143.4 | c | 16,847.0 | 1,176.5 | 1,143.4 |
| | Sep. | 19,297.9 | 2,484.6 | 139.3 | c | 16,674.0 | 1,129.3 | 1,099.6 |
| | Oct. | 19,280.8 | 2,486.7 | 139.8 | c | 16,654.3 | 1,167.5 | 1,137.9 |
| | Nov. | 20,362.4 | 2,484.4 | 134.6 | c | 17,743.3 | 1,169.0 | 1,141.6 |

Note: Starting with June 2012, aggregate data on the assets and liabilities of investment funds include data on Proprietatea Fund.

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: | MFIs | Other financial intermediaries and financial auxiliaries | Non-financial corporations | Total, of which: | Euro zone |
| 2010 | 4,301.9 | 4,232.6 | 2,219.9 | 36.8 | 1,975.8 | 69.4 | 39.6 |
| 2011 | 4,711.7 | 3,870.4 | 1,860.5 | 36.4 | 1,772.7 | 841.3 | 807.6 |
| 2012 | 10,577.2 | 9,274.7 | 1,641.0 | 39.1 | 7,594.6 | 1,302.5 | 1,259.3 |
| 2012 Nov. | 10,259.6 | 8,924.6 | 1,651.7 | 41.2 | 7,231.7 | 1,335.0 | 1,291.5 |
| 2012 Dec. | 10,577.2 | 9,274.7 | 1,641.0 | 39.1 | 7,594.6 | 1,302.5 | 1,259.3 |
| 2013 Jan. | 10,957.4 | 9,550.5 | 1,741.0 | 47.6 | 7,761.8 | 1,406.9 | 1,364.7 |
| 2013 Feb. | 11,311.2 | 9,885.6 | 1,860.4 | 48.4 | 7,976.8 | 1,425.6 | 1,384.5 |
| 2013 Mar. | 11,349.5 | 10,058.8 | 1,880.6 | 49.9 | 8,128.3 | 1,290.7 | 1,250.1 |
| 2013 Apr. | 11,324.8 | 10,024.5 | 1,621.5 | 43.5 | 8,359.5 | 1,300.4 | 1,265.2 |
| 2013 May | 10,410.2 | 9,097.9 | 1,618.0 | 45.8 | 7,434.1 | 1,312.3 | 1,273.1 |
| 2013 Jun. | 10,160.4 | 9,093.8 | 1,554.2 | 44.3 | 7,495.3 | 1,066.6 | 1,030.1 |
| 2013 Jul. | 10,445.5 | 9,332.2 | 1,691.8 | 95.4 | 7,545.0 | 1,113.3 | 1,075.5 |
| 2013 Aug. | 10,660.2 | 9,584.7 | 1,863.1 | 98.3 | 7,623.3 | 1,075.5 | 1,042.7 |
| 2013 Sep. | 10,845.0 | 9,817.0 | 1,940.3 | 94.0 | 7,782.7 | 1,027.9 | 998.4 |
| 2013 Oct. | 10,915.6 | 9,848.6 | 1,955.3 | 95.0 | 7,798.4 | 1,067.0 | 1,037.4 |
| 2013 Nov. | 13,601.2 | 12,533.0 | 1,948.0 | 89.8 | 10,495.2 | 1,068.2 | 1,040.9 |

Note: Starting with June 2012, aggregate data on the assets and liabilities of investment funds include data on Proprietatea Fund.

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

(lei million; end of period)

| Period | Total | residents | | | | | | non-residents | |
|-----------|----------|-----------|---|---|-----------------------|-------------------------------|------------|---------------------|-----------|
| | | MFIs | Other financial interme- diaries and financial auxiliaries | Insurance corporations and pension funds | General government | Non-financial corporations | Households | Total, of which: | Euro zone |
| 2010 | 7,772.6 | 389.0 | 507.0 | 424.7 | 1.9 | 617.3 | 5,832.8 | 1,831.0 | 1,203.3 |
| 2011 | 8,321.6 | 349.9 | 575.4 | 491.3 | 1.2 | 614.4 | 6,289.4 | 1,405.3 | 1,057.8 |
| 2012 | 19,696.1 | 489.0 | 2,307.8 | 634.0 | 4.5 | 1,540.7 | 14,720.1 | 10,645.1 | 3,528.1 |
| 2012 Nov. | 18,797.3 | 496.3 | 2,273.3 | 615.6 | 2.0 | 1,518.9 | 13,891.1 | 9,142.2 | 3,148.8 |
| 2012 Dec. | 19,696.1 | 489.0 | 2,307.8 | 634.0 | 4.5 | 1,540.7 | 14,720.1 | 10,645.1 | 3,528.1 |
| 2013 Jan. | 20,054.2 | 494.7 | 2,362.4 | 656.5 | 4.6 | 1,583.0 | 14,953.0 | 10,913.1 | 3,557.5 |
| 2013 Feb. | 20,526.0 | 499.4 | 2,389.6 | 828.0 | 4.7 | 1,629.8 | 15,174.5 | 11,086.7 | 3,576.0 |
| 2013 Mar. | 20,612.8 | 524.7 | 2,426.8 | 690.2 | 4.1 | 1,691.1 | 15,275.9 | 11,560.4 | 3,878.7 |
| 2013 Apr. | 20,252.4 | 536.5 | 2,327.9 | 710.3 | 4.1 | 1,676.4 | 14,997.2 | 11,457.3 | 3,778.6 |
| 2013 May | 20,361.9 | 537.9 | 2,333.6 | 716.5 | 4.2 | 1,670.7 | 15,098.9 | 11,412.5 | 3,795.7 |
| 2013 Jun. | 20,249.8 | 544.8 | 2,359.5 | 708.1 | 4.4 | 1,656.1 | 14,976.8 | 11,290.1 | 3,773.6 |
| 2013 Jul. | 20,745.9 | 455.5 | 2,363.6 | 755.5 | 4.6 | 1,738.1 | 15,428.7 | 11,471.7 | 4,321.9 |
| 2013 Aug. | 21,141.2 | 384.6 | 2,376.9 | 777.9 | 4.6 | 1,761.7 | 15,835.4 | 11,692.0 | 4,386.1 |
| 2013 Sep. | 21,339.1 | 379.5 | 2,359.9 | 792.3 | 4.6 | 1,793.7 | 16,009.0 | 11,681.2 | 4,356.1 |
| 2013 Oct. | 21,657.6 | 380.3 | 2,397.5 | 799.0 | 4.7 | 1,859.9 | 16,216.1 | 11,759.0 | 4,531.3 |
| 2013 Nov. | 22,718.1 | 379.9 | 2,476.1 | 1,082.4 | 5.0 | 1,931.7 | 16,843.0 | 11,938.5 | 4,604.4 |

Note: Starting with June 2012, aggregate data on the assets and liabilities of investment funds include data on Proprietatea Fund.

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

9.1. Balance Sheet Structure Dynamics

(lei million; end of period)

| Period | Total Assets/Liabilities | Assets | | | Liabilities | | | |
|--------|-----------------------------|----------|----------------|--------------|----------------------|------------|-------------------|---------|
| | | Loans | Deposits taken | Other assets | Capital and reserves | Borrowings | Other liabilities | |
| 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. | 38,321.2 | 28,001.8 | 3,812.3 | 6,507.2 | 6,727.1 | 28,027.2 | 3,566.9 |
| | Sep. | 36,237.4 | 26,233.4 | 3,628.6 | 6,375.4 | 7,030.0 | 25,639.2 | 3,568.2 |
| | Dec. | 36,105.8 | 25,680.1 | 4,289.1 | 6,136.7 | 7,580.7 | 24,417.5 | 4,107.7 |
| 2011 | Mar. | 33,399.2 | 23,737.2 | 3,557.9 | 6,104.1 | 7,738.4 | 21,707.8 | 3,953.0 |
| | Jun. | 33,966.5 | 24,052.1 | 3,536.5 | 6,377.9 | 7,735.4 | 22,548.1 | 3,683.0 |
| | Sep. | 33,776.5 | 23,959.1 | 3,128.4 | 6,689.0 | 7,978.7 | 22,681.6 | 3,116.2 |
| | Dec. | 33,601.2 | 23,738.4 | 3,400.9 | 6,461.9 | 8,559.2 | 21,936.2 | 3,105.8 |
| 2012 | Mar. | 33,064.1 | 23,419.0 | 2,998.0 | 6,647.1 | 8,706.7 | 21,124.4 | 3,233.0 |
| | Jun. | 33,403.4 | 23,246.7 | 3,298.9 | 6,857.9 | 8,872.1 | 21,347.9 | 3,183.4 |
| | Sep. | 33,910.6 | 23,200.3 | 3,749.1 | 6,961.2 | 10,059.6 | 20,699.0 | 3,152.0 |
| | Dec. | 33,157.3 | 22,214.0 | 3,839.4 | 7,103.9 | 10,197.1 | 19,900.8 | 3,059.4 |
| 2013 | Mar. | 32,970.1 | 21,870.0 | 3,794.8 | 7,305.3 | 10,598.1 | 19,214.4 | 3,157.7 |
| | Jun. | 32,885.9 | 21,996.5 | 3,881.0 | 7,008.4 | 10,457.0 | 19,066.9 | 3,362.0 |
| | Sep. | 32,653.7 | 21,892.7 | 3,348.1 | 7,412.9 | 10,500.6 | 18,572.7 | 3,580.4 |

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

9.2. Balance Sheet Structure as at 30 September 2013 by Type of Non-Bank Financial Institutions in 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: | 32,653.7 | 21,892.7 | 3,348.1 | 7,412.9 | 10,500.6 | 18,572.7 | 3,580.4 |
| Consumer loans | 1,179.9 | 868.7 | 89.6 | 221.5 | 672.2 | 361.0 | 146.6 |
| Mortgage and/or real-estate loans | — | — | — | — | — | — | — |
| Micro-loans | c | c | c | c | c | c | c |
| Financing of commercial transactions | c | c | c | c | c | c | c |
| Factoring | c | c | c | c | c | c | c |
| Discounting | — | — | — | — | — | — | — |
| Forfeiting | — | — | — | — | — | — | — |
| Financial leasing | 3,280.5 | 1,969.6 | 183.3 | 1,127.7 | 1,415.2 | 1,535.7 | 329.6 |
| Issue of collateral and assumption of commitments, including loan collateralisation | 1,893.6 | 6.5 | 417.9 | 1,469.3 | 147.7 | c | c |
| Other financing means in the form of loans | — | — | — | — | — | — | — |
| Multiple lending activities | 26,242.7 | 19,023.5 | 2,656.4 | 4,562.8 | 8,223.9 | 16,117.7 | 1,901.1 |

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

9.3. Loans to Households

(lei million; end of period)

| Period | Loans | | | | Housing loans | | | | |
|--------|-------|----------------|---------|----------------|---------------|--------------|------|----------------|-------|
| | Total | lei | EUR | other currency | Total | lei | EUR | other currency | |
| 2009 | Mar. | 6,857.7 | 3,965.0 | 2,738.1 | 154.6 | 444.6 | 36.0 | 333.5 | 75.1 |
| | Jun. | 6,611.7 | 3,791.6 | 2,676.7 | 143.3 | 429.7 | 34.0 | 326.5 | 69.2 |
| | Sep. | 6,334.9 | 3,620.6 | 2,578.3 | 136.0 | 418.4 | 32.5 | 320.3 | 65.6 |
| | Dec. | 6,135.7 | 3,497.7 | 2,497.5 | 140.5 | 419.3 | 30.6 | 319.0 | 69.8 |
| 2010 | Mar. | 5,909.3 | 3,451.4 | 2,312.1 | 145.8 | 407.6 | 28.7 | 305.2 | 73.8 |
| | Jun. | 5,794.5 | 3,269.4 | 2,352.2 | 172.8 | 444.9 | 26.9 | 327.4 | 90.6 |
| | Sep. | 5,690.7 | 3,324.3 | 2,207.5 | 158.9 | 440.5 | 25.7 | 326.7 | 88.1 |
| | Dec. | 5,690.9 | 3,404.3 | 2,119.3 | 167.3 | 444.7 | 24.9 | 323.7 | 96.1 |
| 2011 | Mar. | 5,265.8 | 3,208.5 | 1,904.4 | 152.9 | 412.9 | 23.9 | 299.4 | 89.5 |
| | Jun. | 5,277.1 | 3,281.3 | 1,835.1 | 160.8 | 422.9 | 24.0 | 301.0 | 98.0 |
| | Sep. | 5,147.8 | 3,206.3 | 1,759.4 | 182.0 | 443.0 | 24.4 | 303.8 | 114.8 |
| | Dec. | 5,267.1 | 3,388.6 | 1,681.4 | 197.1 | 447.4 | 24.1 | 294.3 | 129.0 |
| 2012 | Mar. | 5,287.7 | 3,476.3 | 1,612.4 | 199.0 | 454.2 | 23.6 | 297.0 | 133.5 |
| | Jun. | 5,124.6 | 3,368.4 | 1,527.8 | 228.4 | 478.0 | 22.6 | 296.2 | 159.2 |
| | Sep. | 5,333.7 | 3,624.6 | 1,476.9 | 232.2 | 483.4 | 21.5 | 296.7 | 165.2 |
| | Dec. | 5,229.2 | 3,647.2 | 1,364.5 | 217.5 | 463.0 | 22.2 | 286.5 | 154.4 |
| 2013 | Mar. | 5,271.5 | 3,737.9 | 1,315.0 | 218.6 | 460.8 | 22.6 | 283.4 | 154.8 |
| | Jun. | 5,399.3 | 3,909.3 | 1,279.0 | 211.0 | 459.8 | 23.7 | 286.7 | 149.4 |
| | Sep. | 5,590.5 | 3,865.5 | 1,519.9 | 205.0 | 480.5 | 24.2 | 311.7 | 144.6 |

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

| Period | Consumer loans | | | | Loans for other purposes | | | | |
|--------|----------------|----------------|---------|----------------|--------------------------|--------------|-------|----------------|-----|
| | Total | lei | EUR | other currency | Total | lei | EUR | other currency | |
| 2009 | Mar. | 6,003.2 | 3,867.5 | 2,064.1 | 71.5 | 410.0 | 61.6 | 340.4 | 8.0 |
| | Jun. | 5,808.3 | 3,697.5 | 2,043.4 | 67.4 | 373.6 | 60.1 | 306.8 | 6.8 |
| | Sep. | 5,558.2 | 3,527.3 | 1,966.7 | 64.3 | 358.3 | 60.8 | 291.4 | 6.2 |
| | Dec. | 5,363.6 | 3,404.7 | 1,894.2 | 64.7 | 352.7 | 62.4 | 284.3 | 6.0 |
| 2010 | Mar. | 5,173.8 | 3,354.7 | 1,752.9 | 66.3 | 327.9 | 68.0 | 254.1 | 5.7 |
| | Jun. | 5,032.5 | 3,171.2 | 1,785.6 | 75.7 | 317.0 | 71.3 | 239.3 | 6.5 |
| | Sep. | 4,944.5 | 3,218.2 | 1,660.5 | 65.9 | 305.6 | 80.4 | 220.3 | 5.0 |
| | Dec. | 4,936.4 | 3,288.3 | 1,581.5 | 66.6 | 309.8 | 91.1 | 214.1 | 4.6 |
| 2011 | Mar. | 4,547.7 | 3,073.9 | 1,414.5 | 59.3 | 305.1 | 110.7 | 190.5 | 4.0 |
| | Jun. | 4,539.6 | 3,127.5 | 1,352.9 | 59.1 | 314.6 | 129.7 | 181.2 | 3.7 |
| | Sep. | 4,391.0 | 3,047.4 | 1,280.2 | 63.4 | 313.7 | 134.5 | 175.4 | 3.8 |
| | Dec. | 4,500.7 | 3,216.0 | 1,220.5 | 64.2 | 319.0 | 148.5 | 166.6 | 3.9 |
| 2012 | Mar. | 4,516.0 | 3,294.0 | 1,160.5 | 61.5 | 317.5 | 158.6 | 154.9 | 4.0 |
| | Jun. | 4,318.2 | 3,172.2 | 1,080.9 | 65.0 | 328.4 | 173.6 | 150.7 | 4.1 |
| | Sep. | 4,525.0 | 3,432.3 | 1,029.5 | 63.2 | 325.3 | 170.8 | 150.7 | 3.8 |
| | Dec. | 4,430.6 | 3,437.6 | 933.2 | 59.7 | 335.6 | 187.4 | 144.8 | 3.4 |
| 2013 | Mar. | 4,470.8 | 3,519.1 | 891.4 | 60.3 | 339.9 | 196.3 | 140.2 | 3.4 |
| | Jun. | 4,589.2 | 3,678.6 | 852.2 | 58.4 | 350.3 | 207.0 | 140.1 | 3.3 |
| | Sep. | 4,770.2 | 3,645.9 | 1,066.7 | 57.6 | 339.8 | 195.4 | 141.6 | 2.8 |

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

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

(lei million; end of period)

| Period | Loans to non-financial corporations | | | | | | | | |
|-----------|-------------------------------------|---------|---|---|--------------------------------------|----------|---|---|--------------------------------------|
| | Total | lei | | | | EUR | | | |
| | | Total | with maturity of up to and including one year | with maturity longer than one year and up to and including five years | with maturity longer than five years | Total | with maturity of up to and including one year | with maturity longer than one year and up to and including five years | with maturity longer than five years |
| 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 |
| Sep. | 19,944.7 | 1,801.3 | 736.0 | 891.0 | 174.4 | 17,882.9 | 710.6 | 12,561.7 | 4,610.6 |
| Dec. | 19,384.7 | 1,862.0 | 759.2 | 928.6 | 174.2 | 17,275.7 | 690.8 | 11,802.6 | 4,782.3 |
| 2011 Mar. | 17,927.9 | 1,932.8 | 798.2 | 941.4 | 193.3 | 15,770.1 | 630.3 | 10,301.2 | 4,838.7 |
| Jun. | 18,257.4 | 2,108.2 | 849.4 | 1,034.0 | 224.8 | 15,929.1 | 730.0 | 10,296.5 | 4,902.6 |
| Sep. | 18,294.9 | 2,119.5 | 746.5 | 1,129.1 | 243.9 | 15,925.3 | 806.1 | 10,131.5 | 4,987.7 |
| Dec. | 17,897.2 | 2,244.4 | 662.7 | 1,286.5 | 295.2 | 15,410.6 | 793.9 | 9,914.4 | 4,702.3 |
| 2012 Mar. | 17,664.0 | 2,297.1 | 768.9 | 1,200.0 | 328.2 | 15,138.8 | 804.7 | 9,520.5 | 4,813.6 |
| Jun. | 17,673.8 | 2,440.7 | 694.5 | 1,337.2 | 408.9 | 14,986.4 | 826.0 | 9,391.4 | 4,769.1 |
| Sep. | 17,421.4 | 2,504.6 | 654.1 | 1,398.5 | 452.0 | 14,684.9 | 837.6 | 9,295.5 | 4,551.8 |
| Dec. | 16,567.1 | 2,559.4 | 720.1 | 1,376.8 | 462.5 | 13,799.6 | 942.4 | 8,665.5 | 4,191.6 |
| 2013 Mar. | 16,201.0 | 2,665.7 | 764.0 | 1,431.1 | 470.6 | 13,345.0 | 1,059.4 | 8,192.6 | 4,093.0 |
| Jun. | 16,206.4 | 2,726.1 | 844.0 | 1,425.4 | 456.7 | 13,275.4 | 793.7 | 8,439.5 | 4,042.3 |
| Sep. | 15,929.3 | 2,587.9 | 595.7 | 1,538.4 | 453.8 | 13,152.9 | 787.5 | 8,407.4 | 3,958.1 |

| Period | Loans to non-financial corporations (continued) | | | | Loans to other institutional sectors | | | | Loans to non-residents |
|-----------|---|---|---|--------------------------------------|--------------------------------------|-------|-------|----------------|------------------------|
| | Total | other currency | | | Total | lei | EUR | other currency | |
| | | 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 | | | | | |
| 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 |
| Sep. | 260.5 | 5.1 | 113.1 | 142.3 | 557.9 | 98.9 | 457.5 | 1.5 | 40.1 |
| Dec. | 247.1 | 6.3 | 110.3 | 130.5 | 562.5 | 83.8 | 477.6 | 1.1 | 41.9 |
| 2011 Mar. | 224.9 | 13.2 | 96.7 | 115.1 | 509.6 | 75.4 | 433.3 | 0.9 | 33.9 |
| Jun. | 220.1 | 18.3 | 89.5 | 112.3 | 485.1 | 67.8 | 416.5 | 0.7 | 32.5 |
| Sep. | 250.1 | 22.2 | 94.4 | 133.5 | 471.6 | 55.5 | 415.4 | 0.6 | 44.8 |
| Dec. | 242.2 | 41.2 | 69.0 | 132.0 | 451.8 | 46.2 | 405.4 | 0.2 | 122.2 |
| 2012 Mar. | 228.1 | 40.8 | 62.4 | 124.9 | 430.7 | 41.7 | 388.8 | 0.2 | 36.6 |
| Jun. | 246.7 | 54.9 | 62.2 | 129.6 | 410.5 | 40.0 | 370.3 | 0.2 | 37.8 |
| Sep. | 231.9 | 52.2 | 58.1 | 121.6 | 407.7 | 45.8 | 361.7 | 0.2 | 37.5 |
| Dec. | 208.1 | 38.7 | 66.1 | 103.2 | 388.5 | 42.6 | 345.7 | 0.1 | 29.3 |
| 2013 Mar. | 190.3 | 38.3 | 56.0 | 96.1 | 370.0 | 43.0 | 326.9 | 0.1 | 27.5 |
| Jun. | 204.9 | 40.6 | 68.3 | 96.0 | 365.1 | 45.8 | 319.2 | 0.1 | 25.7 |
| Sep. | 188.5 | 36.2 | 63.1 | 89.2 | 356.3 | 47.0 | 309.2 | c | 16.6 |

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

*) Except households.

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 | | | | |
| | | of up to and including one month | over one month and up to and including three months | over three months and up to and including six months | over six months and up to and including twelve months | | of up to and including one month | over one month and up to and including three months | over three months and up to and including six months | over six months and up to and including twelve months | |
| 2008 | 12.12 | 11.68 | 12.93 | 12.51 | 9.39 | 14.81 | 14.89 | 17.55 | 13.51 | 8.77 | |
| 2009 | 9.56 | 9.17 | 9.35 | 10.54 | 10.37 | 9.07 | 8.88 | 9.88 | 10.20 | 8.05 | |
| 2010 | 7.18 | 6.42 | 7.39 | 7.82 | 7.55 | 5.47 | 4.88 | 6.64 | 6.70 | 5.50 | |
| 2011 | 6.24 | 5.71 | 6.24 | 6.82 | 6.92 | 5.59 | 5.25 | 6.19 | 6.37 | 5.72 | |
| 2012 | 5.31 | 4.80 | 5.02 | 5.78 | 6.14 | 4.94 | 4.58 | 5.63 | 5.60 | 4.53 | |
| 2012 | Nov. | 5.35 | 4.82 | 5.02 | 5.80 | 6.16 | 4.92 | 4.41 | 5.53 | 5.59 | 4.66 |
| | Dec. | 5.31 | 4.80 | 5.02 | 5.78 | 6.14 | 4.94 | 4.58 | 5.63 | 5.60 | 4.53 |
| 2013 | Jan. | 5.30 | 4.78 | 4.99 | 5.77 | 6.10 | 4.93 | 4.58 | 5.47 | 5.60 | 4.63 |
| | Feb. | 5.26 | 4.73 | 4.96 | 5.76 | 6.01 | 4.85 | 4.42 | 5.43 | 5.58 | 4.66 |
| | Mar. | 5.20 | 4.71 | 4.93 | 5.73 | 5.89 | 4.71 | 4.24 | 5.23 | 5.49 | 4.63 |
| | Apr. | 5.11 | 4.62 | 4.84 | 5.63 | 5.80 | 4.27 | 3.75 | 4.71 | 5.33 | 4.64 |
| | May | 4.98 | 4.36 | 4.76 | 5.50 | 5.72 | 4.08 | 3.53 | 4.46 | 5.16 | 4.62 |
| | Jun. | 4.89 | 4.24 | 4.69 | 5.37 | 5.66 | 4.06 | 3.68 | 4.37 | 4.96 | 4.56 |
| | Jul. | 4.76 | 4.13 | 4.61 | 5.20 | 5.60 | 3.99 | 3.59 | 4.34 | 4.62 | 4.42 |
| | Aug. | 4.64 | 3.94 | 4.48 | 5.02 | 5.51 | 3.68 | 3.09 | 4.16 | 4.40 | 4.22 |
| | Sep. | 4.49 | 3.82 | 4.25 | 4.85 | 5.40 | 3.47 | 2.83 | 4.03 | 4.19 | 4.11 |
| | Oct. | 4.33 | 3.59 | 4.04 | 4.70 | 5.28 | 3.14 | 2.38 | 3.62 | 3.94 | 3.92 |
| | Nov. | 4.16 | 3.45 | 3.84 | 4.56 | 5.16 | 2.97 | 2.11 | 3.40 | 3.78 | 3.79 |

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 | | | | |
| | | of up to and including one month | over one month and up to and including three months | over three months and up to and including six months | over six months and up to and including twelve months | | of up to and including one month | over one month and up to and including three months | over three months and up to and including six months | over six months and up to and including twelve months | |
| 2008 | 15.27 | 14.77 | 16.03 | 14.58 | 13.04 | 16.01 | 15.50 | 18.08 | 15.17 | 11.77 | |
| 2009 | 9.91 | 9.71 | 9.94 | 10.48 | 11.22 | 9.57 | 9.37 | 10.12 | 9.89 | 6.60 | |
| 2010 | 7.62 | 6.87 | 7.92 | 8.00 | 7.52 | 5.36 | 4.85 | 6.59 | 6.98 | 6.53 | |
| 2011 | 6.59 | 6.31 | 6.58 | 7.17 | 6.85 | 5.78 | 5.54 | 6.31 | 6.53 | 6.41 | |
| 2012 | 5.64 | 5.36 | 5.57 | 6.20 | 5.94 | 5.15 | 5.04 | 5.55 | 5.83 | 5.28 | |
| 2012 | Nov. | 5.70 | 5.49 | 5.60 | 6.20 | 5.92 | 5.18 | 4.86 | 5.79 | 5.71 | 4.86 |
| | Dec. | 5.64 | 5.36 | 5.57 | 6.20 | 5.94 | 5.15 | 5.04 | 5.55 | 5.83 | 5.28 |
| 2013 | Jan. | 5.61 | 5.28 | 5.57 | 6.08 | 6.03 | 5.25 | 5.05 | 5.58 | 5.57 | 5.74 |
| | Feb. | 5.53 | 5.26 | 5.42 | 5.96 | 5.99 | 5.04 | 4.87 | 5.40 | 5.68 | 5.63 |
| | Mar. | 5.53 | 5.38 | 5.39 | 5.86 | 5.93 | 4.73 | 4.56 | 5.04 | 5.39 | 5.26 |
| | Apr. | 5.36 | 5.16 | 5.29 | 5.67 | 5.72 | 4.14 | 3.90 | 4.48 | 5.24 | 4.80 |
| | May | 5.14 | 4.79 | 5.08 | 5.49 | 5.78 | 3.86 | 3.65 | 4.21 | 4.82 | 4.51 |
| | Jun. | 4.92 | 4.60 | 4.95 | 5.25 | 5.50 | 4.04 | 3.95 | 4.21 | 4.56 | 4.42 |
| | Jul. | 4.78 | 4.46 | 4.86 | 4.98 | 5.34 | 4.05 | 3.84 | 4.42 | 4.30 | 4.54 |
| | Aug. | 4.59 | 4.30 | 4.66 | 4.82 | 5.11 | 3.38 | 3.17 | 3.84 | 3.84 | 4.30 |
| | Sep. | 4.40 | 4.17 | 4.40 | 4.74 | 4.81 | 3.13 | 2.89 | 3.69 | 3.86 | 3.93 |
| | Oct. | 4.19 | 3.88 | 4.30 | 4.54 | 4.63 | 2.70 | 2.13 | 3.54 | 3.79 | 3.38 |
| | Nov. | 4.07 | 3.86 | 4.14 | 4.37 | 4.50 | 2.38 | 1.96 | 3.12 | 3.36 | 3.55 |

