

Charts to the Press Release on household and non-financial corporate sector interest rates, December 2010

Chart 1 Values of new forint, euro and Swiss franc housing loans, based on not seasonally adjusted data¹

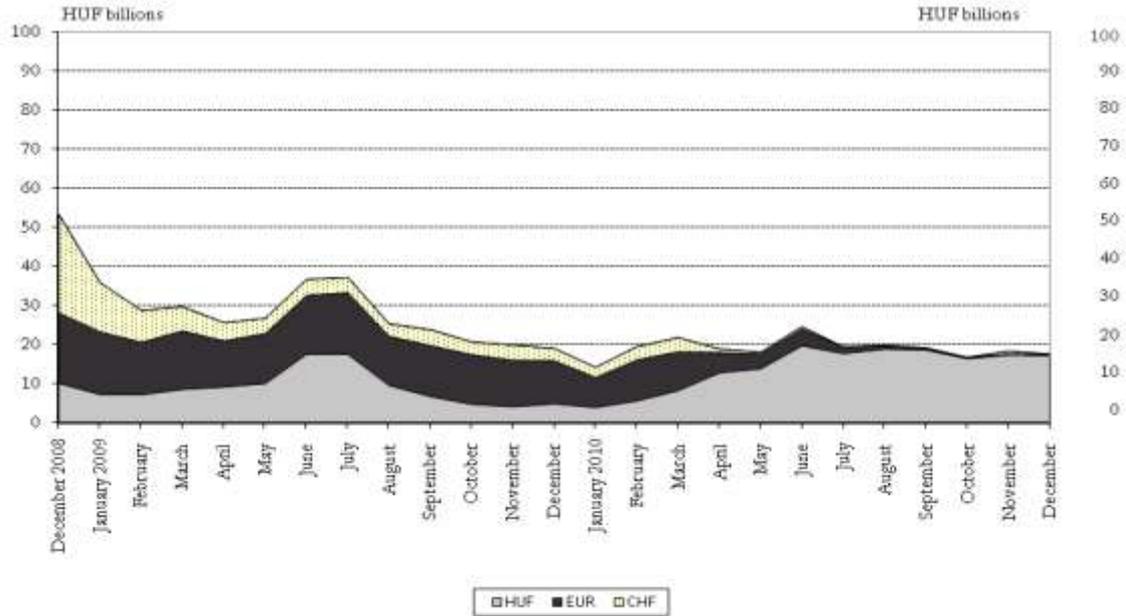
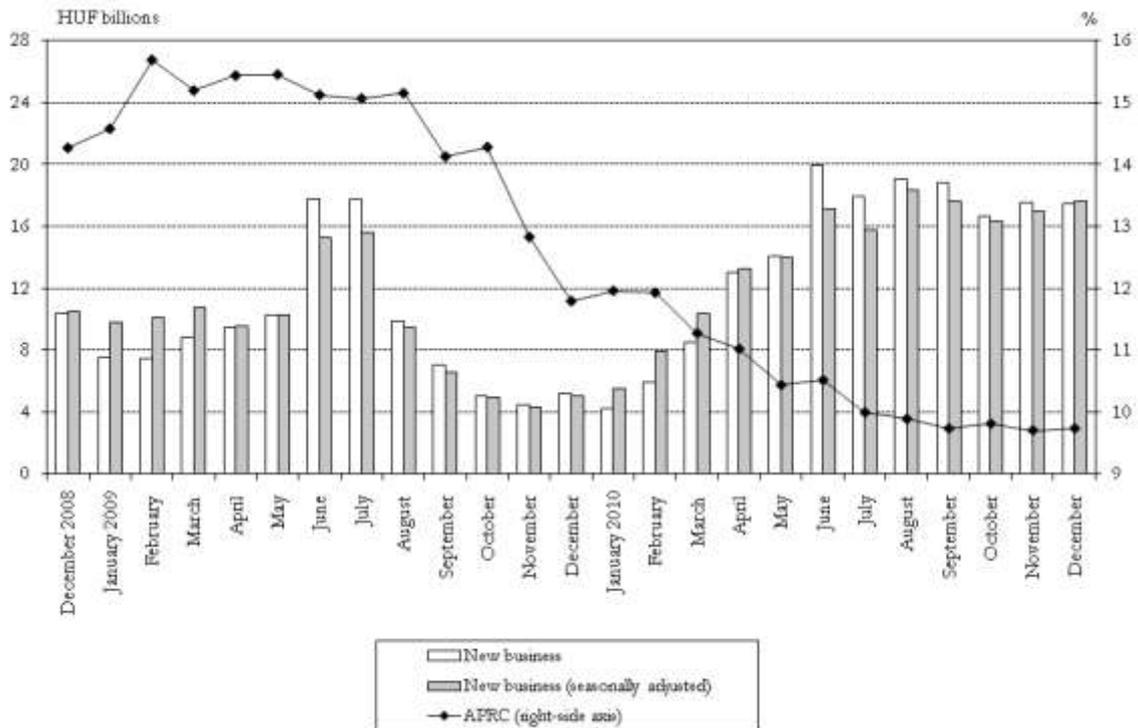


Chart 2 Monthly average APRC on forint housing loans and the total amount of new business²



¹ From December 2009, the values of new forint housing loans are estimates, excluding government bridging loans.

