

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

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

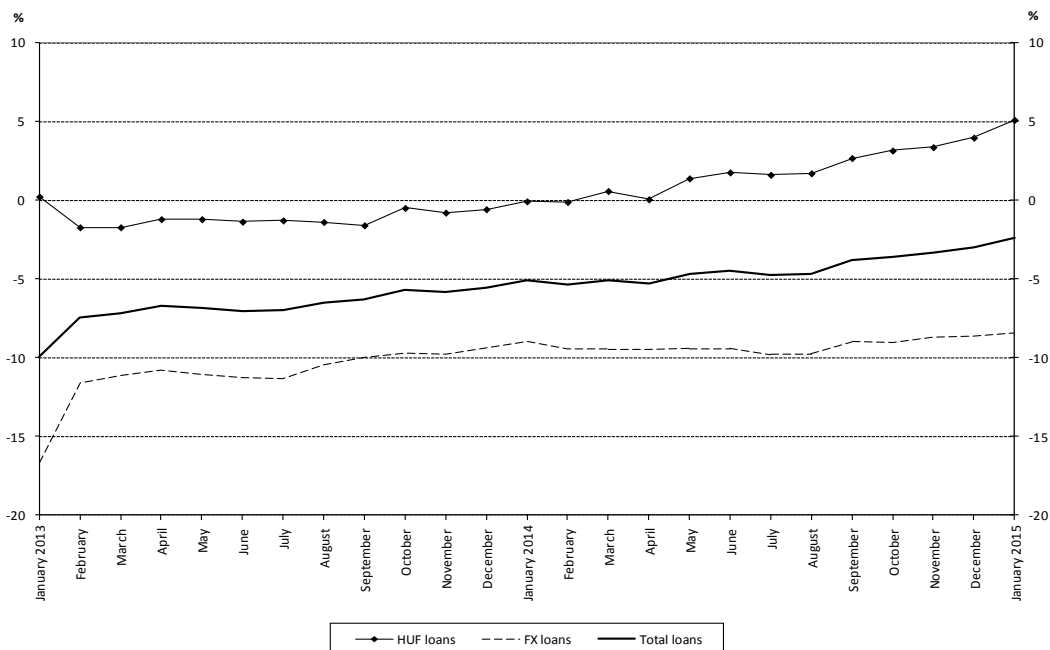
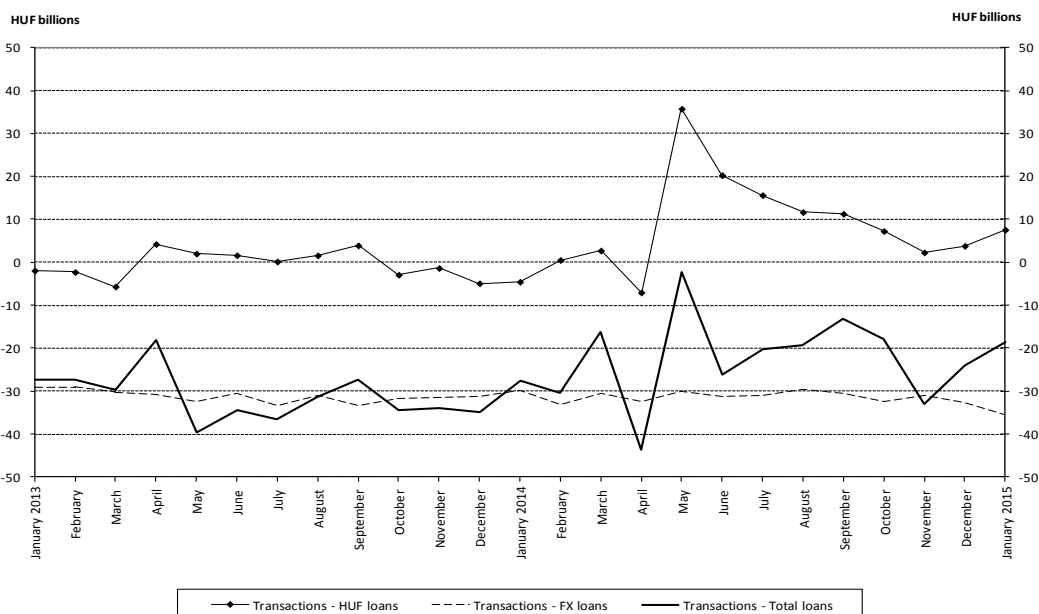


Chart 2 Seasonally and exchange rate adjusted net new borrowing by households³



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

² In order to present outstanding lending to households at uniform exchange rates, forint values of foreign currency-denominated loans are calculated using unchanged methodology, at the MNB's official end-of-month mid-rates, as required by Act LXXVII of 2014 on the settlement of issues related to the change in the foreign currency denomination of certain household loans and interest rate rules. For more details, see the [Methodological notes](#).

³ The significant change in the stock of household overdrafts in October–November and April–May 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 and May.

Chart 3 Outstanding forint, euro and Swiss franc-denominated housing loans of households
Foreign currency data are calculated at the MNB's current⁴ mid-rates

