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## PRESS RELEASE

### Aggregated balance sheet of credit institutions:

February 2018

In February 2018, in seasonally adjusted terms loans to households remained broadly unchanged, due to transactions, and their deposit holdings increased. In the case of non-financial corporations, the stocks of both loans and deposits rose.

Due to transactions, the stock of **household** loans rose by HUF 0.1 billion in seasonally adjusted terms, while it decreased by HUF 13.9 billion in seasonally unadjusted terms. According to seasonally unadjusted data, the stock of forint loans and foreign currency loans decreased by HUF 12.9 billion and HUF 1.0 billion, respectively.

Due to transactions, total deposits of the household sector rose by HUF 62.2 billion in seasonally adjusted terms and by HUF 75.3 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net deposit inflows of HUF 79.2 billion into forint deposits and net withdrawals of HUF 3.9 billion from foreign currency deposits during the period under review.

Due to transactions, outstanding debt of the **non-financial corporate** sector rose by HUF 41.0 billion in seasonally adjusted terms and by HUF 29.6 billion in seasonally unadjusted terms. According to seasonally unadjusted data, the stock of forint loans decreased by HUF 9.6 billion and that of foreign currency loans increased by HUF 39.2 billion due to transactions. Credit institutions' holdings of bonds issued by non-financial corporations increased by HUF 0.1 billion due to transactions.

Excluding revaluations and other volume changes, the stock of non-financial corporations' deposits rose by HUF 128.8 billion in seasonally adjusted terms and by HUF 116.9 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net inflows of HUF 133.9 billion into forint deposits, while there were net withdrawals of HUF 17.0 billion from foreign currency deposits in the month.

A [table](#), published in conjunction with this press release, contains further information on the monthly financing of households and non-financial corporations using preliminary statistical data on securities holdings, in addition to data reported by credit institutions.

In February 2018, **foreign liabilities** of credit institutions accounted for 15.1 % of the sector's balance sheet total.

**Table 1 Aggregated balance sheet of credit institutions – seasonally unadjusted data**

February 2018

HUF billions

Assets	Opening stocks	Revaluations and other changes	Transactions	Closing stocks	Liabilities	Opening stocks	Revaluations and other changes	Transactions	Closing stocks
<b>Non-financial corporations (S.11)</b>	<b>6 574,8</b>	<b>36,5</b>	<b>29,6</b>	<b>6 640,9</b>	<b>Non-financial corporations (S.11)</b>	<b>7 542,1</b>	<b>33,2</b>	<b>116,9</b>	<b>7 692,2</b>
HUF loans	3 707,9	-0,3	-9,6	3 698,0	HUF deposits	5 344,4	-0,8	133,9	5 477,6
FX loans	2 791,1	35,9	39,2	2 866,1	FX deposits	2 197,7	34,0	-17,0	2 214,7
Securities other than shares	75,9	0,9	0,1	76,8					
<b>Other financial corporations (S.124+S.125+S.126+S.127+S.128+S.129)</b>	<b>1 151,8</b>	<b>3,2</b>	<b>19,3</b>	<b>1 174,2</b>	<b>Other financial corporations (S.124+S.125+S.126+S.127+S.128+S.129)</b>	<b>2 187,0</b>	<b>11,0</b>	<b>-39,2</b>	<b>2 158,8</b>
HUF loans	881,3	0,0	20,6	901,9	HUF deposits	1 584,9	0,3	-46,2	1 539,0
FX loans	260,1	3,2	-1,8	261,6	FX deposits	602,1	10,6	7,0	619,7
Securities other than shares	10,3	0,0	0,5	10,8					
<b>Central government (S.1311)</b>	<b>8 939,8</b>	<b>-46,2</b>	<b>129,8</b>	<b>9 023,4</b>	<b>Central government (S.1311)</b>	<b>379,5</b>	<b>0,6</b>	<b>-11,7</b>	<b>368,4</b>
HUF loans	319,5	0,0	108,8	428,3	HUF deposits	346,0	0,1	-12,5	333,5
FX loans	77,0	0,9	0,0	77,9	FX deposits	33,6	0,5	0,8	35,0
Securities other than shares	8 543,4	-47,2	21,0	8 517,2					
<b>Local authorities (S.1313)</b>	<b>92,6</b>	<b>0,2</b>	<b>4,6</b>	<b>97,5</b>	<b>Local authorities (S.1313)</b>	<b>914,1</b>	<b>0,5</b>	<b>-68,6</b>	<b>846,0</b>
HUF loans	85,1	0,0	4,7	89,8	HUF deposits	910,0	0,4	-68,6	841,8
FX loans	3,9	0,1	0,0	4,0	FX deposits	4,1	0,1	0,0	4,2
Securities other than shares	3,6	0,2	-0,1	3,7					
<b>Households (S.14)</b>	<b>5 808,7</b>	<b>-45,7</b>	<b>-13,9</b>	<b>5 749,1</b>	<b>Households (S.14)</b>	<b>7 814,6</b>	<b>19,7</b>	<b>75,3</b>	<b>7 909,6</b>
HUF loans	5 770,2	-45,7	-12,9	5 711,6	HUF deposits	6 609,5	0,0	79,2	6 688,7
FX loans	38,5	-0,1	-1,0	37,5	FX deposits	1 205,1	19,7	-3,9	1 220,9
					<b>Debt securities issued (held by residents)</b>	<b>1 442,5</b>	<b>5,9</b>	<b>-62,3</b>	<b>1 386,2</b>
<b>Non-residents (S.2)</b>	<b>6 481,8</b>	<b>94,2</b>	<b>48,4</b>	<b>6 624,5</b>	<b>Non-residents (S.2)</b>	<b>5 788,3</b>	<b>86,5</b>	<b>-157,1</b>	<b>5 717,7</b>
<b>Remaining assets</b>	<b>8 620,5</b>	<b>77,7</b>	<b>-178,8</b>	<b>8 519,4</b>	<b>Remaining liabilities</b>	<b>11 601,8</b>	<b>-37,4</b>	<b>185,7</b>	<b>11 750,1</b>
<b>Total assets</b>	<b>37 670,0</b>	<b>119,9</b>	<b>39,1</b>	<b>37 829,0</b>	<b>Total liabilities</b>	<b>37 670,0</b>	<b>119,9</b>	<b>39,1</b>	<b>37 829,0</b>

**MAGYAR NEMZETI BANK  
DIRECTORATE STATISTICS**

Detailed tables: [Tables](#)

Charts, methodological notes: [Statistical press release](#)

Email: [sajto@mnbb.hu](mailto:sajto@mnbb.hu)

**Contact information:**

Phone: +361/428-2751

Fax: +361/428-2569