² From December 2009, the values of new forint housing loans are estimates, excluding government bridging loans.

Chart 3 Monthly average APRC on Swiss franc housing loans and the total amount of new business, based on not seasonally adjusted data³

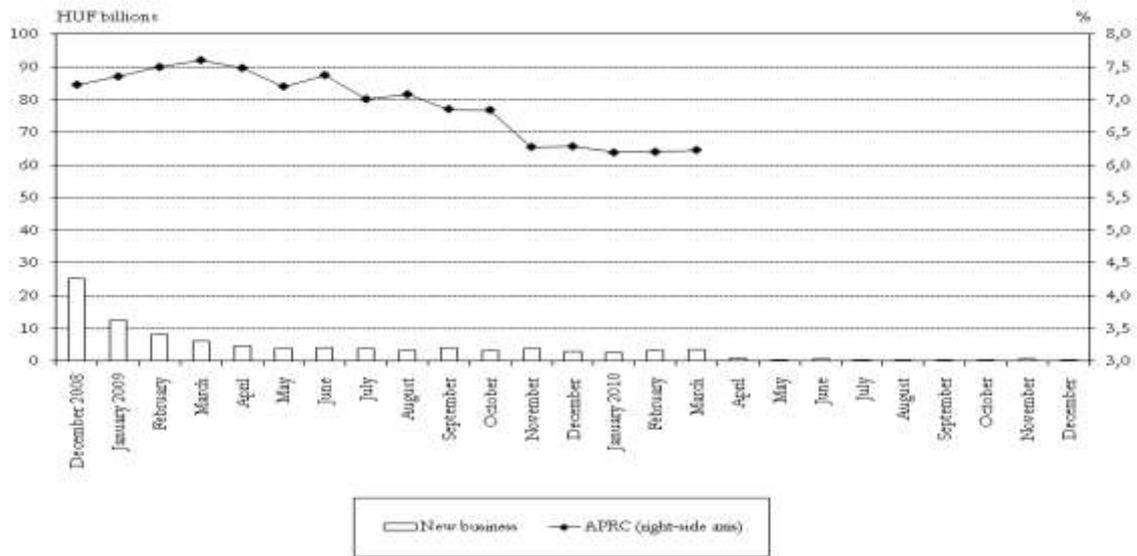
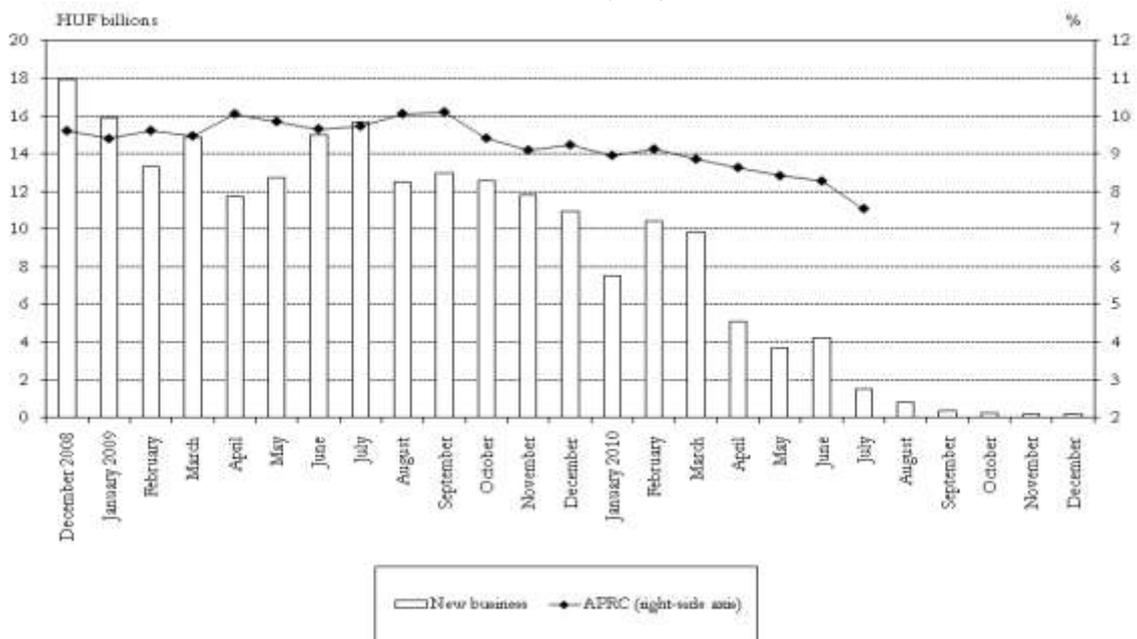


Chart 4 Monthly average APRC on euro housing loans and the total amount of new business, based on not seasonally adjusted data⁴



³ Loans with floating interest rates or with up to 1 year initial rate fixation. Owing to the strong fluctuation of the series, seasonal adjustment did not provide an appreciable result. From the beginning of 2009, the average APRC may contain a number of one-off effects due to the substantial fall in contract values, and, consequently, it does not necessarily reflect actual market conditions. Therefore, the Bank does not publish the average APRC for new loans up to HUF 1 billion.