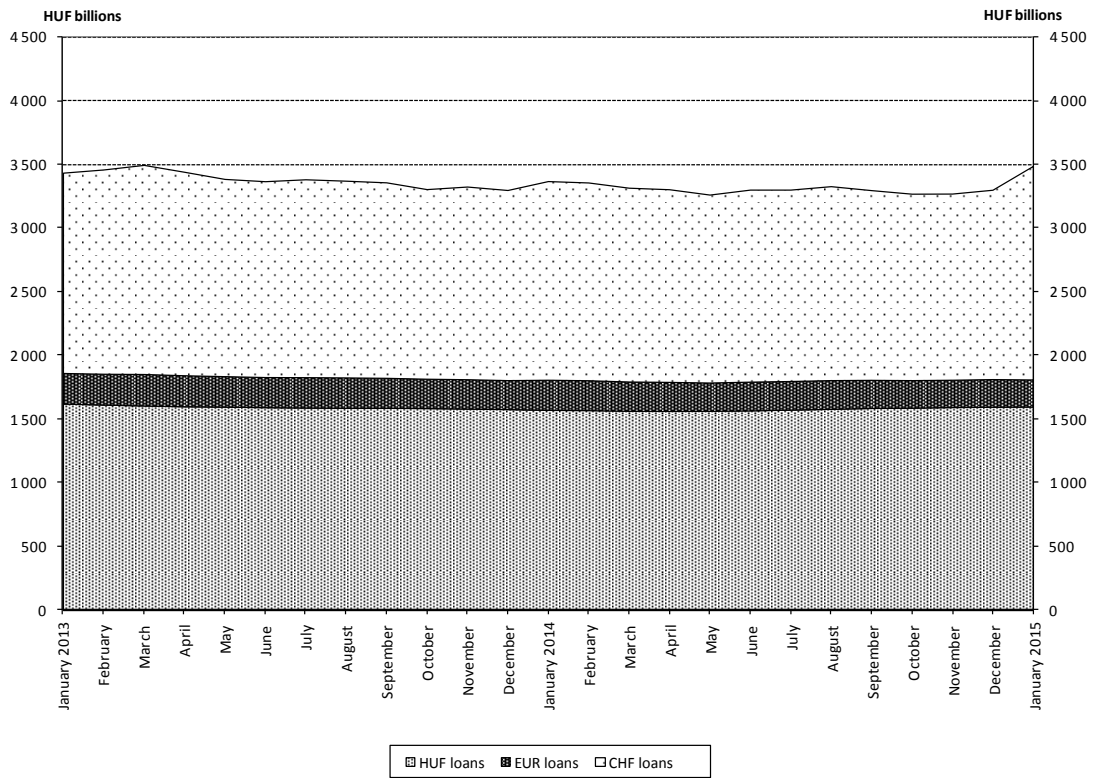
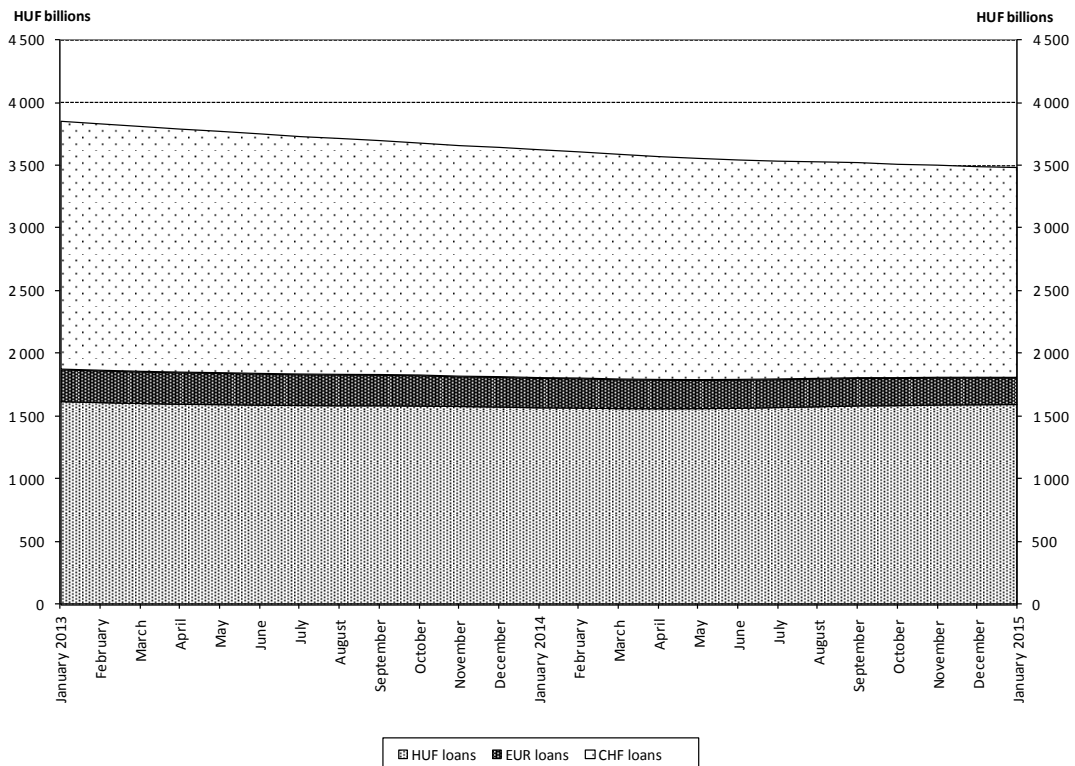


Chart 4 Outstanding forint, euro and Swiss franc-denominated housing loans of households
Calculated at the MNB's mid-rates for 30 January 2015



⁴ The end-of-month mid-rate of the forint changing from month to month.

Chart 5 Outstanding forint, euro and Swiss franc-denominated consumer loans of households
 Foreign currency data are calculated at the MNB's current⁵ mid-rates

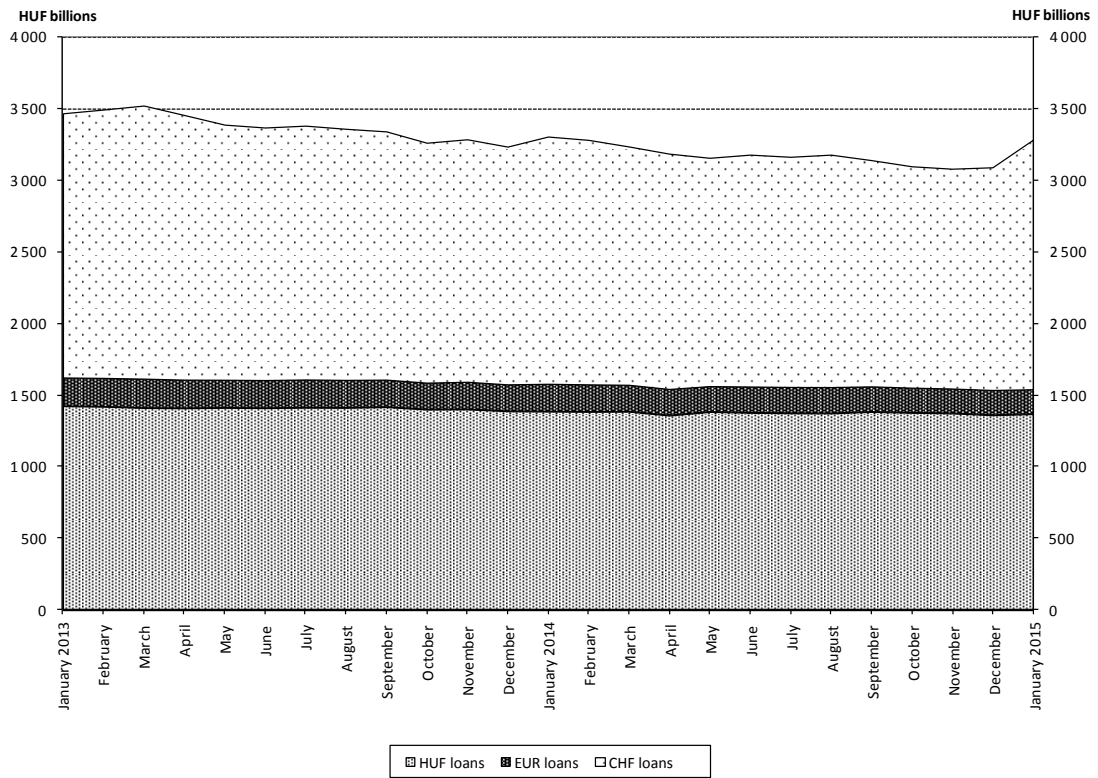
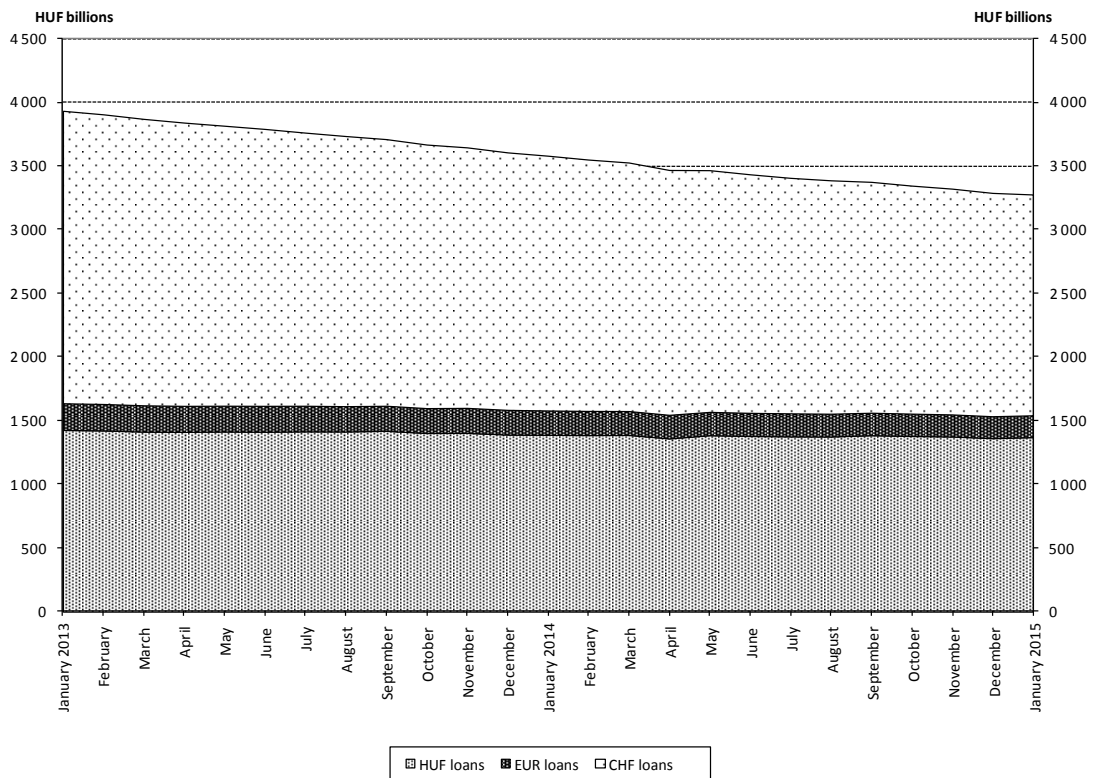