Note: 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 | | | |
| | | of up to and including one month | over one month and up to and including three months | over three months and up to and including six months | over six months and up to and including twelve months | | of up to and including one month | over one month and up to and including three months | over three months and up to and including six months | over six months and up to and including twelve months |
| 2008 | 5.36 | 5.09 | 5.74 | 5.31 | 4.63 | 6.12 | 5.87 | 7.25 | 6.94 | 6.25 |
| 2009 | 3.51 | 3.11 | 3.32 | 3.93 | 4.27 | 2.90 | 2.39 | 3.30 | 3.22 | 3.43 |
| 2010 | 3.19 | 2.60 | 3.19 | 3.53 | 3.23 | 2.64 | 2.27 | 3.03 | 3.80 | 2.73 |
| 2011 | 3.29 | 2.85 | 3.13 | 3.65 | 3.38 | 2.74 | 2.14 | 3.26 | 4.05 | 3.07 |
| 2012 | 3.12 | 2.61 | 2.67 | 3.52 | 3.45 | 2.43 | 1.67 | 2.90 | 3.23 | 2.97 |
| 2012 Nov. | 3.18 | 2.64 | 2.76 | 3.61 | 3.47 | 2.53 | 1.76 | 2.94 | 3.30 | 3.12 |
| 2012 Dec. | 3.12 | 2.61 | 2.67 | 3.52 | 3.45 | 2.43 | 1.67 | 2.90 | 3.23 | 2.97 |
| 2013 Jan. | 3.07 | 2.60 | 2.64 | 3.40 | 3.43 | 2.44 | 1.83 | 2.85 | 3.16 | 2.85 |
| 2013 Feb. | 3.02 | 2.56 | 2.59 | 3.33 | 3.40 | 2.41 | 1.84 | 2.95 | 3.14 | 2.77 |
| 2013 Mar. | 2.97 | 2.47 | 2.55 | 3.24 | 3.37 | 2.32 | 1.64 | 2.83 | 3.03 | 2.60 |
| 2013 Apr. | 2.90 | 2.42 | 2.48 | 3.16 | 3.32 | 2.23 | 1.60 | 2.61 | 2.84 | 2.58 |
| 2013 May | 2.78 | 2.27 | 2.40 | 3.02 | 3.27 | 2.13 | 1.48 | 2.47 | 2.80 | 2.48 |
| 2013 Jun. | 2.72 | 2.18 | 2.32 | 2.92 | 3.22 | 2.07 | 1.39 | 2.19 | 2.76 | 2.57 |
| 2013 Jul. | 2.67 | 2.13 | 2.25 | 2.80 | 3.16 | 2.02 | 1.57 | 1.99 | 2.56 | 2.50 |
| 2013 Aug. | 2.54 | 2.05 | 2.18 | 2.66 | 3.05 | 1.96 | 1.42 | 2.00 | 2.49 | 2.59 |
| 2013 Sep. | 2.49 | 2.01 | 2.12 | 2.55 | 2.97 | 1.88 | 1.33 | 1.95 | 2.39 | 2.55 |
| 2013 Oct. | 2.40 | 1.90 | 2.06 | 2.46 | 2.91 | 1.89 | 1.41 | 1.86 | 2.30 | 2.58 |
| 2013 Nov. | 2.32 | 1.82 | 1.99 | 2.37 | 2.83 | 1.83 | 1.31 | 1.90 | 2.20 | 2.54 |

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 | | | |
| | | of up to and including one month | over one month and up to and including three months | over three months and up to and including six months | over six months and up to and including twelve months | | of up to and including one month | over one month and up to and including three months | over three months and up to and including six months | over six months and up to and including twelve months |
| 2008 | 6.36 | 5.94 | 6.66 | 6.74 | 5.75 | 6.32 | 5.98 | 7.34 | 6.07 | 5.38 |
| 2009 | 3.35 | 3.19 | 3.38 | 3.78 | 3.50 | 2.48 | 2.32 | 2.63 | 3.00 | 2.52 |
| 2010 | 3.44 | 2.94 | 3.56 | 4.05 | 3.37 | 2.45 | 1.97 | 3.01 | 4.05 | 3.13 |
| 2011 | 3.47 | 3.24 | 3.35 | 4.02 | 3.80 | 2.38 | 2.12 | 3.05 | 3.80 | 3.84 |
| 2012 | 3.39 | 3.18 | 3.11 | 3.85 | 3.39 | 1.97 | 1.63 | 2.75 | 2.97 | 1.79 |
| 2012 Nov. | 3.42 | 3.28 | 3.17 | 3.85 | 3.41 | 2.09 | 1.73 | 2.75 | 3.13 | 2.83 |
| 2012 Dec. | 3.39 | 3.18 | 3.11 | 3.85 | 3.39 | 1.97 | 1.63 | 2.75 | 2.97 | 1.79 |
| 2013 Jan. | 3.29 | 3.09 | 3.07 | 3.62 | 3.50 | 2.31 | 1.81 | 2.86 | 3.30 | 2.11 |
| 2013 Feb. | 3.22 | 3.06 | 3.00 | 3.55 | 3.45 | 2.09 | 1.87 | 2.70 | 3.02 | 3.16 |
| 2013 Mar. | 3.08 | 2.93 | 2.87 | 3.32 | 3.54 | 2.06 | 1.65 | 2.59 | 2.69 | 2.63 |
| 2013 Apr. | 3.02 | 2.85 | 2.88 | 3.25 | 3.41 | 2.04 | 1.61 | 2.40 | 2.68 | 2.71 |
| 2013 May | 2.81 | 2.68 | 2.61 | 3.00 | 3.30 | 1.70 | 1.48 | 1.94 | 2.61 | 2.21 |
| 2013 Jun. | 2.68 | 2.53 | 2.53 | 2.90 | 3.16 | 1.66 | 1.38 | 1.96 | 2.48 | 2.79 |
| 2013 Jul. | 2.80 | 2.47 | 2.55 | 2.77 | 3.07 | 1.88 | 1.59 | 1.95 | 2.37 | 2.72 |
| 2013 Aug. | 2.45 | 2.33 | 2.35 | 2.53 | 2.79 | 1.56 | 1.42 | 1.79 | 2.28 | 2.20 |
| 2013 Sep. | 2.43 | 2.32 | 2.30 | 2.54 | 2.76 | 1.53 | 1.32 | 1.82 | 2.49 | 2.05 |
| 2013 Oct. | 2.31 | 2.16 | 2.28 | 2.44 | 2.64 | 1.64 | 1.31 | 1.80 | 2.25 | 1.12 |
| 2013 Nov. | 2.18 | 2.09 | 2.17 | 2.24 | 2.60 | 1.46 | 1.28 | 1.88 | 1.82 | 1.39 |

Note: 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 of up to and including two years | with agreed maturity over two years | total | with agreed maturity of up to and including three months | with agreed maturity over three months | | total | with agreed maturity of up to and including two years | with agreed maturity over two years | |
| 2008 | 7.52 | 12.12 | 11.97 | 13.60 | x | x | x | 5.21 | 14.81 | 15.11 | 4.76 | 11.33 |
| 2009 | 4.34 | 9.56 | 9.63 | 8.64 | x | x | x | 3.10 | 9.07 | 9.24 | 3.98 | x |
| 2010 | 2.13 | 7.18 | 7.26 | 5.79 | x | x | x | 1.16 | 5.47 | 5.56 | 3.01 | c |
| 2011 | 1.40 | 6.24 | 6.35 | 4.54 | x | x | x | 1.37 | 5.59 | 5.67 | 2.79 | c |
| 2012 | 1.06 | 5.31 | 5.39 | 4.49 | x | x | x | 1.53 | 4.94 | 5.01 | 3.10 | x |
| 2012 | Nov. | 1.07 | 5.35 | 5.40 | 4.69 | x | x | 1.61 | 4.92 | 4.98 | 3.20 | x |
| | Dec. | 1.06 | 5.31 | 5.39 | 4.49 | x | x | 1.53 | 4.94 | 5.01 | 3.10 | x |
| 2013 | Jan. | 1.04 | 5.30 | 5.36 | 4.49 | x | x | 1.66 | 4.93 | 4.98 | 3.08 | x |
| | Feb. | 1.02 | 5.26 | 5.32 | 4.48 | x | x | 1.46 | 4.85 | 4.91 | 3.06 | x |
| | Mar. | 0.94 | 5.20 | 5.28 | 4.33 | x | x | 1.38 | 4.71 | 4.76 | 2.99 | c |
| | Apr. | 0.87 | 5.11 | 5.18 | 4.33 | x | x | 1.24 | 4.27 | 4.30 | 3.03 | c |
| | May | 0.95 | 4.98 | 5.06 | 4.22 | x | x | 1.13 | 4.08 | 4.11 | 2.90 | c |
| | Jun. | 1.01 | 4.89 | 4.97 | 4.02 | x | x | 1.46 | 4.06 | 4.11 | 2.74 | c |
| | Jul. | 0.85 | 4.76 | 4.87 | 3.60 | x | x | 1.19 | 3.99 | 4.03 | 2.75 | c |
| | Aug. | 0.83 | 4.64 | 4.74 | 3.73 | x | x | 1.09 | 3.68 | 3.71 | 2.52 | c |
| | Sep. | 0.80 | 4.49 | 4.58 | 3.55 | x | x | 1.02 | 3.47 | 3.50 | 2.47 | x |
| | Oct. | 0.73 | 4.33 | 4.40 | 3.67 | x | x | 0.64 | 3.14 | 3.16 | 2.37 | x |
| | Nov. | 0.74 | 4.16 | 4.24 | 3.42 | x | x | 0.54 | 2.97 | 2.99 | 2.34 | x |

10.3.2. New Business

(% p.a.)

| Period | New household deposits | | | New deposits from non-financial corporations | | | Repos | |
|--------|--|--|-------------------------------------|--|--|-------------------------------------|-------|---|
| | with agreed maturity of 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 of 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 | | |
| 2008 | 15.29 | 11.89 | 14.93 | 16.03 | 7.70 | 10.21 | 12.99 | |
| 2009 | 9.95 | 8.09 | 6.68 | 9.59 | 5.76 | 4.24 | x | |
| 2010 | 7.63 | 6.80 | 6.36 | 5.36 | 5.56 | 4.76 | c | |
| 2011 | 6.60 | 6.99 | 4.78 | 5.79 | 4.47 | 3.86 | x | |
| 2012 | 5.65 | 6.36 | 4.13 | 5.19 | 1.12 | 3.12 | x | |
| 2012 | Nov. | 5.72 | 6.00 | 4.41 | 5.18 | 5.17 | 2.86 | x |
| | Dec. | 5.65 | 6.36 | 4.13 | 5.19 | 1.12 | 3.12 | x |
| 2013 | Jan. | 5.63 | 6.10 | 4.56 | 5.25 | 5.39 | 3.34 | x |
| | Feb. | 5.53 | 6.20 | 4.57 | 5.05 | 3.95 | 3.30 | x |
| | Mar. | 5.55 | 5.96 | 4.42 | 4.73 | 4.94 | 3.99 | c |
| | Apr. | 5.37 | 5.75 | 4.48 | 4.14 | 4.61 | 2.93 | x |
| | May | 5.15 | 5.61 | 4.32 | 3.86 | 3.70 | 3.11 | x |
| | Jun. | 4.93 | 5.57 | 4.23 | 4.04 | 1.20 | 2.42 | x |
| | Jul. | 4.78 | 5.49 | 3.84 | 4.05 | 2.57 | 2.64 | x |
| | Aug. | 4.60 | 5.41 | 3.36 | 3.38 | 3.30 | 2.52 | x |
| | Sep. | 4.43 | 5.12 | 2.39 | 3.13 | 2.80 | 1.95 | x |
| | Oct. | 4.23 | 4.72 | 2.17 | 2.71 | 2.24 | 1.02 | x |
| | Nov. | 4.11 | 4.77 | 2.08 | 2.38 | 1.30 | 1.88 | x |

Note: Annual data refer to December of each year.

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 of up to and including two years | with agreed maturity over two years | total | with agreed maturity of up to and including three months | with agreed maturity over three months | | total | with agreed maturity of up to and including two years | with agreed maturity over two years | |
| 2008 | 3.75 | 5.36 | 5.36 | 3.66 | x | x | x | 1.39 | 6.12 | 6.38 | 1.23 | x |
| 2009 | 1.70 | 3.51 | 3.50 | 3.54 | x | x | x | 0.56 | 2.90 | 2.98 | 0.97 | x |
| 2010 | 1.21 | 3.19 | 3.18 | 3.23 | x | x | x | 0.39 | 2.64 | 2.71 | 0.76 | c |
| 2011 | 0.97 | 3.29 | 3.29 | 3.29 | x | x | x | 0.33 | 2.74 | 2.81 | 1.07 | c |
| 2012 | 0.87 | 3.12 | 3.11 | 3.54 | x | x | x | 0.23 | 2.43 | 2.48 | 1.32 | c |
| 2012 Nov. | 0.86 | 3.18 | 3.18 | 3.36 | x | x | x | 0.24 | 2.53 | 2.58 | 1.49 | c |
| 2012 Dec. | 0.87 | 3.12 | 3.11 | 3.54 | x | x | x | 0.23 | 2.43 | 2.48 | 1.32 | c |
| 2013 Jan. | 0.87 | 3.07 | 3.06 | 3.52 | x | x | x | 0.20 | 2.44 | 2.49 | 1.30 | c |
| 2013 Feb. | 0.86 | 3.02 | 3.01 | 3.51 | x | x | x | 0.21 | 2.41 | 2.46 | 1.23 | c |
| 2013 Mar. | 0.83 | 2.97 | 2.95 | 3.47 | x | x | x | 0.20 | 2.32 | 2.38 | 1.17 | c |
| 2013 Apr. | 0.70 | 2.90 | 2.87 | 3.41 | x | x | x | 0.19 | 2.23 | 2.27 | 1.48 | c |
| 2013 May | 0.68 | 2.78 | 2.77 | 3.05 | x | x | x | 0.18 | 2.13 | 2.17 | 1.48 | c |
| 2013 Jun. | 0.66 | 2.72 | 2.70 | 2.96 | x | x | x | 0.18 | 2.07 | 2.10 | 1.47 | c |
| 2013 Jul. | 0.60 | 2.67 | 2.62 | 3.46 | x | x | x | 0.17 | 2.02 | 2.06 | 1.42 | c |
| 2013 Aug. | 0.60 | 2.54 | 2.53 | 2.70 | x | x | x | 0.16 | 1.96 | 1.99 | 1.42 | c |
| 2013 Sep. | 0.59 | 2.49 | 2.46 | 3.05 | x | x | x | 0.17 | 1.88 | 1.91 | 1.43 | c |
| 2013 Oct. | 0.57 | 2.40 | 2.39 | 2.64 | x | x | x | 0.16 | 1.89 | 1.92 | 1.44 | c |
| 2013 Nov. | 0.52 | 2.32 | 2.31 | 2.45 | x | x | x | 0.15 | 1.83 | 1.86 | 1.32 | c |

10.4.2. New Business

(% p.a.)

| Period | New household deposits | | | New deposits from non-financial corporations | | | Repos |
|-----------|--|--|-------------------------------------|--|--|-------------------------------------|-------|
| | with agreed maturity of 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 of 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 | |
| 2008 | 6.36 | 3.99 | 4.90 | 6.36 | 1.41 | 2.93 | x |
| 2009 | 3.35 | 3.69 | 3.25 | 2.50 | 0.92 | 1.50 | x |
| 2010 | 3.44 | 3.80 | 2.83 | 2.45 | 2.21 | 0.91 | c |
| 2011 | 3.46 | 3.99 | 2.76 | 2.39 | 2.84 | 1.07 | c |
| 2012 | 3.35 | 3.55 | 5.01 | 1.98 | 1.78 | 1.70 | c |
| 2012 Nov. | 3.41 | 3.68 | 3.33 | 2.09 | 1.61 | 0.60 | c |
| 2012 Dec. | 3.35 | 3.55 | 5.01 | 1.98 | 1.78 | 1.70 | c |
| 2013 Jan. | 3.29 | 3.53 | 3.35 | 2.32 | 1.06 | 0.81 | c |
| 2013 Feb. | 3.22 | 3.44 | 3.22 | 2.09 | 1.16 | 1.03 | c |
| 2013 Mar. | 3.09 | 3.50 | 3.00 | 2.06 | 1.86 | 1.86 | x |
| 2013 Apr. | 3.02 | 3.18 | 3.13 | 2.03 | 0.79 | 2.44 | x |
| 2013 May | 2.81 | 3.03 | 2.81 | 1.70 | 1.59 | 0.91 | c |
| 2013 Jun. | 2.69 | 3.13 | 1.51 | 1.66 | 1.09 | 0.21 | x |
| 2013 Jul. | 2.63 | 2.99 | 5.81 | 1.88 | 1.75 | 0.94 | c |
| 2013 Aug. | 2.45 | 3.03 | 1.90 | 1.56 | 1.50 | 1.04 | x |
| 2013 Sep. | 2.42 | 3.41 | 1.96 | 1.53 | 1.02 | 1.34 | x |
| 2013 Oct. | 2.31 | 2.65 | 1.95 | 1.64 | 1.32 | 0.63 | x |
| 2013 Nov. | 2.19 | 2.59 | 1.53 | 1.46 | 1.00 | 0.39 | x |

Note: Annual data refer to December of each year.

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 | | |
| | | of up to and including one year | over one year and up to and including five years | over five years | | of up to and including one year | over one year and up to and including five years | over five years |
| 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 |
| 2010 | 14.83 | 16.48 | 15.49 | 14.23 | 10.57 | 9.98 | 10.98 | 11.53 |
| 2011 | 14.00 | 15.20 | 14.94 | 13.42 | 10.45 | 10.25 | 10.61 | 10.83 |
| 2012 | 13.26 | 14.05 | 14.16 | 12.56 | 10.11 | 10.06 | 9.99 | 10.35 |
| 2012 Nov. | 13.23 | 13.97 | 14.18 | 12.54 | 10.02 | 9.98 | 9.87 | 10.29 |
| 2012 Dec. | 13.26 | 14.05 | 14.16 | 12.56 | 10.11 | 10.06 | 9.99 | 10.35 |
| 2013 Jan. | 13.35 | 14.26 | 14.15 | 12.66 | 10.15 | 10.15 | 9.90 | 10.42 |
| 2013 Feb. | 13.34 | 14.22 | 14.18 | 12.66 | 10.10 | 10.11 | 9.81 | 10.39 |
| 2013 Mar. | 13.37 | 14.35 | 14.34 | 12.56 | 9.90 | 9.88 | 9.65 | 10.27 |
| 2013 Apr. | 13.05 | 13.91 | 14.01 | 12.27 | 9.45 | 9.36 | 9.19 | 9.97 |
| 2013 May | 12.91 | 13.79 | 13.84 | 12.1 | 9.08 | 8.92 | 8.89 | 9.72 |
| 2013 Jun. | 12.76 | 13.71 | 13.66 | 11.93 | 9.01 | 8.92 | 8.83 | 9.48 |
| 2013 Jul. | 12.47 | 12.90 | 13.64 | 11.57 | 9.02 | 9.02 | 8.77 | 9.40 |
| 2013 Aug. | 12.46 | 12.72 | 13.71 | 11.50 | 8.81 | 8.73 | 8.67 | 9.19 |
| 2013 Sep. | 12.29 | 12.40 | 13.68 | 11.24 | 8.43 | 8.34 | 8.27 | 8.88 |
| 2013 Oct. | 11.81 | 11.60 | 13.31 | 10.75 | 7.92 | 7.72 | 7.86 | 8.49 |
| 2013 Nov. | 11.60 | 11.48 | 13.08 | 10.50 | 7.57 | 7.25 | 7.59 | 8.27 |

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 | | |
| | | of up to and including one year | over one year and up to and including five years | over five years | | of up to and including one year | over one year and up to and including five years | over five years |
| 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 |
| 2010 | 11.68 | 12.03 | 12.19 | 11.34 | 9.40 | 9.50 | 9.36 | 9.28 |
| 2011 | 12.66 | 11.72 | 13.40 | 12.37 | 9.74 | 9.72 | 9.38 | 10.55 |
| 2012 | 12.41 | 9.80 | 13.16 | 11.11 | 9.76 | 9.62 | 10.55 | 9.94 |
| 2012 Nov. | 12.26 | 9.95 | 13.23 | 11.04 | 10.03 | 10.11 | 10.41 | 9.43 |
| 2012 Dec. | 12.41 | 9.80 | 13.16 | 11.11 | 9.76 | 9.62 | 10.55 | 9.94 |
| 2013 Jan. | 12.25 | 10.86 | 12.81 | 10.52 | 9.99 | 10.17 | 9.83 | 9.27 |
| 2013 Feb. | 12.64 | 12.07 | 13.08 | 10.94 | 9.58 | 9.43 | 10.47 | 9.79 |
| 2013 Mar. | 12.58 | 13.07 | 13.12 | 10.56 | 9.33 | 9.24 | 9.58 | 9.95 |
| 2013 Apr. | 12.22 | 11.91 | 12.75 | 10.13 | 9.57 | 9.57 | 9.61 | 9.46 |
| 2013 May | 11.84 | 12.51 | 12.34 | 9.70 | 9.46 | 9.45 | 9.45 | 9.52 |
| 2013 Jun. | 11.63 | 11.65 | 12.25 | 9.52 | 9.21 | 9.17 | 9.35 | 9.52 |
| 2013 Jul. | 11.44 | 12.75 | 12.16 | 9.12 | 8.63 | 8.52 | 9.36 | 8.43 |
| 2013 Aug. | 11.07 | 9.50 | 12.02 | 8.75 | 8.74 | 8.60 | 9.15 | 9.24 |
| 2013 Sep. | 10.26 | 8.94 | 12.02 | 7.47 | 7.90 | 8.14 | 7.56 | 7.51 |
| 2013 Oct. | 9.54 | 9.04 | 11.66 | 6.59 | 7.78 | 7.79 | 7.44 | 8.50 |
| 2013 Nov. | 9.29 | 10.20 | 11.18 | 6.40 | 7.51 | 7.48 | 7.58 | 7.57 |

Note: 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 | | |
| | | of up to and including one year | over one year and up to and including five years | over five years | | of up to and including one year | over one year and up to and including five years | over five years |
| 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 |
| 2010 | 7.08 | 6.70 | 6.69 | 7.09 | 5.63 | 5.32 | 5.69 | 5.80 |
| 2011 | 7.11 | 7.35 | 6.52 | 7.12 | 5.73 | 5.29 | 5.77 | 6.00 |
| 2012 | 5.65 | 6.20 | 5.76 | 5.65 | 4.77 | 4.39 | 4.81 | 4.98 |
| 2012 Nov. | 5.76 | 7.05 | 5.80 | 5.75 | 4.79 | 4.40 | 4.85 | 5.01 |
| 2012 Dec. | 5.65 | 6.20 | 5.76 | 5.65 | 4.77 | 4.39 | 4.81 | 4.98 |
| 2013 Jan. | 5.57 | 6.00 | 5.91 | 5.55 | 4.74 | 4.34 | 4.77 | 4.96 |
| 2013 Feb. | 5.54 | 6.23 | 6.03 | 5.53 | 4.75 | 4.42 | 4.77 | 4.94 |
| 2013 Mar. | 5.51 | 6.23 | 6.51 | 5.49 | 4.76 | 4.41 | 4.79 | 4.95 |
| 2013 Apr. | 5.48 | 6.11 | 6.29 | 5.47 | 4.76 | 4.40 | 4.78 | 4.95 |
| 2013 May | 5.46 | 6.30 | 6.35 | 5.44 | 4.76 | 4.38 | 4.77 | 4.96 |
| 2013 Jun. | 5.44 | 6.43 | 6.40 | 5.42 | 4.74 | 4.35 | 4.71 | 4.96 |
| 2013 Jul. | 5.41 | 6.26 | 6.60 | 5.39 | 4.74 | 4.36 | 4.72 | 4.96 |
| 2013 Aug. | 5.38 | 6.24 | 6.68 | 5.37 | 4.73 | 4.33 | 4.69 | 4.96 |
| 2013 Sep. | 5.38 | 6.27 | 6.72 | 5.36 | 4.71 | 4.27 | 4.69 | 4.95 |
| 2013 Oct. | 5.37 | 6.11 | 6.56 | 5.35 | 4.72 | 4.29 | 4.67 | 4.97 |
| 2013 Nov. | 5.37 | 6.14 | 6.64 | 5.35 | 4.72 | 4.29 | 4.67 | 4.98 |

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 | | |
| | | of up to and including one year | over one year and up to and including five years | over five years | | of up to and including one year | over one year and up to and including five years | over five years |
| 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 |
| 2010 | 5.89 | 6.86 | 6.83 | 5.83 | 5.02 | 5.52 | 5.00 | 4.72 |
| 2011 | 5.90 | 5.35 | 4.46 | 5.98 | 5.64 | 5.54 | 5.29 | 6.16 |
| 2012 | 4.33 | 2.08 | 6.63 | 4.41 | 4.62 | 4.61 | 4.90 | 4.44 |
| 2012 Nov. | 4.53 | 5.36 | 5.56 | 4.49 | 4.63 | 4.20 | 4.72 | 5.35 |
| 2012 Dec. | 4.33 | 2.08 | 6.63 | 4.41 | 4.62 | 4.61 | 4.90 | 4.44 |
| 2013 Jan. | 4.30 | 2.75 | 6.38 | 4.37 | 4.94 | 4.27 | 5.32 | 6.19 |
| 2013 Feb. | 4.57 | 6.13 | 6.97 | 4.49 | 5.02 | 4.71 | 5.30 | 5.30 |
| 2013 Mar. | 4.60 | 10.56 | 7.65 | 4.53 | 5.36 | 4.97 | 4.97 | 5.86 |
| 2013 Apr. | 4.45 | 5.30 | 3.60 | 4.54 | 5.07 | 4.45 | 4.72 | 6.11 |
| 2013 May | 5.04 | 7.38 | 5.27 | 5.02 | 4.80 | 4.82 | 4.91 | 4.69 |
| 2013 Jun. | 4.48 | 4.54 | 5.02 | 4.47 | 4.86 | 4.74 | 4.81 | 5.18 |
| 2013 Jul. | 4.59 | 4.48 | 6.00 | 4.55 | 5.27 | 4.87 | 5.36 | 5.55 |
| 2013 Aug. | 4.63 | 6.12 | 6.93 | 4.59 | 4.64 | 4.45 | 4.46 | 4.87 |
| 2013 Sep. | 4.87 | 7.43 | 6.68 | 4.76 | 4.84 | 4.41 | 4.78 | 6.25 |
| 2013 Oct. | 5.05 | 3.74 | 6.10 | 5.01 | 4.94 | 4.55 | 5.10 | 5.49 |
| 2013 Nov. | 5.33 | 8.84 | 7.60 | 5.18 | 4.70 | 4.55 | 4.64 | 5.47 |

Note: 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 overdrafts | total | housing loans | | | consumer loans and loans for other purposes | | | |
| | | | with agreed maturity | | | total | with agreed maturity | | |
| | | | of up to and including one year | over one year and up to and including five years | over five years | | of up to and including one year | over one year and up to and including five years | over five years |
| 2008 | 21.58 | 10.74 | 9.53 | 12.74 | 10.67 | 16.85 | 22.43 | 17.85 | 15.52 |
| 2009 | 21.43 | 11.40 | 15.75 | 12.39 | 11.36 | 17.39 | 20.98 | 18.65 | 16.19 |
| 2010 | 16.22 | 10.12 | c | 13.83 | 10.08 | 15.06 | 16.48 | 15.49 | 14.56 |
| 2011 | 14.83 | 9.43 | c | 10.82 | 9.41 | 14.21 | 15.20 | 14.95 | 13.72 |
| 2012 | 13.82 | 8.55 | 10.10 | 8.59 | 8.54 | 13.52 | 14.06 | 14.19 | 12.98 |
| 2012 Nov. | 13.64 | 8.47 | 10.17 | 8.57 | 8.46 | 13.49 | 13.98 | 14.21 | 12.94 |
| 2012 Dec. | 13.82 | 8.55 | 10.10 | 8.59 | 8.54 | 13.52 | 14.06 | 14.19 | 12.98 |
| 2013 Jan. | 14.02 | 8.80 | 10.25 | 8.55 | 8.80 | 13.61 | 14.26 | 14.19 | 13.07 |
| 2013 Feb. | 13.99 | 8.78 | 10.11 | 8.53 | 8.78 | 13.62 | 14.23 | 14.22 | 13.08 |
| 2013 Mar. | 14.00 | 8.71 | 10.10 | 8.53 | 8.71 | 13.66 | 14.36 | 14.38 | 12.99 |
| 2013 Apr. | 13.41 | 8.34 | 10.18 | 8.43 | 8.33 | 13.35 | 13.92 | 14.05 | 12.73 |
| 2013 May | 13.31 | 8.21 | 10.35 | 8.40 | 8.19 | 13.22 | 13.80 | 13.88 | 12.59 |
| 2013 Jun. | 13.25 | 8.02 | 10.49 | 8.35 | 7.99 | 13.08 | 13.71 | 13.71 | 12.44 |
| 2013 Jul. | 12.67 | 7.49 | 10.49 | 8.28 | 7.44 | 12.83 | 12.91 | 13.68 | 12.14 |
| 2013 Aug. | 12.60 | 7.43 | 10.09 | 8.17 | 7.38 | 12.84 | 12.72 | 13.76 | 12.11 |
| 2013 Sep. | 12.43 | 7.22 | 10.98 | 8.07 | 7.16 | 12.70 | 12.41 | 13.73 | 11.91 |
| 2013 Oct. | 11.70 | 6.67 | 10.06 | 7.97 | 6.60 | 12.29 | 11.61 | 13.37 | 11.56 |
| 2013 Nov. | 11.50 | 6.42 | 9.97 | 7.88 | 6.35 | 12.14 | 11.48 | 13.13 | 11.43 |

| Period | Loans to non-financial corporations | | | |
|-----------|-------------------------------------|---------------------------------|--|-----------------|
| | bank overdrafts | with agreed maturity | | |
| | | of up to and including one year | over one year and up to and including five years | over five years |
| 2008 | 18.33 | 18.96 | 18.23 | 17.07 |
| 2009 | 15.18 | 16.24 | 16.24 | 15.37 |
| 2010 | 8.42 | 9.98 | 10.98 | 11.53 |
| 2011 | 9.76 | 10.25 | 10.61 | 10.83 |
| 2012 | 9.96 | 10.06 | 9.99 | 10.35 |
| 2012 Nov. | 9.73 | 9.98 | 9.87 | 10.29 |
| 2012 Dec. | 9.96 | 10.06 | 9.99 | 10.35 |
| 2013 Jan. | 10.00 | 10.15 | 9.90 | 10.42 |
| 2013 Feb. | 9.85 | 10.11 | 9.81 | 10.39 |
| 2013 Mar. | 9.53 | 9.88 | 9.65 | 10.27 |
| 2013 Apr. | 8.88 | 9.36 | 9.19 | 9.97 |
| 2013 May | 8.36 | 8.92 | 8.89 | 9.72 |
| 2013 Jun. | 8.50 | 8.92 | 8.83 | 9.48 |
| 2013 Jul. | 8.62 | 9.02 | 8.77 | 9.40 |
| 2013 Aug. | 8.36 | 8.73 | 8.67 | 9.19 |
| 2013 Sep. | 7.77 | 8.34 | 8.27 | 8.88 |
| 2013 Oct. | 7.05 | 7.72 | 7.86 | 8.49 |
| 2013 Nov. | 6.48 | 7.25 | 7.59 | 8.27 |

Note: Annual data refer to December of each year.

