

Charts to the Press Release on the aggregated balance sheet of credit institutions, December 2015

Chart 1 Real growth of households' outstanding borrowing^{1,2,3}

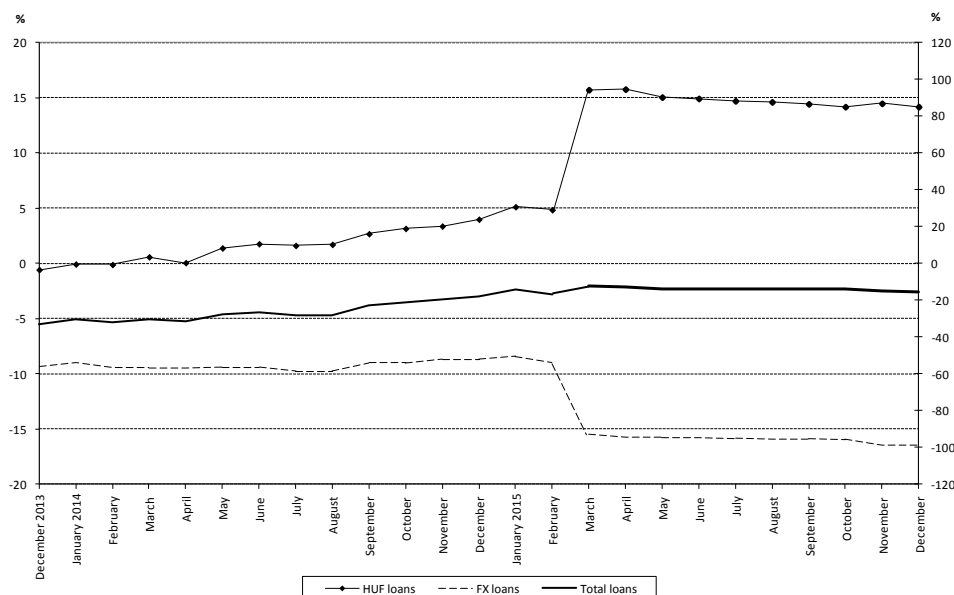
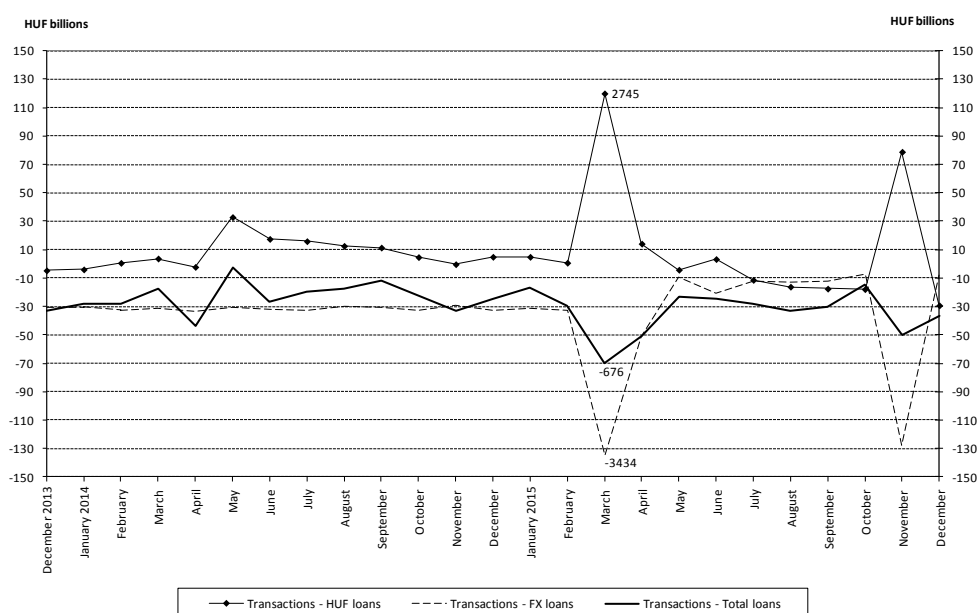


Chart 2 Seasonally and exchange rate adjusted net new borrowing by households^{4,5}



¹ Transactions-based growth rate (see the [Methodological notes](#)).

² In order to present outstanding lending to households at uniform exchange rates, between December 2014 and March 2015 forint values of foreign currency-denominated loans are calculated using unchanged methodology, at the MNB's official end-of-month mid-rates. For more details, see the [Methodological notes](#).

³ Values on the left axis should be used to define real growth rates for the period until February 2015, while those on the right axis should be used to define real growth rates for the period after February 2015.

⁴ In order to adequately present transactions data for the periods preceding and following forint conversions of mortgage loans, the one-off effect of conversions and settlements on transaction values in March 2015 has been plotted as separate dots in the Chart. Consequently, the dots on the right axis do not show relevant values. For more details, see the [Methodological notes](#).

⁵ The significant change in the stock of household overdrafts in April–May, October–November and December mainly reflected the one-off effect in the given period of disbursements to households (e.g. transfers of salaries) brought forward due to variations in working days in early November and May.

Chart 3 Outstanding forint, euro and Swiss franc-denominated housing loans of households
Foreign currency data are calculated at the MNB's current⁶ mid-rates⁷