Chart 6 Outstanding forint, euro and Swiss franc-denominated consumer loans of households
 Calculated at the MNB's mid-rates for 30 January 2015



⁵ The end-of-month mid-rate of the forint changing from month to month.

Chart 7 Outstanding forint, euro and Swiss franc-denominated other loans of households
 Foreign currency data are calculated at the MNB's current⁶ mid-rates

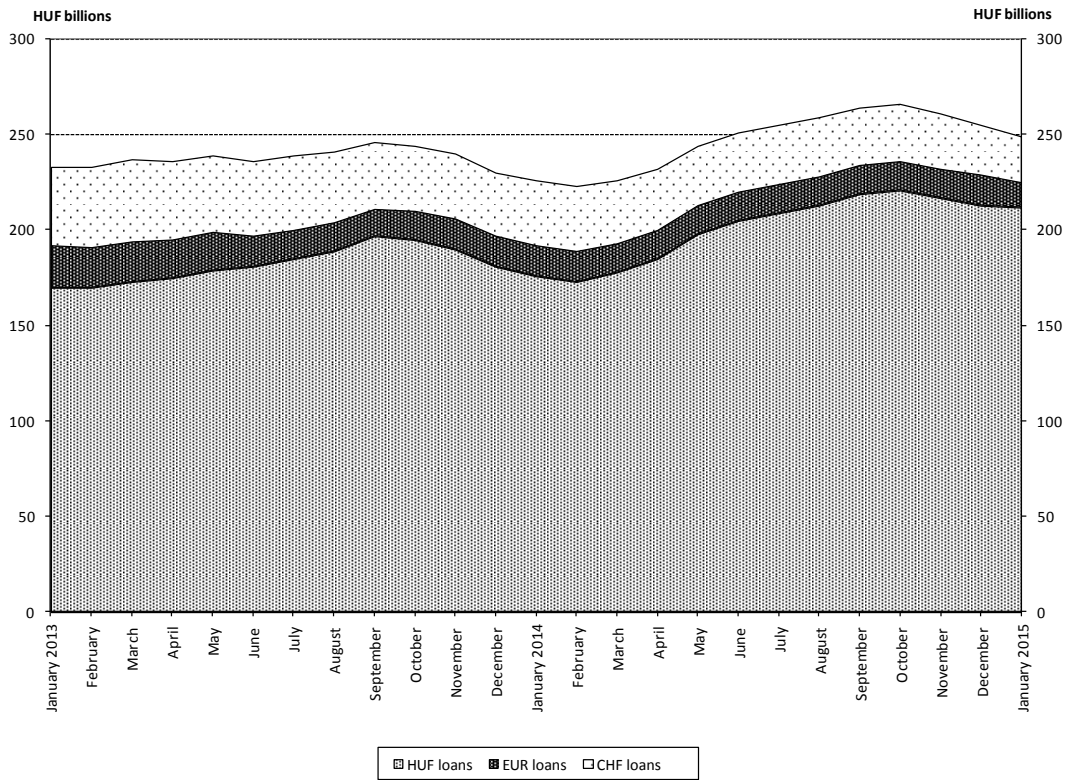
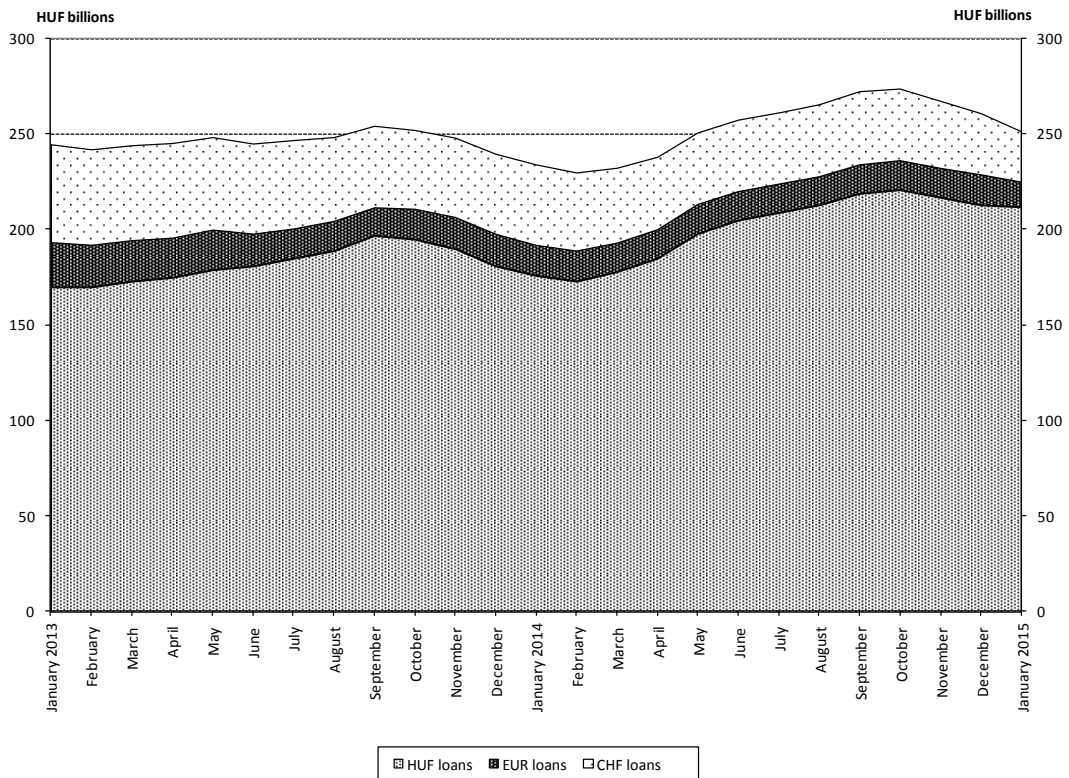