10.7. Breakdown of Lei-Denominated Loans

10.7.2. New Business

(% p.a.)

| Period | New loans to households | | | | | | | | | | | |
|--------|-------------------------|--|---|----------------|-------|---------------------------------|-------------------------------|-------|---------------------------------|--|-----------------|-------------------------------|
| | total | new housing loans | | | | | Average effective annual rate | total | new consumer loans | | | Average effective annual rate |
| | | with agreed maturity | | | | of up to and including one year | | | of up to and including one year | over one year and up to and including five years | over five years | |
| | | over one year and up to and including five years | over five years and up to and including ten years | over ten years | | | | | | | | |
| 2008 | 8.93 | 9.49 | 8.66 | 11.09 | 8.88 | 11.41 | 17.97 | 17.27 | 20.21 | 16.09 | 23.12 | |
| 2009 | 12.58 | 12.70 | 12.62 | 15.34 | 11.72 | 13.41 | 17.04 | 17.22 | 18.90 | 15.02 | 21.96 | |
| 2010 | 10.03 | c | 10.10 | 11.30 | 9.70 | 10.80 | 11.42 | 11.86 | 11.51 | 11.35 | 17.51 | |
| 2011 | 7.76 | c | 8.22 | 8.13 | 7.70 | 9.02 | 12.87 | 12.53 | 13.16 | 12.74 | 16.79 | |
| 2012 | 8.35 | c | 8.21 | 8.33 | 8.33 | 8.78 | 13.05 | 12.81 | 13.07 | 12.94 | 15.24 | |
| 2012 | Nov. | 8.21 | c | 8.25 | 8.43 | 7.95 | 8.61 | 13.05 | 14.25 | 13.07 | 12.85 | 15.60 |
| | Dec. | 8.35 | c | 8.21 | 8.33 | 8.33 | 8.78 | 13.05 | 12.81 | 13.07 | 12.94 | 15.24 |
| 2013 | Jan. | 8.38 | c | 8.26 | 7.35 | 8.57 | 8.75 | 12.79 | 13.23 | 12.85 | 12.35 | 15.86 |
| | Feb. | 8.35 | 11.87 | 8.71 | 7.53 | 8.31 | 8.72 | 12.83 | 14.54 | 12.83 | 12.74 | 16.00 |
| | Mar. | 8.34 | c | 8.44 | 8.49 | 8.24 | 8.89 | 12.91 | 12.46 | 12.96 | 12.58 | 15.79 |
| | Apr. | 7.58 | c | 8.53 | 7.70 | 7.44 | 8.05 | 12.63 | 14.26 | 12.64 | 12.40 | 15.57 |
| | May | 7.25 | c | 8.36 | 7.48 | 6.97 | 7.82 | 12.23 | 12.55 | 12.28 | 11.82 | 15.20 |
| | Jun. | 7.02 | 7.47 | 8.15 | 7.15 | 6.82 | 7.59 | 12.15 | 12.81 | 12.17 | 11.70 | 15.07 |
| | Jul. | 7.04 | c | 7.78 | 7.38 | 6.89 | 7.36 | 12.08 | 13.18 | 12.13 | 11.55 | 14.83 |
| | Aug. | 6.96 | c | 7.01 | 6.91 | 6.93 | 7.33 | 11.95 | 12.00 | 12.00 | 11.52 | 15.20 |
| | Sep. | 6.29 | c | 6.87 | 6.66 | 6.23 | 6.98 | 11.94 | 11.01 | 12.00 | 11.60 | 14.47 |
| | Oct. | 5.78 | c | 6.68 | 6.52 | 5.72 | 6.49 | 11.45 | 9.53 | 11.56 | 10.85 | 13.90 |
| | Nov. | 5.57 | c | 6.60 | 6.06 | 5.50 | 6.24 | 11.01 | 11.26 | 11.06 | 10.47 | 13.30 |

| Period | New loans to households (continued) | | | | New loans to non-financial corporations | | | | | | | | |
|--------|-------------------------------------|---------------------------------|--|-----------------|---|---------------------------------|--|-----------------|-------|---------------------------------|--|-----------------|------|
| | total | new loans for other purposes | | | total | up to EUR 1 million equivalent | | | total | above EUR 1 million equivalent | | | |
| | | with agreed maturity | | | | with agreed maturity | | | | with agreed maturity | | | |
| | | of up to and including one year | over one year and up to and including five years | over five years | | of up to and including one year | over one year and up to and including five years | over five years | | of up to and including one year | over one year and up to and including five years | over five years | |
| 2008 | 22.07 | 20.99 | 24.62 | 17.45 | 19.90 | 20.03 | 20.08 | 18.04 | 18.88 | 19.22 | 16.41 | 19.42 | |
| 2009 | 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 | 14.96 | 12.11 | 19.99 | 12.71 | 10.65 | 10.37 | 11.39 | 12.23 | 8.67 | 8.20 | 8.32 | 9.05 | |
| 2011 | 12.41 | 11.22 | 14.90 | 10.66 | 10.75 | 10.65 | 10.95 | 11.50 | 8.77 | 8.61 | 8.49 | 10.07 | |
| 2012 | 11.48 | 9.44 | 18.30 | 10.67 | 10.52 | 10.45 | 10.74 | 10.63 | 8.79 | 8.70 | 9.71 | 9.13 | |
| 2012 | Nov. | 10.93 | 9.74 | 18.09 | 10.69 | 10.53 | 10.48 | 10.54 | 11.01 | 9.24 | 9.37 | 10.00 | 8.81 |
| | Dec. | 11.48 | 9.44 | 18.30 | 10.67 | 10.52 | 10.45 | 10.74 | 10.63 | 8.79 | 8.70 | 9.71 | 9.13 |
| 2013 | Jan. | 12.19 | 10.42 | 13.43 | 10.30 | 10.60 | 10.45 | 11.31 | 11.05 | 9.20 | 9.61 | 8.62 | 8.83 |
| | Feb. | 15.39 | 11.34 | 19.46 | 11.93 | 10.45 | 10.38 | 10.80 | 10.52 | 8.37 | 7.99 | 9.11 | 9.53 |
| | Mar. | 15.21 | 14.12 | 18.11 | 10.48 | 10.24 | 10.09 | 10.91 | 10.39 | 8.21 | 8.26 | 7.57 | 9.20 |
| | Apr. | 13.89 | 11.15 | 17.47 | 10.93 | 10.00 | 9.82 | 10.64 | 10.55 | 8.65 | 9.01 | 7.58 | 7.88 |
| | May | 14.04 | 12.82 | 16.05 | 9.67 | 9.62 | 9.49 | 10.01 | 10.00 | 8.95 | 9.24 | 8.77 | 8.56 |
| | Jun. | 14.08 | 11.15 | 18.10 | 10.45 | 9.49 | 9.35 | 10.03 | 10.37 | 8.60 | 8.75 | 8.17 | 8.22 |
| | Jul. | 12.07 | 12.20 | 15.14 | 9.85 | 9.42 | 9.33 | 9.91 | 9.34 | 7.44 | 6.91 | 8.33 | 8.05 |
| | Aug. | 10.23 | 9.00 | 15.10 | 10.06 | 9.11 | 8.93 | 9.61 | 9.88 | 8.01 | 7.91 | 7.88 | 8.61 |
| | Sep. | 9.73 | 8.64 | 15.36 | 9.95 | 8.59 | 8.46 | 8.93 | 9.31 | 7.23 | 7.60 | 6.03 | 7.24 |
| | Oct. | 10.72 | 8.87 | 16.09 | 8.20 | 8.34 | 8.20 | 8.84 | 8.85 | 6.94 | 6.97 | 6.38 | 8.17 |
| | Nov. | 11.79 | 9.74 | 15.51 | 7.83 | 7.81 | 7.71 | 8.04 | 8.08 | 6.86 | 6.85 | 6.82 | 6.93 |

Note: Annual data refer to December of each year.

10.8. Breakdown of EUR-Denominated Loans

10.8.1. Outstanding Amounts

(% p.a.)

| Period | Loans to households | | | | | | | | | |
|-----------|---------------------|-------|---------------------------------|--|-----------------|---|---------------------------------|--|-----------------|--|
| | bank overdrafts | total | housing loans | | | consumer loans and loans for other purposes | | | | |
| | | | with agreed maturity | | | total | with agreed maturity | | | |
| | | | of up to and including one year | over one year and up to and including five years | over five years | | of up to and including one year | over one year and up to and including five years | over five years | |
| 2008 | 11.08 | 7.74 | 7.82 | 7.40 | 7.74 | 9.15 | 7.02 | 8.61 | 9.25 | |
| 2009 | 10.68 | 6.60 | 7.06 | 5.23 | 6.62 | 8.32 | 8.06 | 6.59 | 8.48 | |
| 2010 | 9.88 | 6.03 | 5.00 | 6.22 | 6.03 | 7.96 | 7.29 | 6.74 | 8.06 | |
| 2011 | 10.67 | 6.23 | 3.99 | 6.36 | 6.23 | 8.04 | 8.20 | 6.54 | 8.13 | |
| 2012 | 8.81 | 4.82 | 4.88 | 6.38 | 4.82 | 6.77 | 6.33 | 5.71 | 6.82 | |
| 2012 Nov. | 8.82 | 4.90 | 4.95 | 6.33 | 4.90 | 6.88 | 7.28 | 5.75 | 6.93 | |
| 2012 Dec. | 8.81 | 4.82 | 4.88 | 6.38 | 4.82 | 6.77 | 6.33 | 5.71 | 6.82 | |
| 2013 Jan. | 10.32 | 4.73 | 4.86 | 6.20 | 4.73 | 6.70 | 6.11 | 5.89 | 6.74 | |
| 2013 Feb. | 9.92 | 4.72 | 4.90 | 6.17 | 4.72 | 6.68 | 6.29 | 6.02 | 6.71 | |
| 2013 Mar. | 9.60 | 4.70 | 4.89 | 6.15 | 4.70 | 6.67 | 6.29 | 6.54 | 6.68 | |
| 2013 Apr. | 8.24 | 4.69 | 4.91 | 6.16 | 4.69 | 6.63 | 6.16 | 6.30 | 6.65 | |
| 2013 May | 8.16 | 4.68 | 4.91 | 5.86 | 4.68 | 6.62 | 6.37 | 6.40 | 6.63 | |
| 2013 Jun. | 8.40 | 4.67 | 4.91 | 5.99 | 4.67 | 6.60 | 6.51 | 6.44 | 6.61 | |
| 2013 Jul. | 8.08 | 4.66 | 4.91 | 6.22 | 4.66 | 6.58 | 6.33 | 6.63 | 6.58 | |
| 2013 Aug. | 7.98 | 4.66 | 4.77 | 6.20 | 4.66 | 6.57 | 6.32 | 6.73 | 6.57 | |
| 2013 Sep. | 7.98 | 4.66 | 4.78 | 6.16 | 4.66 | 6.57 | 6.34 | 6.78 | 6.57 | |
| 2013 Oct. | 7.80 | 4.66 | 4.11 | 6.06 | 4.66 | 6.56 | 6.27 | 6.61 | 6.56 | |
| 2013 Nov. | 7.92 | 4.66 | 3.99 | 6.10 | 4.66 | 6.57 | 6.29 | 6.69 | 6.57 | |

| Period | Loans to non-financial corporations | | | |
|-----------|-------------------------------------|---------------------------------|--|-----------------|
| | bank overdrafts | with agreed maturity | | |
| | | of up to and including one year | over one year and up to and including five years | over five years |
| 2008 | 5.50 | 6.71 | 7.94 | 8.24 |
| 2009 | 5.04 | 5.70 | 6.15 | 6.06 |
| 2010 | 4.72 | 5.32 | 5.69 | 5.80 |
| 2011 | 4.89 | 5.29 | 5.77 | 6.00 |
| 2012 | 3.97 | 4.39 | 4.81 | 4.98 |
| 2012 Nov. | 4.00 | 4.40 | 4.85 | 5.01 |
| 2012 Dec. | 3.97 | 4.39 | 4.81 | 4.98 |
| 2013 Jan. | 3.81 | 4.34 | 4.77 | 4.96 |
| 2013 Feb. | 3.79 | 4.42 | 4.77 | 4.94 |
| 2013 Mar. | 3.85 | 4.41 | 4.79 | 4.95 |
| 2013 Apr. | 3.85 | 4.40 | 4.78 | 4.95 |
| 2013 May | 3.86 | 4.38 | 4.77 | 4.96 |
| 2013 Jun. | 3.82 | 4.35 | 4.71 | 4.96 |
| 2013 Jul. | 3.85 | 4.36 | 4.72 | 4.96 |
| 2013 Aug. | 3.80 | 4.33 | 4.69 | 4.96 |
| 2013 Sep. | 3.73 | 4.27 | 4.69 | 4.95 |
| 2013 Oct. | 3.72 | 4.29 | 4.67 | 4.97 |
| 2013 Nov. | 3.70 | 4.29 | 4.67 | 4.98 |

Note: Annual data refer to December of each year.

10.8. Breakdown of EUR-Denominated Loans

10.8.2. New Business

(% p.a.)

| Period | New loans to households | | | | | | | | | | | |
|--------|-------------------------|---------------------------------|--|---|----------------|-------------------------------|-------------------------------|-------|---------------------------------|--|-----------------|-------------------------------|
| | total | new housing loans | | | | | Average effective annual rate | total | new consumer loans | | | |
| | | with agreed maturity | | | | Average effective annual rate | | | with agreed maturity | | | Average effective annual rate |
| | | of up to and including one year | over one year and up to and including five years | over five years and up to and including ten years | over ten years | | | | of up to and including one year | over one year and up to and including five years | over five years | |
| 2008 | 7.03 | 10.90 | 7.57 | 11.49 | 6.79 | 9.17 | 8.77 | 8.06 | 9.19 | 8.66 | 11.20 | |
| 2009 | 5.06 | 6.69 | 6.61 | 5.58 | 4.98 | 6.24 | 8.46 | 10.19 | 10.20 | 8.22 | 10.04 | |
| 2010 | 5.24 | c | 5.28 | 5.84 | 5.23 | 6.15 | 6.88 | 7.82 | 8.14 | 6.80 | 8.44 | |
| 2011 | 5.67 | c | 9.36 | 6.01 | 5.67 | 6.21 | 6.45 | 6.87 | 3.61 | 6.70 | 8.15 | |
| 2012 | 4.31 | x | 5.74 | 4.79 | 4.29 | 4.76 | 4.22 | 1.79 | 6.31 | 5.21 | 4.74 | |
| 2012 | Nov. | 4.37 | c | 3.59 | 4.78 | 4.35 | 4.80 | 5.55 | 6.55 | 6.43 | 5.39 | 6.14 |
| | Dec. | 4.31 | x | 5.74 | 4.79 | 4.29 | 4.76 | 4.22 | 1.79 | 6.31 | 5.21 | 4.74 |
| 2013 | Jan. | 4.28 | x | 3.86 | 4.35 | 4.27 | 4.75 | 5.23 | 5.37 | 6.75 | 5.13 | 6.03 |
| | Feb. | 4.39 | x | 4.43 | 4.47 | 4.38 | 4.83 | 5.33 | 5.85 | 6.57 | 5.11 | 6.17 |
| | Mar. | 4.44 | x | 4.91 | 4.67 | 4.43 | 4.87 | 5.32 | 7.79 | 6.27 | 5.17 | 5.92 |
| | Apr. | 4.41 | c | 6.59 | 4.68 | 4.40 | 4.81 | 4.50 | 5.27 | 3.38 | 5.91 | 6.77 |
| | May | 4.65 | x | 4.00 | 5.04 | 4.65 | 5.10 | 6.34 | 7.38 | 5.44 | 6.49 | 7.49 |
| | Jun. | 4.41 | c | x | 4.41 | 4.41 | 4.84 | 5.37 | 6.30 | 4.79 | 5.51 | 6.12 |
| | Jul. | 4.45 | x | 5.02 | 4.79 | 4.44 | 4.83 | 5.64 | 4.48 | 5.64 | 5.69 | 6.43 |
| | Aug. | 4.53 | x | 4.89 | 4.85 | 4.52 | 4.94 | 5.69 | 5.92 | 6.91 | 5.43 | 6.73 |
| | Sep. | 4.71 | c | 5.98 | 5.29 | 4.65 | 5.17 | 6.26 | 7.43 | 6.89 | 5.83 | 7.07 |
| | Oct. | 4.88 | c | 4.39 | 5.58 | 4.91 | 5.38 | 5.84 | 7.24 | 6.74 | 5.40 | 6.40 |
| Nov. | 5.07 | x | 5.71 | 5.59 | 5.04 | 5.63 | 6.11 | 8.84 | 6.98 | 5.79 | 6.87 | |

| Period | New loans to households (continued) | | | | New loans to non-financial corporations | | | | | | | | |
|--------|-------------------------------------|---------------------------------|--|-----------------|---|---------------------------------|--|-----------------|-------|---------------------------------|--|-----------------|------|
| | total | new loans for other purposes | | | total | up to EUR 1 million equivalent | | | total | above EUR 1 million equivalent | | | |
| | | with agreed maturity | | | | with agreed maturity | | | | with agreed maturity | | | |
| | | of up to and including one year | over one year and up to and including five years | over five years | | of up to and including one year | over one year and up to and including five years | over five years | | of up to and including one year | over one year and up to and including five years | over five years | |
| 2008 | 8.40 | 8.01 | 16.38 | 8.08 | 8.74 | 8.26 | 9.19 | 9.54 | 7.03 | 7.19 | 6.07 | 9.10 | |
| 2009 | 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 | 6.90 | 6.22 | 6.97 | 8.06 | 6.38 | 6.34 | 5.96 | 6.86 | 4.66 | 4.99 | 4.81 | 4.41 | |
| 2011 | 5.77 | 7.17 | 4.71 | 8.24 | 6.10 | 5.87 | 6.03 | 6.76 | 5.42 | 5.35 | 4.92 | 5.94 | |
| 2012 | 8.06 | c | 9.58 | 7.02 | 5.57 | 5.18 | 5.36 | 6.63 | 4.24 | 4.20 | 4.68 | 4.03 | |
| 2012 | Nov. | 7.22 | c | 8.85 | 6.95 | 5.43 | 5.18 | 5.33 | 6.08 | 4.12 | 3.53 | 4.37 | 4.90 |
| | Dec. | 8.06 | c | 9.58 | 7.02 | 5.57 | 5.18 | 5.36 | 6.63 | 4.24 | 4.20 | 4.68 | 4.03 |
| 2013 | Jan. | 3.31 | c | 10.10 | 7.79 | 5.08 | 4.10 | 5.48 | 6.88 | 4.86 | 4.35 | 5.19 | 5.87 |
| | Feb. | 9.20 | 11.31 | 9.36 | 8.65 | 5.80 | 5.45 | 5.68 | 6.92 | 4.69 | 4.43 | 5.00 | 4.90 |
| | Mar. | 9.61 | c | 13.85 | 7.45 | 5.83 | 5.27 | 5.92 | 6.59 | 5.16 | 4.82 | 4.18 | 5.71 |
| | Apr. | 9.23 | x | 11.79 | 7.25 | 5.51 | 4.89 | 5.22 | 6.95 | 4.81 | 4.07 | 4.42 | 5.78 |
| | May | 12.32 | x | 13.80 | 7.23 | 5.42 | 5.35 | 5.32 | 5.75 | 4.50 | 4.56 | 4.52 | 4.42 |
| | Jun. | 8.08 | x | 12.53 | 7.12 | 5.30 | 5.21 | 4.95 | 6.42 | 4.56 | 4.25 | 4.72 | 4.72 |
| | Jul. | 9.01 | x | 10.04 | 8.36 | 5.35 | 5.02 | 5.22 | 6.10 | 5.21 | 4.71 | 5.44 | 5.30 |
| | Aug. | 8.45 | c | 10.38 | 7.77 | 5.21 | 5.12 | 4.96 | 5.77 | 4.32 | 4.05 | 3.28 | 4.66 |
| | Sep. | 7.69 | c | 12.41 | 7.01 | 5.41 | 4.60 | 5.51 | 6.49 | 4.59 | 4.35 | 4.52 | 5.98 |
| | Oct. | 6.73 | 8.97 | 8.45 | 5.86 | 5.37 | 5.31 | 5.15 | 5.76 | 4.74 | 4.25 | 5.07 | 5.39 |
| Nov. | 8.60 | x | 10.74 | 6.69 | 5.01 | 4.78 | 5.17 | 5.33 | 4.65 | 4.49 | 4.59 | 5.53 | |

Note: Annual data refer to December of each year.

11. CREDIT RISK INDICATORS

11.1. Classification of Loans Granted and Investments made by Credit Institutions*

(lei million; end of period)

A. Loans granted to clients other than credit institutions

B. Loans to/investments with credit institutions

| Period | | Total | Standard | Watch | Substandard | Doubtful | Loss | Total | Standard | Loss |
|---|------|-----------|----------|----------|-------------|----------|----------|---------|----------|------|
| Gross | | | | | | | | | | |
| 2012 | Nov. | 213,249.2 | 95,716.7 | 35,482.0 | 21,664.6 | 12,105.2 | 48,280.7 | 8,313.9 | 8,312.9 | 1.0 |
| | Dec. | 210,400.9 | 90,861.8 | 33,551.6 | 23,056.8 | 13,560.9 | 49,369.8 | 8,187.5 | 8,186.5 | 1.0 |
| 2013 | Jan. | 208,066.9 | 92,194.0 | 30,597.2 | 22,482.9 | 13,141.2 | 49,651.6 | 9,662.4 | 9,661.4 | 1.0 |
| | Feb. | 208,004.8 | 93,094.4 | 31,916.0 | 22,369.9 | 10,619.7 | 50,004.8 | 7,890.0 | 7,889.0 | 1.0 |
| | Mar. | 209,362.5 | 93,255.8 | 31,552.7 | 21,787.8 | 11,174.6 | 51,591.6 | 9,199.4 | 9,198.4 | 1.0 |
| | Apr. | 206,486.8 | 92,577.9 | 30,439.2 | 21,462.8 | 9,574.8 | 52,432.1 | 8,213.4 | 8,212.4 | 1.0 |
| | May | 208,198.0 | 93,205.2 | 30,117.9 | 21,743.7 | 9,488.7 | 53,642.5 | 8,066.2 | 8,065.2 | 1.0 |
| | Jun. | 210,505.2 | 95,362.2 | 28,835.5 | 22,117.1 | 9,474.3 | 54,716.1 | 9,439.0 | 9,438.0 | 1.0 |
| | Jul. | 208,464.7 | 95,243.1 | 27,102.7 | 20,701.5 | 10,783.7 | 54,633.7 | 7,405.2 | 7,404.2 | 1.0 |
| | Aug. | 208,469.9 | 94,842.1 | 27,473.9 | 20,181.0 | 10,853.0 | 55,119.9 | 9,300.9 | 9,299.9 | 1.0 |
| | Sep. | 208,208.3 | 93,712.3 | 28,546.9 | 19,802.3 | 10,520.2 | 55,626.6 | 8,566.9 | 8,565.9 | 1.0 |
| | Oct. | 206,148.9 | 91,614.8 | 29,248.9 | 19,385.9 | 9,782.1 | 56,117.2 | 8,693.8 | 8,692.8 | 1.0 |
| | Nov. | 205,541.8 | 91,158.9 | 29,514.9 | 19,153.5 | 9,082.9 | 56,631.6 | 9,239.0 | 9,238.0 | 1.0 |
| Net | | | | | | | | | | |
| 2012 | Nov. | 91,784.9 | 41,299.4 | 9,050.3 | 4,405.0 | 2,094.5 | 34,935.7 | 7,442.8 | 7,441.8 | 1.0 |
| | Dec. | 92,051.0 | 38,627.2 | 8,832.3 | 6,031.7 | 3,045.2 | 35,514.6 | 7,555.7 | 7,554.7 | 1.0 |
| 2013 | Jan. | 91,718.0 | 38,739.0 | 8,000.0 | 6,012.2 | 2,934.2 | 36,032.6 | 9,043.0 | 9,042.0 | 1.0 |
| | Feb. | 92,237.8 | 38,549.5 | 8,357.3 | 5,899.9 | 2,781.2 | 36,649.9 | 6,371.3 | 6,370.3 | 1.0 |
| | Mar. | 92,892.2 | 38,307.3 | 8,416.7 | 5,678.5 | 3,106.1 | 37,383.6 | 7,385.4 | 7,384.4 | 1.0 |
| | Apr. | 92,405.2 | 38,551.6 | 7,680.5 | 5,767.7 | 2,456.6 | 37,948.8 | 6,373.4 | 6,372.4 | 1.0 |
| | May | 94,214.4 | 38,826.7 | 7,531.2 | 5,943.3 | 2,564.9 | 39,348.3 | 6,580.4 | 6,579.4 | 1.0 |
| | Jun. | 96,741.9 | 39,837.9 | 7,989.2 | 5,829.1 | 2,756.2 | 40,329.5 | 8,625.0 | 8,624.0 | 1.0 |
| | Jul. | 96,519.0 | 39,594.6 | 7,410.4 | 5,127.1 | 3,372.7 | 41,014.2 | 6,473.7 | 6,472.7 | 1.0 |
| | Aug. | 96,349.4 | 39,314.5 | 7,506.0 | 4,734.0 | 3,490.3 | 41,304.6 | 8,202.8 | 8,201.8 | 1.0 |
| | Sep. | 96,553.6 | 38,324.3 | 7,911.0 | 4,467.1 | 3,359.6 | 42,491.6 | 7,598.9 | 7,597.9 | 1.0 |
| | Oct. | 96,688.7 | 38,456.8 | 7,632.7 | 4,672.1 | 3,045.0 | 42,882.1 | 7,584.7 | 7,583.7 | 1.0 |
| | Nov. | 96,268.4 | 38,411.2 | 7,535.9 | 4,507.6 | 2,570.9 | 43,242.8 | 8,129.1 | 8,128.1 | 1.0 |
| Prudential value adjustments | | | | | | | | | | |
| 2012 | Nov. | 37,843.7 | 432.7 | 492.4 | 911.1 | 1,071.8 | 34,935.7 | 1.0 | – | 1.0 |
| | Dec. | 39,185.2 | 399.4 | 485.4 | 1,239.4 | 1,546.4 | 35,514.6 | 1.0 | – | 1.0 |
| 2013 | Jan. | 39,589.5 | 397.8 | 436.4 | 1,232.7 | 1,490.0 | 36,032.6 | 1.0 | – | 1.0 |
| | Feb. | 40,123.3 | 399.2 | 456.8 | 1,208.3 | 1,409.1 | 36,649.9 | 1.0 | – | 1.0 |
| | Mar. | 40,978.8 | 394.8 | 460.9 | 1,166.1 | 1,573.4 | 37,383.6 | 1.0 | – | 1.0 |
| | Apr. | 41,190.1 | 384.2 | 422.7 | 1,185.1 | 1,249.3 | 37,948.8 | 1.0 | – | 1.0 |
| | May | 42,666.6 | 377.3 | 415.5 | 1,220.9 | 1,304.6 | 39,348.3 | 1.0 | – | 1.0 |
| | Jun. | 43,765.6 | 394.5 | 439.8 | 1,199.1 | 1,402.7 | 40,329.5 | 1.0 | – | 1.0 |
| | Jul. | 44,574.2 | 380.1 | 409.1 | 1,059.1 | 1,711.7 | 41,014.2 | 1.0 | – | 1.0 |
| | Aug. | 44,831.7 | 368.5 | 409.3 | 979.4 | 1,769.9 | 41,304.6 | 1.0 | – | 1.0 |
| | Sep. | 45,914.5 | 365.7 | 427.3 | 924.1 | 1,705.8 | 42,491.6 | 1.0 | – | 1.0 |
| | Oct. | 46,232.8 | 421.2 | 414.5 | 967.7 | 1,547.3 | 42,882.1 | 1.0 | – | 1.0 |
| | Nov. | 46,326.4 | 430.0 | 411.1 | 933.0 | 1,309.5 | 43,242.8 | 1.0 | – | 1.0 |
| Adjustments for impairment (according to IFRS) | | | | | | | | | | |
| 2012 | Nov. | 28,328.1 | 850.8 | 773.8 | 1,101.3 | 1,051.3 | 24,550.9 | 1.0 | 0.0 | 1.0 |
| | Dec. | 29,425.0 | 643.1 | 795.5 | 1,092.3 | 1,311.2 | 25,582.9 | 1.0 | 0.0 | 1.0 |
| 2013 | Jan. | 29,723.3 | 731.7 | 794.0 | 1,111.7 | 1,296.9 | 25,789.0 | 1.0 | 0.0 | 1.0 |
| | Feb. | 30,132.6 | 766.9 | 822.6 | 1,098.6 | 1,232.1 | 26,212.4 | 1.0 | 0.0 | 1.0 |
| | Mar. | 31,150.7 | 727.1 | 745.8 | 1,186.7 | 1,242.6 | 27,248.5 | 1.0 | 0.0 | 1.0 |
| | Apr. | 31,273.6 | 746.0 | 729.1 | 1,158.6 | 987.1 | 27,652.8 | 1.0 | 0.0 | 1.0 |
| | May | 32,079.9 | 582.3 | 682.3 | 1,182.4 | 919.0 | 28,713.9 | 1.0 | 0.0 | 1.0 |
| | Jun. | 33,012.6 | 600.7 | 712.4 | 1,208.7 | 882.8 | 29,608.0 | 1.0 | 0.0 | 1.0 |
| | Jul. | 33,149.1 | 577.1 | 700.3 | 1,070.8 | 1,026.6 | 29,774.3 | 1.0 | 0.0 | 1.0 |
| | Aug. | 33,277.2 | 502.3 | 691.7 | 1,051.5 | 993.9 | 30,037.8 | 3.7 | 0.0 | 1.0 |
| | Sep. | 33,876.8 | 490.8 | 678.0 | 958.5 | 981.6 | 30,767.9 | 4.2 | 0.0 | 1.0 |
| | Oct. | 34,022.2 | 419.5 | 631.1 | 989.5 | 991.1 | 30,991.0 | 4.2 | 0.0 | 1.0 |
| | Nov. | 34,484.3 | 407.5 | 632.4 | 1,047.9 | 910.4 | 31,486.1 | 4.0 | 0.0 | 1.0 |

*) According to NBR Regulation No. 16/2012 and NBR Order No. 15/2012 as subsequently amended and supplemented.