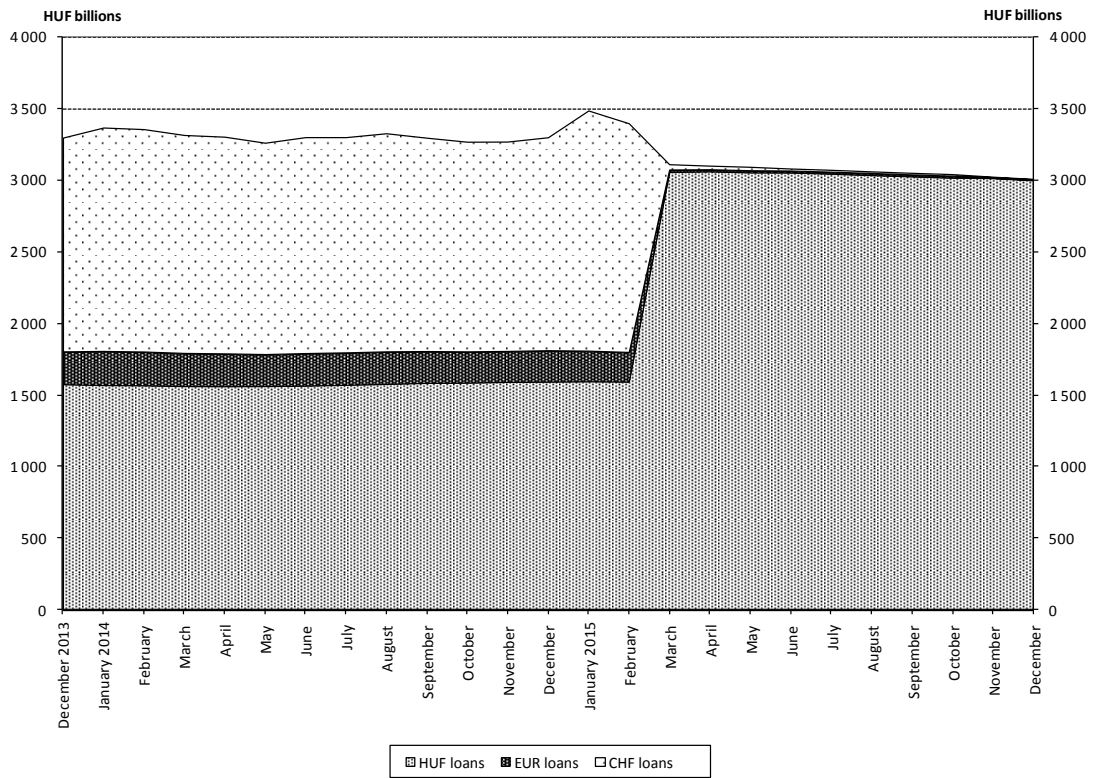
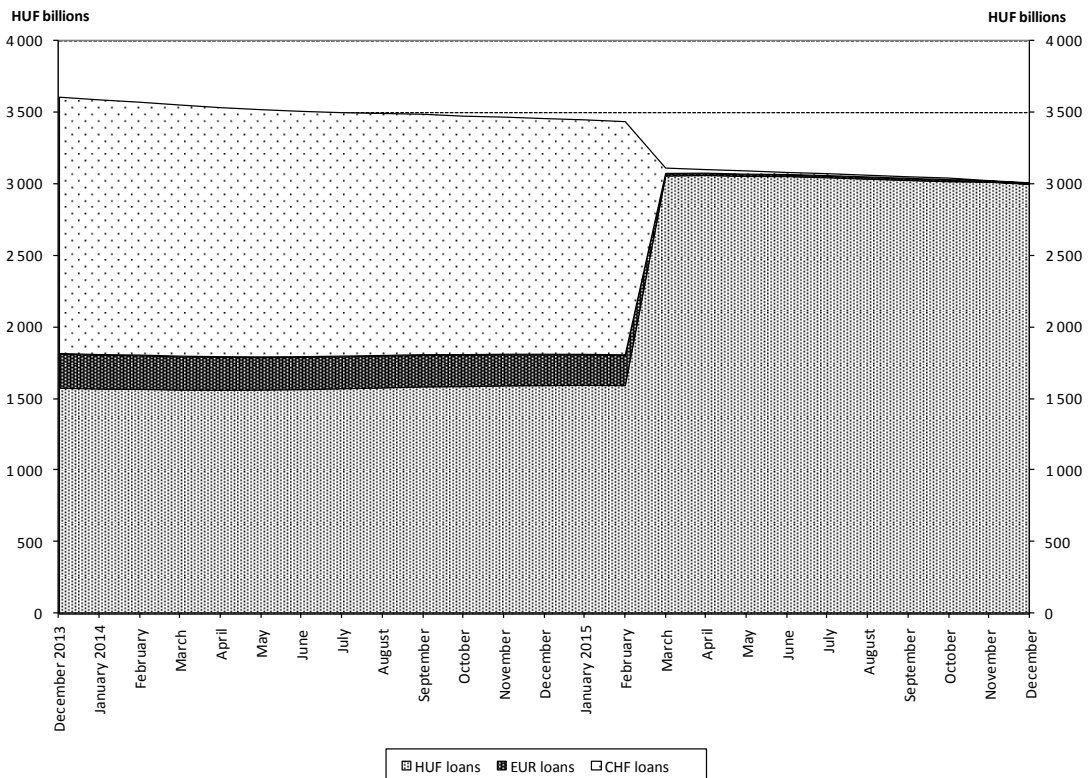


Chart 4 Outstanding forint, euro and Swiss franc-denominated housing loans of households
Calculated at the MNB's mid-rates for 31 December 2015⁶



⁶ The end-of-month mid-rate of the forint changing from month to month.

⁷ The change in the foreign currency composition of household loans has been caused by forint conversion. For more details, see the [Methodological notes](#).

Chart 5 Outstanding forint, euro and Swiss franc-denominated consumer loans of households
 Foreign currency data are calculated at the MNB's current⁸ mid-rates⁹

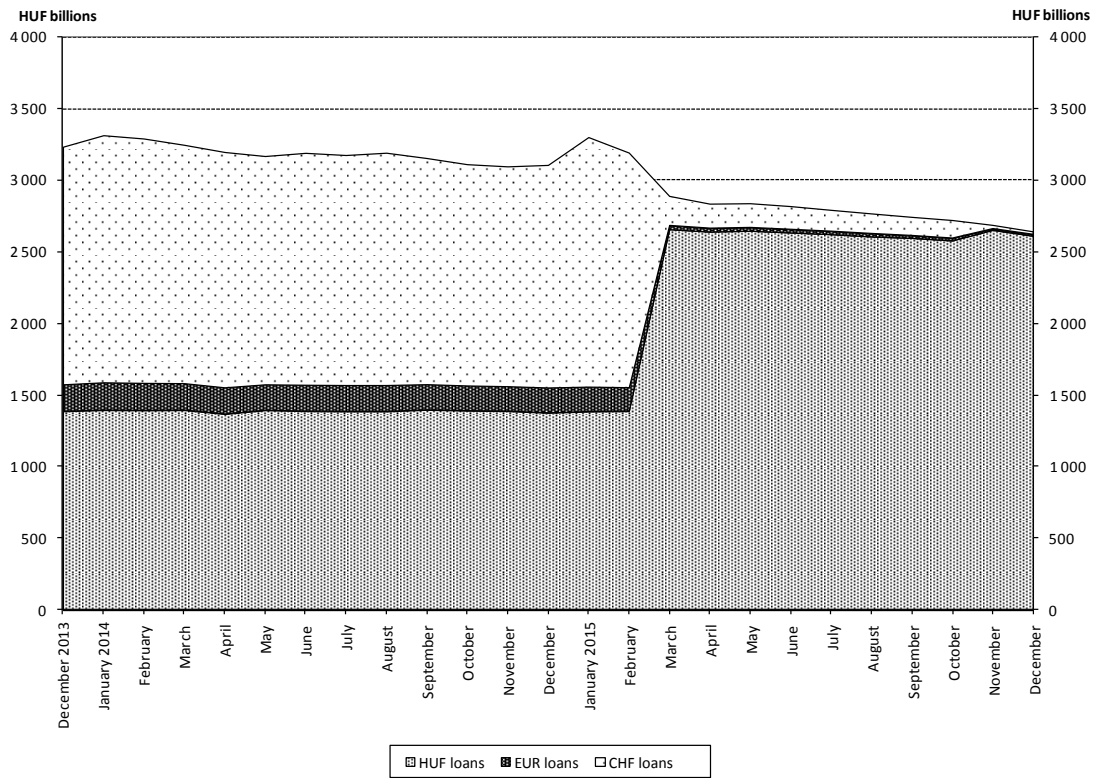
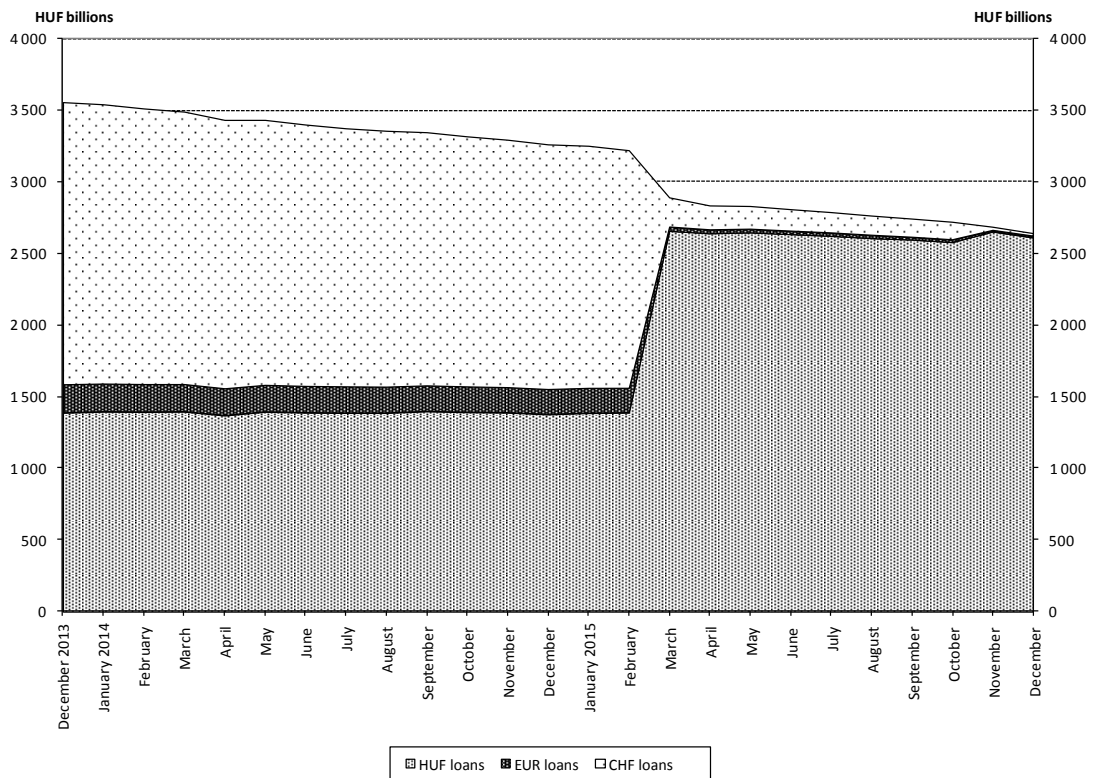