Chart 8 Outstanding forint, euro and Swiss franc-denominated other loans of households
 Calculated at the MNB's mid-rates for 30 January 2015



⁶ 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 loans

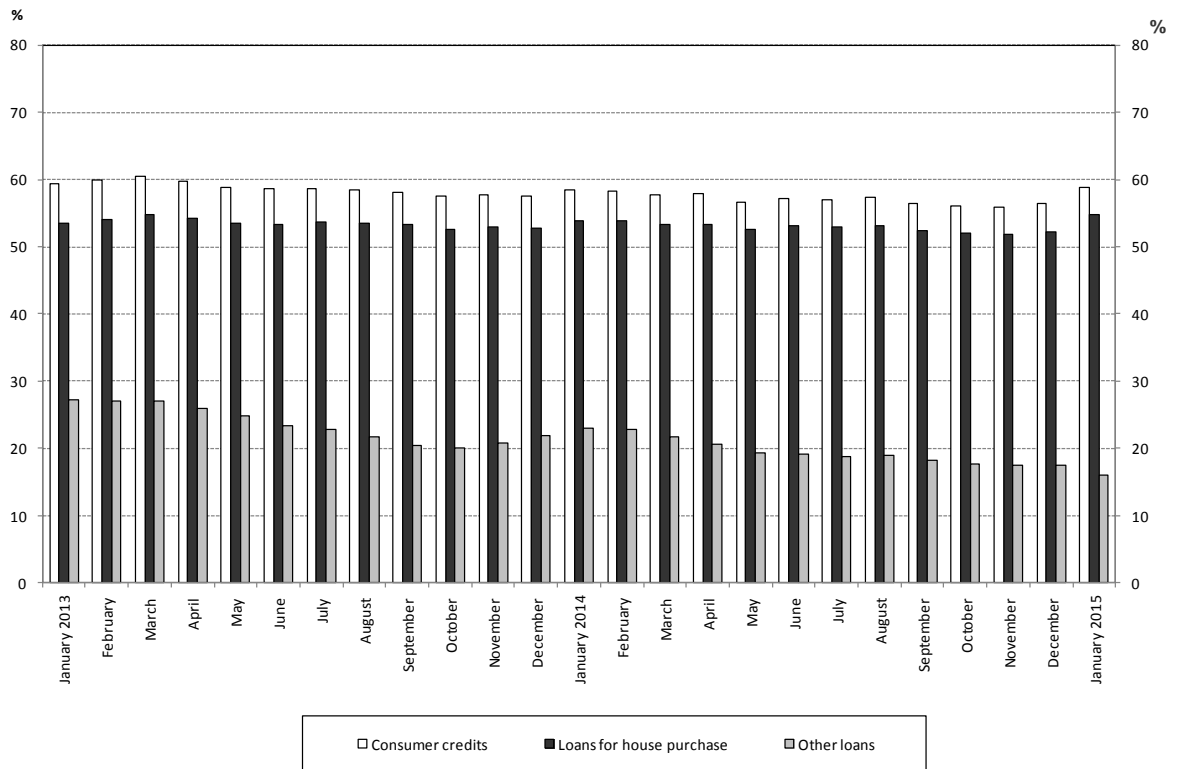
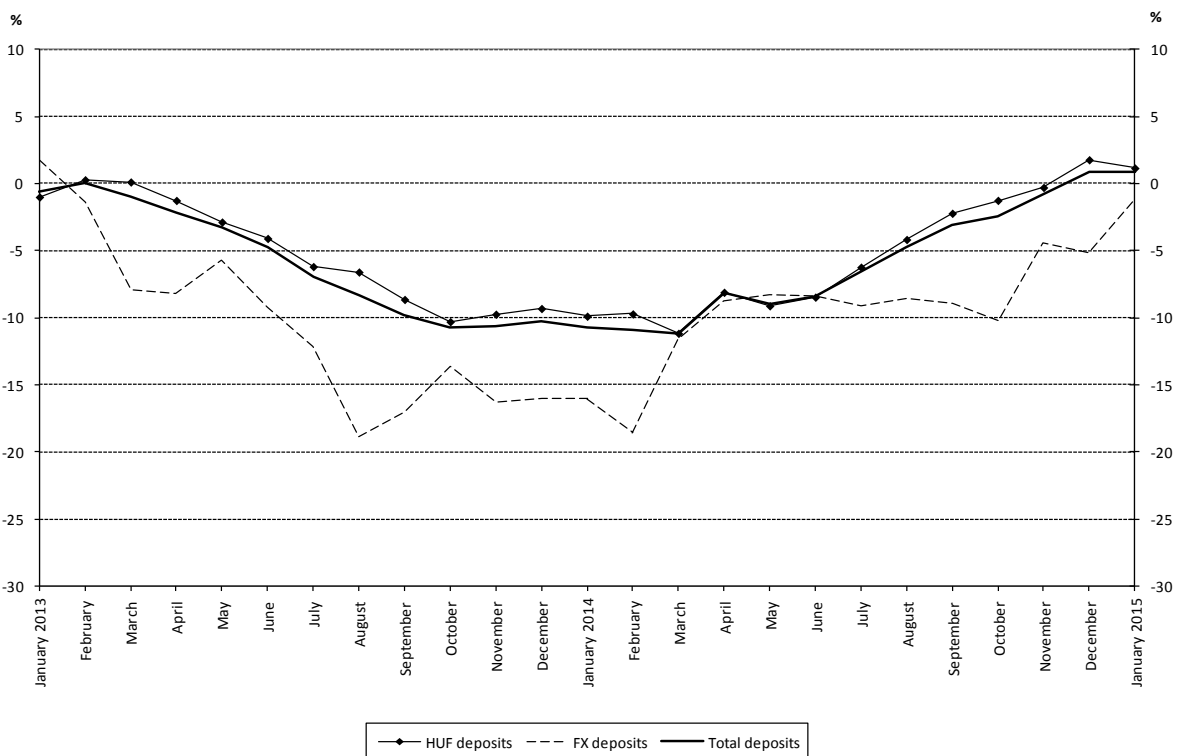


Chart 10 Real growth of household deposits⁷



⁷ Transactions-based growth rate (see the [Methodological notes](#)).

