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PRESS RELEASE

Aggregated balance sheet of credit institutions:

September 2018

According to seasonally adjusted data, in September 2018 the household sector's loans and deposits, as well as non-financial corporations' loans rose, while non-financial corporations' deposits declined.

Due to transactions, the stock of **household** loans rose by HUF 30.3 billion in seasonally adjusted terms and by HUF 37.0 billion in seasonally unadjusted terms. According to seasonally unadjusted data, the stocks of forint loans and foreign currency loans increased by HUF 36.8 billion and by HUF 0.2 billion, respectively.

Due to transactions, total deposits of the household sector rose by HUF 79.3 billion in seasonally adjusted terms and by HUF 13.0 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net inflows of HUF 9.6 billion into forint deposits, and HUF 3.4 billion into foreign currency deposits during the period under review.

Due to transactions, outstanding debt of the **non-financial corporate sector** rose by HUF 108.1 billion in seasonally adjusted terms and by HUF 121.6 billion in seasonally unadjusted terms. According to seasonally unadjusted data, the stock of forint loans and foreign currency loans increased by HUF 103.6 billion and by HUF 18.0 billion, respectively, due to transactions. Credit institutions' holdings of bonds issued by non-financial corporations also rose by HUF 0.4 billion due to transactions.

Excluding revaluations and other volume changes, the stock of non-financial corporations' deposits fell by HUF 26.4 billion in seasonally adjusted terms and by HUF 159.7 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net withdrawals of HUF 165.4 billion from forint deposits, while there were net inflows of HUF 5.7 billion into 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 September 2018, **foreign liabilities** of credit institutions accounted for 14.7 % of the sector's balance sheet total.

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

September 2018					HUF billions				
Assets	Opening stocks	Revaluations and other changes	Transactions	Closing stocks	Liabilities	Opening stocks	Revaluations and other changes	Transactions	Closing stocks
Non-financial corporations (S.11)	7 307,5	-28,3	122,0	7 401,2	Non-financial corporations (S.11)	8 324,5	-17,0	-159,7	8 147,8
HUF loans	4 070,2	-1,1	103,6	4 172,6	HUF deposits	5 895,9	0,0	-165,4	5 730,5
FX loans	3 152,7	-26,3	18,0	3 144,4	FX deposits	2 428,5	-17,0	5,7	2 417,2
Securities other than shares	84,6	-0,9	0,4	84,1					
Other financial corporations (S.124+S.125+S.126+S.127+S.128+S.129)	1 239,4	-2,9	-2,7	1 233,8	Other financial corporations (S.124+S.125+S.126+S.127+S.128+S.129)	2 084,5	-4,2	-80,2	2 000,2
HUF loans	891,5	0,0	-2,2	889,3	HUF deposits	1 427,9	0,0	-24,2	1 403,7
FX loans	344,5	-2,9	-0,3	341,4	FX deposits	656,6	-4,2	-56,0	596,4
Securities other than shares	3,3	0,0	-0,3	3,1					
Central government (S.1311)	9 262,6	-33,2	-61,0	9 168,4	Central government (S.1311)	293,5	-0,1	39,7	333,1
HUF loans	332,4	0,0	2,9	335,3	HUF deposits	281,0	0,0	39,3	320,3
FX loans	35,0	-0,3	-0,5	34,2	FX deposits	12,5	-0,1	0,4	12,8
Securities other than shares	8 895,2	-33,0	-63,3	8 798,9					
Local authorities (S.1313)	139,2	-0,1	-0,5	138,7	Local authorities (S.1313)	870,1	0,0	111,5	981,6
HUF loans	131,7	0,0	-0,3	131,4	HUF deposits	866,0	0,0	111,1	977,1
FX loans	3,9	-0,1	-0,2	3,7	FX deposits	4,1	0,0	0,4	4,5
Securities other than shares	3,6	0,0	0,0	3,6					
Households (S.14)	6 026,1	-2,7	37,0	6 060,4	Households (S.14)	8 454,1	-9,0	13,0	8 458,2
HUF loans	5 987,7	-2,3	36,8	6 022,2	HUF deposits	7 285,0	-0,2	9,6	7 294,4
FX loans	38,5	-0,4	0,2	38,3	FX deposits	1 169,1	-8,8	3,4	1 163,7
					Debt securities issued (held by residents)	1 506,6	-7,2	161,7	1 661,2
Non-residents (S.2)	7 072,1	-37,7	30,4	7 064,8	Non-residents (S.2)	6 046,3	-29,0	-187,7	5 829,5
Remaining assets	8 472,7	18,7	109,8	8 601,3	Remaining liabilities	11 940,1	-19,7	336,5	12 256,9
Total assets	39 519,7	-86,2	235,0	39 668,5	Total liabilities	39 519,7	-86,2	235,0	39 668,5

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Detailed tables: [Tables](#)

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

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