11.2. Key Prudential Indicators

(percent)

| Period | Solvency ratio ($\geq 8\%$) ^{1,2} | Leverage ratio ^{1,2} | General risk ratio ² | Deposits with and loans to other banks (gross value)/Total assets (gross value) | Loans to non-bank clients (gross value)/ Total assets (gross value) | Impaired loans granted to non-bank clients (net value)/Total non-banking loans portfolio (net value) ³ |
|-----------|---|-------------------------------|---------------------------------|--|---|---|
| 2008 | 13.76 | 8.13 | 50.73 | 26.01 | 62.50 | x |
| 2009 | 14.67 | 7.55 | 47.29 | 23.03 | 59.13 | x |
| 2010 | 15.02 | 8.11 | 44.61 | 19.58 | 58.64 | x |
| 2011 | 14.87 | 8.07 | 42.65 | 16.90 | 59.24 | x |
| 2012 | 14.94 | 8.02 | 38.80 | 14.74 | 60.78 | 12.00 |
| 2012 Nov. | x | 8.20 | x | 15.05 | 61.19 | 12.13 |
| 2012 Dec. | 14.94 | 8.02 | 38.80 | 14.74 | 60.78 | 12.00 |
| 2013 Jan. | x | 8.21 | x | 14.34 | 61.31 | 12.17 |
| 2013 Feb. | x | 8.19 | x | 14.48 | 61.29 | 12.25 |
| 2013 Mar. | 15.03 | 8.20 | 39.20 | 15.06 | 61.47 | 12.28 |
| 2013 Apr. | x | 8.25 | x | 14.36 | 61.54 | 12.32 |
| 2013 May | x | 8.11 | x | 14.89 | 61.66 | 12.41 |
| 2013 Jun. | 14.67 | 8.02 | 38.93 | 14.32 | 61.56 | 12.16 |
| 2013 Jul. | x | 7.90 | x | 14.37 | 61.76 | 12.20 |
| 2013 Aug. | x | 7.93 | x | 14.80 | 61.26 | 12.46 |
| 2013 Sep. | 13.92 | 7.49 | 38.03 | 14.27 | 61.33 | 12.42 |
| 2013 Oct. | x | 7.59 | x | 14.89 | 60.63 | 12.42 |
| 2013 Nov. | x | 7.65 | x | 15.07 | 60.19 | 12.68 |

| Period | Impaired loans granted to non-bank clients (net value)/Total liabilities ³ | Impaired loans granted to non-bank clients (net value)/ Total assets (net value) ³ | Credit risk ratio ^{2,4} | Non-performing loans ratio ^{2,4} | Liquidity ratio ⁵ |
|-----------|---|---|----------------------------------|--|------------------------------|
| 2008 | x | x | 6.52 | x | 2.47 |
| 2009 | x | x | 15.29 | 7.89 | 1.38 |
| 2010 | x | x | 20.82 | 11.85 | 1.35 |
| 2011 | x | x | 23.28 | 14.33 | 1.36 |
| 2012 | 7.87 | 7.05 | 29.91 | 18.24 | 1.42 |
| 2012 Nov. | 8.04 | 7.19 | 28.32 | 17.92 | 1.38 |
| 2012 Dec. | 7.87 | 7.05 | 29.91 | 18.24 | 1.42 |
| 2013 Jan. | 8.10 | 7.22 | 30.18 | 18.69 | 1.44 |
| 2013 Feb. | 8.14 | 7.26 | 29.15 | 19.05 | 1.46 |
| 2013 Mar. | 8.17 | 7.29 | 29.98 | 19.08 | 1.46 |
| 2013 Apr. | 8.23 | 7.32 | 30.03 | 19.46 | 1.47 |
| 2013 May | 8.30 | 7.38 | 30.32 | 20.26 | 1.50 |
| 2013 Jun. | 8.10 | 7.21 | 30.49 | 20.30 | 1.48 |
| 2013 Jul. | 8.18 | 7.26 | 31.38 | 20.93 | 1.48 |
| 2013 Aug. | 8.26 | 7.34 | 31.65 | 21.00 | 1.49 |
| 2013 Sep. | 8.21 | 7.32 | 31.77 | 21.56 | 1.48 |
| 2013 Oct. | 8.12 | 7.22 | 31.97 | 21.70 | 1.50 |
| 2013 Nov. | 8.22 | 7.31 | 31.97 | 21.95 | 1.51 |

1) According to NBR Order No. 13/2011; starting with January 2008, the leverage ratio is determined based on average assets;

2) Indicators only for banks - Romanian legal entities and Creditcoop; foreign bank branches do not report on capital adequacy, own funds and loan classification;

3) According to NBR Order No. 27/2010, as subsequently amended and supplemented and NBR Order No. 2/2011;

4) According to NBR Regulation No. 16/2012 and NBR Order No. 15/2012, as subsequently amended and supplemented;

5) According to NBR Order No. 22/2011 and NBR Regulation No. 25/2011; the liquidity ratio is expressed in units.

Note: Starting with January 2012, indicators are calculated according to the reports drawn up based on IFRS.

11.3. Credit Risk Information*

| Period | Total debts - overall risk (lei mn.) | Total past-due debts (lei mn.) | Number of debtors (legal and natural entities) | Number of defaulters (legal and natural entities) | Number of CCR data base queries about own and prospective debtors | Number of CCR data base queries about prospective debtors, with their consent | Number of loans granted and commitments assumed by credit institutions | Number of debtors (legal and natural entities) reported by two or several reporting entities** | Number of debtors (legal and natural entities) total reporting entities** | Number of defaulters (legal and natural entities) total reporting entities** |
|-------------------------------|--------------------------------------|--------------------------------|--|---|---|---|--|--|---|--|
| a) Credit institutions | | | | | | | | | | |
| 2008 | 226,379 | 3,323 | 1,027,710 | 138,937 | 309,967 | 303,933 | 1,599,936 | 84,931 | x | x |
| 2009 | 226,393 | 7,839 | 986,031 | 201,625 | 310,086 | 237,820 | 1,532,080 | 123,843 | 1,075,076 | 235,620 |
| 2010 | 237,488 | 15,031 | 957,183 | 218,359 | 146,933 | 83,690 | 1,482,764 | 107,656 | 1,028,377 | 242,951 |
| 2011 | 257,575 | 19,911 | 962,814 | 224,584 | 143,968 | 78,351 | 1,491,533 | 98,005 | 1,022,184 | 244,186 |
| 2012 | 262,811 | 27,577 | 932,320 | 231,397 | 128,014 | 73,093 | 1,475,874 | 92,759 | 986,934 | 248,291 |
| 2012 | Nov. | 267,186 | 27,412 | 937,117 | 232,347 | 163,103 | 1,486,046 | 93,774 | 992,618 | 250,476 |
| | Dec. | 262,811 | 27,577 | 932,320 | 231,397 | 128,014 | 1,475,874 | 92,759 | 986,934 | 248,291 |
| 2013 | Jan. | 260,373 | 28,077 | 926,218 | 229,865 | 130,774 | 1,469,133 | 91,859 | 980,913 | 246,938 |
| | Feb. | 259,131 | 28,704 | 925,555 | 240,139 | 149,664 | 1,468,144 | 92,057 | 979,549 | 257,131 |
| | Mar. | 260,818 | 29,172 | 923,591 | 235,204 | 161,044 | 1,466,730 | 91,245 | 978,600 | 252,574 |
| | Apr. | 256,558 | 29,598 | 920,416 | 230,441 | 172,506 | 1,466,275 | 89,949 | 975,497 | 247,044 |
| | May | 257,368 | 30,500 | 920,837 | 235,414 | 164,806 | 1,471,985 | 89,905 | 975,889 | 251,959 |
| | Jun. | 259,981 | 31,243 | 918,565 | 244,636 | 165,753 | 1,470,801 | 89,336 | 972,704 | 261,786 |
| | Jul. | 256,467 | 31,297 | 912,007 | 231,620 | 188,071 | 1,462,866 | 87,196 | 965,921 | 247,711 |
| | Aug. | 259,423 | 32,076 | 913,399 | 230,633 | 159,996 | 1,471,113 | 88,920 | 967,030 | 247,062 |
| | Sep. | 258,643 | 32,380 | 907,848 | 235,272 | 167,497 | 1,464,202 | 89,221 | 965,161 | 252,919 |
| | Oct. | 256,427 | 32,407 | 903,796 | 223,326 | 186,369 | 1,459,260 | 88,441 | 961,272 | 240,222 |
| Nov. | 254,871 | 32,867 | 904,082 | 224,090 | 172,974 | 1,460,427 | 88,177 | 961,537 | 241,098 | |

b) NBF+EMI+PI

| | | | | | | | |
|------|--------|--------|---------|--------|--------|---------|---------|
| 2010 | 19,836 | 1,630 | 112,227 | 32,223 | 9,453 | 6,549 | 225,911 |
| 2011 | 18,969 | 1,822 | 95,598 | 25,636 | 11,140 | 7,857 | 191,040 |
| 2012 | 17,904 | 2,262 | 90,316 | 22,176 | 10,329 | 7,128 | 183,199 |
| 2012 | Nov. | 18,487 | 2,302 | 91,622 | 23,546 | 13,706 | 184,916 |
| | Dec. | 17,904 | 2,262 | 90,316 | 22,176 | 10,329 | 183,199 |
| 2013 | Jan. | 17,746 | 2,401 | 90,166 | 22,338 | 11,340 | 183,060 |
| | Feb. | 17,705 | 2,455 | 89,446 | 22,431 | 13,388 | 182,321 |
| | Mar. | 17,928 | 2,469 | 89,649 | 22,674 | 14,859 | 182,925 |
| | Apr. | 17,617 | 2,536 | 88,818 | 21,794 | 14,990 | 181,796 |
| | May | 17,747 | 2,562 | 88,700 | 21,692 | 12,189 | 182,161 |
| | Jun. | 17,827 | 2,692 | 87,564 | 22,372 | 12,775 | 180,053 |
| | Jul. | 17,630 | 2,650 | 86,930 | 21,056 | 15,138 | 178,856 |
| | Aug. | 17,660 | 2,655 | 87,100 | 21,310 | 13,239 | 178,827 |
| | Sep. | 17,916 | 2,680 | 92,674 | 22,778 | 13,147 | 184,834 |
| | Oct. | 17,895 | 2,661 | 92,526 | 21,866 | 15,675 | 185,671 |
| Nov. | 17,883 | 2,661 | 92,344 | 21,996 | 16,189 | 185,961 | |

Note: NBR Regulation No. 2/2012 on the organisation and functioning of the Central Credit Register operated by the National Bank of Romania became effective on 1 February 2012.

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

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

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 | | | | | | | | |
| 2008 | 258,473 | 157,435 | 13,684 | 3,485 | 1,341 | 414 | 81,920 | 194 | 89,330 | 145,830 | 10,915 | 12,398 | |
| 2009 | 259,929 | 152,539 | 16,542 | 3,394 | 1,299 | 548 | 85,339 | 268 | 88,633 | 150,532 | 8,187 | 12,577 | |
| 2010 | 275,644 | 161,429 | 17,572 | 4,288 | 1,234 | 818 | 89,906 | 397 | 92,952 | 162,080 | 7,730 | 12,882 | |
| 2011 | 300,873 | 179,062 | 19,843 | 3,720 | 1,389 | 945 | 95,474 | 440 | 103,709 | 175,174 | 8,951 | 13,038 | |
| 2012 | 308,206 | 182,106 | 20,944 | 3,856 | 1,201 | 1,039 | 98,340 | 721 | 109,193 | 177,963 | 8,435 | 12,615 | |
| 2012 | Nov. | 309,064 | 183,511 | 20,460 | 3,733 | 1,436 | 1,027 | 98,343 | 554 | 110,168 | 177,768 | 8,445 | 12,683 |
| | Dec. | 308,206 | 182,106 | 20,944 | 3,856 | 1,201 | 1,039 | 98,340 | 721 | 109,193 | 177,963 | 8,435 | 12,615 |
| 2013 | Jan. | 307,117 | 180,839 | 20,884 | 3,895 | 1,240 | 1,057 | 98,471 | 731 | 109,024 | 177,831 | 7,705 | 12,557 |
| | Feb. | 306,841 | 180,679 | 20,756 | 3,957 | 1,216 | 1,046 | 98,466 | 721 | 109,174 | 177,404 | 7,804 | 12,460 |
| | Mar. | 307,318 | 180,901 | 20,823 | 3,962 | 1,237 | 1,003 | 98,678 | 714 | 109,187 | 177,625 | 8,077 | 12,429 |
| | Apr. | 307,739 | 181,991 | 20,234 | 3,823 | 1,221 | 986 | 98,771 | 713 | 108,769 | 178,466 | 8,125 | 12,379 |
| | May | 307,336 | 181,375 | 20,171 | 3,841 | 1,230 | 979 | 99,014 | 726 | 108,744 | 178,326 | 7,918 | 12,349 |
| | Jun. | 307,623 | 181,287 | 20,388 | 3,876 | 1,228 | 923 | 99,195 | 725 | 108,976 | 178,331 | 8,039 | 12,276 |
| | Jul. | 307,339 | 180,644 | 20,864 | 3,743 | 1,240 | 964 | 99,163 | 722 | 110,003 | 177,203 | 7,942 | 12,191 |
| | Aug. | 309,990 | 182,590 | 20,568 | 4,330 | 1,226 | 1,009 | 99,542 | 726 | 112,072 | 178,114 | 7,643 | 12,161 |
| | Sep. | 309,629 | 182,615 | 20,839 | 3,664 | 1,195 | 1,040 | 99,548 | 727 | 113,731 | 176,096 | 7,661 | 12,141 |
| | Oct. | 309,228 | 182,402 | 20,624 | 3,555 | 1,207 | 1,049 | 99,661 | 730 | 114,858 | 174,622 | 7,655 | 12,093 |
| | Nov. | 307,956 | 181,272 | 20,447 | 3,438 | 1,146 | 1,003 | 99,919 | 731 | 114,859 | 173,823 | 7,140 | 12,133 |

| Period | Total loans | Activity of borrower | | | | | | | Credit institutions by ownership | | Credit institutions by legal status | | |
|--------|-------------|----------------------|----------|---------------|--------------------------------|---|--|------------------|--|--|--|--|--------|
| | | Industry | Services | Con-struction | Agriculture, forestry, fishery | Financial intermediation and insurance activities | General government and defence, state social security, education, healthcare and social security | 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 | |
| | | | | | | | | | | | | | |
| 2008 | 258,473 | 49,575 | 73,207 | 30,371 | 5,669 | 8,503 | 9,229 | 81,920 | 7,903 | 250,569 | 235,342 | 23,131 | |
| 2009 | 259,929 | 46,331 | 70,006 | 31,349 | 6,682 | 8,945 | 11,276 | 85,339 | 9,761 | 250,168 | 236,573 | 23,357 | |
| 2010 | 275,644 | 50,416 | 74,079 | 32,983 | 7,987 | 7,293 | 12,980 | 89,906 | 10,842 | 264,802 | 251,237 | 24,407 | |
| 2011 | 300,873 | 57,290 | 81,947 | 34,713 | 10,428 | 6,619 | 14,402 | 95,474 | 12,928 | 287,944 | 270,986 | 29,887 | |
| 2012 | 308,206 | 58,296 | 82,814 | 33,881 | 11,780 | 6,763 | 16,332 | 98,340 | 15,590 | 292,616 | 277,936 | 30,270 | |
| 2012 | Nov. | 309,064 | 58,043 | 83,527 | 34,104 | 12,052 | 6,678 | 16,318 | 98,343 | 15,514 | 293,550 | 279,696 | 29,369 |
| | Dec. | 308,206 | 58,296 | 82,814 | 33,881 | 11,780 | 6,763 | 16,332 | 98,340 | 15,590 | 292,616 | 277,936 | 30,270 |
| 2013 | Jan. | 307,117 | 57,200 | 82,841 | 33,812 | 11,929 | 6,475 | 16,389 | 98,471 | 15,816 | 291,301 | 277,592 | 29,525 |
| | Feb. | 306,841 | 57,435 | 82,405 | 33,858 | 12,043 | 6,210 | 16,425 | 98,466 | 15,937 | 290,904 | 277,386 | 29,454 |
| | Mar. | 307,318 | 58,053 | 82,525 | 33,893 | 11,447 | 6,204 | 16,517 | 98,678 | 15,885 | 291,433 | 277,512 | 29,806 |
| | Apr. | 307,739 | 57,116 | 82,823 | 34,310 | 11,476 | 6,954 | 16,289 | 98,771 | 15,967 | 291,772 | 278,792 | 28,947 |
| | May | 307,336 | 57,133 | 82,447 | 34,113 | 11,347 | 7,044 | 16,237 | 99,014 | 15,942 | 291,394 | 278,441 | 28,896 |
| | Jun. | 307,623 | 57,292 | 82,658 | 33,893 | 11,305 | 7,115 | 16,165 | 99,195 | 15,914 | 291,709 | 278,797 | 28,825 |
| | Jul. | 307,339 | 57,952 | 82,254 | 33,729 | 10,881 | 7,086 | 16,274 | 99,163 | 16,375 | 290,964 | 278,756 | 28,582 |
| | Aug. | 309,990 | 59,142 | 82,401 | 34,141 | 11,148 | 7,154 | 16,462 | 99,542 | 16,638 | 293,352 | 282,047 | 27,944 |
| | Sep. | 309,629 | 58,182 | 82,640 | 34,326 | 11,292 | 7,179 | 16,461 | 99,548 | 17,262 | 292,367 | 283,046 | 26,583 |
| | Oct. | 309,228 | 58,435 | 82,538 | 33,691 | 11,342 | 7,260 | 16,300 | 99,661 | 17,376 | 291,852 | 282,880 | 26,348 |
| | Nov. | 307,956 | 58,484 | 82,028 | 33,325 | 11,375 | 6,706 | 16,118 | 99,919 | 17,426 | 290,530 | 281,694 | 26,262 |

| Period | Total loans | Credit risk | | | | | | | | | |
|--------|-------------|----------------|-----------------------|------------------------------|---------------------------|-------------------|----------------|-------------------------|--------|--------|--------|
| | | Treasury loans | Working capital loans | Loans for equipment purchase | Export and import finance | Commercial claims | Mortgage loans | Other real-estate loans | Bonds | Other | |
| 2008 | 258,473 | 65,306 | x | x | 166 | 3,042 | x | x | 150 | 30,487 | |
| 2009 | 259,929 | 64,348 | x | x | 376 | 4,662 | x | x | 236 | 27,791 | |
| 2010 | 275,644 | 65,426 | x | x | 230 | 5,930 | x | x | 242 | 32,245 | |
| 2011 | 300,873 | 71,220 | x | x | 238 | 7,367 | x | x | 318 | 34,528 | |
| 2012 | 308,206 | 73,396 | 13,921 | 40,884 | 133 | 7,155 | 30,554 | 35,777 | 296 | 34,098 | |
| 2012 | Nov. | 309,064 | 74,154 | 13,941 | 40,867 | 132 | 6,995 | 30,368 | 35,670 | 296 | 33,851 |
| | Dec. | 308,206 | 73,396 | 13,921 | 40,884 | 133 | 7,155 | 30,554 | 35,777 | 296 | 34,098 |
| 2013 | Jan. | 307,117 | 72,888 | 13,942 | 41,080 | 133 | 7,060 | 30,823 | 35,812 | 296 | 33,606 |
| | Feb. | 306,841 | 72,562 | 13,986 | 40,997 | 130 | 7,047 | 31,039 | 35,730 | 282 | 33,776 |
| | Mar. | 307,318 | 72,774 | 13,971 | 41,013 | 132 | 6,955 | 31,212 | 36,191 | 256 | 33,693 |
| | Apr. | 307,739 | 72,960 | 13,640 | 40,994 | 132 | 6,706 | 31,519 | 36,239 | 256 | 34,465 |
| | May | 307,336 | 73,055 | 13,462 | 40,917 | 130 | 6,627 | 31,800 | 36,241 | 256 | 34,469 |
| | Jun. | 307,623 | 73,653 | 13,269 | 41,159 | 131 | 6,512 | 32,077 | 36,345 | 256 | 34,419 |
| | Jul. | 307,339 | 73,853 | 13,218 | 41,426 | 132 | 6,645 | 32,311 | 36,503 | 256 | 34,060 |
| | Aug. | 309,990 | 74,040 | 13,209 | 41,572 | 118 | 6,749 | 32,548 | 36,644 | 256 | 34,345 |
| | Sep. | 309,629 | 74,055 | 13,209 | 41,449 | 423 | 6,958 | 33,108 | 35,577 | 256 | 34,624 |
| | Oct. | 309,228 | 74,804 | 12,995 | 41,283 | 421 | 6,927 | 33,108 | 35,628 | 256 | 34,491 |
| | Nov. | 307,956 | 74,627 | 12,879 | 40,770 | 295 | 6,712 | 33,352 | 35,676 | 256 | 34,626 |

| Period | Credit risk (continued) | | | | | Maturity | | | |
|--------|---|---------------------------|---|----------------|-----------------------|---------------------------------|-------------------------|-------------------------------|---------|
| | Commitments on behalf of the debtor to a natural or legal entity, other than the reporting entities, or to a foreign credit/financial institution | Commitments to the debtor | Collateral deposits (for operations in derivatives) | Consumer loans | Sales by installments | Short-term (less than one year) | Medium-term (1-5 years) | Long-term (more than 5 years) | |
| 2008 | x | x | – | x | x | 55,819 | 70,636 | 132,018 | |
| 2009 | x | x | – | x | x | 53,349 | 67,654 | 138,926 | |
| 2010 | x | x | – | x | x | 55,194 | 73,501 | 146,949 | |
| 2011 | x | x | – | x | x | 58,368 | 81,598 | 160,907 | |
| 2012 | 20,351 | 2,423 | – | 49,216 | – | 56,518 | 85,797 | 165,891 | |
| 2012 | Nov. | 20,740 | 2,397 | – | 49,655 | – | 56,773 | 86,572 | 165,719 |
| | Dec. | 20,351 | 2,423 | – | 49,216 | – | 56,518 | 85,797 | 165,891 |
| 2013 | Jan. | 20,047 | 2,425 | – | 49,003 | – | 55,701 | 85,315 | 166,101 |
| | Feb. | 20,220 | 2,414 | – | 48,658 | – | 56,006 | 85,076 | 165,759 |
| | Mar. | 20,106 | 2,486 | – | 48,529 | – | 55,299 | 85,759 | 166,259 |
| | Apr. | 19,992 | 2,595 | – | 48,239 | – | 54,488 | 85,650 | 167,602 |
| | May | 19,678 | 2,563 | – | 48,138 | – | 54,570 | 85,348 | 167,418 |
| | Jun. | 19,745 | 2,169 | – | 47,886 | – | 55,471 | 84,071 | 168,080 |
| | Jul. | 19,338 | 2,147 | – | 47,449 | – | 55,556 | 84,125 | 167,657 |
| | Aug. | 21,146 | 1,925 | – | 47,439 | – | 56,342 | 85,298 | 168,350 |
| | Sep. | 20,209 | 2,072 | – | 47,689 | – | 57,545 | 84,597 | 167,487 |
| | Oct. | 20,106 | 1,879 | – | 47,328 | – | 58,563 | 83,689 | 166,975 |
| | Nov. | 19,581 | 1,894 | – | 47,288 | – | 58,540 | 83,630 | 165,786 |

Note: NBR Regulation No. 2/2012 on the organisation and functioning of the Central Credit Register operated by the National Bank of Romania became effective on 1 February 2012.

*) Refers to the exposure to a single debtor, which may be equal to or higher than lei 20,000 and accounts for 90.4 percent of the value of loans granted and commitments undertaken by the banking system, according to the data released on 30 June 2013. The amount granted is the loan extended or the commitment undertaken according to the contract. The amount granted is not updated in the current month for the loans or commitments in foreign exchange reported in previous months.