Chart 11 Seasonally and exchange rate adjusted net new deposits of households⁸

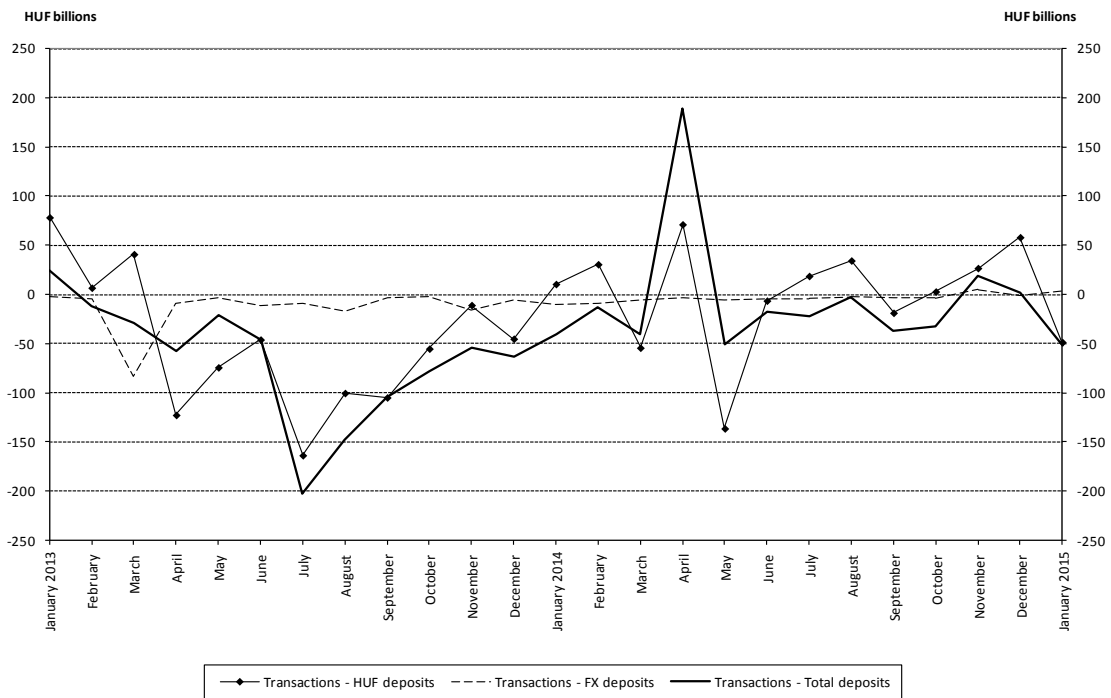
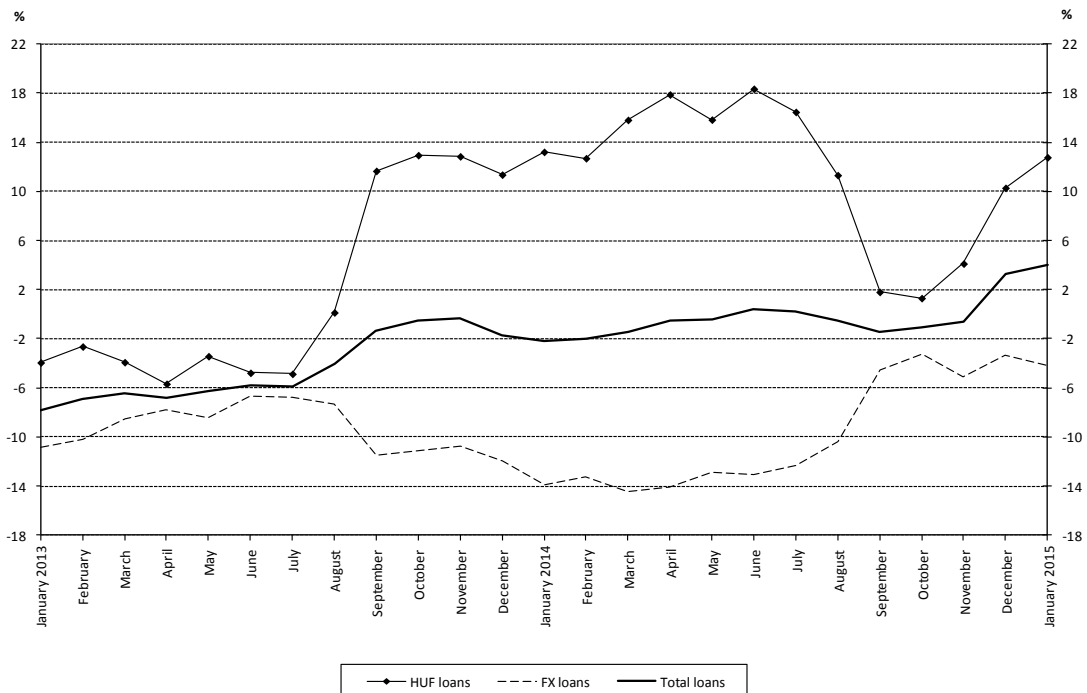


Chart 12 Real growth of non-financial corporations' outstanding borrowing^{9, 10}



⁸ 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.

⁹ Transactions-based growth rate (see the [Methodological notes](#)).

¹⁰ The transaction values published also contain loans granted under the Funding for Growth Scheme introduced by the MNB.