Chart 6 Outstanding forint, euro and Swiss franc-denominated consumer loans of households
 Calculated at the MNB's mid-rates for 31 December 2015⁸



⁸ The end-of-month mid-rate of the forint changing from month to month.

⁹ The change in the foreign currency composition of household loans has been caused by forint conversion. For more details, see the [Methodological notes](#).

Chart 7 Outstanding forint, euro and Swiss franc-denominated other loans of households
Foreign currency data are calculated at the MNB's current¹⁰ mid-rates

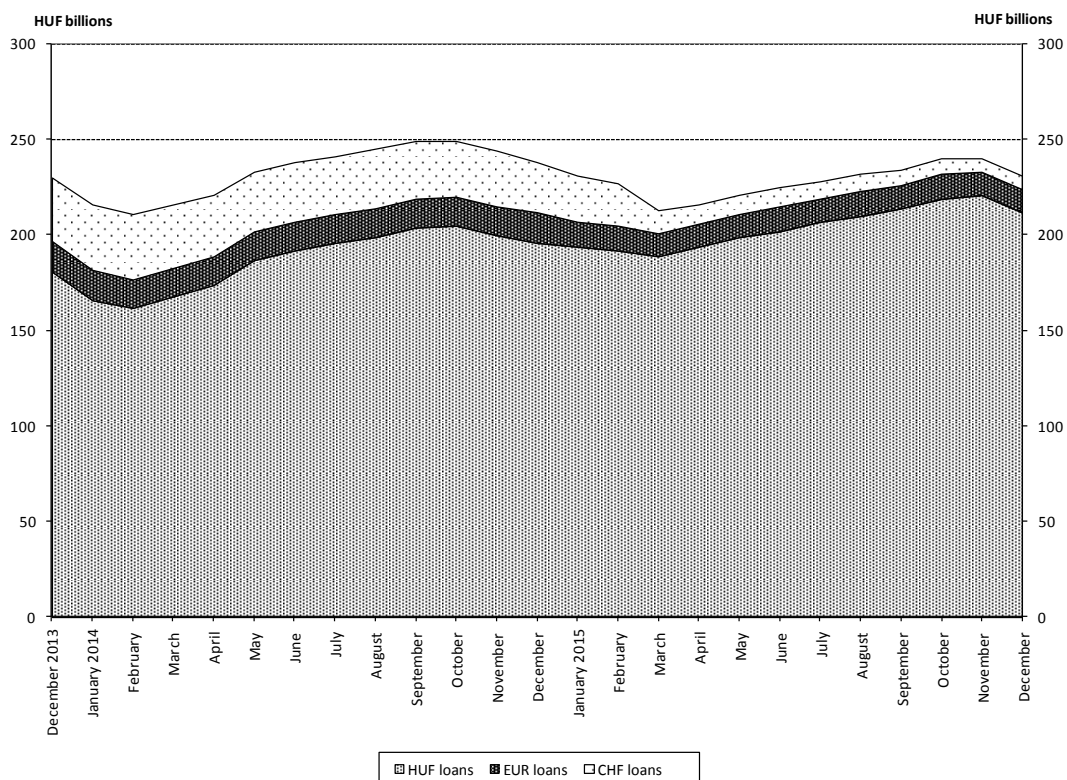
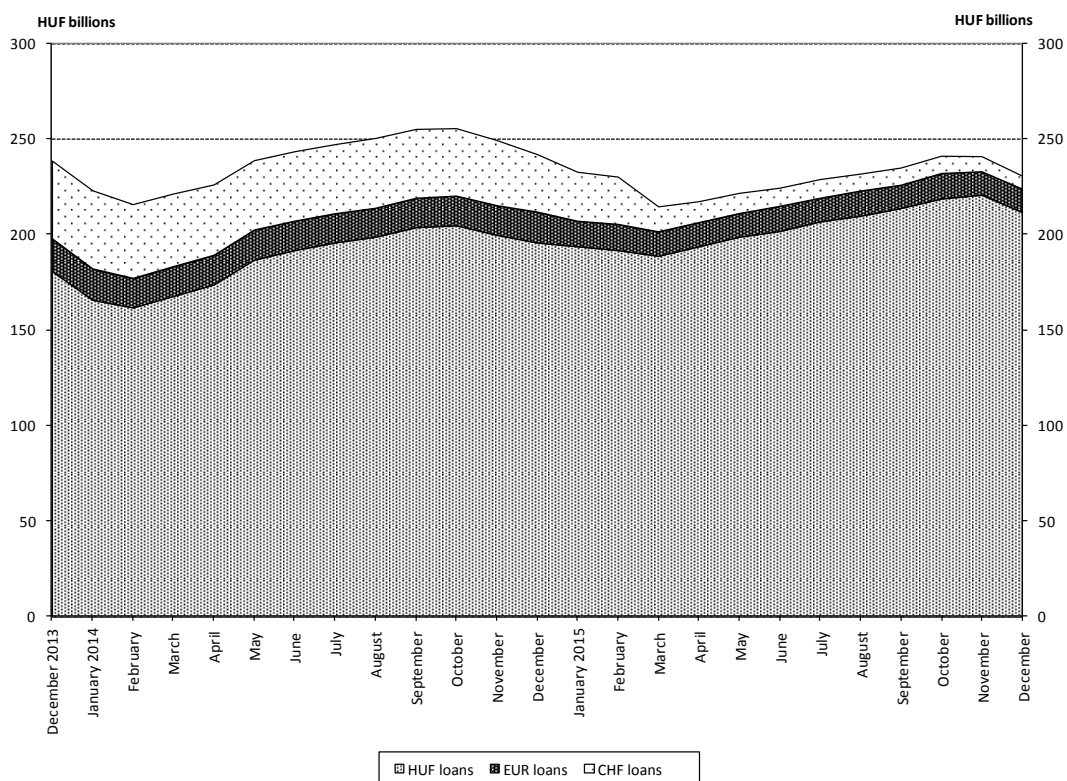