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 | | | | | | | |
| 2008 | 234,306 | 136,860 | 12,416 | 1,707 | 980 | 392 | 81,758 | 192 | 82,783 | 131,356 | 7,813 | 12,355 |
| 2009 | 238,350 | 134,014 | 15,521 | 2,001 | 895 | 466 | 85,189 | 264 | 82,016 | 137,841 | 5,957 | 12,536 |
| 2010 | 254,065 | 143,058 | 16,688 | 2,402 | 939 | 774 | 89,812 | 391 | 85,840 | 149,626 | 5,762 | 12,838 |
| 2011 | 276,597 | 157,556 | 18,856 | 2,435 | 1,077 | 837 | 95,416 | 420 | 93,065 | 163,280 | 7,265 | 12,988 |
| 2012 | 285,431 | 162,105 | 19,959 | 2,671 | 862 | 958 | 98,176 | 700 | 98,746 | 167,322 | 6,907 | 12,456 |
| 2012 | Nov. | 285,927 | 162,911 | 19,748 | 2,549 | 1,091 | 98,153 | 534 | 99,218 | 167,279 | 6,907 | 12,523 |
| | Dec. | 285,431 | 162,105 | 19,959 | 2,671 | 862 | 98,176 | 700 | 98,746 | 167,322 | 6,907 | 12,456 |
| 2013 | Jan. | 284,645 | 161,099 | 19,951 | 2,705 | 906 | 98,301 | 711 | 98,646 | 167,347 | 6,258 | 12,394 |
| | Feb. | 284,207 | 160,787 | 19,847 | 2,722 | 886 | 98,302 | 701 | 98,832 | 166,800 | 6,236 | 12,339 |
| | Mar. | 284,726 | 161,021 | 19,903 | 2,772 | 900 | 98,517 | 693 | 98,696 | 167,215 | 6,512 | 12,303 |
| | Apr. | 285,152 | 162,260 | 19,216 | 2,532 | 890 | 98,660 | 691 | 98,416 | 167,885 | 6,592 | 12,259 |
| | May | 285,095 | 161,994 | 19,162 | 2,529 | 901 | 98,893 | 704 | 98,633 | 167,894 | 6,340 | 12,229 |
| | Jun. | 285,708 | 162,197 | 19,406 | 2,575 | 901 | 99,077 | 704 | 99,105 | 168,062 | 6,387 | 12,155 |
| | Jul. | 285,853 | 162,071 | 19,868 | 2,363 | 912 | 99,050 | 702 | 100,024 | 167,601 | 6,156 | 12,073 |
| | Aug. | 286,919 | 162,818 | 19,618 | 2,505 | 894 | 99,436 | 705 | 101,363 | 167,390 | 6,120 | 12,046 |
| | Sep. | 287,349 | 163,145 | 19,964 | 2,253 | 851 | 99,445 | 707 | 103,086 | 166,125 | 6,110 | 12,028 |
| | Oct. | 287,242 | 163,247 | 19,774 | 2,133 | 848 | 99,538 | 709 | 104,260 | 164,919 | 6,088 | 11,975 |
| | Nov. | 286,481 | 162,347 | 19,662 | 2,227 | 808 | 99,797 | 711 | 104,376 | 164,536 | 5,554 | 12,014 |

| 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 |
| 2008 | 234,306 | 41,711 | 64,803 | 23,626 | 5,454 | 7,840 | 9,114 | 81,758 |
| 2009 | 238,350 | 40,393 | 62,159 | 24,913 | 6,394 | 8,211 | 11,092 | 85,189 |
| 2010 | 254,065 | 43,832 | 65,722 | 27,553 | 7,452 | 6,877 | 12,817 | 89,812 |
| 2011 | 276,597 | 50,641 | 73,585 | 27,055 | 9,697 | 5,977 | 14,227 | 95,416 |
| 2012 | 285,431 | 52,090 | 74,893 | 27,261 | 11,058 | 5,897 | 16,057 | 98,176 |
| 2012 | Nov. | 285,927 | 52,022 | 75,531 | 27,154 | 11,199 | 5,835 | 16,033 |
| | Dec. | 285,431 | 52,090 | 74,893 | 27,261 | 11,058 | 5,897 | 16,057 |
| 2013 | Jan. | 284,645 | 51,133 | 74,976 | 27,366 | 11,136 | 5,616 | 16,118 |
| | Feb. | 284,207 | 51,201 | 74,521 | 27,378 | 11,295 | 5,349 | 16,160 |
| | Mar. | 284,726 | 51,586 | 74,751 | 27,598 | 10,670 | 5,346 | 16,258 |
| | Apr. | 285,152 | 50,445 | 75,358 | 27,791 | 10,668 | 6,204 | 16,026 |
| | May | 285,095 | 50,463 | 75,037 | 27,786 | 10,634 | 6,288 | 15,994 |
| | Jun. | 285,708 | 50,598 | 75,343 | 27,646 | 10,683 | 6,424 | 15,937 |
| | Jul. | 285,853 | 51,102 | 75,337 | 27,528 | 10,387 | 6,390 | 16,059 |
| | Aug. | 286,919 | 51,315 | 75,375 | 27,601 | 10,658 | 6,387 | 16,147 |
| | Sep. | 287,349 | 50,874 | 75,666 | 27,765 | 10,854 | 6,507 | 16,239 |
| | Oct. | 287,242 | 51,129 | 75,701 | 27,262 | 10,927 | 6,610 | 16,075 |
| | Nov. | 286,481 | 51,452 | 74,919 | 27,136 | 11,000 | 6,267 | 15,909 |

| 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) |
| 2008 | 7,809 | 226,497 | 215,294 | 19,012 | 50,199 | 58,966 | 125,141 |
| 2009 | 9,586 | 228,765 | 218,995 | 19,355 | 49,006 | 57,681 | 131,663 |
| 2010 | 10,419 | 243,646 | 233,694 | 20,371 | 50,164 | 63,136 | 140,765 |
| 2011 | 12,277 | 264,320 | 250,880 | 25,718 | 53,835 | 69,297 | 153,466 |
| 2012 | 15,018 | 270,413 | 259,277 | 26,154 | 51,639 | 74,716 | 159,076 |
| 2012 Nov. | 14,845 | 271,083 | 260,120 | 25,807 | 51,413 | 75,565 | 158,949 |
| 2012 Dec. | 15,018 | 270,413 | 259,277 | 26,154 | 51,639 | 74,716 | 159,076 |
| 2013 Jan. | 15,185 | 269,460 | 259,181 | 25,465 | 50,890 | 74,401 | 159,354 |
| 2013 Feb. | 15,331 | 268,876 | 258,778 | 25,428 | 51,165 | 74,233 | 158,809 |
| 2013 Mar. | 15,267 | 269,458 | 259,161 | 25,565 | 50,275 | 74,916 | 159,535 |
| 2013 Apr. | 15,356 | 269,796 | 259,917 | 25,234 | 49,635 | 74,835 | 160,682 |
| 2013 May | 15,377 | 269,718 | 259,894 | 25,201 | 49,738 | 74,671 | 160,687 |
| 2013 Jun. | 15,357 | 270,352 | 260,559 | 25,149 | 50,490 | 73,534 | 161,685 |
| 2013 Jul. | 15,716 | 270,137 | 260,854 | 25,000 | 51,074 | 73,521 | 161,258 |
| 2013 Aug. | 15,949 | 270,970 | 262,239 | 24,680 | 51,507 | 73,955 | 161,457 |
| 2013 Sep. | 16,557 | 270,792 | 264,024 | 23,325 | 52,549 | 73,717 | 161,083 |
| 2013 Oct. | 16,683 | 270,560 | 264,049 | 23,194 | 53,320 | 73,337 | 160,585 |
| 2013 Nov. | 16,688 | 269,792 | 263,501 | 22,980 | 52,981 | 73,614 | 159,886 |

Note: NBR Regulation No. 2/2012 on the organisation and functioning of the Central Credit Register operated by the National Bank of Romania became effective on 1 February 2012.

*) Refers to the exposure to a single debtor, which may be equal to or higher than lei 20,000 and accounts for 89.8 percent of the value of loans granted and commitments undertaken by the banking system, according to the data released on 30 June 2013. The amount granted is the loan extended or the commitment undertaken according to the contract. The amount granted is not updated in the current month for the loans or commitments in foreign exchange reported in previous months.

11.6. Debts Overdue more than 30 Days Incurred by Natural Entities

| Period | Number of natural entities incurring debts overdue more than 30 days | Number of past-due debts | Total | Past-due debts (lei million) | | | | | | | | | | Number of reporting entities | |
|-----------|--|--------------------------|----------|------------------------------|---------|------|---------|-------------------------------|-------------------------------|----------------------------|-----------------|-------------------------|---------------------|------------------------------|--|
| | | | | Currency | | | | Type of delay | | | | | | | |
| | | | | lei | EUR | USD | other | Delay from 31 days to 60 days | Delay from 61 days to 90 days | Delay of more than 90 days | Upon collection | Off-balance sheet loans | Credit institutions | NBFIs | |
| 2012 Nov. | 740,211 | 1,019,952 | 9,628.7 | 3,580.5 | 3,900.3 | 31.3 | 2,116.6 | 107.1 | 106.6 | 6,770.9 | 2,600.6 | 43.5 | 35 | 20 | |
| 2012 Dec. | 737,652 | 1,013,176 | 9,500.3 | 3,537.4 | 3,847.4 | 30.7 | 2,084.7 | 92.3 | 134.2 | 6,666.3 | 2,565.1 | 42.4 | 35 | 20 | |
| 2013 Jan. | 756,850 | 1,033,091 | 9,517.8 | 3,556.8 | 3,902.9 | 30.0 | 2,028.1 | 104.9 | 99.6 | 6,745.3 | 2,526.8 | 41.1 | 35 | 20 | |
| 2013 Feb. | 705,742 | 969,887 | 9,662.8 | 3,600.8 | 3,973.3 | 31.2 | 2,057.5 | 77.9 | 72.2 | 6,937.7 | 2,535.7 | 39.4 | 35 | 20 | |
| 2013 Mar. | 699,600 | 962,366 | 9,895.2 | 3,660.0 | 4,059.0 | 31.7 | 2,144.6 | 90.7 | 65.7 | 7,100.3 | 2,600.5 | 38.0 | 35 | 21 | |
| 2013 Apr. | 715,469 | 982,987 | 9,914.4 | 3,727.1 | 4,040.4 | 30.2 | 2,116.7 | 106.7 | 73.6 | 7,154.7 | 2,544.6 | 34.7 | 35 | 21 | |
| 2013 May | 735,500 | 1,012,649 | 10,232.9 | 3,855.1 | 4,215.8 | 32.2 | 2,129.9 | 93.5 | 94.5 | 7,333.7 | 2,676.9 | 34.4 | 35 | 21 | |
| 2013 Jun. | 740,180 | 1,018,006 | 10,403.5 | 3,938.7 | 4,290.5 | 33.1 | 2,141.2 | 67.5 | 83.3 | 7,562.3 | 2,657.7 | 32.6 | 35 | 21 | |
| 2013 Jul. | 715,097 | 971,519 | 10,343.2 | 3,733.2 | 4,408.2 | 31.9 | 2,170.0 | 60.8 | 64.7 | 7,567.2 | 2,624.2 | 26.4 | 35 | 21 | |
| 2013 Aug. | 715,705 | 972,633 | 10,746.6 | 3,820.1 | 4,595.4 | 34.0 | 2,297.1 | 61.8 | 77.1 | 7,875.5 | 2,710.8 | 21.3 | 35 | 21 | |
| 2013 Sep. | 700,361 | 936,010 | 10,781.0 | 3,753.7 | 4,608.0 | 33.4 | 2,385.8 | 59.5 | 67.8 | 7,900.8 | 2,740.1 | 12.7 | 34 | 21 | |
| 2013 Oct. | 702,845 | 939,614 | 11,352.7 | 4,268.2 | 4,640.1 | 32.9 | 2,411.5 | 61.9 | 81.3 | 8,459.0 | 2,737.9 | 12.6 | 34 | 21 | |
| 2013 Nov. | 685,489 | 910,781 | 11,399.3 | 4,271.2 | 4,663.1 | 33.4 | 2,431.6 | 59.7 | 67.6 | 8,521.4 | 2,738.1 | 12.5 | 34 | 21 | |

Source: Credit Bureau.

11.7. Loans Granted and Commitments Assumed by NBFi + EMI + PI*

(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 | | | | | | | | |
| 2010 | 31,461 | 28,323 | 698 | 6 | 105 | 76 | 2,170 | 83 | 941 | 30,017 | 447 | 58 | |
| 2011 | 30,442 | 26,928 | 1,276 | 16 | 56 | 90 | 1,994 | 82 | 1,909 | 28,078 | 404 | 50 | |
| 2012 | 28,778 | 25,241 | 1,256 | 4 | 59 | 109 | 2,035 | 74 | 2,421 | 25,860 | 456 | 41 | |
| 2012 | Nov. | 29,080 | 25,523 | 1,264 | 3 | 58 | 110 | 2,049 | 74 | 2,399 | 26,179 | 461 | 41 |
| | Dec. | 28,778 | 25,241 | 1,256 | 4 | 59 | 109 | 2,035 | 74 | 2,421 | 25,860 | 456 | 41 |
| 2013 | Jan. | 28,695 | 25,142 | 1,237 | 3 | 59 | 109 | 2,065 | 80 | 2,495 | 25,706 | 454 | 40 |
| | Feb. | 28,724 | 25,192 | 1,229 | 3 | 55 | 111 | 2,055 | 80 | 2,542 | 25,690 | 453 | 40 |
| | Mar. | 28,919 | 25,366 | 1,239 | 3 | 56 | 108 | 2,064 | 82 | 2,691 | 25,708 | 480 | 40 |
| | Apr. | 28,864 | 25,314 | 1,241 | 3 | 53 | 112 | 2,056 | 84 | 2,754 | 25,599 | 471 | 39 |
| | May | 28,820 | 25,250 | 1,259 | 3 | 46 | 116 | 2,060 | 85 | 2,817 | 25,494 | 470 | 39 |
| | Jun. | 28,484 | 25,102 | 1,056 | 3 | 46 | 121 | 2,067 | 87 | 2,667 | 25,314 | 463 | 39 |
| | Jul. | 28,412 | 25,077 | 1,021 | 3 | 46 | 109 | 2,069 | 88 | 2,648 | 25,263 | 462 | 39 |
| | Aug. | 28,395 | 25,042 | 1,037 | 3 | 46 | 109 | 2,069 | 88 | 2,677 | 25,217 | 462 | 39 |
| | Sep. | 28,807 | 25,043 | 1,011 | 3 | 46 | 109 | 2,506 | 91 | 2,800 | 25,508 | 461 | 38 |
| | Oct. | 28,850 | 25,110 | 990 | 3 | 43 | 110 | 2,500 | 94 | 2,856 | 25,497 | 459 | 38 |
| | Nov. | 28,788 | 25,106 | 964 | 3 | 46 | 110 | 2,463 | 96 | 2,885 | 25,405 | 459 | 38 |

| Period | Total loans | Activity of borrower | | | | | | | Legal status of NBFi + EMI + PI | | |
|--------|-------------|----------------------|----------|--------------|--------------------------------|---|--|------------------|--|--------------------------------------|-----|
| | | 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 | NBFIs + EMI + PI – Romanian legal entities | Branches in Romania of foreign NBFIs | |
| 2010 | 31,461 | 5,391 | 16,463 | 4,720 | 1,625 | 172 | 920 | 2,170 | 31,242 | 219 | |
| 2011 | 30,442 | 5,107 | 15,166 | 4,496 | 2,114 | 141 | 1,424 | 1,994 | 30,169 | 274 | |
| 2012 | 28,778 | 4,590 | 13,979 | 3,798 | 2,847 | 118 | 1,411 | 2,035 | 28,489 | 288 | |
| 2012 | Nov. | 29,080 | 4,697 | 14,077 | 3,863 | 2,858 | 119 | 1,417 | 2,049 | 28,794 | 286 |
| | Dec. | 28,778 | 4,590 | 13,979 | 3,798 | 2,847 | 118 | 1,411 | 2,035 | 28,489 | 288 |
| 2013 | Jan. | 28,695 | 4,580 | 13,937 | 3,733 | 2,874 | 117 | 1,390 | 2,065 | 28,406 | 289 |
| | Feb. | 28,724 | 4,619 | 13,882 | 3,731 | 2,939 | 116 | 1,382 | 2,055 | 28,440 | 285 |
| | Mar. | 28,919 | 4,646 | 13,879 | 3,722 | 3,035 | 115 | 1,458 | 2,064 | 28,626 | 293 |
| | Apr. | 28,864 | 4,684 | 13,753 | 3,665 | 3,127 | 112 | 1,466 | 2,056 | 28,596 | 268 |
| | May | 28,820 | 4,671 | 13,714 | 3,541 | 3,229 | 113 | 1,492 | 2,060 | 28,556 | 264 |
| | Jun. | 28,484 | 4,640 | 13,560 | 3,477 | 3,326 | 112 | 1,302 | 2,067 | 28,219 | 265 |
| | Jul. | 28,412 | 4,608 | 13,532 | 3,445 | 3,374 | 114 | 1,270 | 2,069 | 28,149 | 263 |
| | Aug. | 28,395 | 4,582 | 13,503 | 3,461 | 3,399 | 113 | 1,267 | 2,069 | 28,131 | 263 |
| | Sep. | 28,807 | 4,615 | 13,480 | 3,423 | 3,432 | 111 | 1,240 | 2,506 | 28,544 | 263 |
| | Oct. | 28,850 | 4,638 | 13,507 | 3,329 | 3,546 | 111 | 1,219 | 2,500 | 28,589 | 262 |
| | Nov. | 28,788 | 4,606 | 13,576 | 3,300 | 3,536 | 105 | 1,203 | 2,463 | 28,525 | 262 |

| Period | Total loans | Credit risk | | | | | | | | | |
|--------|-------------|----------------|-----------------------|------------------------------|---------------------------|-------------------|----------------|-------------------------|-------|--------|--------|
| | | Treasury loans | Working capital loans | Loans for equipment purchase | Export and import finance | Commercial claims | Mortgage loans | Other real-estate loans | Bonds | Other | |
| 2010 | 31,461 | 24 | x | x | – | – | x | x | – | 10,349 | |
| 2011 | 30,442 | 229 | x | x | – | 3 | x | x | – | 11,701 | |
| 2012 | 28,778 | 339 | 282 | 13,000 | – | 40 | 1,314 | 1,510 | – | 10,183 | |
| 2012 | Nov. | 29,080 | 317 | 267 | 13,133 | – | 38 | 1,319 | 1,520 | – | 10,371 |
| | Dec. | 28,778 | 339 | 282 | 13,000 | – | 40 | 1,314 | 1,510 | – | 10,183 |
| 2013 | Jan. | 28,695 | 351 | 274 | 12,900 | – | 41 | 1,321 | 1,528 | – | 10,180 |
| | Feb. | 28,724 | 384 | 274 | 12,927 | – | 42 | 1,317 | 1,519 | – | 10,160 |
| | Mar. | 28,919 | 419 | 280 | 12,908 | – | 179 | 1,318 | 1,519 | – | 10,166 |
| | Apr. | 28,864 | 431 | 276 | 12,705 | – | 181 | 1,319 | 1,519 | – | 10,276 |
| | May | 28,820 | 450 | 269 | 12,695 | – | 187 | 1,326 | 1,521 | – | 10,185 |
| | Jun. | 28,484 | 451 | 266 | 12,614 | – | 189 | 1,264 | 1,495 | – | 10,193 |
| | Jul. | 28,412 | 418 | 264 | 12,611 | – | 168 | 1,264 | 1,488 | – | 10,210 |
| | Aug. | 28,395 | 412 | 270 | 12,591 | – | 154 | 1,260 | 1,538 | – | 10,169 |
| | Sep. | 28,807 | 419 | 288 | 12,603 | – | 132 | 1,262 | 1,540 | – | 10,093 |
| | Oct. | 28,850 | 421 | 292 | 12,607 | – | 137 | 1,250 | 1,508 | – | 10,185 |
| | Nov. | 28,788 | 422 | 292 | 12,597 | – | 137 | 1,175 | 1,513 | – | 10,214 |

| Period | Credit risk (continued) | | | | | Maturity | | | |
|--------|---|---------------------------|---|----------------|-----------------------|---------------------------------|-------------------------|-------------------------------|--------|
| | Commitments on behalf of the debtor to a natural or legal entity, other than the reporting entities, or to a foreign credit/financial institution | Commitments to the debtor | Collateral deposits (for operations in derivatives) | Consumer loans | Sales by installments | Short-term (less than one year) | Medium-term (1-5 years) | Long-term (more than 5 years) | |
| 2010 | x | x | – | x | x | 792 | 17,989 | 12,681 | |
| 2011 | x | x | – | x | x | 900 | 16,526 | 13,015 | |
| 2012 | 1,130 | 18 | – | 962 | – | 882 | 15,787 | 12,109 | |
| 2012 | Nov. | 1,135 | 22 | – | 958 | – | 874 | 15,898 | 12,308 |
| | Dec. | 1,130 | 18 | – | 962 | – | 882 | 15,787 | 12,109 |
| 2013 | Jan. | 1,116 | 21 | – | 963 | – | 867 | 15,800 | 12,028 |
| | Feb. | 1,114 | 23 | – | 965 | – | 894 | 15,811 | 12,019 |
| | Mar. | 1,129 | 22 | – | 977 | – | 1,000 | 15,968 | 11,951 |
| | Apr. | 1,140 | 33 | – | 983 | – | 1,008 | 15,967 | 11,890 |
| | May | 1,161 | 38 | – | 989 | – | 1,036 | 16,035 | 11,749 |
| | Jun. | 972 | 38 | – | 1,001 | – | 1,051 | 15,826 | 11,606 |
| | Jul. | 942 | 38 | – | 1,009 | – | 1,003 | 15,866 | 11,543 |
| | Aug. | 962 | 24 | – | 1,016 | – | 1,012 | 15,891 | 11,491 |
| | Sep. | 994 | 24 | – | 1,454 | – | 1,004 | 15,869 | 11,934 |
| | Oct. | 980 | 18 | – | 1,452 | – | 991 | 15,973 | 11,886 |
| | Nov. | 965 | 19 | – | 1,453 | – | 986 | 16,044 | 11,758 |

Note: NBR Regulation No. 2/2012 on the organisation and functioning of the Central Credit Register operated by the National Bank of Romania became effective on 1 February 2012.

*) Refers to the exposure to a single debtor, which may be equal to or higher than lei 20,000 and accounts for 83.6 percent of the value of loans granted and commitments undertaken by non-bank financial institutions included in the Special Register (NBF1), electronic money institutions with significant lending activity (EMI) and payment institutions with significant lending activity (PI), according to the data released on 30 June 2013. The amount granted is the loan extended or the commitment undertaken according to the contract. The amount granted is not updated in the current month for the loans or commitments in foreign exchange reported in previous months.

11.8. Loans Granted by NBF1 + EMI + PI*

(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 | | | | | | | | |
| 2010 | 31,276 | 28,311 | 525 | 6 | 105 | 76 | 2,170 | 83 | 768 | 30,003 | 447 | 58 | |
| 2011 | 29,440 | 26,728 | 483 | 16 | 56 | 90 | 1,994 | 74 | 1,108 | 27,877 | 404 | 50 | |
| 2012 | 27,630 | 25,036 | 315 | 4 | 57 | 109 | 2,035 | 74 | 1,484 | 25,649 | 456 | 41 | |
| 2012 | Nov. | 27,924 | 25,314 | 317 | 3 | 57 | 110 | 2,049 | 74 | 1,457 | 25,964 | 461 | 41 |
| | Dec. | 27,630 | 25,036 | 315 | 4 | 57 | 109 | 2,035 | 74 | 1,484 | 25,649 | 456 | 41 |
| 2013 | Jan. | 27,558 | 24,934 | 311 | 3 | 57 | 109 | 2,065 | 80 | 1,571 | 25,493 | 454 | 40 |
| | Feb. | 27,587 | 24,980 | 310 | 3 | 49 | 111 | 2,055 | 80 | 1,620 | 25,474 | 453 | 40 |
| | Mar. | 27,768 | 25,155 | 305 | 3 | 50 | 108 | 2,064 | 82 | 1,754 | 25,494 | 480 | 40 |
| | Apr. | 27,691 | 25,092 | 297 | 3 | 47 | 112 | 2,056 | 84 | 1,807 | 25,374 | 471 | 39 |
| | May | 27,622 | 25,024 | 295 | 3 | 39 | 115 | 2,060 | 85 | 1,849 | 25,264 | 470 | 39 |
| | Jun. | 27,473 | 24,874 | 282 | 3 | 39 | 121 | 2,066 | 87 | 1,888 | 25,083 | 463 | 39 |
| | Jul. | 27,432 | 24,849 | 277 | 3 | 38 | 109 | 2,068 | 88 | 1,899 | 25,032 | 462 | 39 |
| | Aug. | 27,408 | 24,829 | 275 | 3 | 38 | 109 | 2,067 | 88 | 1,921 | 24,989 | 460 | 39 |
| | Sep. | 27,790 | 24,771 | 274 | 3 | 38 | 108 | 2,505 | 91 | 2,047 | 25,243 | 461 | 38 |
| | Oct. | 27,851 | 24,843 | 267 | 3 | 35 | 109 | 2,500 | 94 | 2,117 | 25,237 | 459 | 38 |
| | Nov. | 27,803 | 24,837 | 263 | 3 | 35 | 110 | 2,462 | 94 | 2,163 | 25,144 | 458 | 38 |

| 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 | |
| 2010 | 31,276 | 5,389 | 16,457 | 4,718 | 1,624 | 172 | 746 | 2,170 | |
| 2011 | 29,440 | 4,915 | 15,140 | 4,494 | 2,113 | 141 | 643 | 1,994 | |
| 2012 | 27,630 | 4,402 | 13,951 | 3,798 | 2,842 | 118 | 484 | 2,035 | |
| 2012 | Nov. | 27,924 | 4,510 | 14,045 | 3,863 | 2,854 | 119 | 484 | 2,049 |
| | Dec. | 27,630 | 4,402 | 13,951 | 3,798 | 2,842 | 118 | 484 | 2,035 |
| 2013 | Jan. | 27,558 | 4,392 | 13,907 | 3,733 | 2,867 | 117 | 477 | 2,065 |
| | Feb. | 27,587 | 4,428 | 13,853 | 3,730 | 2,930 | 116 | 476 | 2,055 |
| | Mar. | 27,768 | 4,456 | 13,854 | 3,722 | 3,022 | 115 | 534 | 2,064 |
| | Apr. | 27,691 | 4,496 | 13,720 | 3,665 | 3,110 | 112 | 534 | 2,056 |
| | May | 27,622 | 4,482 | 13,676 | 3,540 | 3,213 | 113 | 539 | 2,060 |
| | Jun. | 27,473 | 4,451 | 13,532 | 3,477 | 3,310 | 112 | 525 | 2,066 |
| | Jul. | 27,432 | 4,421 | 13,498 | 3,445 | 3,361 | 114 | 525 | 2,068 |
| | Aug. | 27,408 | 4,394 | 13,466 | 3,460 | 3,391 | 113 | 517 | 2,067 |
| | Sep. | 27,790 | 4,370 | 13,446 | 3,421 | 3,420 | 111 | 516 | 2,505 |
| | Oct. | 27,851 | 4,392 | 13,474 | 3,328 | 3,537 | 111 | 510 | 2,500 |
| | Nov. | 27,803 | 4,359 | 13,538 | 3,300 | 3,528 | 105 | 512 | 2,462 |

| Period | Legal status of NBFIs + EMI + PI | | Maturity | | |
|-----------|---|---|------------------------------------|----------------------------|----------------------------------|
| | NBFIs + EMI + PI – Romanian legal entities | Branches in Romania of foreign NBFIs | Short-term (less than one year) | Medium-term (1-5 years) | Long-term (more than 5 years) |
| 2010 | 31,057 | 219 | 783 | 17,814 | 12,679 |
| 2011 | 29,167 | 274 | 874 | 15,738 | 12,828 |
| 2012 | 27,341 | 288 | 843 | 14,871 | 11,916 |
| 2012 Nov. | 27,638 | 286 | 836 | 14,975 | 12,113 |
| 2012 Dec. | 27,341 | 288 | 843 | 14,871 | 11,916 |
| 2013 Jan. | 27,269 | 289 | 828 | 14,895 | 11,835 |
| 2013 Feb. | 27,302 | 285 | 850 | 14,912 | 11,825 |
| 2013 Mar. | 27,474 | 293 | 960 | 15,051 | 11,756 |
| 2013 Apr. | 27,424 | 268 | 965 | 15,036 | 11,690 |
| 2013 May | 27,358 | 264 | 988 | 15,085 | 11,549 |
| 2013 Jun. | 27,208 | 265 | 1,003 | 15,067 | 11,403 |
| 2013 Jul. | 27,169 | 263 | 950 | 15,139 | 11,342 |
| 2013 Aug. | 27,145 | 263 | 944 | 15,183 | 11,282 |
| 2013 Sep. | 27,527 | 263 | 940 | 15,183 | 11,667 |
| 2013 Oct. | 27,590 | 262 | 928 | 15,299 | 11,624 |
| 2013 Nov. | 27,541 | 262 | 927 | 15,383 | 11,493 |

Note: NBR Regulation No. 2/2012 on the organisation and functioning of the Central Credit Register operated by the National Bank of Romania became effective on 1 February 2012.