⁴ Loans with floating interest rates or with up to 1 year initial rate fixation. Owing to the strong fluctuation of the series, seasonal adjustment did not provide an appreciable result. From August 2010, the average APRC may contain a number of one-off effects due to the substantial fall in contract values, and, consequently, it does not necessarily reflect actual market conditions. Therefore, the Bank does not publish the average APRC for new loans up to HUF 1 billion.

Chart 5 Values of new forint, euro and Swiss franc general purpose mortgage loans, based on not seasonally adjusted data⁵

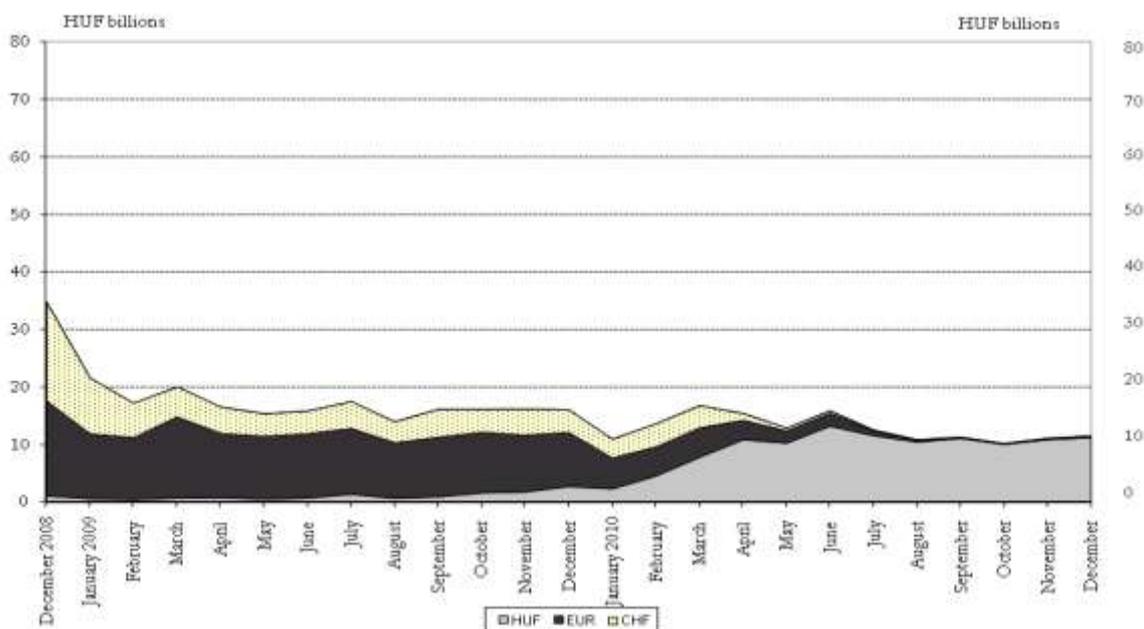
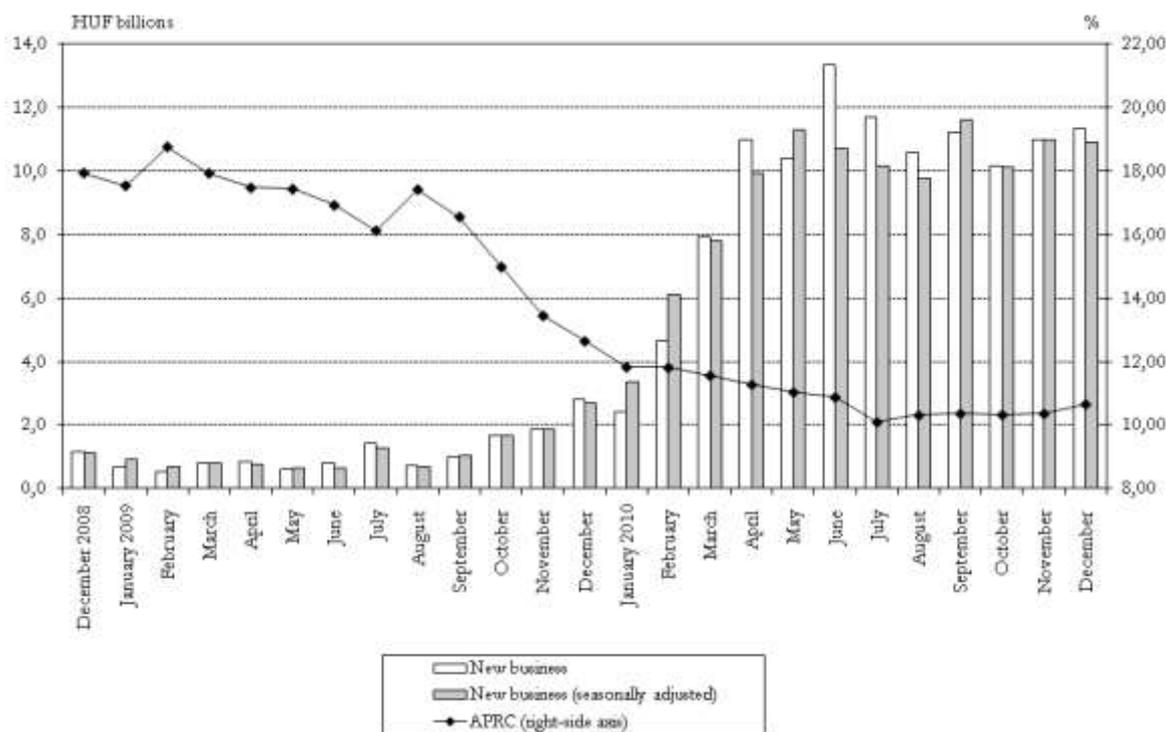


Chart 6 Monthly average APRC on forint general purpose mortgage loans to households and the total amount of new business⁶



⁵ As the effects of restructured loans have been stripped out, new contracts for general purpose Swiss franc loans contain estimates for the period September 2009-January 2010. In addition, from December 2009, the values of new general purpose forint loans are estimates, excluding government bridging loans.