Chart 8 Outstanding forint, euro and Swiss franc-denominated other loans of households
Calculated at the MNB's mid-rates for 31 December 2015



¹⁰ The end-of-month mid-rate of the forint changing from month to month.

Chart 9 Percentage shares of foreign currency loans within the individual categories of household loans¹¹

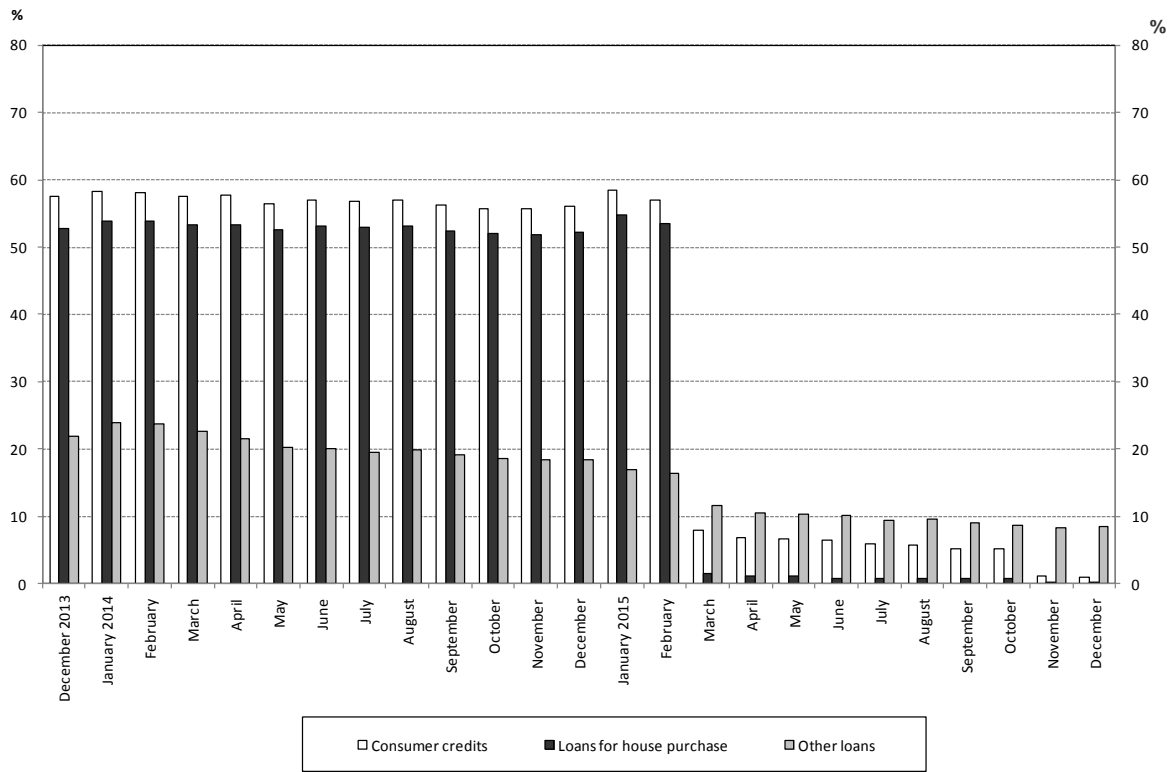
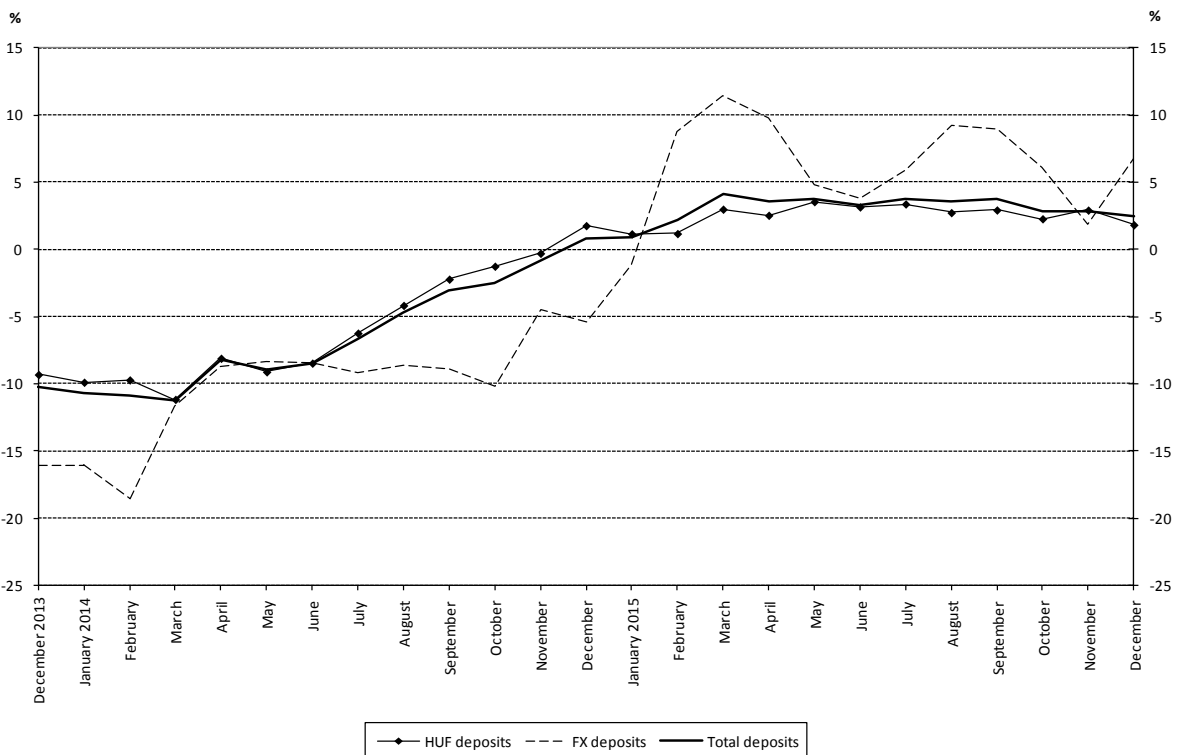


Chart 10 Real growth of household deposits¹²



¹¹ The change in the foreign currency composition of household loans has been caused by forint conversion. For more details, see the [Methodological notes](#).