*) Refers to the exposure to a single debtor, which may be equal to or higher than lei 20,000 and accounts for 79.3 percent of the value of loans granted by non-bank financial institutions included in the Special Register (NBFIs), electronic money institutions with significant lending activity (EMIs) and payment institutions with significant lending activity (PIs), according to the data released on 30 June 2013. The amount extended is the loan granted according to the contract. The amount granted is not updated in the current month for the loans in foreign exchange reported in previous months.

11.9. Rejected Debit Payment Instruments

| Period | Total | | of which: major reasons | | |
|-----------------------------|--------|--------------------|-------------------------|--------------------|-----------|
| | Number | Amount (lei thou.) | Number | Amount (lei thou.) | |
| 1) Cheques | | | | | |
| 2012 | Dec. | 1,204 | 55,639.2 | 919 | 25,486.5 |
| 2013 | Jan. | 1,086 | 30,583.5 | 882 | 18,650.7 |
| | Feb. | 999 | 24,134.9 | 734 | 16,400.0 |
| | Mar. | 846 | 23,546.5 | 574 | 13,095.1 |
| | Apr. | 797 | 20,262.5 | 564 | 15,628.4 |
| | May | 854 | 20,847.6 | 642 | 15,475.4 |
| | Jun. | 722 | 17,570.7 | 525 | 13,783.2 |
| | Jul. | 792 | 25,989.1 | 579 | 18,851.4 |
| | Aug. | 651 | 18,687.7 | 481 | 14,670.7 |
| | Sep. | 660 | 26,195.5 | 405 | 9,131.3 |
| | Oct. | 890 | 20,780.8 | 671 | 15,676.1 |
| | Nov. | 660 | 24,585.4 | 459 | 15,776.8 |
| | Dec. | 872 | 25,815.2 | 624 | 15,201.1 |
| 2) Bills of exchange | | | | | |
| 2012 | Dec. | 44 | 312.3 | 28 | 174.4 |
| 2013 | Jan. | 30 | 257.3 | 17 | 144.6 |
| | Feb. | 33 | 341.7 | 20 | 170.8 |
| | Mar. | 29 | 302.7 | 16 | 142.7 |
| | Apr. | 29 | 280.6 | 15 | 115.6 |
| | May | 34 | 333.5 | 18 | 120.0 |
| | Jun. | 34 | 315.2 | 21 | 137.8 |
| | Jul. | 29 | 448.0 | 14 | 261.8 |
| | Aug. | 20 | 220.6 | 13 | 90.8 |
| | Sep. | 22 | 522.5 | 10 | 347.0 |
| | Oct. | 28 | 520.7 | 14 | 182.8 |
| | Nov. | 28 | 356.1 | 13 | 233.7 |
| | Dec. | 36 | 235.2 | 19 | 167.6 |
| 3) Promissory notes | | | | | |
| 2012 | Dec. | 15,233 | 572,551.9 | 10,789 | 359,499.5 |
| 2013 | Jan. | 14,369 | 740,226.6 | 10,353 | 412,062.8 |
| | Feb. | 13,221 | 621,676.4 | 9,143 | 359,937.4 |
| | Mar. | 13,175 | 911,276.1 | 8,542 | 575,085.9 |
| | Apr. | 12,551 | 675,853.3 | 8,248 | 430,047.3 |
| | May | 12,649 | 1,147,030.3 | 8,595 | 850,641.1 |
| | Jun. | 12,216 | 532,279.3 | 8,560 | 244,234.0 |
| | Jul. | 13,955 | 1,106,514.9 | 9,244 | 772,590.7 |
| | Aug. | 11,007 | 958,772.8 | 7,160 | 589,004.1 |
| | Sep. | 11,061 | 551,003.5 | 7,082 | 322,964.8 |
| | Oct. | 11,031 | 647,518.5 | 7,409 | 369,286.6 |
| | Nov. | 11,126 | 494,903.3 | 7,808 | 327,890.1 |
| | Dec. | 11,347 | 851,241.7 | 8,057 | 695,930.1 |
| Total | | | | | |
| 2012 | Dec. | 16,481 | 628,503.4 | 11,736 | 385,160.3 |
| 2013 | Jan. | 15,485 | 771,067.4 | 11,252 | 430,858.0 |
| | Feb. | 14,253 | 646,153.0 | 9,897 | 376,508.3 |
| | Mar. | 14,050 | 935,125.3 | 9,132 | 588,323.7 |
| | Apr. | 13,377 | 696,396.3 | 8,827 | 445,791.3 |
| | May | 13,537 | 1,168,211.5 | 9,255 | 866,236.5 |
| | Jun. | 12,972 | 550,165.2 | 9,106 | 258,154.9 |
| | Jul. | 14,776 | 1,132,952.0 | 9,837 | 791,703.9 |
| | Aug. | 11,678 | 977,681.1 | 7,654 | 603,765.6 |
| | Sep. | 11,743 | 577,721.6 | 7,497 | 332,443.1 |
| | Oct. | 11,949 | 668,819.9 | 8,094 | 385,145.5 |
| | Nov. | 11,814 | 519,844.8 | 8,280 | 343,900.5 |
| | Dec. | 12,255 | 877,292.1 | 8,700 | 711,298.8 |

Note: NBR Regulation No. 2/2012 on the organisation and functioning of the Central Credit Register operated by the National Bank of Romania became effective on 1 February 2012.

11.10. Accountholders that Generated Payment Incidents

| Period | Total (number) | Risky entities | Entities under a ban | |
|----------------------------|----------------|----------------|----------------------|-----|
| 1) Natural entities | | | | |
| 2012 | Dec. | 37 | 24 | 1 |
| 2013 | Jan. | 44 | 34 | 1 |
| | Feb. | 48 | 46 | – |
| | Mar. | 38 | 31 | – |
| | Apr. | 30 | 27 | – |
| | May | 26 | 18 | – |
| | Jun. | 20 | 17 | – |
| | Jul. | 35 | 31 | – |
| | Aug. | 31 | 27 | – |
| | Sep. | 23 | 21 | – |
| | Oct. | 37 | 31 | – |
| | Nov. | 81 | 62 | – |
| | Dec. | 40 | 31 | – |
| 2) Legal entities | | | | |
| 2012 | Dec. | 4,919 | 3,430 | 299 |
| 2013 | Jan. | 4,504 | 3,085 | 255 |
| | Feb. | 4,198 | 2,856 | 238 |
| | Mar. | 4,384 | 2,974 | 248 |
| | Apr. | 4,578 | 3,067 | 274 |
| | May | 4,524 | 3,032 | 254 |
| | Jun. | 4,113 | 2,784 | 213 |
| | Jul. | 4,555 | 3,022 | 246 |
| | Aug. | 4,029 | 2,644 | 229 |
| | Sep. | 3,833 | 2,547 | 199 |
| | Oct. | 3,953 | 2,627 | 214 |
| | Nov. | 3,701 | 2,508 | 188 |
| | Dec. | 3,904 | 2,691 | 212 |
| Total | | | | |
| 2012 | Dec. | 4,956 | 3,454 | 300 |
| 2013 | Jan. | 4,548 | 3,119 | 256 |
| | Feb. | 4,246 | 2,902 | 238 |
| | Mar. | 4,422 | 3,005 | 248 |
| | Apr. | 4,608 | 3,094 | 274 |
| | May | 4,550 | 3,050 | 254 |
| | Jun. | 4,133 | 2,801 | 213 |
| | Jul. | 4,590 | 3,053 | 246 |
| | Aug. | 4,060 | 2,671 | 229 |
| | Sep. | 3,856 | 2,568 | 199 |
| | Oct. | 3,990 | 2,658 | 214 |
| | Nov. | 3,782 | 2,570 | 188 |
| | Dec. | 3,944 | 2,722 | 212 |

12. MONEY MARKET INDICATORS

12.1. Interbank Operations

| Period | Deposits | | Transactions | | ROBID | ROBOR | 1-week | 1-week |
|-----------|----------------------------|--------------------------------------|----------------------------|--------------------------------------|-----------------------------------|-------|-----------------------------------|--------|
| | daily average (lei mn.) | average interest rate (% p.a.) | daily average (lei mn.) | average interest rate (% p.a.) | ON | ON | ROBID | ROBOR |
| | | | | | average interest rate (% p.a.) | | average interest rate (% p.a.) | |
| 2012 Dec. | 4,106.6 | 5.78 | 2,062.8 | 5.73 | 5.27 | 5.77 | 5.44 | 5.94 |
| 2013 Jan. | 3,658.0 | 5.54 | 2,060.7 | 5.32 | 5.12 | 5.62 | 5.49 | 5.99 |
| Feb. | 2,569.5 | 5.21 | 1,206.7 | 4.97 | 4.52 | 5.02 | 5.20 | 5.70 |
| Mar. | 2,450.9 | 4.32 | 1,209.2 | 3.77 | 3.43 | 3.93 | 4.19 | 4.69 |
| Apr. | 2,841.2 | 3.33 | 1,335.8 | 2.81 | 2.21 | 2.71 | 3.05 | 3.55 |
| May | 2,987.0 | 3.90 | 1,579.5 | 3.60 | 3.27 | 3.77 | 3.61 | 4.11 |
| Jun. | 3,482.4 | 3.82 | 1,682.5 | 3.73 | 3.09 | 3.59 | 3.51 | 4.01 |
| Jul. | 3,051.6 | 4.34 | 1,658.6 | 4.37 | 4.15 | 4.65 | 4.23 | 4.73 |
| Aug. | 3,571.4 | 2.99 | 1,630.5 | 2.68 | 2.21 | 2.71 | 2.63 | 3.13 |
| Sep. | 4,206.1 | 3.13 | 1,906.8 | 2.78 | 2.29 | 2.79 | 2.71 | 3.21 |
| Oct. | 3,979.0 | 2.74 | 1,718.4 | 2.42 | 1.96 | 2.46 | 2.31 | 2.81 |
| Nov. | 3,054.5 | 1.86 | 1,296.6 | 1.35 | 0.87 | 1.37 | 1.10 | 1.60 |
| Dec. | 3,551.8 | 1.80 | 1,590.9 | 1.58 | 1.15 | 1.65 | 1.30 | 1.80 |

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

| Period | Discount Treasury certificates | | Treasury certificates | | Interest-bearing government bonds | | | | | |
|-----------|--------------------------------|---------------------------|----------------------------|-----------------------------------|-----------------------------------|--|-----------------------------------|--|----------------------------|-----------------------------------|
| | allotted amount (lei mn.) | average yield (% p.a.) | nominal value (EUR mn.) | average interest rate (% p.a.) | nominal value (lei mn.) | | average interest rate (% p.a.) | | nominal value (EUR mn.) | average interest rate (% p.a.) |
| | | | | | interest-bearing government bonds | inflation-linked interest-bearing government bonds | interest-bearing government bonds | inflation-linked interest-bearing government bonds (accepted margin) | | |
| 2012 Dec. | 2,081.6 | 6.27 | – | x | 5,981.1 | – | 6.30 | x | – | x |
| 2013 Jan. | 2,785.3 | 5.90 | – | x | 8,600.4 | – | 5.76 | x | 502.5 | 3.14 |
| Feb. | 999.9 | 5.54 | – | x | 3,034.9 | – | 5.73 | x | – | x |
| Mar. | 1,000.0 | 5.16 | – | x | 2,000.0 | – | 5.52 | x | – | x |
| Apr. | – | x | – | x | 2,500.0 | – | 5.15 | x | 581.4 | 2.90 |
| May | 1,300.0 | 3.99 | – | x | 2,450.0 | – | 4.66 | x | – | x |
| Jun. | – | x | – | x | 2,147.9 | – | 4.98 | x | – | x |
| Jul. | 300.0 | 4.24 | – | x | 1,448.0 | – | 4.66 | x | 336.5 | 2.75 |
| Aug. | 300.0 | 4.15 | – | x | 1,675.0 | – | 4.53 | x | – | x |
| Sep. | 1,000.0 | 3.88 | – | x | 2,820.0 | – | 4.81 | x | – | x |
| Oct. | 1,200.0 | 3.27 | – | x | 4,050.0 | – | 4.22 | x | 150.0 | 2.48 |
| Nov. | – | x | – | x | 4,550.0 | – | 4.33 | x | – | x |
| Dec. | 1,900.0 | 2.85 | – | x | 2,477.3 | – | 4.37 | x | – | x |

13. FOREIGN EXCHANGE MARKET INDICATORS

13.1. Interbank Foreign Exchange Market

| Period | Turnover ¹ (EUR mn.) | NBR exchange rate (EUR/RON) | | | | NBR exchange rate (USD/RON) | | | |
|-----------|------------------------------------|-----------------------------|------------------------|----------------------------|------------------------------------|-----------------------------|------------------------|----------------------------|------------------------------------|
| | | end of period | average ^{1,2} | percentage change against: | | end of period | average ^{1,2} | percentage change against: | |
| | | | | end of previous year | same period of previous year | | | end of previous year | same period of previous year |
| 2009 | 29,398.1 | 4.2282 | 4.2373 | 7.9 | 15.1 | 2.9361 | 3.0493 | -0.3 | 21.1 |
| 2010 | 33,160.7 | 4.2848 | 4.2099 | 1.6 | -0.6 | 3.2045 | 3.1779 | 12.0 | 4.2 |
| 2011 | 36,712.8 | 4.3197 | 4.2379 | 0.8 | 0.7 | 3.3393 | 3.0486 | 1.3 | -4.1 |
| 2012 | 34,574.8 | 4.4287 | 4.4560 | 3.8 | 5.1 | 3.3575 | 3.4682 | 4.2 | 13.8 |
| 2013 | 32,359.6 | 4.4847 | 4.4190 | -0.6 | -0.8 | 3.2551 | 3.3279 | -4.8 | -4.0 |
| 2012 Dec. | 32,022.1 | 4.4287 | 4.4895 | 3.8 | 3.8 | 3.3575 | 3.4240 | 4.2 | 4.2 |
| 2013 Jan. | 36,799.1 | 4.3828 | 4.3793 | -2.5 | 0.8 | 3.2332 | 3.2949 | -3.8 | -2.1 |
| Feb. | 30,236.2 | 4.3698 | 4.3848 | -2.3 | 0.8 | 3.3345 | 3.2816 | -4.2 | -0.2 |
| Mar. | 29,359.1 | 4.4154 | 4.3915 | -2.2 | 0.6 | 3.4455 | 3.3879 | -1.1 | 2.5 |
| Apr. | 33,796.6 | 4.3237 | 4.3802 | -2.4 | 0.1 | 3.3075 | 3.3666 | -1.7 | 1.3 |
| May | 39,474.5 | 4.3794 | 4.3375 | -3.4 | -2.3 | 3.3737 | 3.3430 | -2.4 | -3.7 |
| Jun. | 37,302.9 | 4.4588 | 4.4765 | -0.3 | 0.4 | 3.4151 | 3.3923 | -0.9 | -4.6 |
| Jul. | 36,382.7 | 4.4048 | 4.4257 | -1.4 | -2.7 | 3.3169 | 3.3829 | -1.2 | -8.6 |
| Aug. | 30,941.6 | 4.4367 | 4.4353 | -1.2 | -1.8 | 3.3510 | 3.3306 | -2.7 | -8.5 |
| Sep. | 31,519.3 | 4.4604 | 4.4627 | -0.6 | -0.8 | 3.3051 | 3.3437 | -2.3 | -4.5 |
| Oct. | 30,538.4 | 4.4306 | 4.4462 | -1.0 | -2.5 | 3.2441 | 3.2599 | -4.8 | -7.2 |
| Nov. | 25,153.1 | 4.4412 | 4.4448 | -1.0 | -1.8 | 3.2644 | 3.2935 | -3.8 | -6.7 |
| Dec. | 26,811.3 | 4.4847 | 4.4633 | -0.6 | -0.6 | 3.2551 | 3.2581 | -4.8 | -4.8 |

1) Annual figures based on monthly averages.

2) Monthly figures based on NBR daily exchange rates.

13.2. Daily Exchange Rate of RON on Forex Market, November 2013

(RON)

| Day | CAD | CHF | EUR | GBP | 100 JPY | USD | SDR | 1g of gold |
|-----|--------|--------|--------|--------|---------|--------|--------|------------|
| 1 | 3.1459 | 3.6083 | 4.4382 | 5.2511 | 3.3385 | 3.2814 | 5.0299 | 138.6574 |
| 4 | 3.1541 | 3.6015 | 4.4356 | 5.2415 | 3.3277 | 3.2836 | 5.0278 | 138.7491 |
| 5 | 3.1527 | 3.6123 | 4.4422 | 5.2802 | 3.3486 | 3.2900 | 5.0417 | 138.7205 |
| 6 | 3.1445 | 3.5982 | 4.4328 | 5.2850 | 3.3282 | 3.2815 | 5.0301 | 138.9620 |
| 7 | 3.1518 | 3.5945 | 4.4331 | 5.2734 | 3.3240 | 3.2809 | 5.0281 | 138.7426 |
| 8 | 3.1632 | 3.6107 | 4.4424 | 5.3218 | 3.3704 | 3.3104 | 5.0625 | 139.2728 |
| 11 | 3.1749 | 3.6129 | 4.4531 | 5.3206 | 3.3534 | 3.3241 | 5.0738 | 137.1298 |
| 12 | 3.1707 | 3.6136 | 4.4545 | 5.2822 | 3.3347 | 3.3267 | 5.0697 | 137.0426 |
| 13 | 3.1698 | 3.6227 | 4.4619 | 5.3156 | 3.3412 | 3.3264 | 5.0769 | 136.4593 |
| 14 | 3.1603 | 3.6123 | 4.4536 | 5.3079 | 3.3168 | 3.3152 | 5.0624 | 136.7755 |
| 15 | 3.1600 | 3.6038 | 4.4502 | 5.3200 | 3.2969 | 3.3101 | 5.0566 | 136.4097 |
| 18 | 3.1569 | 3.6060 | 4.4462 | 5.3010 | 3.2908 | 3.2904 | 5.0391 | 135.8065 |
| 19 | 3.1505 | 3.6045 | 4.4456 | 5.2996 | 3.2961 | 3.2906 | 5.0394 | 134.6577 |
| 20 | 3.1425 | 3.6085 | 4.4449 | 5.3077 | 3.2897 | 3.2864 | 5.0364 | 134.2887 |
| 21 | 3.1622 | 3.6097 | 4.4479 | 5.3252 | 3.2800 | 3.3101 | 5.0541 | 132.9408 |
| 22 | 3.1191 | 3.6177 | 4.4521 | 5.3370 | 3.2543 | 3.2944 | 5.0436 | 131.4854 |
| 25 | 3.1154 | 3.6128 | 4.4447 | 5.3275 | 3.2342 | 3.2892 | 5.0336 | 130.2675 |
| 26 | 3.1117 | 3.6086 | 4.4438 | 5.3076 | 3.2348 | 3.2800 | 5.0251 | 131.9962 |
| 27 | 3.1010 | 3.6092 | 4.4413 | 5.3221 | 3.2091 | 3.2664 | 5.0133 | 131.3398 |
| 28 | 3.0851 | 3.6022 | 4.4352 | 5.3266 | 3.1921 | 3.2619 | 5.0065 | 130.2061 |
| 29 | 3.0833 | 3.6071 | 4.4412 | 5.3281 | 3.1912 | 3.2644 | 5.0107 | 130.6920 |

14. CAPITAL MARKET INDICATORS

14.1. Bucharest Stock Exchange – Regulated Market

| Period | Number of shares traded (thousand) | Number of trades | Turnover (lei mn.) | Market capitalisation (lei mn.) | BET index (points) | BET-C index (points) | BET-FI index (points) | BET-XT index (points) | BET-NG index (points) | ROTX index (points) |
|-----------|------------------------------------|------------------|--------------------|---------------------------------|--------------------|----------------------|-----------------------|-----------------------|-----------------------|---------------------|
| 2009 | 14,431,359 | 1,314,526 | 5,092.7 | 80,074.5 | 4,690.6 | 2,714.8 | 23,886.0 | 462.0 | 596.2 | 9,674.7 |
| 2010 | 13,339,283 | 889,486 | 5,600.6 | 102,442.6 | 5,268.6 | 3,111.2 | 21,980.6 | 470.6 | 772.0 | 10,864.6 |
| 2011 | 16,630,997 | 900,115 | 9,938.4 | 70,782.2 | 4,337.0 | 2,621.4 | 19,341.5 | 405.6 | 612.4 | 8,038.9 |
| 2012 | 12,533,193 | 647,974 | 7,436.1 | 97,720.9 | 5,149.6 | 2,786.1 | 25,375.4 | 486.4 | 628.3 | 10,377.4 |
| 2013 | 13,089,605 | 636,406 | 11,244.6 | 133,829.7 | 6,493.8 | 3,344.4 | 31,291.8 | 600.3 | 666.7 | 12,941.7 |
| 2012 Dec. | 551,350 | 39,864 | 365.4 | 97,720.9 | 5,149.6 | 2,786.1 | 25,375.4 | 486.4 | 628.3 | 10,377.4 |
| 2013 Jan. | 960,183 | 65,775 | 538.0 | 101,753.2 | 5,481.3 | 2,952.7 | 26,945.3 | 517.5 | 648.4 | 11,010.7 |
| Feb. | 722,637 | 47,991 | 410.9 | 103,191.1 | 5,654.1 | 3,090.9 | 27,138.9 | 530.7 | 692.1 | 11,234.8 |
| Mar. | 1,453,055 | 55,880 | 901.7 | 99,714.5 | 5,637.1 | 3,037.8 | 27,274.5 | 526.5 | 678.6 | 11,058.9 |
| Apr. | 670,786 | 46,255 | 824.7 | 102,152.2 | 5,337.6 | 2,930.7 | 24,752.8 | 486.4 | 648.7 | 10,788.3 |
| May | 1,593,534 | 54,545 | 1,008.3 | 101,983.7 | 5,395.5 | 2,928.8 | 25,434.9 | 494.5 | 652.2 | 10,918.0 |
| Jun. | 522,855 | 33,572 | 417.3 | 94,763.5 | 5,261.8 | 2,822.4 | 24,387.5 | 482.5 | 619.7 | 10,397.4 |
| Jul. | 994,082 | 34,472 | 702.9 | 102,044.3 | 5,403.6 | 2,893.2 | 24,063.4 | 488.3 | 624.2 | 10,787.9 |
| Aug. | 704,540 | 48,886 | 616.4 | 109,223.5 | 5,800.6 | 3,047.8 | 25,352.0 | 521.4 | 639.6 | 11,627.9 |
| Sep. | 891,989 | 42,743 | 927.6 | 110,076.1 | 6,042.3 | 3,179.3 | 26,854.2 | 542.6 | 653.2 | 11,966.5 |
| Oct. | 1,033,959 | 45,368 | 642.1 | 115,227.8 | 6,066.3 | 3,176.6 | 27,207.9 | 544.7 | 632.9 | 12,265.9 |
| Nov. | 2,703,183 | 96,833 | 3,199.8 | 133,738.9 | 6,335.1 | 3,300.1 | 30,513.2 | 583.9 | 661.0 | 12,675.7 |
| Dec. | 838,801 | 64,086 | 1,054.9 | 133,829.7 | 6,493.8 | 3,344.4 | 31,291.8 | 600.3 | 666.7 | 12,941.7 |

14.2. Bucharest Stock Exchange – RASDAQ Market

| Period | Number of shares traded (thousand) | Number of trades | Turnover (lei mn.) | Market capitalisation (lei mn.) | Composite index (points) | RAQ I index (points) | RAQ II index (points) |
|-----------|------------------------------------|------------------|--------------------|---------------------------------|--------------------------|----------------------|-----------------------|
| 2009 | 1,550,828 | 187,025 | 576.0 | 12,345.3 | 2,239.51 | 2,362.57 | 5,491.44 |
| 2010 | 1,402,211 | 209,423 | 605.1 | 10,832.6 | 1,680.01 | 1,441.98 | 3,056.69 |
| 2011 | 1,203,618 | 114,105 | 575.5 | 10,224.4 | 1,580.08 | 908.83 | 1,991.98 |
| 2012 | 722,750 | 67,693 | 218.6 | 8,881.4 | 1,414.79 | 169.50 | 1,768.60 |
| 2013 | 688,613 | 64,877 | 301.9 | 7,921.1 | 1,366.33 | 180.71 | 1,494.43 |
| 2012 Dec. | 120,828 | 4,648 | 24.0 | 8,881.4 | 1,414.79 | 169.50 | 1,768.60 |
| 2013 Jan. | 36,834 | 7,562 | 18.7 | 9,054.8 | 1,445.36 | 247.55 | 1,777.37 |
| Feb. | 69,766 | 7,551 | 19.9 | 9,298.2 | 1,483.74 | 242.44 | 1,639.98 |
| Mar. | 33,290 | 6,911 | 14.4 | 9,267.2 | 1,473.21 | 184.33 | 1,645.28 |
| Apr. | 25,061 | 4,735 | 11.8 | 8,963.5 | 1,441.92 | 215.00 | 1,602.10 |
| May | 198,681 | 4,541 | 47.4 | 8,923.4 | 1,413.27 | 207.04 | 1,680.47 |
| Jun. | 95,319 | 4,429 | 54.9 | 8,793.6 | 1,409.83 | 197.61 | 1,626.12 |
| Jul. | 16,127 | 4,082 | 11.3 | 8,586.5 | 1,395.97 | 199.52 | 1,513.28 |
| Aug. | 32,440 | 4,587 | 19.0 | 9,084.8 | 1,478.64 | 238.75 | 1,590.92 |
| Sep. | 18,749 | 3,836 | 10.0 | 8,303.9 | 1,366.73 | 140.56 | 1,498.84 |
| Oct. | 21,929 | 4,618 | 14.8 | 8,070.1 | 1,331.96 | 152.20 | 1,459.48 |
| Nov. | 85,287 | 6,234 | 58.3 | 8,001.4 | 1,379.68 | 171.84 | 1,473.65 |
| Dec. | 55,129 | 5,791 | 21.5 | 7,921.1 | 1,366.33 | 180.71 | 1,494.43 |

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

Source: Bucharest Stock Exchange (BSE).