⁶ Loans with floating interest rates or with up to 1 year initial rate fixation. From December 2009, the values of new business and the APRC are estimates, excluding government bridging loans.

Chart 7 Monthly average APRC on Swiss franc general purpose mortgage loans to households and the total amount of new business, based on not seasonally adjusted data^{7 8}

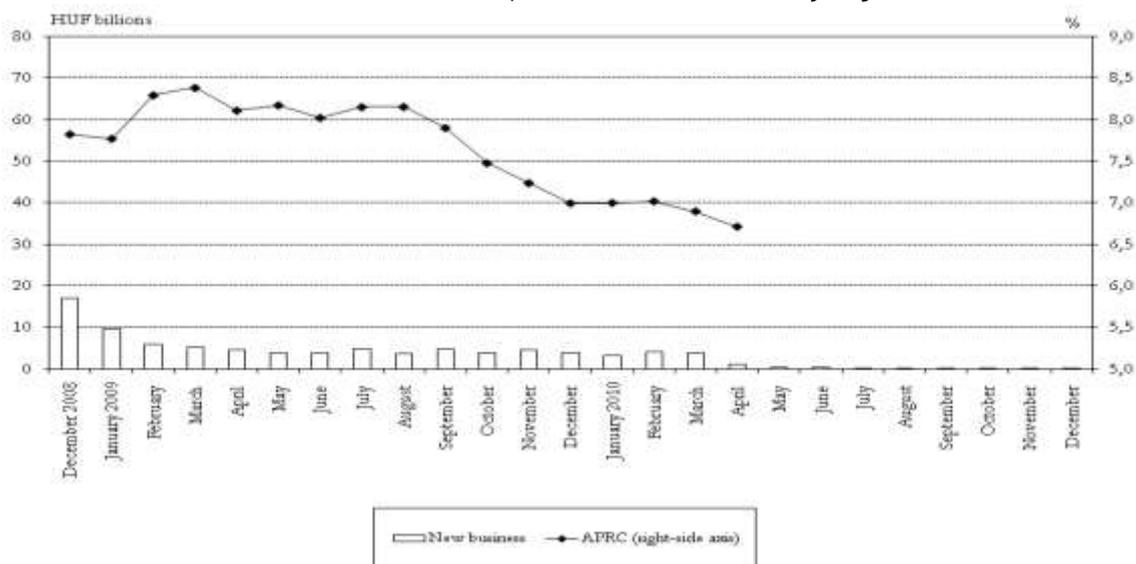
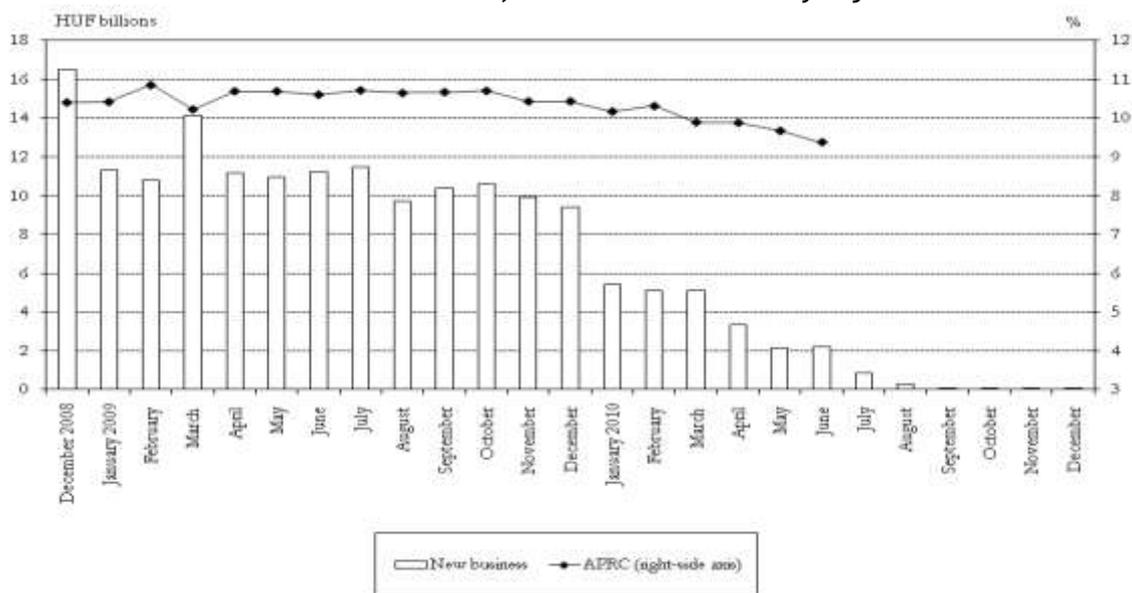


Chart 8 Monthly average APRC on euro general purpose mortgage loans to households and the total amount of new business, based on not seasonally adjusted data⁹



⁷ Loans with floating interest rates or with up to 1 year initial rate fixation. As the effects of restructured loans have been stripped out, the values of new general purpose Swiss franc loans and the APRC for the period September 2009-January 2010 are estimates.