¹² Transactions-based growth rate (see the [Methodological notes](#)).

Chart 11 Seasonally and exchange rate adjusted net new deposits of households¹³

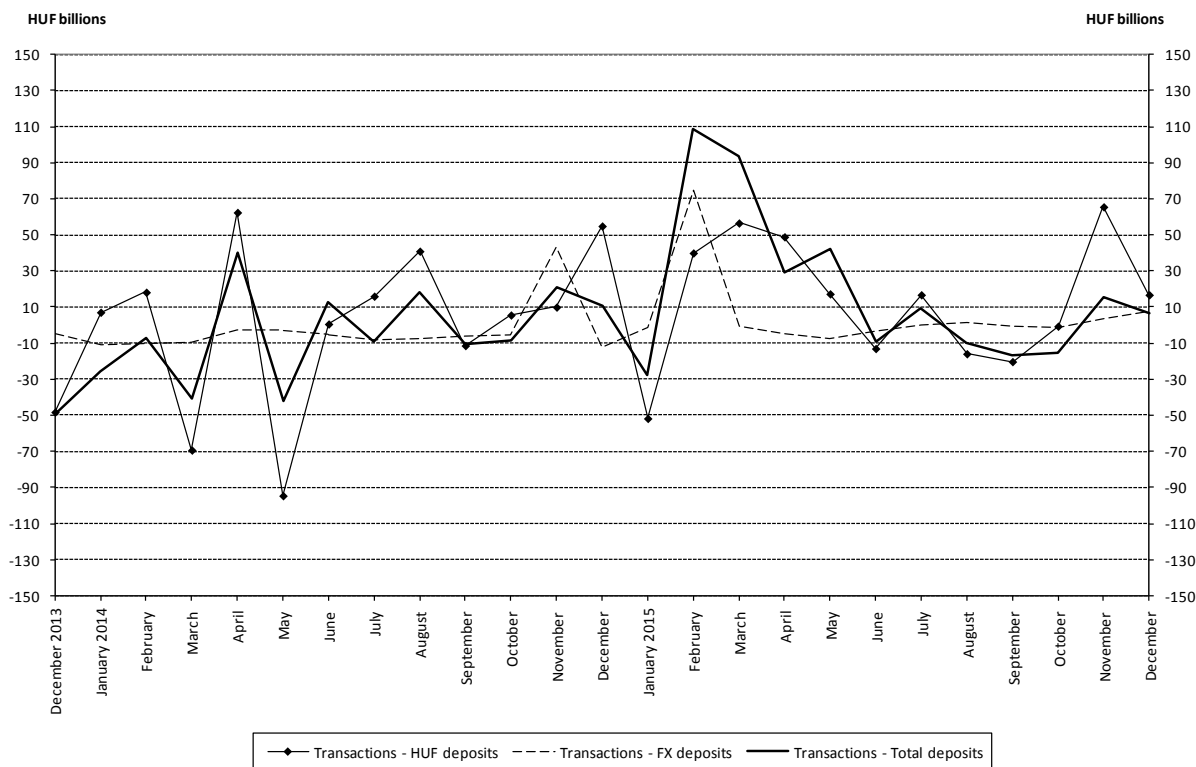
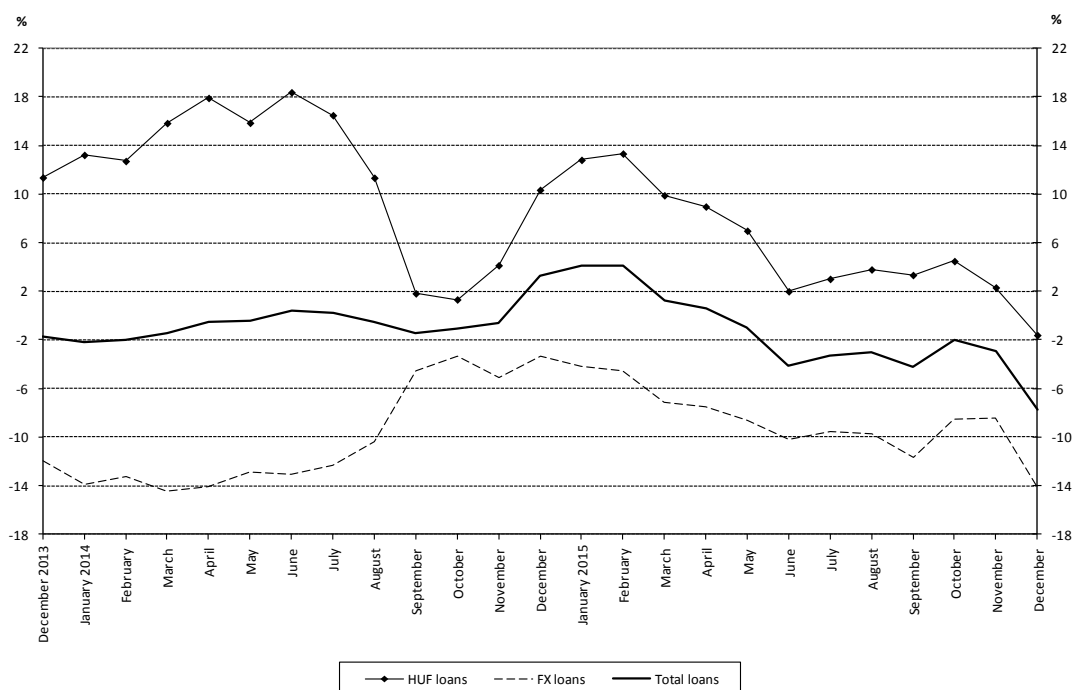


Chart 12 Real growth of non-financial corporations' outstanding borrowing^{14,15}



¹³ The significant change in current account deposits of households in October–November, April–May and December–January reflected the one-off effect of disbursements to households (e.g. transfers of salaries) brought forward due to variations in working days in early November, May and January.

¹⁴ Transactions-based growth rate (see the [Methodological notes](#)).

¹⁵ The transaction values published also contain loans granted under the Funding for Growth Scheme introduced by the MNB. The details of the programme launched on 1 June 2013 are available on the MNB's website at the following [link](#).