Chart 13 Seasonally and exchange rate adjusted net new borrowing by non-financial corporations^{11, 12}

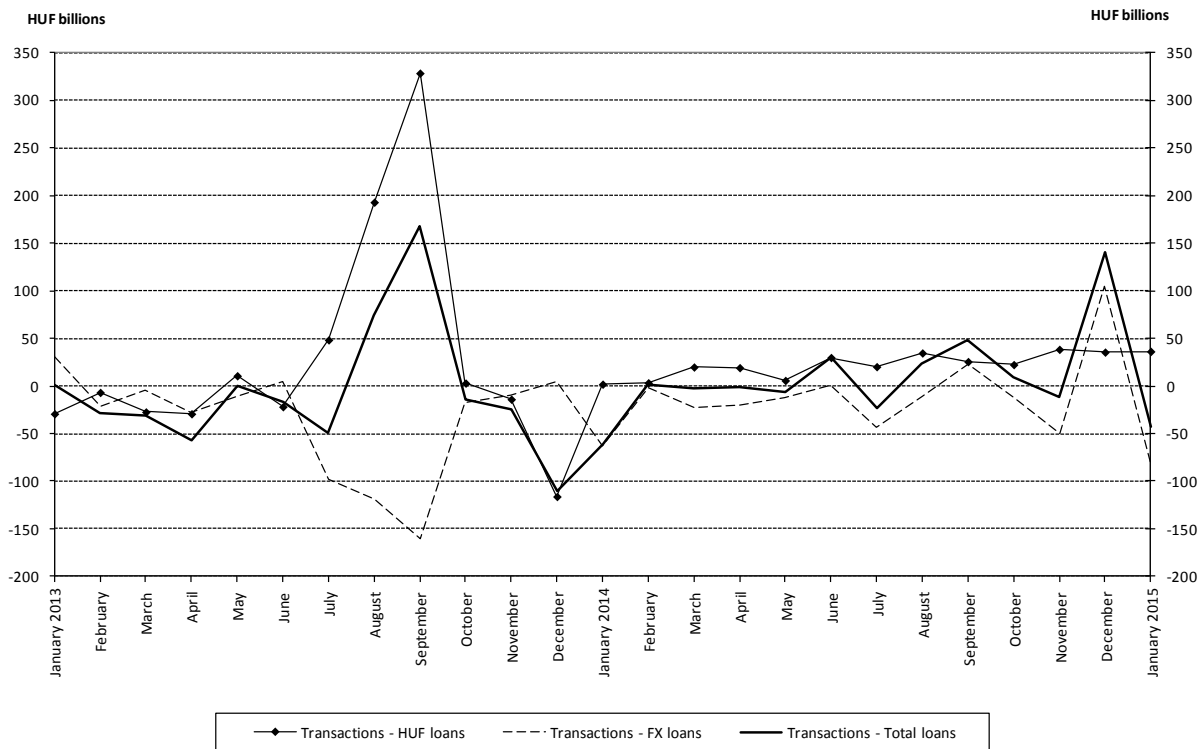
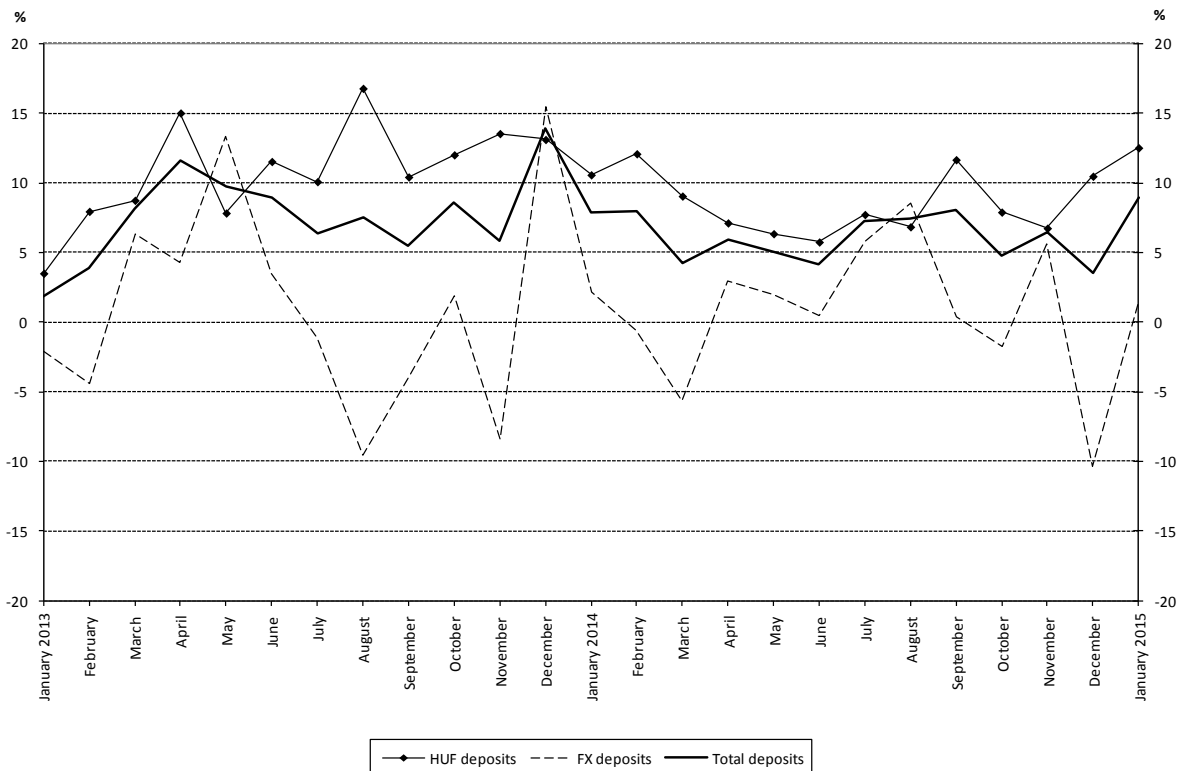


Chart 14 Real growth of non-financial corporations' deposits¹³



¹¹ Non-financial corporations' foreign currency loans are indirectly adjusted. For more details, see the Methodological notes.

¹² The seasonally adjusted values of loan transactions, adjusted for the effect of the Funding for Growth Scheme, are detailed in the Methodological notes.

¹³ Transactions-based growth rate (see the [Methodological notes](#)).