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

15.1. Balance of Payments

(EUR million)

| Items | 2011* | | | 2012** | | |
|--|--------|--------|--------|--------|--------|--------|
| | Credit | Debit | Net | Credit | Debit | Net |
| I. CURRENT ACCOUNT (A+B+C) | 59,534 | 65,458 | -5,925 | 60,659 | 66,502 | -5,844 |
| A. Goods and services | 52,545 | 59,599 | -7,055 | 53,472 | 59,721 | -6,249 |
| a. Goods fob (exports / imports) | 45,292 | 52,686 | -7,395 | 45,070 | 52,449 | -7,379 |
| b. Services | 7,253 | 6,913 | 340 | 8,402 | 7,273 | 1,130 |
| – Transportation | 2,227 | 1,344 | 883 | 2,487 | 1,325 | 1,162 |
| – Tourism - travel | 1,019 | 1,408 | -389 | 1,142 | 1,429 | -287 |
| – Other services | 4,007 | 4,161 | -154 | 4,773 | 4,519 | 254 |
| B. Incomes | 1,274 | 3,481 | -2,207 | 1,380 | 4,405 | -3,024 |
| – Compensation of employees | 499 | 92 | 407 | 571 | 91 | 480 |
| – Direct investment income | 48 | 485 | -437 | 46 | 1,312 | -1,266 |
| – Portfolio investment income | 578 | 558 | 20 | 670 | 647 | 23 |
| – Other capital investment (interest) | 149 | 2,346 | -2,197 | 93 | 2,356 | -2,263 |
| C. Current transfers | 5,715 | 2,377 | 3,338 | 5,807 | 2,376 | 3,431 |
| – General government | 1,984 | 1,371 | 613 | 1,827 | 1,545 | 282 |
| – Other sectors | 3,732 | 1,007 | 2,725 | 3,980 | 831 | 3,149 |
| 2. CAPITAL AND FINANCIAL ACCOUNTS (A+B) | 75,962 | 70,464 | 5,498 | 87,653 | 82,643 | 5,010 |
| A. Capital account | 1,181 | 461 | 720 | 2,265 | 359 | 1,906 |
| a. Capital transfers | 844 | 284 | 560 | 1,814 | 192 | 1,622 |
| – General government | 713 | 146 | 567 | 1,685 | 126 | 1,559 |
| – Other sectors | 131 | 138 | -7 | 129 | 66 | 63 |
| b. Non-material/non-financial asset purchase/selling | 337 | 177 | 160 | 451 | 167 | 284 |
| B. Financial account | 74,781 | 70,003 | 4,778 | 85,388 | 82,284 | 3,104 |
| a. Direct investment | 14,544 | 12,706 | 1,838 | 16,721 | 14,493 | 2,227 |
| – of residents abroad | 187 | 164 | 23 | 359 | 270 | 89 |
| – of non-residents in Romania | 14,357 | 12,542 | 1,815 | 16,362 | 14,224 | 2,138 |
| b. Portfolio investment | 5,421 | 3,746 | 1,675 | 8,436 | 4,891 | 3,545 |
| – Assets | 771 | 813 | -42 | 418 | 886 | -468 |
| – Liabilities | 4,650 | 2,933 | 1,717 | 8,018 | 4,004 | 4,014 |
| c. Financial derivatives | 428 | 499 | -71 | 301 | 478 | -177 |
| – Assets | 427 | - | 427 | 300 | - | 300 |
| – Liabilities | 1 | 499 | -498 | 1 | 478 | -477 |
| d. Other capital investment | 54,388 | 52,155 | 2,233 | 58,477 | 62,422 | -3,945 |
| – Assets | 22,423 | 21,740 | 683 | 26,923 | 26,883 | 40 |
| 1. Long-term loans and credits | 1,233 | 490 | 743 | 450 | 324 | 126 |
| 1.1. Commercial credits | 846 | 24 | 822 | 203 | 31 | 172 |
| 1.2. Financial credits | 387 | 466 | -79 | 248 | 293 | -45 |
| 2. Short-term loans and credits | 2,401 | 2,661 | -260 | 2,526 | 2,284 | 242 |
| 2.1. Commercial credits | 2,156 | 2,267 | -111 | 2,304 | 2,028 | 276 |
| 2.2. Financial credits | 245 | 394 | -149 | 223 | 256 | -33 |
| 3. Cash and deposits | 18,491 | 18,155 | 336 | 23,443 | 23,772 | -329 |
| 4. Other assets | 298 | 434 | -136 | 504 | 503 | 1 |
| – long-term | 30 | 79 | -49 | 69 | 89 | -20 |
| – short-term | 268 | 355 | -87 | 435 | 414 | 21 |
| – Liabilities | 31,965 | 30,415 | 1,550 | 31,554 | 35,539 | -3,985 |
| 1. Credits and loans from the IMF | 908 | - | 908 | - | 1,571 | -1,571 |
| 2. Long-term loans and credits | 8,267 | 9,234 | -967 | 6,673 | 6,924 | -251 |
| 2.1. Commercial credits | 101 | 579 | -478 | 71 | 263 | -192 |
| 2.2. Financial credits | 8,166 | 8,655 | -489 | 6,602 | 6,661 | -59 |
| 3. Short-term loans and credits | 6,024 | 4,841 | 1,183 | 5,292 | 5,637 | -345 |
| 3.1. Commercial credits | 2,746 | 2,476 | 270 | 2,123 | 2,262 | -139 |
| 3.2. Financial credits | 3,278 | 2,365 | 913 | 3,169 | 3,374 | -205 |
| 4. Cash and deposits | 14,885 | 14,498 | 387 | 15,713 | 17,748 | -2,035 |
| 5. Other liabilities | 1,881 | 1,842 | 39 | 3,876 | 3,659 | 217 |
| – long-term | 1,601 | 1,482 | 119 | 2,869 | 3,226 | -357 |
| – short-term | 280 | 360 | -80 | 1,006 | 434 | 572 |
| e. NBR's reserve assets, net ("–" increase/"+" decrease) | - | 897 | -897 | 1,452 | - | 1,452 |
| 3. Net errors and omissions | 427 | - | 427 | 833 | - | 833 |

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

*) Final data; **) Semifinal data; ***) Provisional data.

| 2012 (January-November)** | | | 2013 (January-November)*** | | | Items |
|---------------------------|--------|--------|----------------------------|--------|--------|--|
| Credit | Debit | Net | Credit | Debit | Net | |
| 56,004 | 61,392 | -5,388 | 62,189 | 63,515 | -1,326 | 1. CURRENT ACCOUNT (A+B+C) |
| 49,501 | 55,223 | -5,722 | 55,269 | 55,922 | -653 | A. Goods and services |
| 41,921 | 48,589 | -6,668 | 45,705 | 48,804 | -3,099 | a. Goods fob (exports / imports) |
| 7,581 | 6,634 | 947 | 9,564 | 7,118 | 2,446 | b. Services |
| 2,268 | 1,219 | 1,049 | 3,346 | 1,356 | 1,990 | – Transportation |
| 1,044 | 1,312 | -268 | 1,153 | 1,397 | -244 | – Tourism - travel |
| 4,268 | 4,104 | 164 | 5,066 | 4,365 | 701 | – Other services |
| 1,275 | 4,045 | -2,770 | 1,207 | 5,134 | -3,927 | B. Incomes |
| 525 | 82 | 443 | 512 | 54 | 458 | – Compensation of employees |
| 41 | 1,250 | -1,209 | 62 | 2,580 | -2,518 | – Direct investment income |
| 632 | 622 | 10 | 542 | 775 | -233 | – Portfolio investment income |
| 77 | 2,091 | -2,014 | 91 | 1,725 | -1,634 | – Other capital investment (interest) |
| 5,227 | 2,124 | 3,103 | 5,713 | 2,459 | 3,254 | C. Current transfers |
| 1,739 | 1,362 | 377 | 2,326 | 1,604 | 722 | – General government |
| 3,487 | 763 | 2,724 | 3,386 | 855 | 2,531 | – Other sectors |
| 78,506 | 74,427 | 4,079 | 83,268 | 82,787 | 481 | 2. CAPITAL AND FINANCIAL ACCOUNTS (A+B) |
| 1,639 | 281 | 1,358 | 2,876 | 36 | 2,840 | A. Capital account |
| 1,461 | 179 | 1,282 | 2,740 | 25 | 2,715 | a. Capital transfers |
| 1,344 | 118 | 1,226 | 2,626 | 11 | 2,615 | – General government |
| 117 | 61 | 56 | 114 | 14 | 100 | – Other sectors |
| 178 | 102 | 76 | 137 | 11 | 126 | b. Non-material/non-financial asset purchase/selling |
| 76,867 | 74,146 | 2,721 | 80,391 | 82,750 | -2,359 | B. Financial account |
| 14,931 | 12,908 | 2,023 | 14,460 | 12,112 | 2,348 | a. Direct investment |
| 329 | 258 | 71 | 315 | 355 | -40 | – of residents abroad |
| 14,602 | 12,650 | 1,952 | 14,145 | 11,757 | 2,388 | – of non-residents in Romania |
| 7,109 | 4,537 | 2,572 | 11,053 | 7,167 | 3,886 | b. Portfolio investment |
| 384 | 813 | -429 | 1,651 | 2,336 | -685 | – Assets |
| 6,725 | 3,725 | 3,000 | 9,402 | 4,830 | 4,572 | – Liabilities |
| 274 | 444 | -170 | 356 | 331 | 25 | c. Financial derivatives |
| 273 | – | 273 | 355 | 6 | 349 | – Assets |
| 1 | 443 | -442 | 1 | 325 | -324 | – Liabilities |
| 52,874 | 56,256 | -3,382 | 54,522 | 61,282 | -6,760 | d. Other capital investment |
| 23,597 | 24,157 | -560 | 28,449 | 28,061 | 388 | – Assets |
| 361 | 288 | 73 | 550 | 297 | 253 | 1. Long-term loans and credits |
| 174 | 21 | 152 | 113 | 19 | 94 | 1.1. Commercial credits |
| 187 | 268 | -81 | 438 | 278 | 160 | 1.2. Financial credits |
| 1,872 | 2,173 | -301 | 2,262 | 2,708 | -446 | 2. Short-term loans and credits |
| 1,666 | 1,948 | -282 | 1,806 | 2,256 | -450 | 2.1. Commercial credits |
| 206 | 225 | -19 | 456 | 452 | 4 | 2.2. Financial credits |
| 20,892 | 21,237 | -345 | 25,289 | 24,694 | 595 | 3. Cash and deposits |
| 472 | 460 | 12 | 349 | 363 | -14 | 4. Other assets |
| 68 | 82 | -14 | 42 | 58 | -16 | – long-term |
| 403 | 378 | 25 | 307 | 305 | 2 | – short-term |
| 29,277 | 32,099 | -2,822 | 26,073 | 33,220 | -7,147 | – Liabilities |
| – | 1,320 | -1,320 | – | 4,272 | -4,272 | 1. Credits and loans from the IMF |
| 6,207 | 6,232 | -25 | 5,480 | 7,426 | -1,946 | 2. Long-term loans and credits |
| 59 | 245 | -186 | 25 | 355 | -330 | 2.1. Commercial credits |
| 6,147 | 5,987 | 160 | 5,454 | 7,071 | -1,617 | 2.2. Financial credits |
| 4,826 | 4,815 | 11 | 5,631 | 5,196 | 435 | 3. Short-term loans and credits |
| 2,005 | 1,822 | 184 | 1,947 | 1,646 | 301 | 3.1. Commercial credits |
| 2,821 | 2,994 | -173 | 3,684 | 3,550 | 134 | 3.2. Financial credits |
| 14,622 | 16,215 | -1,593 | 13,001 | 13,251 | -250 | 4. Cash and deposits |
| 3,622 | 3,516 | 106 | 1,961 | 3,076 | -1,115 | 5. Other liabilities |
| 2,650 | 3,109 | -459 | 1,659 | 2,770 | -1,111 | – long-term |
| 972 | 407 | 565 | 302 | 306 | -4 | – short-term |
| 1,680 | – | 1,680 | – | 1,858 | -1,858 | e. NBR's reserve assets, net (“–” increase/“+” decrease) |
| 1,310 | – | 1,310 | 846 | – | 846 | 3. Net errors and omissions |

15.2. International Investment Position - Key Indicators

(EUR million; end of period)

| Period | Total government claims | Medium- and long-term external debt ¹⁾ | | | | | | | | | | |
|--------|-------------------------|---|----------------|---------------------------|----------|---------|---------|---------|---------|---------|----------|-----------|
| | | Total | I. Public debt | | | | | | | | | |
| | | | Total | Multilateral institutions | | | | | | EU | CE - SDF | IMF / MPF |
| | | | | Total, of which: | IBRD | EIB | EBRD | | | | | |
| 2008 | 1,761.4 | 51,762.0 | 9,028.2 | 4,687.0 | 1,573.8 | 2,057.8 | 174.4 | 100.0 | 439.8 | – | | |
| 2009 | 1,726.5 | 65,616.1 | 11,984.2 | 7,758.7 | 1,852.1 | 2,292.2 | 180.4 | 1,575.0 | 632.8 | 934.0 | | |
| 2010 | 1,871.8 | 72,909.5 | 16,157.7 | 11,576.9 | 1,880.2 | 2,300.7 | 176.4 | 3,687.5 | 765.4 | 2,251.1 | | |
| 2011 | 1,927.3 | 75,928.8 | 19,615.2 | 14,143.0 | 2,519.2 | 2,586.7 | 214.4 | 5,025.0 | 888.9 | 2,309.6 | | |
| 2012 | 1,781.8 | 78,759.5 | 23,755.0 | 14,300.6 | 2,520.8 | 2,943.2 | 221.2 | 5,012.5 | 922.4 | 2,144.3 | | |
| 2012 | Nov. | 1,832.7 | 78,169.7 | 22,844.0 | 14,380.1 | 2,531.5 | 2,866.6 | 212.3 | 5,012.5 | 888.1 | 2,299.4 | |
| | Dec. | 1,781.8 | 78,759.5 | 23,755.0 | 14,300.6 | 2,520.8 | 2,943.2 | 221.2 | 5,012.5 | 922.4 | 2,144.3 | |
| 2013 | Jan. | 1,781.8 | 80,138.9 | 25,472.7 | 14,119.3 | 2,503.5 | 2,921.9 | 214.5 | 5,012.5 | 880.9 | 2,091.8 | |
| | Feb. | 1,781.8 | 80,754.3 | 27,002.6 | 14,146.7 | 2,497.4 | 2,918.1 | 209.9 | 5,012.5 | 882.5 | 2,124.9 | |
| | Mar. | 1,833.3 | 80,739.6 | 27,129.1 | 14,034.6 | 2,501.9 | 2,900.8 | 208.9 | 5,012.5 | 882.9 | 2,026.2 | |
| | Apr. | 1,833.3 | 80,337.1 | 27,448.1 | 14,009.1 | 2,457.8 | 2,928.4 | 215.0 | 5,012.5 | 920.6 | 1,999.3 | |
| | May | 1,833.3 | 79,499.2 | 27,749.8 | 13,815.2 | 2,445.9 | 2,920.8 | 211.5 | 5,012.5 | 918.0 | 1,841.9 | |
| | Jun. | 1,785.2 | 78,917.7 | 27,120.0 | 13,802.2 | 2,500.1 | 2,957.0 | 241.8 | 5,012.5 | 907.9 | 1,714.3 | |
| | Jul. | 1,785.2 | 78,335.9 | 27,392.9 | 14,050.8 | 2,488.0 | 3,250.9 | 242.5 | 5,000.0 | 904.1 | 1,697.5 | |
| | Aug. | 1,785.2 | 77,576.9 | 26,930.4 | 13,958.0 | 2,458.4 | 3,349.7 | 237.3 | 5,000.0 | 899.9 | 1,547.8 | |
| | Sep. | 1,727.4 | 79,143.2 | 28,558.4 | 13,766.9 | 2,426.9 | 3,331.4 | 237.3 | 5,000.0 | 902.1 | 1,415.0 | |
| | Oct. | 1,727.4 | 79,570.6 | 29,505.1 | 14,474.7 | 3,102.0 | 3,376.1 | 243.6 | 5,000.0 | 900.9 | 1,402.9 | |
| | Nov. | 1,727.4 | 77,958.2 | 28,678.4 | 14,272.2 | 3,081.2 | 3,364.8 | 239.3 | 5,000.0 | 900.9 | 1,251.4 | |

| Period | Medium- and long-term external debt ¹⁾ | | | | | | | | | | | | | | | |
|--------|---|-------|------|-------------|------------------|-------------------------|-----------------------------|-------------------------|-------------------|------------------------------------|--------------------|--------------------------------|--|---------|---------------|-------------------------|
| | I. Public debt | | | | | | | | | | | | | | Private banks | Other private creditors |
| | Bilateral institutions | | | | Bond issues | | | | | | | | | | | |
| | Total, of which: | Japan | USA | KfW Germany | Total, of which: | Credit Deutsche Bank AG | CS First Boston Switzerland | JP Morgan ABN Amro Bank | Erste Bank Vienna | Deutsche Bank London/HSBC/Citibank | Barclays/Citigroup | Barclays/BNP Paribas/Citigroup | Citibank/HSBC/Société Générale/Deutsche Bank | | | |
| 2008 | 65.0 | 19.4 | 12.1 | 10.5 | 2,640.0 | 1,398.0 | 750.0 | 492.0 | – | – | – | – | – | – | | |
| 2009 | 56.2 | 10.2 | 10.8 | 11.8 | 2,773.3 | 1,370.0 | 750.0 | 492.0 | – | – | – | – | – | – | 811.3 | 584.6 |
| 2010 | 60.8 | 10.4 | 10.5 | 15.7 | 2,898.9 | 1,488.4 | 734.5 | 461.4 | – | – | – | – | – | – | 764.2 | 856.9 |
| 2011 | 47.1 | 9.0 | 9.6 | 28.5 | 4,297.7 | 1,411.5 | 707.0 | 432.6 | 1,275.3 | – | – | – | – | – | 806.8 | 320.6 |
| 2012 | 43.6 | 6.0 | 8.2 | 29.5 | 8,458.0 | 705.5 | 1,222.8 | 402.5 | 1,139.1 | 1,662.5 | 1,167.9 | – | – | – | 685.2 | 267.6 |
| 2012 | Nov. | 44.3 | 6.4 | 8.3 | 29.6 | 7,458.8 | 698.9 | 1,210.6 | 406.5 | 1,132.0 | 1,676.3 | 1,195 | – | – | 686.4 | 274.4 |
| | Dec. | 43.6 | 6.0 | 8.2 | 29.5 | 8,458.0 | 705.5 | 1,222.8 | 402.5 | 1,139.1 | 1,662.5 | 1,167.9 | – | – | 685.2 | 267.6 |
| 2013 | Jan. | 43.0 | 5.5 | 8.0 | 29.5 | 10,408.3 | 705.5 | 1,234.3 | 403.1 | 1,156.0 | 1,617.6 | 1,180.5 | – | – | 644.2 | 258.0 |
| | Feb. | 43.4 | 5.6 | 8.3 | 29.5 | 11,916.5 | 704.7 | 1,227.2 | 402.8 | 1,160.4 | 1,684.3 | 1,157.4 | 1,074 | – | 640.7 | 255.3 |
| | Mar. | 42.6 | 4.7 | 8.5 | 29.5 | 12,036.3 | 741.4 | 1,218.7 | 405.2 | 1,157.4 | 1,721.1 | 1,130.0 | 1,100.7 | – | 638.6 | 377.0 |
| | Apr. | 42.2 | 4.4 | 8.3 | 29.5 | 12,526.6 | 781.5 | 1,221.0 | 405.3 | 1,138.4 | 1,687.3 | 1,195.2 | 1,088.8 | – | 636.8 | 233.4 |
| | May | 41.5 | 4.3 | 8.4 | 28.8 | 13,037.7 | 783.1 | 1,214.2 | 405.2 | 1,144.7 | 1,697.1 | 1,235.1 | 1,086.4 | – | 624.9 | 230.5 |
| | Jun. | 41.3 | 4.4 | 8.3 | 28.7 | 12,434.0 | 777.1 | 1,192.6 | 405.2 | 1,142.7 | 1,686.7 | 1,171.6 | 1,052.2 | – | 529.0 | 313.4 |
| | Jul. | 41.2 | 4.4 | 8.2 | 28.7 | 12,508.4 | 802.1 | 1,194.0 | 405.3 | 1,160.4 | 1,657.4 | 1,159.7 | 1,033.7 | – | 578.6 | 213.8 |
| | Aug. | 40.3 | 3.5 | 8.2 | 28.7 | 12,149.5 | 800.1 | 1,207.4 | 405.3 | 1,160.4 | 1,656.3 | 1,113.6 | 1,017.3 | – | 572.4 | 210.1 |
| | Sep. | 40.3 | 3.4 | 8.0 | 28.8 | 13,970.5 | 802.7 | 1,206.6 | 406.6 | 1,163.3 | 1,621.4 | 1,075.6 | 997.4 | 1,161.9 | 569.1 | 211.6 |
| | Oct. | 40.1 | 3.4 | 7.9 | 28.8 | 14,211.3 | 787.9 | 1,201.2 | 406.8 | 1,161.7 | 1,611.5 | 1,068.1 | 990.5 | 1,506.6 | 565.2 | 213.8 |
| | Nov. | 38.2 | 3.2 | 6.8 | 28.2 | 13,598.5 | 787.5 | 1,212.5 | 405.8 | 1,127.6 | 1,618.5 | 1,054.4 | 992.0 | 1,512.3 | 555.0 | 214.5 |

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

| Period | Medium- and long-term external debt ¹⁾ | | | | | | | | |
|------------------|---|---------------------------|-------|-------|----------|------------------------------|------|----------------------|-------------------------|
| | II. Publicly guaranteed debt | | | | | | | | |
| | Total | Multilateral institutions | | | | | | Portfolio investment | Other private creditors |
| Total, of which: | | IBRD | EBRD | EIB | Euroatom | Nordic Investment Bank (NIB) | | | |
| 2008 | 1,721.0 | 635.9 | 180.3 | 181.0 | – | 223.5 | 51.1 | – | 1,085.2 |
| 2009 | 1,517.2 | 636.4 | 193.2 | 174.9 | – | 223.5 | 44.8 | – | 880.8 |
| 2010 | 1,708.2 | 931.8 | 197.3 | 151.5 | 320.0 | 223.5 | 39.5 | – | 776.4 |
| 2011 | 1,465.8 | 819.6 | 173.0 | 66.5 | 323.0 | 223.5 | 33.5 | – | 646.3 |
| 2012 | 1,423.6 | 888.7 | 143.8 | 147.5 | 345.3 | 223.5 | 28.5 | – | 534.9 |
| 2012 Nov. | 1,352.1 | 788.8 | 147.2 | 44.2 | 345.3 | 223.5 | 28.6 | – | 563.3 |
| 2012 Dec. | 1,423.6 | 888.7 | 143.8 | 147.5 | 345.3 | 223.5 | 28.5 | – | 534.9 |
| 2013 Jan. | 1,396.8 | 880.8 | 141.2 | 147.4 | 345.3 | 218.5 | 28.3 | – | 516.0 |
| 2013 Feb. | 1,397.1 | 881.6 | 142.8 | 146.5 | 345.3 | 218.5 | 28.6 | – | 515.4 |
| 2013 Mar. | 1,388.5 | 874.4 | 137.1 | 146.5 | 345.3 | 218.5 | 27.0 | – | 514.1 |
| 2013 Apr. | 1,376.0 | 865.9 | 130.7 | 145.3 | 345.3 | 218.5 | 26.1 | – | 510.1 |
| 2013 May | 1,365.3 | 862.0 | 131.0 | 141.1 | 345.3 | 218.5 | 26.2 | – | 503.2 |
| 2013 Jun. | 1,337.5 | 860.4 | 130.8 | 139.7 | 345.3 | 218.5 | 26.1 | – | 477.0 |
| 2013 Jul. | 1,306.6 | 845.0 | 126.2 | 129.0 | 345.3 | 218.5 | 26.0 | – | 461.6 |
| 2013 Aug. | 1,293.8 | 838.7 | 126.3 | 122.5 | 345.3 | 218.5 | 26.1 | – | 455.2 |
| 2013 Sep. | 1,276.2 | 829.3 | 118.8 | 122.5 | 345.3 | 218.5 | 24.2 | – | 446.9 |
| 2013 Oct. | 1,270.3 | 827.8 | 118.1 | 122.5 | 345.3 | 218.5 | 23.4 | – | 442.5 |
| 2013 Nov. | 1,259.8 | 821.3 | 115.7 | 118.4 | 345.3 | 218.5 | 23.5 | – | 438.4 |

| Period | Medium- and long-term external debt ¹⁾ | | | | | | | | | | | | |
|------------------|---|---------------------------|---------|----------------|------|------------------|----------------------|---|---|--------------|-------------------------|------------------|--------------------|
| | III. Private debt (non-guaranteed) | | | | | | | | | | | IV. MLT deposits | V. IMF / NBR loans |
| | Total | Multilateral institutions | | | | | Portfolio investment | | | Credit lines | Other private creditors | | |
| Total, of which: | | EBRD | EIB | Black Sea Bank | IFC | Total, of which: | BCR- ABN AMRO Bank | SNCFR- Marfä joint stock company- Deutsche Bank | | | | | |
| 2008 | 35,545.2 | 1,170.3 | 704.3 | 123.2 | 5.7 | 328.8 | 231.7 | – | – | 12.6 | 34,130.8 | 5,467.3 | – |
| 2009 | 39,186.7 | 1,559.6 | 955.4 | 263.9 | 11.6 | 322.0 | 177.0 | – | – | 12.2 | 37,437.9 | 7,242.5 | 5,685.5 |
| 2010 | 37,733.2 | 2,383.1 | 1,423.9 | 571.2 | 25.0 | 358.0 | 126.3 | – | – | 12.3 | 35,211.5 | 8,227.7 | 9,082.6 |
| 2011 | 36,126.8 | 3,144.0 | 1,764.1 | 918.1 | 20.0 | 438.4 | 2.7 | – | – | 2.4 | 32,977.7 | 8,489.9 | 10,231.1 |
| 2012 | 37,181.5 | 3,027.4 | 1,528.8 | 986.0 | 45.0 | 465.9 | 218.3 | – | – | 2.3 | 33,933.4 | 7,745.0 | 8,654.5 |
| 2012 Nov. | 37,423.9 | 3,158.7 | 1,636.1 | 980.8 | 47.5 | 492.7 | 114.5 | – | – | 2.4 | 34,148.3 | 7,654.4 | 8,895.2 |
| 2012 Dec. | 37,181.5 | 3,027.4 | 1,528.8 | 986.0 | 45.0 | 465.9 | 218.3 | – | – | 2.3 | 33,933.4 | 7,745.0 | 8,654.5 |
| 2013 Jan. | 36,885.5 | 3,003.2 | 1,524.6 | 974.0 | 45.0 | 458.0 | 115.1 | – | – | 2.3 | 33,764.9 | 7,941.3 | 8,442.5 |
| 2013 Feb. | 36,824.2 | 3,058.0 | 1,529.3 | 1,024.0 | 45.0 | 458.0 | 115.1 | – | – | 2.4 | 33,648.7 | 7,585.6 | 7,944.8 |
| 2013 Mar. | 36,920.8 | 3,090.7 | 1,518.2 | 1,067.8 | 45.0 | 458.0 | 221.1 | – | – | 2.4 | 33,606.6 | 7,381.4 | 7,919.8 |
| 2013 Apr. | 36,728.8 | 3,065.6 | 1,504.8 | 1,060.5 | 45.0 | 454.6 | 217.1 | – | – | 2.4 | 33,443.7 | 6,969.4 | 7,814.8 |
| 2013 May | 36,447.1 | 2,949.7 | 1,405.4 | 1,048.7 | 42.5 | 452.3 | 241.5 | – | – | 2.4 | 33,253.5 | 6,911.7 | 7,025.4 |
| 2013 Jun. | 36,828.9 | 3,040.3 | 1,432.8 | 1,128.0 | 42.5 | 436.1 | 297.8 | – | – | 2.4 | 33,488.4 | 6,744.8 | 6,886.6 |
| 2013 Jul. | 36,132.9 | 3,037.8 | 1,419.2 | 1,147.0 | 42.5 | 428.3 | 312.5 | – | – | 2.3 | 32,780.3 | 6,684.2 | 6,819.4 |
| 2013 Aug. | 36,618.9 | 3,272.2 | 1,655.1 | 1,140.8 | 52.4 | 423.0 | 312.2 | – | – | 2.3 | 33,032.2 | 6,671.5 | 6,062.3 |
| 2013 Sep. | 36,748.6 | 3,151.6 | 1,529.1 | 1,152.1 | 52.4 | 418.0 | 309.0 | – | – | 2.3 | 33,285.7 | 6,662.1 | 5,897.9 |
| 2013 Oct. | 36,611.4 | 3,123.2 | 1,507.3 | 1,145.4 | 52.4 | 418.1 | 309.3 | – | – | 2.3 | 33,176.7 | 6,444.4 | 5,739.3 |
| 2013 Nov. | 36,531.8 | 2,976.6 | 1,388.4 | 1,141.2 | 40.9 | 406.0 | 309.1 | – | – | 2.3 | 33,243.8 | 6,510.7 | 4,977.4 |