⁸ Loans with floating interest rates or with up to 1 year initial rate fixation. Owing to the strong fluctuation of the series, seasonal adjustment did not provide an appreciable result. From the beginning of 2009, the average APRC may contain a number of one-off effects due to the substantial fall in contract values, and, consequently, it does not necessarily reflect actual market conditions. Therefore, the Bank does not publish the average APRC for new loans up to HUF 1 billion.

⁹ Loans with floating interest rates or with up to 1 year initial rate fixation. Owing to the strong fluctuation of the series, seasonal adjustment did not provide an appreciable result. From July 2010, the average APRC may contain a number of one-off effects due to the substantial fall in contract values, and, consequently, it does not necessarily reflect actual market conditions. Therefore, the Bank does not publish the average APRC for new loans up to HUF 1 billion.

Chart 9 Values of new forint, euro and Swiss franc personal loans, based on not seasonally adjusted data¹⁰

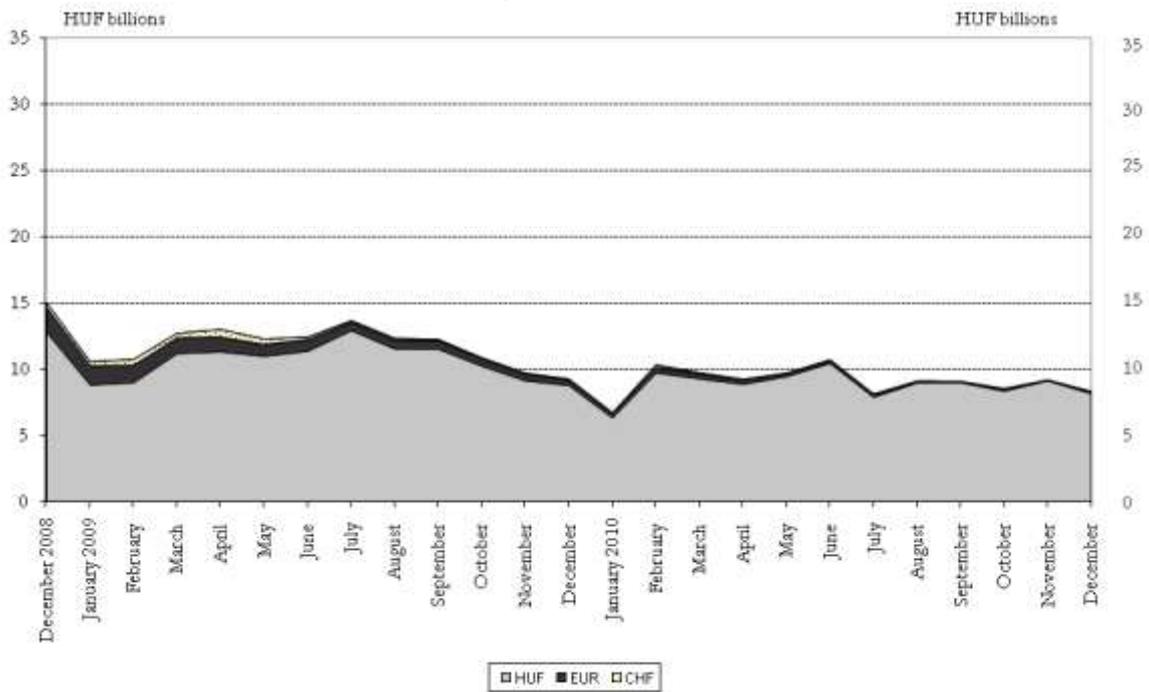
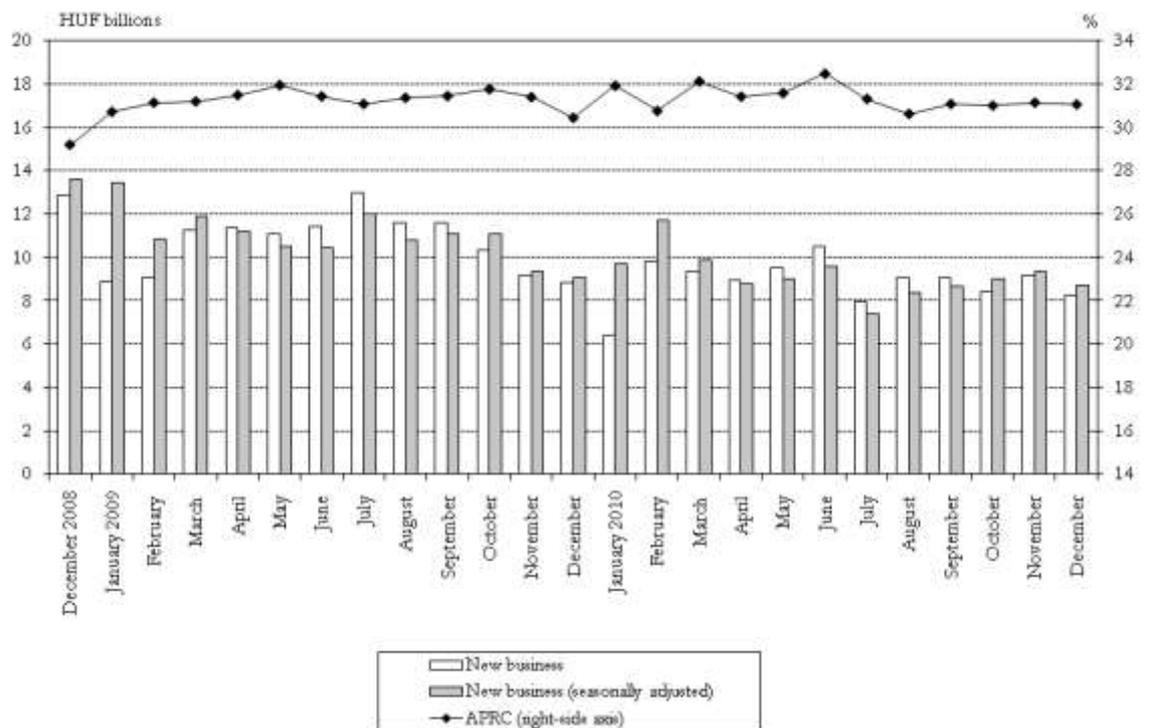