Chart 13 Seasonally and exchange rate adjusted net new borrowing by non-financial corporations^{16, 17}

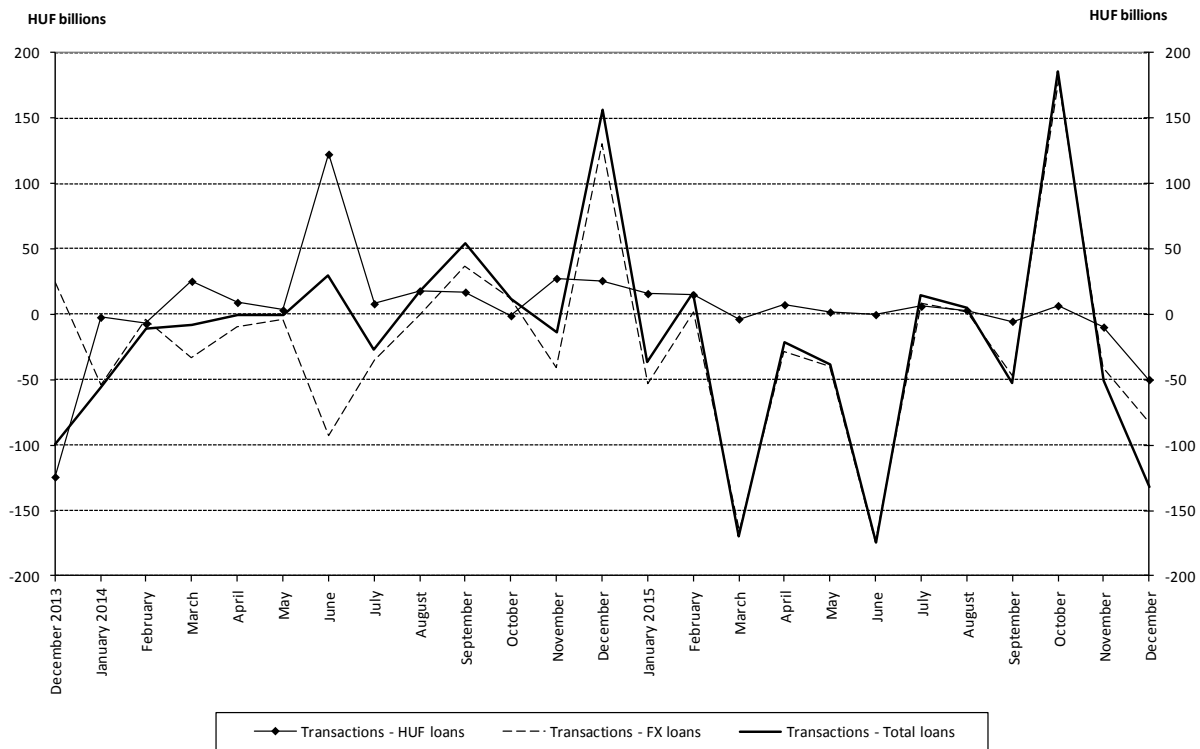
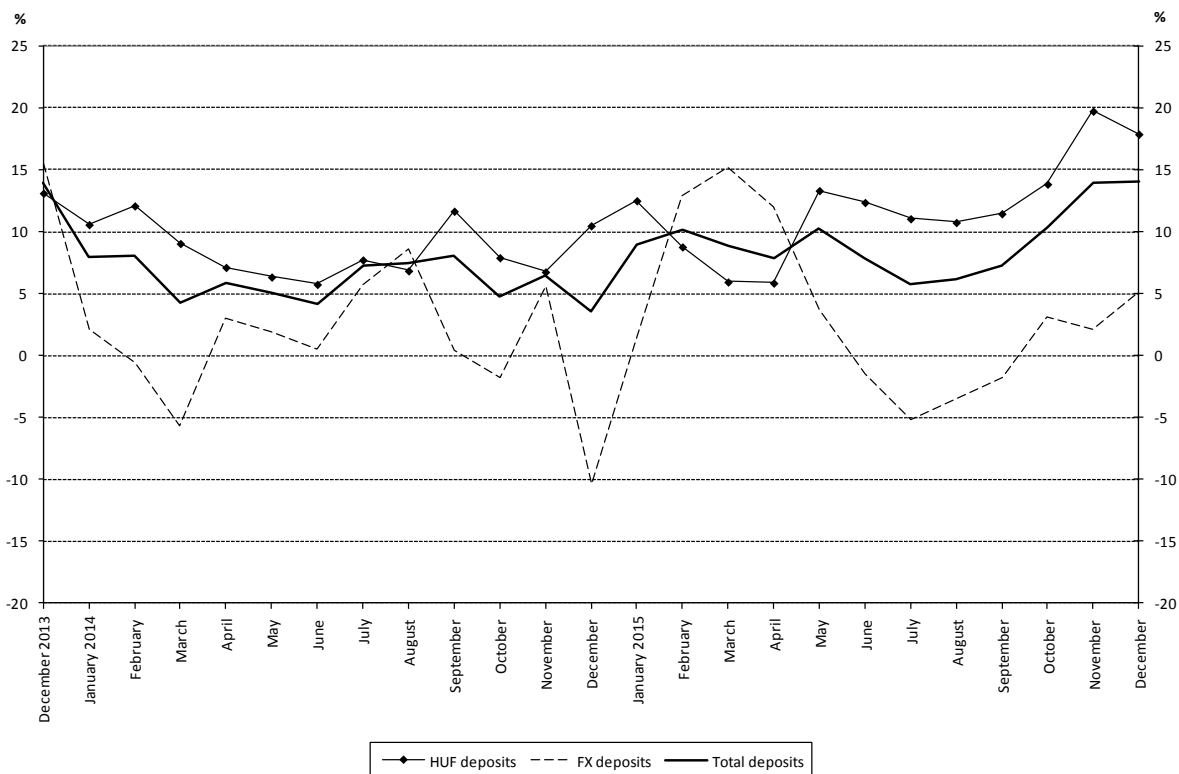


Chart 14 Real growth of non-financial corporations' deposits¹⁸



¹⁶ Non-financial corporations' foreign currency loans are indirectly adjusted. For more details, see the Methodological notes.

¹⁶ The seasonally adjusted values of loan transactions, adjusted for the effect of the Funding for Growth Scheme, are detailed in the Methodological notes.

¹⁸ Transactions-based growth rate (see the [Methodological notes](#)).

Chart 15 Seasonally and exchange rate adjusted net new deposits of non-financial corporations