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

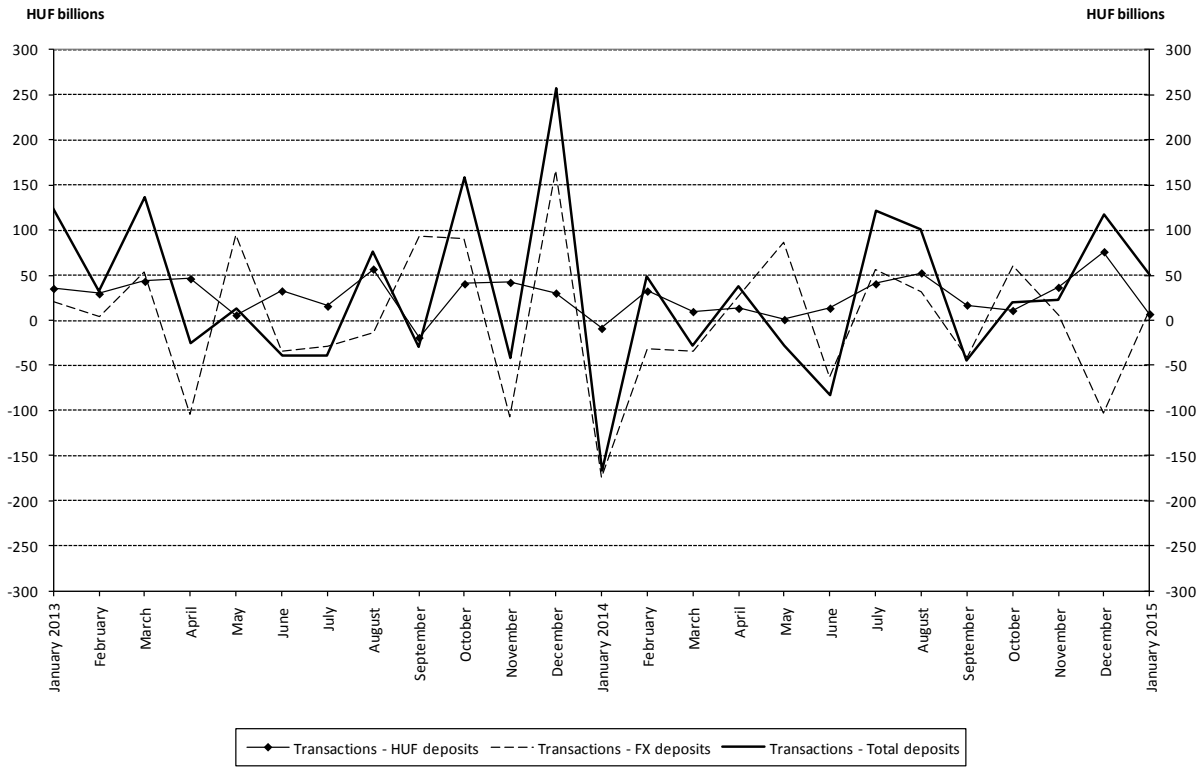
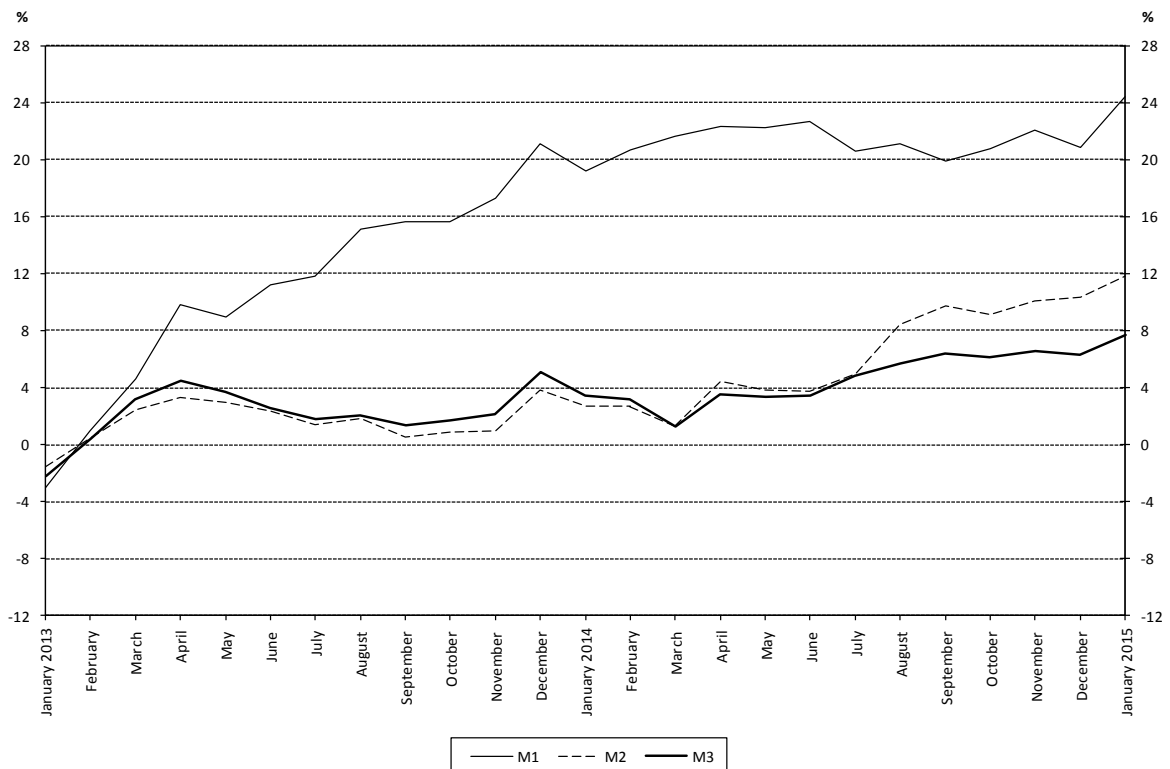


Chart 16 Real growth of the monetary aggregates¹⁴



¹⁴ For an interpretation of the trend plotted on the chart, see the [Methodological notes](#).