Chart 10 Monthly average APRC on forint personal loans and the total amount of new business



¹⁰ As the effects of restructured loans have been stripped out, the values of new euro personal loans for the period July 2009-December 2009 are estimates.

Chart 11 Monthly average APRC on euro personal loans and the total amount of new business, based on not seasonally adjusted data¹¹

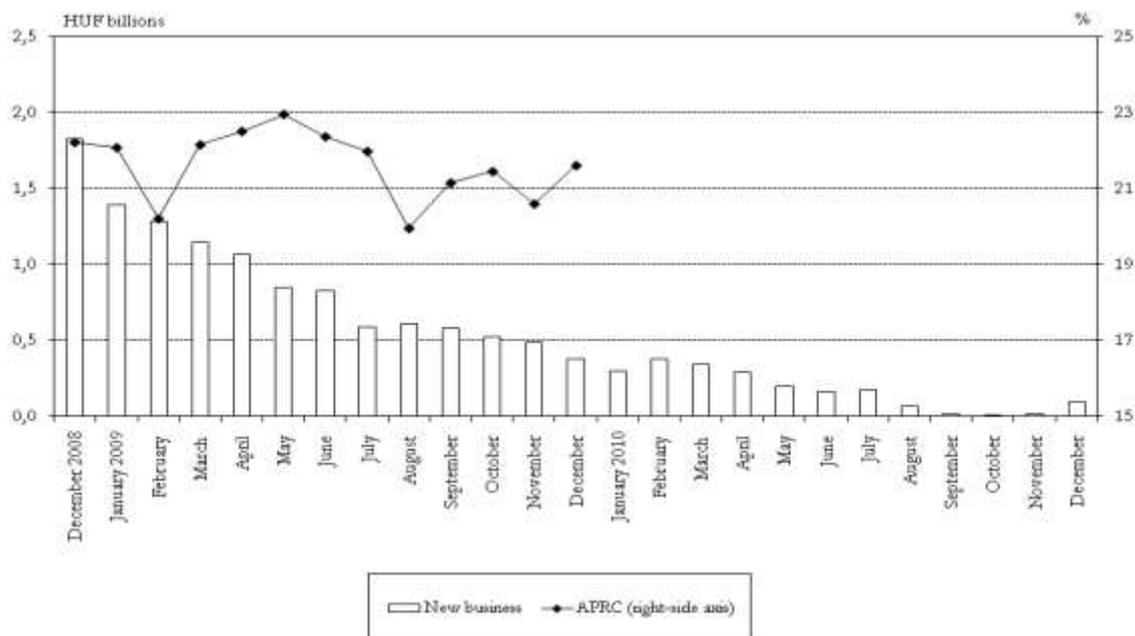
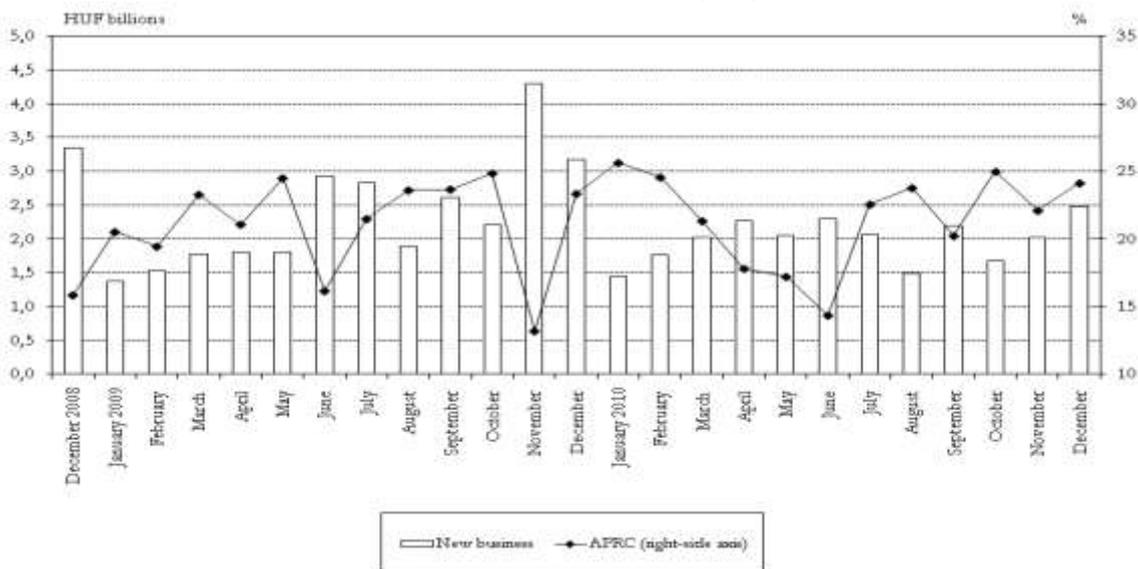