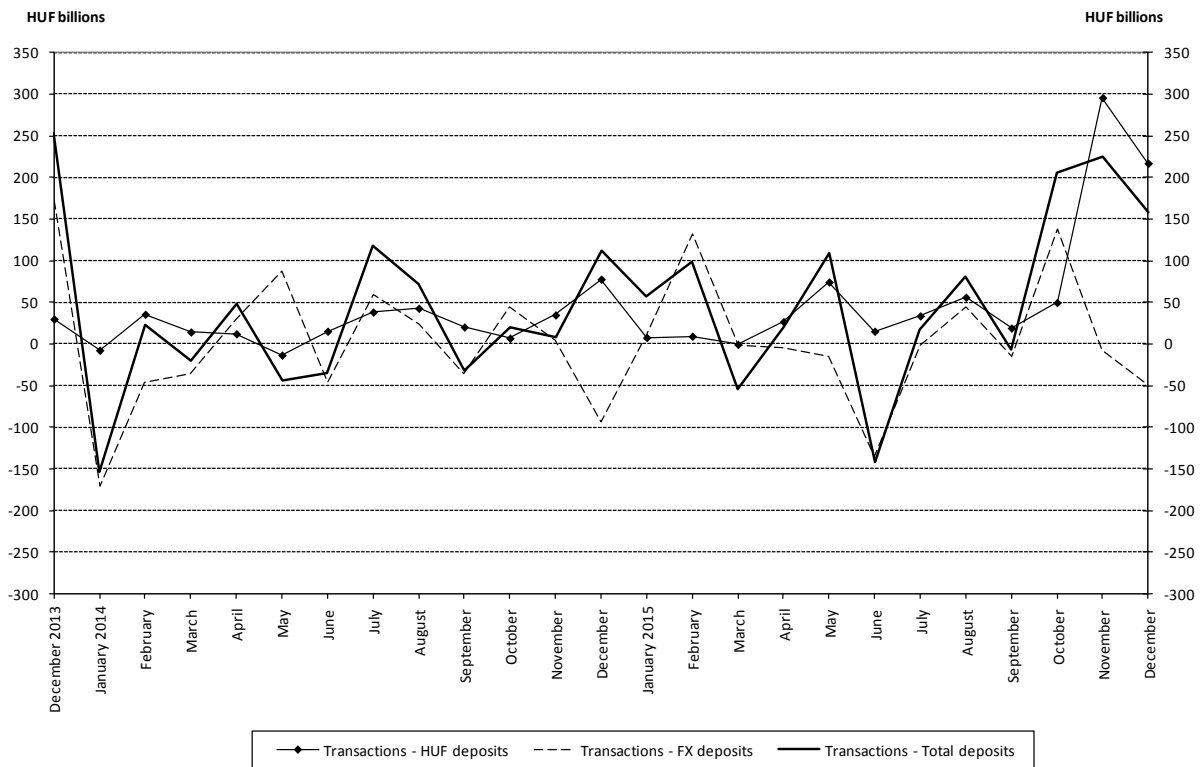
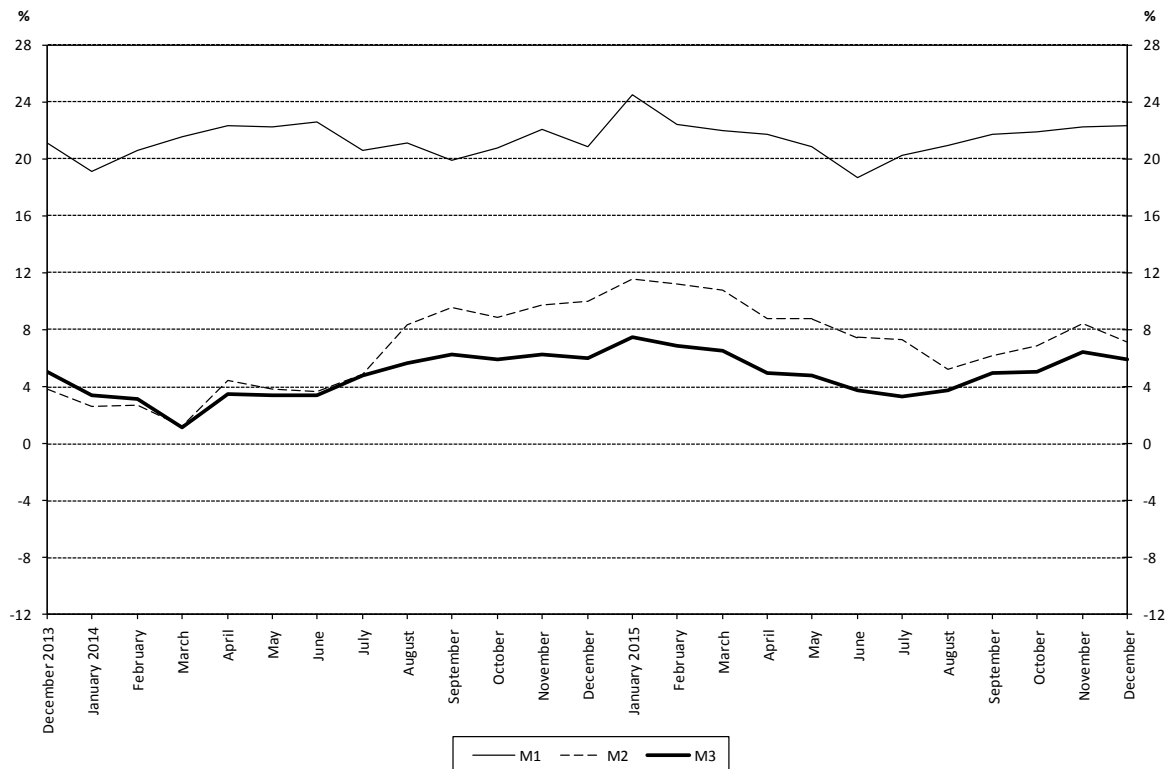


Chart 16 Real growth of the monetary aggregates¹⁹



¹⁹ For an interpretation of the trend plotted on the chart, see the [Methodological notes](#).