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

15.3. International Investment Position

(EUR million; end of period)

| Items | 2009 | 2010 | 2011 | 2012 ¹ | 2013 ^{2,3} |
|---|----------------|----------------|----------------|-------------------|---------------------|
| Net position | -73,741 | -77,846 | -84,394 | -89,481 | -88,982 |
| Assets | 43,714 | 50,759 | 52,480 | 51,190 | 51,667 |
| Liabilities | 117,454 | 128,605 | 136,875 | 140,671 | 140,648 |
| FOREIGN ASSETS | | | | | |
| <i>of which:</i> | | | | | |
| A. Direct investment of residents abroad | 970 | 1,131 | 1,050 | 984 | 1,079 |
| - participating interests | 310 | 379 | 368 | 343 | 418 |
| - other assets | 659 | 752 | 682 | 641 | 662 |
| B. Portfolio investment | 1,194 | 1,581 | 1,610 | 2,054 | 2,781 |
| - equity securities | 404 | 583 | 726 | 910 | 902 |
| - debt securities | 778 | 913 | 883 | 1,116 | 1,786 |
| - money market instruments | 12 | 85 | 1 | 29 | 94 |
| C. Financial derivatives | - | - | 0 | 1 | 1 |
| D. Other investment | 10,692 | 12,096 | 12,569 | 12,739 | 11,419 |
| - loans and credits | 6,210 | 7,647 | 8,074 | 7,755 | 8,121 |
| - long-term | 2,089 | 2,265 | 2,374 | 2,350 | 2,210 |
| - short-term | 4,122 | 5,382 | 5,699 | 5,405 | 5,911 |
| - currency and deposits | 3,641 | 3,475 | 3,341 | 3,822 | 2,116 |
| - other assets | 841 | 974 | 1,155 | 1,162 | 1,182 |
| - medium- and long-term | 696 | 779 | 855 | 875 | 899 |
| - short-term | 145 | 195 | 300 | 287 | 284 |
| E. Reserve assets (NBR) | 30,859 | 35,951 | 37,252 | 35,413 | 36,386 |
| - monetary gold | 2,556 | 3,518 | 4,058 | 4,207 | 3,300 |
| - foreign exchange reserve | 28,303 | 32,432 | 33,193 | 31,206 | 33,086 |
| FOREIGN LIABILITIES | | | | | |
| <i>of which:</i> | | | | | |
| A. Direct investment of non-residents in Romania | 49,984 | 52,585 | 55,139 | 59,125 | 60,318 |
| - participating interests | 35,600 | 35,529 | 37,001 | 39,266 | 40,077 |
| - other liabilities | 14,384 | 17,056 | 18,138 | 19,860 | 20,241 |
| B. Portfolio investment | 4,919 | 5,815 | 7,521 | 12,113 | 17,462 |
| - equity securities | 1,387 | 1,373 | 1,339 | 2,395 | 2,666 |
| - debt securities | 2,950 | 3,025 | 4,300 | 8,676 | 14,279 |
| - money market instruments | 581 | 1,417 | 1,881 | 1,042 | 517 |
| C. Financial derivatives | - | - | 1 | 1 | 1 |
| D. Other investment | 62,552 | 70,205 | 74,215 | 69,432 | 62,867 |
| - loans and credits | 49,474 | 56,390 | 58,929 | 57,073 | 52,331 |
| - long-term | 44,785 | 50,530 | 51,802 | 50,330 | 45,355 |
| - short-term | 4,689 | 5,860 | 7,127 | 6,743 | 6,976 |
| - currency and deposits | 5,599 | 5,510 | 5,967 | 3,907 | 3,556 |
| - other liabilities | 7,479 | 8,305 | 9,319 | 8,452 | 6,981 |
| - medium- and long-term | 7,268 | 8,254 | 9,226 | 7,773 | 6,690 |
| - short-term | 211 | 51 | 94 | 678 | 291 |

1) Revised data; 2) Provisional data; 3) September

16. GENERAL GOVERNMENT INDICATORS*

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

| Period | State Budget | | | Centralised Local Budgets | | | State Social Security Budget | | |
|-----------|--------------|--------------|-----------|---------------------------|--------------|----------|------------------------------|--------------|---------|
| | revenues | expenditures | balance | revenues | expenditures | balance | revenues | expenditures | balance |
| 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 |
| 2010 | 68,050.7 | 102,627.7 | -34,577.0 | 50,018.3 | 50,631.2 | -612.8 | 42,871.9 | 42,639.3 | +232.6 |
| 2011 | 79,371.2 | 106,088.7 | -26,717.5 | 51,858.2 | 53,058.6 | -1,200.3 | 48,141.9 | 47,966.3 | +175.6 |
| 2012 | 87,171.5 | 104,569.8 | -17,398.3 | 53,441.7 | 56,080.8 | -2,639.1 | 48,858.3 | 48,609.1 | +249.2 |
| 2012 Nov. | 78,552.4 | 93,787.5 | -15,235.1 | 48,815.7 | 49,547.7 | -732.0 | 44,672.7 | 44,585.3 | +87.5 |
| 2012 Dec. | 87,171.5 | 104,569.8 | -17,398.3 | 53,441.7 | 56,080.8 | -2,639.1 | 48,858.3 | 48,609.1 | +249.2 |
| 2013 Jan. | 7,057.8 | 7,582.8 | -525.1 | 3,912.6 | 3,236.8 | +675.8 | 4,352.9 | 3,974.0 | +378.9 |
| 2013 Feb. | 11,884.5 | 16,347.6 | -4,463.2 | 8,309.9 | 7,007.4 | +1,302.5 | 8,316.9 | 8,233.0 | +83.9 |
| 2013 Mar. | 20,014.4 | 28,101.4 | -8,087.0 | 13,801.4 | 11,445.9 | +2,355.5 | 12,700.7 | 12,391.5 | +309.2 |
| 2013 Apr. | 27,778.8 | 38,847.4 | -11,068.7 | 19,225.5 | 17,587.0 | +1,638.5 | 17,128.1 | 16,533.8 | +594.3 |
| 2013 May | 35,212.8 | 44,339.7 | -9,126.9 | 22,864.9 | 21,531.0 | +1,333.9 | 20,200.7 | 20,674.4 | -473.8 |
| 2013 Jun. | 43,752.2 | 54,153.1 | -10,400.9 | 27,008.2 | 26,067.3 | +940.9 | 25,209.1 | 24,832.7 | +376.4 |
| 2013 Jul. | 52,994.3 | 62,996.5 | -10,002.2 | 31,909.2 | 31,290.4 | +618.8 | 29,583.7 | 28,999.0 | +584.7 |
| 2013 Aug. | 59,541.1 | 70,843.4 | -11,302.3 | 36,125.1 | 35,619.5 | +505.6 | 33,608.0 | 33,181.4 | +426.6 |
| 2013 Sep. | 66,554.8 | 79,692.6 | -13,137.8 | 40,750.4 | 40,100.2 | +650.2 | 37,737.5 | 37,335.5 | +402.0 |
| 2013 Oct. | 76,290.3 | 90,507.5 | -14,217.2 | 46,346.2 | 45,541.9 | +804.3 | 42,223.6 | 41,527.2 | +696.5 |
| 2013 Nov. | 83,014.6 | 98,970.6 | -15,956.0 | 51,000.6 | 50,658.0 | +342.6 | 45,996.8 | 45,723.8 | +273.0 |

| Period | Unemployment Benefit Budget | | | Health Social Insurance Fund | | | External loans to ministries | | |
|-----------|-----------------------------|---------|----------|------------------------------|----------|----------|------------------------------|---------|----------|
| 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 |
| 2010 | 1,320.1 | 3,821.8 | -2,501.7 | 17,249.1 | 17,497.8 | -248.7 | - | 307.0 | -307.0 |
| 2011 | 2,409.4 | 2,172.8 | +236.6 | 17,821.0 | 17,821.0 | - | - | 591.1 | -591.1 |
| 2012 | 1,914.5 | 1,738.4 | +176.2 | 19,084.9 | 19,464.3 | -379.4 | - | 297.3 | -297.3 |
| 2012 Nov. | 1,665.6 | 1,583.6 | +82.0 | 17,588.5 | 17,607.2 | -18.7 | - | 257.9 | -257.9 |
| 2012 Dec. | 1,914.5 | 1,738.4 | +176.2 | 19,084.9 | 19,464.3 | -379.4 | - | 297.3 | -297.3 |
| 2013 Jan. | 130.2 | 141.2 | -11.0 | 1,470.9 | 1,539.4 | -68.5 | - | - | - |
| 2013 Feb. | 242.3 | 301.3 | -59.0 | 2,971.6 | 3,160.2 | -188.6 | - | - | - |
| 2013 Mar. | 363.4 | 470.1 | -106.8 | 4,723.3 | 4,842.7 | -119.3 | - | - | - |
| 2013 Apr. | 548.0 | 638.6 | -90.6 | 6,060.7 | 6,579.2 | -518.5 | - | - | - |
| 2013 May | 672.8 | 779.9 | -107.1 | 7,840.1 | 8,401.9 | -561.7 | - | - | - |
| 2013 Jun. | 793.7 | 920.0 | -126.2 | 9,699.4 | 10,113.8 | -414.4 | - | - | - |
| 2013 Jul. | 947.5 | 1,050.2 | -102.8 | 11,220.7 | 11,929.4 | -708.7 | - | - | - |
| 2013 Aug. | 1,067.1 | 1,170.8 | -103.6 | 12,844.9 | 14,256.4 | -1,411.5 | - | 3.4 | -3.4 |
| 2013 Sep. | 1,194.4 | 1,330.7 | -136.3 | 16,109.5 | 16,568.0 | -458.5 | - | 3.4 | -3.4 |
| 2013 Oct. | 1,380.4 | 1,482.6 | -102.2 | 18,888.9 | 18,704.9 | 184.0 | - | 10.6 | -10.6 |
| 2013 Nov. | 1,640.4 | 1,622.6 | +17.8 | 20,950.4 | 20,749.8 | +200.6 | - | 10.6 | -10.6 |

| Period | Budget of the Romanian National Company of Motorways and National Roads | | | Financial operations** | | | General government budget*** | | |
|-----------|---|---------|----------|------------------------|----------|----------|------------------------------|------------------|------------------|
| 2008 | 4,652.3 | 5,889.7 | -1,237.5 | - | -2,668.3 | +2,668.3 | 164,466.8 | 189,121.7 | -24,654.9 |
| 2009 | 7,101.9 | 8,452.2 | -1,350.2 | - | -4,154.6 | +4,154.6 | 156,624.9 | 193,025.4 | -36,400.5 |
| 2010 | 7,096.9 | 7,467.0 | -370.1 | - | -4,194.5 | +4,194.5 | 168,598.5 | 201,903.6 | -33,305.2 |
| 2011 | 8,405.7 | 8,942.3 | -536.6 | -6.9 | -4,739.3 | +4,732.4 | 181,566.9 | 205,403.6 | -23,836.7 |
| 2012 | 7,464.8 | 7,323.4 | +141.4 | -4.7 | -5,256.6 | +5,251.9 | 193,148.2 | 207,922.1 | -14,773.9 |
| 2012 Nov. | 6,455.7 | 6,757.2 | -301.4 | -4.7 | -4,918.4 | +4,913.7 | 175,413.2 | 186,201.7 | -10,788.4 |
| 2012 Dec. | 7,464.8 | 7,323.4 | +141.4 | -4.7 | -5,256.6 | +5,251.9 | 193,148.2 | 207,922.1 | -14,773.9 |
| 2013 Jan. | 88.5 | 504.9 | -416.4 | - | -342.4 | +342.3 | 15,980.9 | 14,941.6 | +1,039.3 |
| 2013 Feb. | 586.1 | 984.4 | -398.4 | - | -615.6 | +615.6 | 29,285.8 | 31,727.0 | -2,441.2 |
| 2013 Mar. | 2,401.0 | 2,938.3 | -537.2 | -0.1 | -1,326.6 | +1,326.5 | 47,037.6 | 51,226.3 | -4,188.7 |
| 2013 Apr. | 3,279.5 | 3,713.8 | -434.3 | -0.1 | -1,737.8 | +1,737.7 | 64,974.8 | 72,466.9 | -7,492.1 |
| 2013 May | 3,441.3 | 3,771.9 | -330.6 | -2.3 | -1,993.4 | +1,991.1 | 81,077.2 | 87,637.1 | -6,559.9 |
| 2013 Jun. | 3,869.6 | 4,243.5 | -373.9 | -3.0 | -2,559.9 | +2,556.9 | 97,544.4 | 104,173.0 | -6,628.7 |
| 2013 Jul. | 4,291.1 | 4,607.5 | -316.4 | -3.0 | -3,058.7 | +3,055.8 | 116,124.5 | 122,146.0 | -6,021.5 |
| 2013 Aug. | 4,977.5 | 5,266.1 | -288.6 | -3.0 | -3,358.3 | +3,355.3 | 131,157.9 | 139,082.2 | -7,924.3 |
| 2013 Sep. | 5,278.6 | 5,748.7 | -470.1 | -3.0 | -3,825.2 | +3,822.2 | 147,293.1 | 155,436.5 | -8,143.4 |
| 2013 Oct. | 5,515.2 | 5,949.3 | -434.2 | -4.4 | -4,229.6 | +4,225.2 | 166,737.5 | 174,303.2 | -7,565.7 |
| 2013 Nov. | 6,114.7 | 6,622.6 | -507.8 | -6.6 | -4,564.2 | +4,557.6 | 182,629.3 | 192,417.3 | -9,788.0 |

*) According to national methodology **) Taken into account at aggregate level. ***) The flows between budgets was left out of account.

Source: Ministry of Public Finance (MPF Bulletin).

Methodological Notes

1. Main Macroeconomic Indicators

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

The quarterly changes in certain monthly indicators (industrial output, industry-wide labour productivity, industrial producer prices, industrial producer prices for the domestic market, domestic trade, market services to households, consumer prices) are calculated starting from fixed-base index series. As a result of the switch from the base year 2005 to the new base year 2010 and, therefore, following the update of the weights used for the calculation of indices, the data series were re-calculated and the quarterly and annual changes for 2008-2012 are obtained by using the index series with the 2010 fixed base year. Data series are updated on a regular basis once they are published by the NIS.

Annual data for economy-wide employment and average wage are taken from the “Earnings and labour cost” bulletin, published by the NIS.

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

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

The adjusted CORE2 is the core inflation measure that excludes from the overall CPI a number of prices on which monetary policy (via aggregate demand management) has limited or no influence: administered prices, volatile prices (vegetables, fruit, eggs and fuels), prices of tobacco products and alcohol.

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

3. Monetary Policy Indicators

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

Open market operations performed by the NBR and lending and deposit facilities granted by the central bank to eligible participants are laid down in NBR Regulation No. 1 of 30 March 2000 republished, as subsequently amended and supplemented. The volume of open market operations performed by the NBR is shown as daily averages for both transactions performed in the 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) of interest rates on flow/stock operations.

3.2. Standing Facilities Granted by the National Bank of Romania to Eligible Counterparties

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

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

3.3. Required Reserves

Required reserves are leu- and foreign currency-denominated holdings of credit institutions kept in accounts opened with the National Bank of Romania.

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

4. Reserve Money

Starting January 2007, the data for preparing monetary indicators are reported in accordance with the methodology established by Regulation (EC) No. 25/2009 of the European Central Bank of 19 December 2008 concerning the balance sheet of the monetary financial institutions sector (recast) (ECB/2008/32). This methodology is described in NBR Regulation No. 31/2011 on reporting statistical data and information to the National Bank of Romania, Chapter II, Title I.

Until 27 April 2012, the data for preparing monetary indicators had been reported as per NBR Norms No. 10/2009.

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: (i) central bank (S121) – the National Bank of Romania and (ii) other monetary financial institutions (S122) – corporations and quasi corporations, whose core business is to provide financial intermediation services, namely 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 make investments. This category comprises credit institutions and money market funds.

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

The aggregate monetary balance sheet of other monetary financial institutions includes on-balance sheet assets and liabilities of credit institutions (banks, Romanian legal persons; branches of foreign credit institutions; credit cooperative organisations), as well as those of money market funds.

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

The net consolidated balance sheet of monetary financial institutions shows the aggregation of the National Bank of Romania's monetary balance sheet with that of other monetary financial institutions (credit institutions 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 Counterparts

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

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

Intermediate money (M2) comprises M1 plus deposits with an agreed maturity of up to two years and deposits redeemable at notice of up to three months. 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 monetary financial institutions, money market instruments, in particular money market fund shares/units and borrowings from repurchase agreements (their highly liquid nature makes of these instruments close substitutes for deposits).

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

Net foreign assets are calculated by subtracting foreign liabilities from foreign assets. Foreign assets include: loans to non-residents (including deposits placed with non-residents); holdings of marketable securities issued by non-residents; asset holdings and other equity stakes with non-residents; monetary gold. Foreign liabilities include funds taken from non-residents: deposits, marketable securities issued on external markets. SDR allocations from the IMF are not included.

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

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

7. Breakdown of Monetary Financial Institutions' Deposits and Loans by Institutional Sector

The breakdown of financial instrument holders and issuers by institutional sector is based on the ESA95 methodology and is shown in detail in NBR Regulation No. 31/2011 on reporting statistical data and information to the National Bank of Romania, Chapter I, Title I, namely: non-financial corporations, financial corporations (central bank, other monetary financial institutions, other financial intermediaries, financial auxiliaries, insurance corporations and pension funds), general government, households, non-profit institutions serving households, non-residents.

7.1. Deposits of Non-Government Resident Clients

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

8. Assets and Liabilities of Investment Funds

Starting December 2008, data on investment fund assets and liabilities are reported in accordance with the provisions of Regulation (EC) No. 958/2007 of the European Central Bank of 27 July 2007 concerning statistics on the assets and liabilities of investment funds (ECB/2007/8), transposed by the NBR into Chapter V of NBR Regulation No. 31/2011 on reporting statistical data and information to the National Bank of Romania, hereinafter referred to as the *Regulation*.

Based on this *Regulation*, investment undertakings and/or self-managed investment companies send monthly reports including statistics on the assets and liabilities of investment funds (IFs) under their management.

Until 27 April 2012, the data on balance sheet assets and liabilities of investment funds had been reported in accordance with the Methodology for reporting statistical data based on Regulation (EC) No. 958/2007.

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) No. 25/2009 of the European Central Bank of 19 December 2008 concerning the consolidated balance sheet of the monetary financial institutions sector (recast), transposed by the National Bank of Romania into Chapter II of the *Regulation*.

According to this *Regulation*, money market funds shall send to the National Bank of Romania monthly reports containing statistics on their assets and liabilities.

The types of instruments representing assets and liabilities of investment funds as well as the classification of their counterpart by institutional sector are fully harmonised with the methodology under the European System of National and Regional Accounts (ESA95).

9. On-Balance Sheet Assets and Liabilities of Non-Bank Financial Institutions in the General Register

Starting with 31 March 2008, the data on non-bank financial institutions are reported in accordance with the methodology under Guideline of the European Central Bank of 4 December 2009 amending Guideline ECB/2007/9 on monetary, financial institutions and markets statistics (ECB/2009/23). This methodology was transposed into NBR Regulation No. 31/2011 on reporting statistical data and information to the National Bank of Romania, Chapter IV “Statistics on balance sheet assets and liabilities of non-bank financial institutions”, Title I. Thus, non-bank financial institutions in the General Register operated by the NBR submit statistical data concerning on-balance sheet assets and liabilities outstanding at the end of the reporting quarter, starting with the end of 2008 Q1.

Until 27 April 2012, the data on the balance sheet assets and liabilities of non-bank financial institutions had been reported in accordance with NBR Norms No. 12/2007.

The balance sheet assets and liabilities are broken down by financial instrument and institutional sector, in accordance with the methodology provided under the European System of National and Regional Accounts (ESA95).

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

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

10. Average Interest Rates Applied by Credit Institutions

Starting January 2007, average interest rates on deposits and loans and average lending and deposit rates on new business are calculated based on the methodology laid down in Regulation (EC) No. 63/2002 of the European Central Bank of 20 December 2001 concerning statistics on interest rates applied by monetary financial institutions to deposits and loans vis-à-vis households and non-financial corporations (ECB/2001/18), as amended by Regulation (EC) No. 290/2009 of the European Central Bank of 31 March 2009 (ECB/2009/7). This methodology was transposed by the National Bank of Romania into NBR Regulation No. 31/2011 on reporting statistical data and information to the National Bank of Romania, Chapter III, Title I, thus repealing NBR Norms No. 11/2009.

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 new deposit/loan contracts during the reported month.

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

11. Credit Risk Indicators

11.1. Classification of Loans Granted and Investments Made by Credit Institutions

In December 2012, NBR Regulation No. 16/2012 on classification of loans and investments, as well as the establishment and use of prudential value adjustments, repealing NBR Regulation No. 11/2011, as subsequently amended and supplemented, came into force.

Financial assets representing loans recorded by lenders in relation to the debtors outside the credit institution sector are classified in the following categories: (a) “standard”; (b) “watch”; (c) “substandard”; (d) “doubtful”; (e) “loss”. Loans/investments recorded by lenders in relation to credit institutions are classified only in the categories: “standard” or “loss”.

Loans/investment are classified by lenders according to the following criteria: debt service, the debtor’s financial performance and the initiation of legal proceedings. The classification in a single category is made by taking into consideration the principle of downgrading by contamination and the weakest of the individual classification categories.

Pursuant to NBR Regulation No. 16/2012, the adjustments for impairment of loans/investments are impairment adjustments determined under the International Financial Reporting Standards (IFRS) and recorded in special accounts, while the prudential value adjustments for loans/investments are value adjustments calculated by using a prudential methodology and recorded off accounting ledgers. The two notions replaced the “credit risk provisions” under NBR Regulation No. 3/2009, as subsequently amended and supplemented.

11.2. Key Prudential Indicators

As from 2007, the minimum regulated threshold for the solvency ratio has been 8 percent, as a result of transposing Basel III Accord provisions into the national regulatory framework.

The leverage ratio measures to what extent credit institutions’ own funds cover their financing. It is calculated as the ratio of Tier 1 capital to the average value of assets.

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

In compliance with the provisions of NBR Order No. 27/2010 for the approval of the Accounting Regulations pursuant to the IFRS applicable to credit institutions, effective 1 January 2012, as subsequently amended and supplemented, the key elements that led to the introduction of the said indicators were as follows:

- (a) the different grouping of assets and liabilities;
- (b) the restructuring of “past-due claims” and “doubtful claims” accounts based on the IFRS presentation requirements and the FINREP reporting requirements (financial reporting framework for prudential supervision at individual level, established based on NBR Order No. 3/2011). Thus, while “past-due claims” included, in line with the previous accounting regulations, only overdue instalments, the remainder of the loan being recognised in the current accounts, the IFRS rules require that the full amount of the loan to be repaid shall be disclosed as overdue (principal, interest, amounts to be amortised). “Doubtful claims” included only disputed claims, while, according to the IFRS, the item “impaired loans” was introduced, consisting of assets for which there is objective evidence of impairment (loss-generating events, such as an increase in unemployment rate in the geographic area of the debtors, a decline in prices of mortgaged property in the relevant areas, observable data that indicate a quantifiable contraction in expected future cash flows) and which include loans that are not yet overdue and undisputed claims;
- (c) the mandatory introduction of the effective interest rate method in the implementation of the IFRS (previously optional, along with the linear method) for scheduling the amounts relative to the effective yield of a debt security, thus impacting the asset value;
- (d) the introduction of some new accounts representing “amounts to be amortised” to recognise the amounts, other than interest, that are taken into account when calculating the effective interest rate (e.g. collected commissions); and
- (e) the recognition in the balance sheet, in the context of the switch to the IFRS, of the items “Receivables written off from assets, but still followed up” and “Debtors resulting from claimed penalties” previously recorded as off balance sheet items (making the necessary adjustments for impairment losses and keeping them on balance sheet until they no longer generate future benefits).

The credit risk ratio is calculated as the ratio of gross value of exposure to loans and related interest under “doubtful” and “loss” to total classified loans and related interest pertaining to non-bank loans, off-balance sheet items excluded.

The non-performing loan ratio is the key loan portfolio quality assessment indicator from a prudential perspective and is calculated based on prudential reports on loan classification. It takes into account the gross value of exposure to non-bank loans and interest overdue for more than 90 days and/or for which legal proceedings were initiated against the operation or the debtor (classified in national regulations under “Loss 2”) as a share in total classified loans and related interest pertaining to non-bank clients, off-balance sheet items excluded. This definition is compliant with the recommendations in the IMF’s Compilation Guide on Financial Soundness Indicators and is the most widely used at international level. The volume of overdue loans includes the outstanding loans and related interest, regardless of the number of overdue instalments.

As for liquidity, banks are required to calculate the liquidity indicator as a ratio of effective liquidity to required liquidity for each maturity band (up to 1 month, between 1 month and 3 months, between 3 and 6 months, between 6 and 12 months, and more than 12 months). These provisions are currently part of NBR Regulation No. 25/2011 on the liquidity of credit institutions (effective January 2012). Credit institutions have to maintain a liquidity indicator – calculated for all operations in lei equivalent – of at least 1 for the following maturity bands: up to 1 month, between 1 month and 3 months, between 3 and 6 months, and between 6 and 12 months.

11.3. Credit Risk Information

11.4. Loans Granted and Commitments Assumed by Credit Institutions

11.5. Loans Granted by Credit Institutions

11.6. Debts Overdue for more than 30 Days Incurred by Individuals

Following the amendment of Regulation No. 4/2004 on the organisation and functioning of the Central Credit Register operated by the National Bank of Romania, starting May 2007, credit institutions no longer report to the

Central Credit Register past-due debts for more than 30 days in the repayment of loans by individuals with an exposure below lei 20,000. These indicators (with no limit exposure provided) are reported by the Credit Bureau, based on the data supplied by banks and non-bank financial institutions participating in the Credit Bureau System. In these reports, the outstanding amount recorded with the Credit Bureau represents the value of the past-due debt (principal, interest and penalty rate) in relation to the concerned loan, denominated in the loan currency.

11.7. Loans Granted and Commitments Assumed by NBFIs + EMIs + PIs

11.8. Loans Granted by NBFIs + EMIs + PIs

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

The credit risk information refers to the exposure of each credit institution to a single debtor, which may be equal to or higher than lei 20,000. Starting August 2004, following the entry into force of Regulation No. 4/2004 on the organisation and functioning of the Central Credit Register operated by the National Bank of Romania, the former also received reports on the amounts outstanding (loan principal) for more than 30 days in respect of individuals whose exposure was lower than lei 20,000; this provision was applied until March 2007.

The borrower's ownership type is consistent with MPF Order in force approving the Financial Reporting System for economic agents (Types of Ownership Nomenclature); the type of loan granted to non-bank legal and natural entities (by risk) observes the accounting rules compliant with the International Financial Reporting Standards applicable to credit institutions and with the accounting rules compliant with EU Directives (2012); the loan currency respects the globally applicable regulations; activity of borrower is consistent with Order No. 337/2007, issued by the President of the National Institute of Statistics, on updating NACE. The classification meets the analysis requirements of the National Bank of Romania.

Tables 11.3, 11.4, 11.5, 11.7 and 11.8 show credit risk information reported to the Central Credit Register.

11.9. Rejected Debit Payment Instruments

11.10. Accountholders that Generated Payment Incidents

Tables 11.9 and 11.10 provide information on the rejected debit payment instruments as well as on the accountholders that generated payment incidents related to cheques, bills of exchange and promissory notes.

12. Money Market Indicators

12.1. Interbank Operations

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

- ROBID: the interest rate on operations to raise funds; and
- ROBOR: the interest rate on operations to invest funds.

13. Foreign Exchange Market Indicators

13.1. Interbank Foreign Exchange Market

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

The average monthly exchange rate (EUR/RON and USD/RON) is a simple arithmetic mean of daily exchange rates calculated and released by the National Bank of Romania. The average annual exchange rate (EUR/RON and USD/RON) is calculated as a simple arithmetic mean of average monthly rates.

14. Capital Market Indicators

14.1. Bucharest Stock Exchange – Regulated Market

The BET (Bucharest Exchange Trading) index is the BSE's first official index launched on 19 September 1997. It is calculated as a weighted average (with free float capitalisation) of the prices of stocks that make up the index basket (top ten most liquid equities listed on the BSE).

The Composite Index of the Bucharest Stock Exchange (BET-C) was launched on 16 April 1998 and reflects the evolution of all the companies traded on the main market segment (Regular). The calculation formula is similar to that used for the BET index, as the BET-C index is a market capitalisation weighted index of all its component companies.

Financial investment companies are not included in the basket of BET and BET-C indices. In order to prevent the developments in a small number of companies from having a significant impact on the index, the weight of any company in the index basket must be no higher than 20 percent.

The BET-FI index is the first sector index developed by the BSE. It was originally calculated for the five financial investment companies listed and was envisaged to include all the financial investment companies to be listed subsequently. The index was launched on 31 October 2000, its calculation methodology being the same as that used for the BET-C index.

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

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

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

14.2. Bucharest Stock Exchange – RASDAQ Market

The RASDAQ Composite (RASDAQ-C) Index was launched on 31 July 1998. Every company listed on the RASDAQ market is included in the index calculation. Its calculation method is specific to that applying to stock market indices deriving from market capitalisation weighting. The weight of a stock in the index is no higher than 25 percent of total RASDAQ-C capitalisation.

RAQ I and RAQ II indices were launched concurrently with the introduction of the upper tiers on the RASDAQ market in order to reflect the overall developments in prices of top issuers listed on RASDAQ's Tier I and Tier II. The calculation method is similar to that used for RASDAQ-C.

15. Romania's Balance of Payments and International Investment Position Indicators

15.1. Balance of Payments

The balance of payments gives an overview of Romania's economic and financial transactions with the rest of the world for a specific time period, in respect of goods, services, incomes, transfers free of counterparty contribution (donation, aid and the like) as well as of financial assets and liabilities.

The terms and definitions in the Balance of Payments are compliant with the IMF Balance of Payments Manual, 5th edition, 1993. Data are provided on a monthly basis.

15.2. International Investment Position – Key Indicators

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

15.3. International Investment Position

According to the internationally accepted definition, Romania's international investment position includes the country's stock of external assets and liabilities at a given moment. The standard table on the international investment position comprises the beginning and ending balances of external assets and liabilities, as well as the financial transactions, exchange rate movements, global price movements, and other financial changes over the period under review. Financial transactions referred to in the international investment position are included in the balance-of-payments financial account.