Chart 12 Monthly average APRC on forint loans for purchases of goods and the total amount of new business, based on not seasonally adjusted data¹²



¹¹ Loans with floating interest rates or with up to 1 year initial rate fixation. Owing to the strong fluctuation of the series, seasonal adjustment did not provide an appreciable result. As the effects of restructured loans have been stripped out, the values of new euro personal loans and the APRC for the period July 2009-December 2009 are estimates. Due to the low level of new business, the importance of the composition effect is high. For this reason, the APRC has not been published since January 2010.

¹² Loans with floating interest rates or with up to 1 year initial rate fixation. The high share of loans for purchases of goods with low APRC accounted for the low averages for the APRC in June and November 2009 as well as in June and September 2010. Frequently, merchants pay a contribution to credit institutions in the case of loans for purchases of goods with low APRC. In such cases, the APRC does not include the amount of contribution paid by a merchant to a credit institution. Consequently, the start and close of credit offers may have a significant effect on the size of the average APRC.

Chart 13 Monthly average APRC on Swiss franc car loans and the total amount of new business, based on not seasonally adjusted data¹³

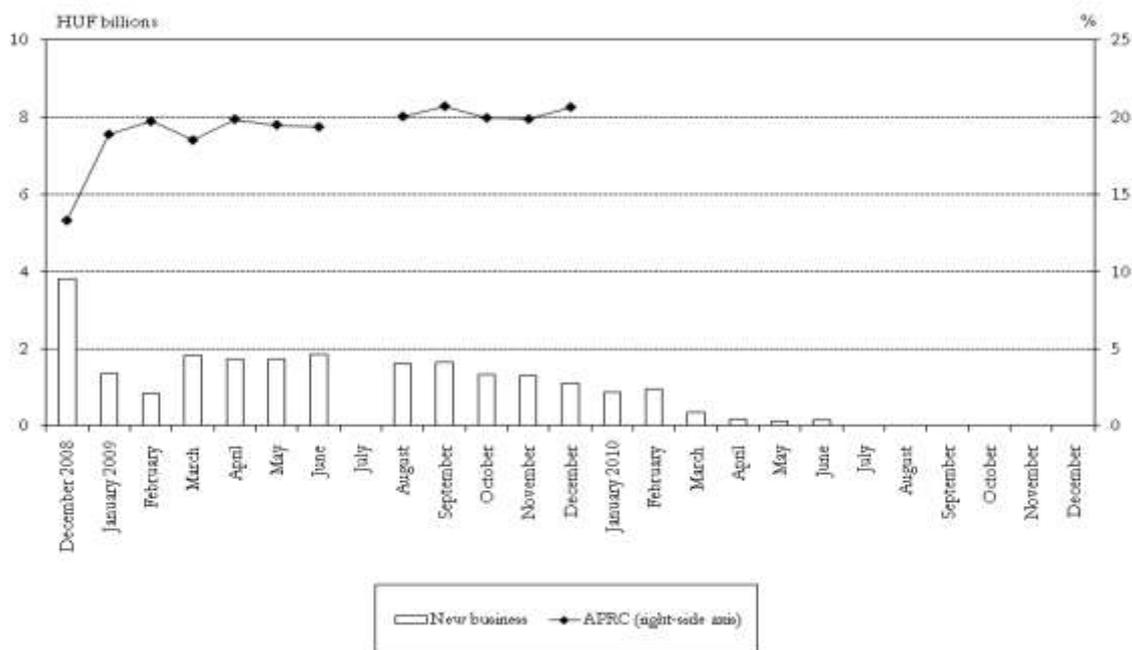
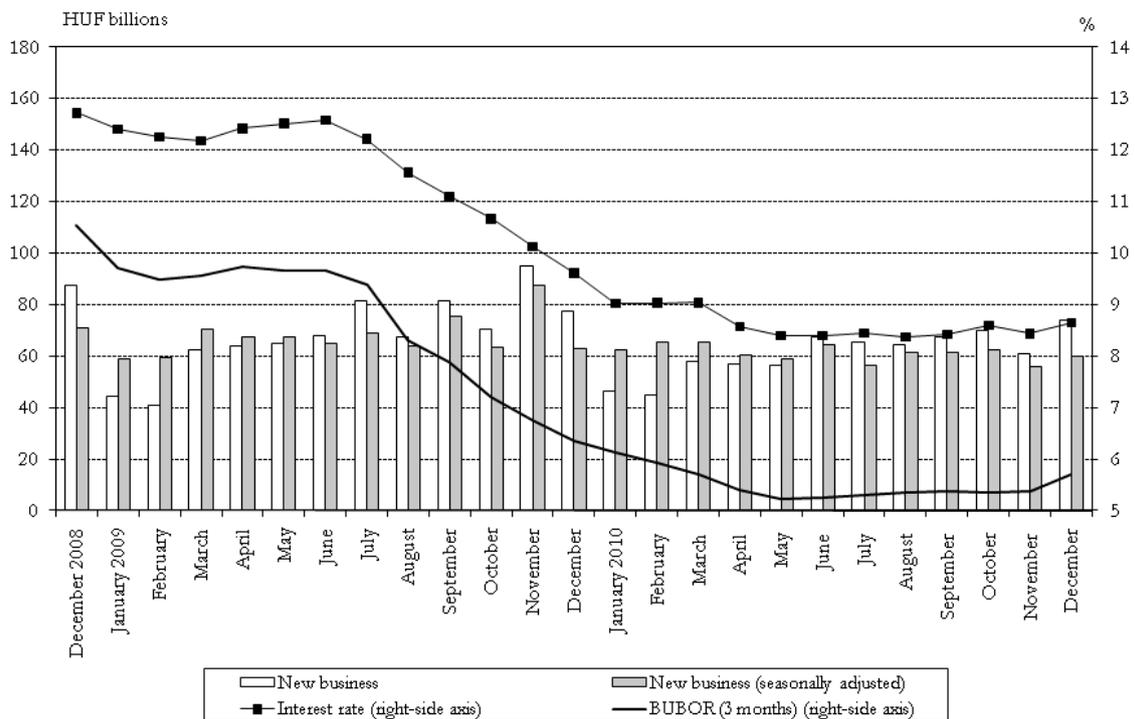