Chart 17 Seasonally adjusted M1

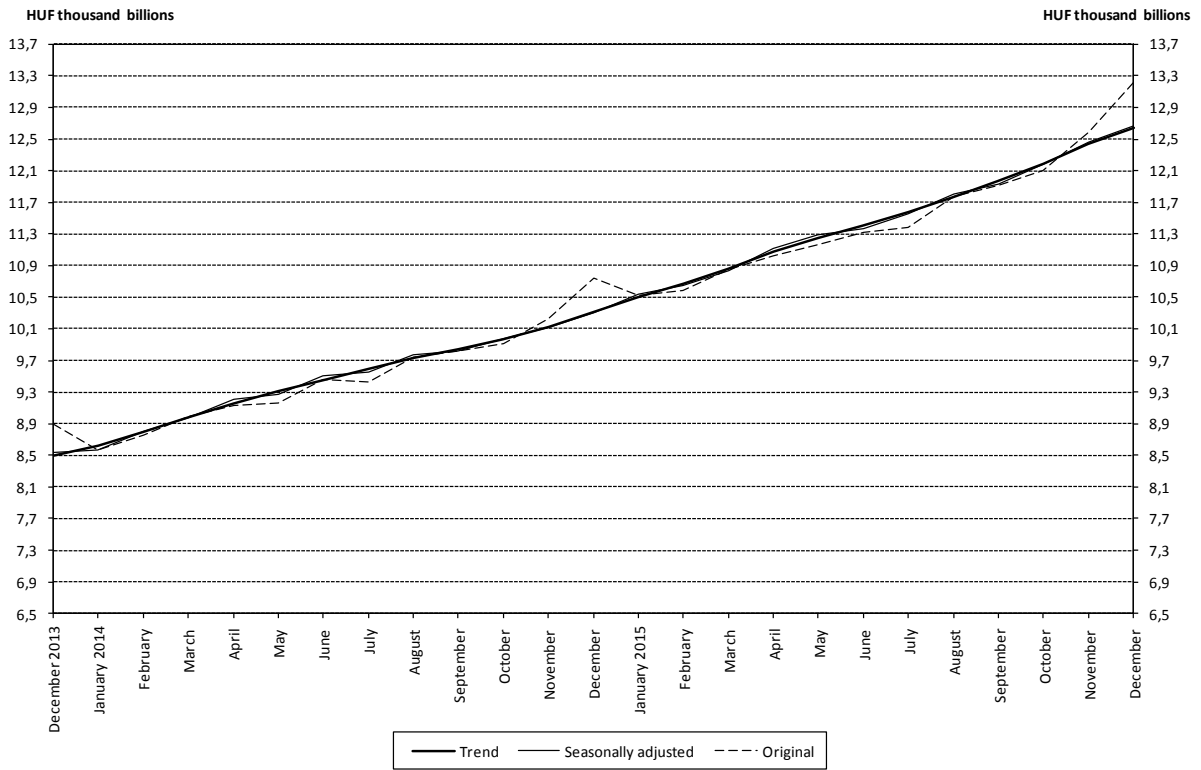


Chart 18 Seasonally adjusted M2

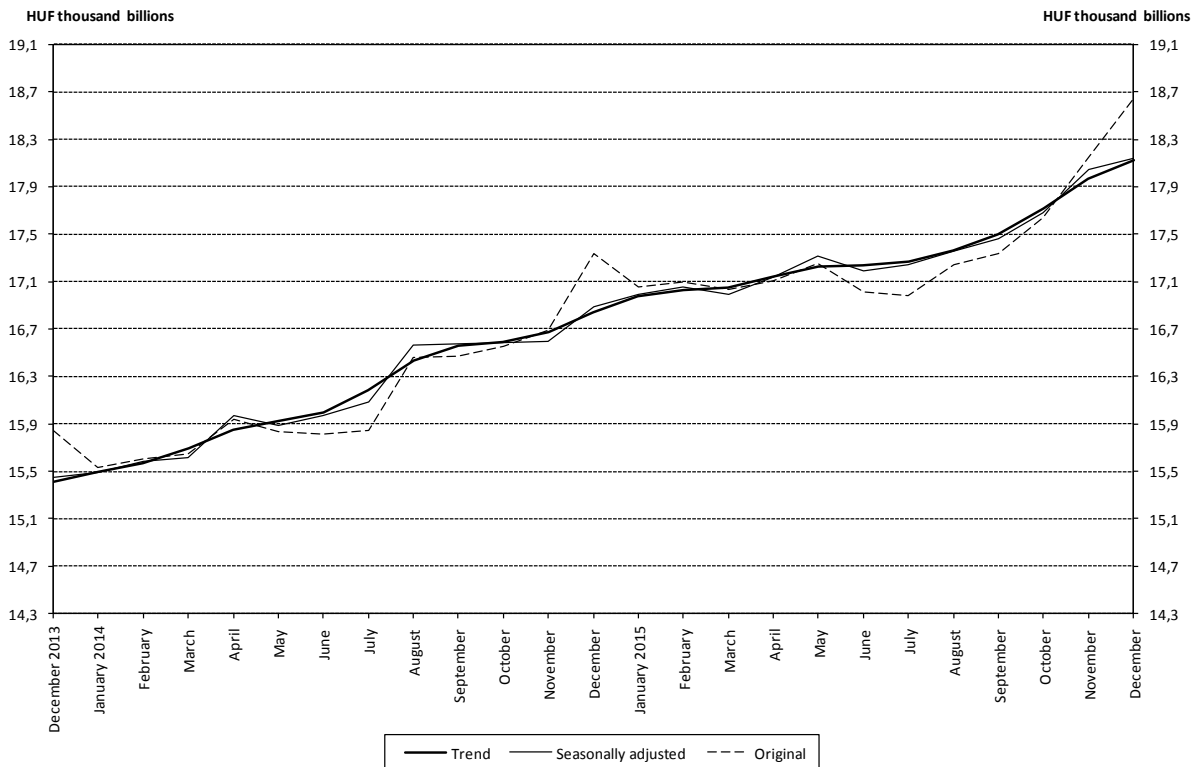


Chart 19 Seasonally adjusted M3

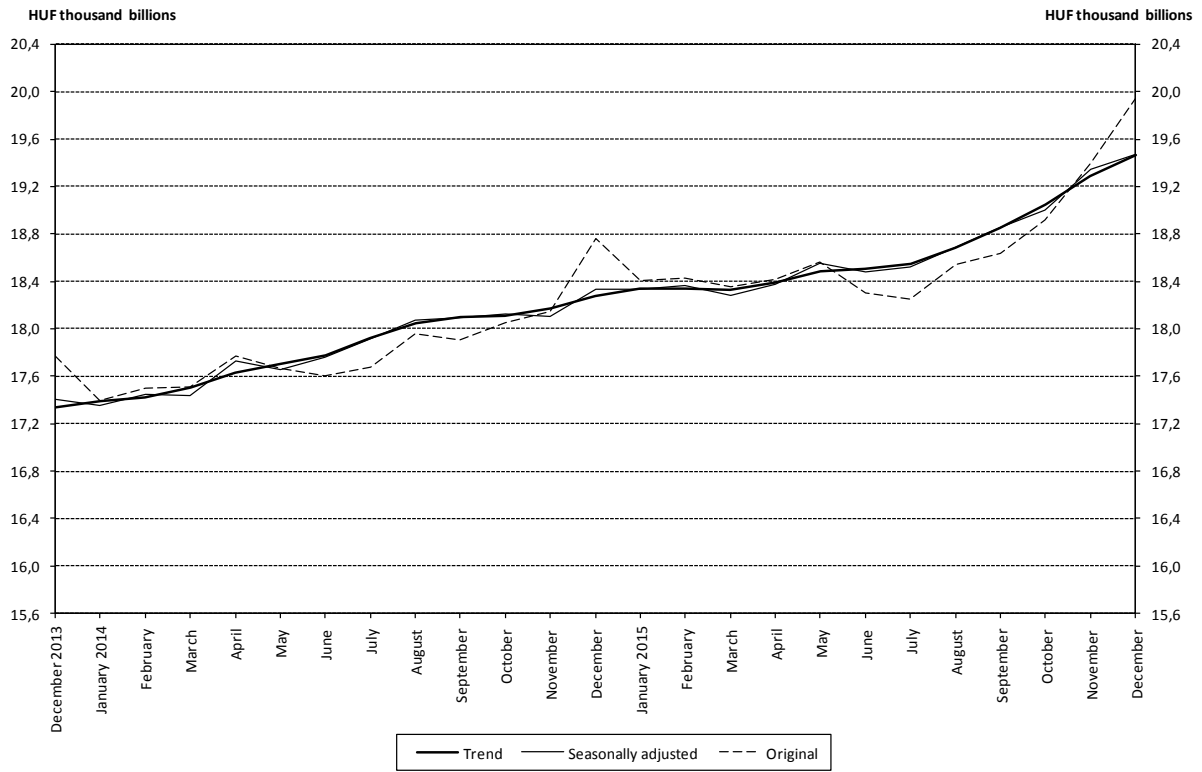


Chart 20 Total foreign exposure of credit institutions