Chart 17 Seasonally adjusted M1

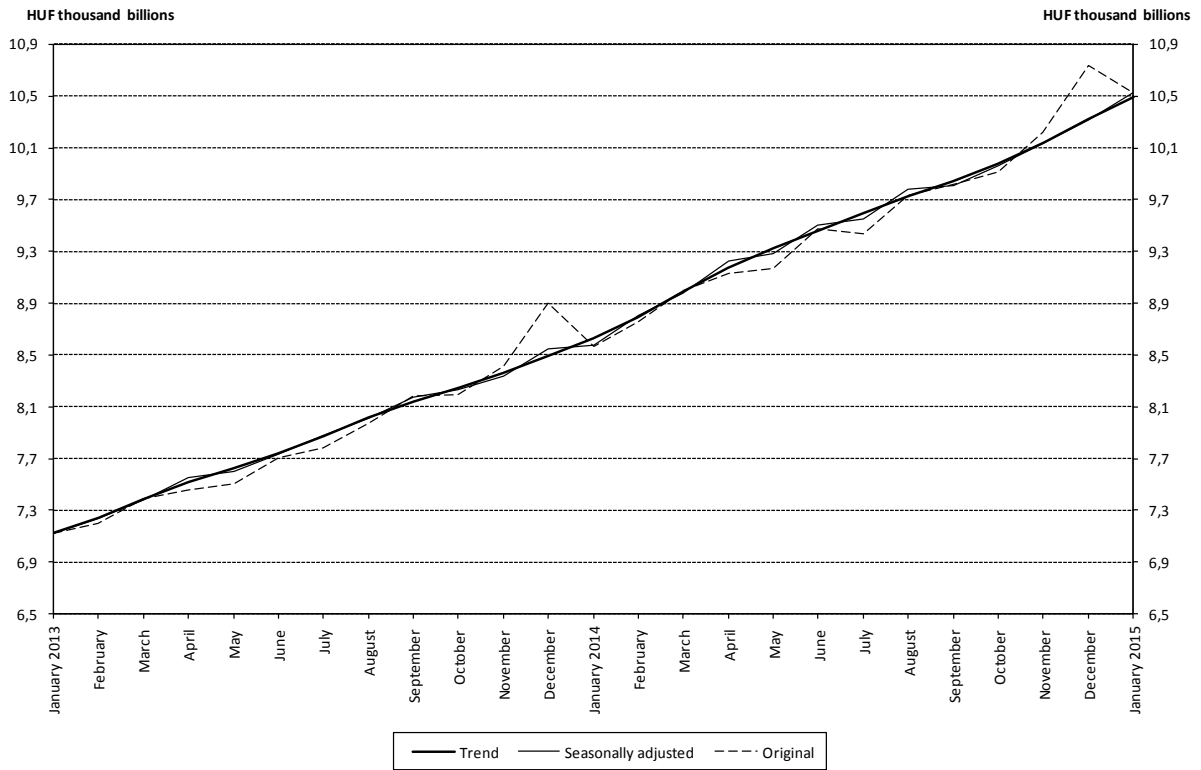


Chart 18 Seasonally adjusted M2

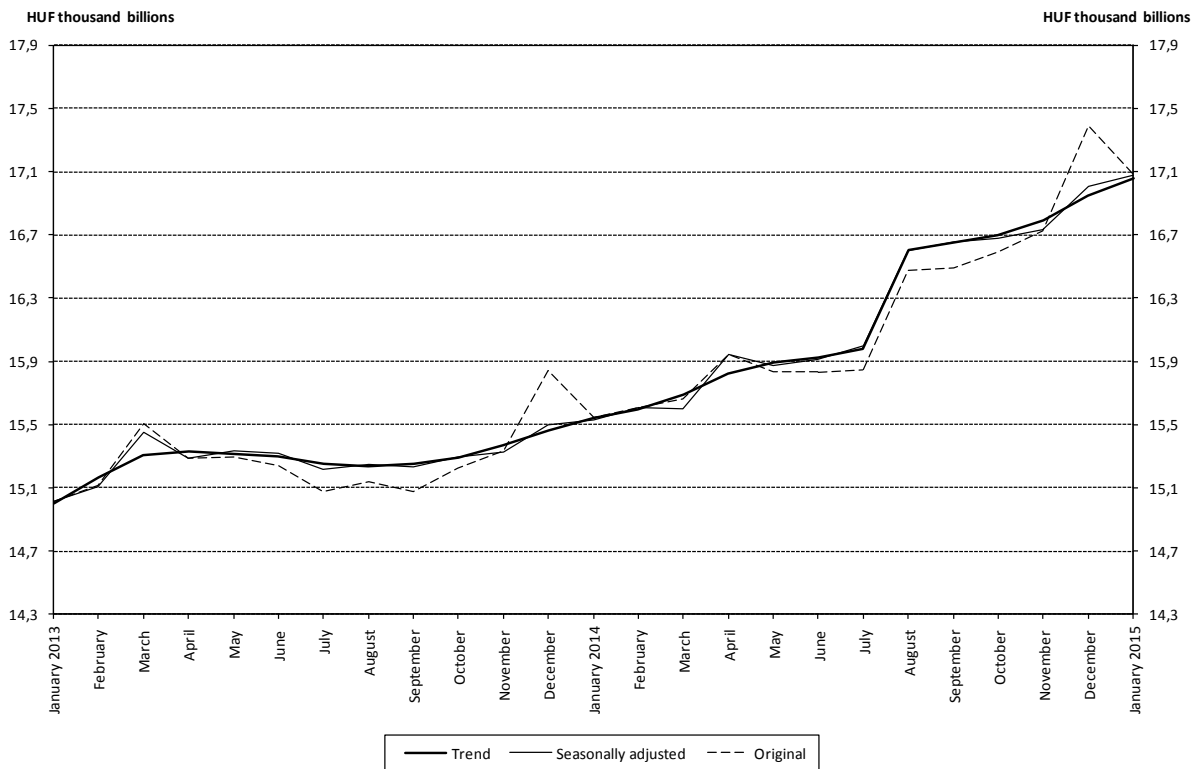


Chart 19 Seasonally adjusted M3

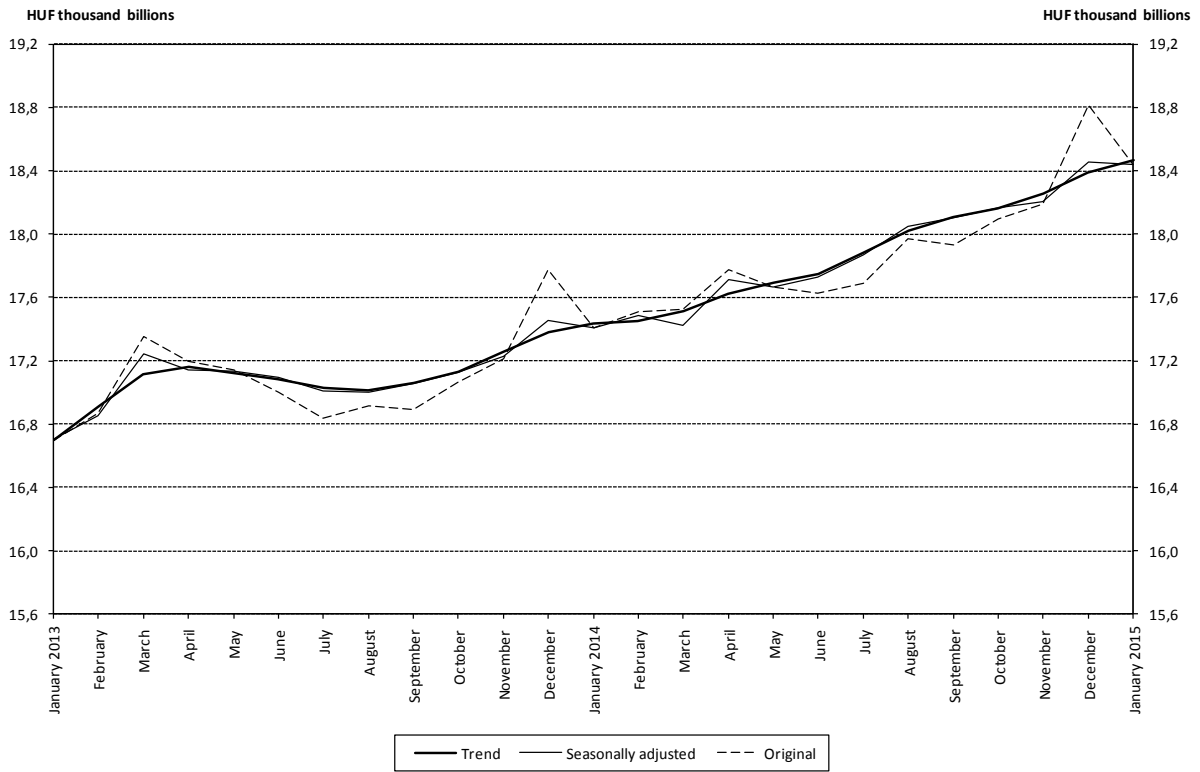


Chart 20 Total foreign exposure of credit institutions