Chart 14 Monthly average interest rate on forint loans to non-financial corporations up to the equivalent of EUR 1 million and the total amount of new business¹⁴



¹³ From the beginning of 2009, the average APRC may contain a number of one-off effects due to the substantial fall in contract values, and, consequently, it does not necessarily reflect actual market conditions. Therefore, the Bank does not publish the average APRC for new loans up to HUF 1 billion.

¹⁴ Loans with floating interest rates or with up to 1 year initial rate fixation.

Chart 15 Monthly average interest rate on euro loans to non-financial corporations up to the equivalent of EUR 1 million and the total amount of new business^{15 16}

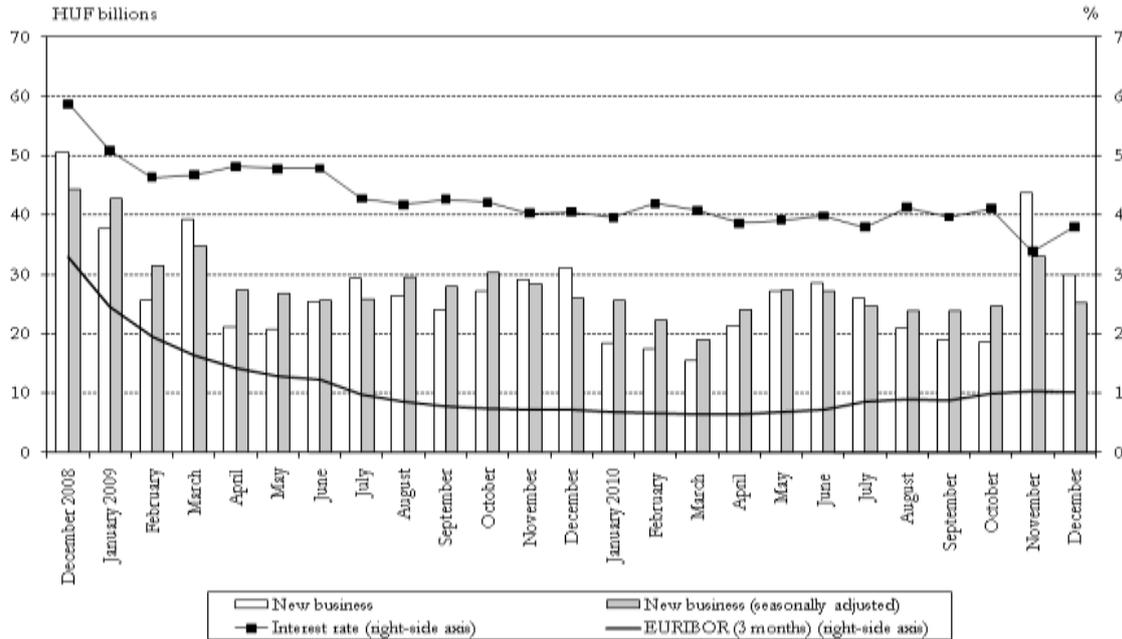
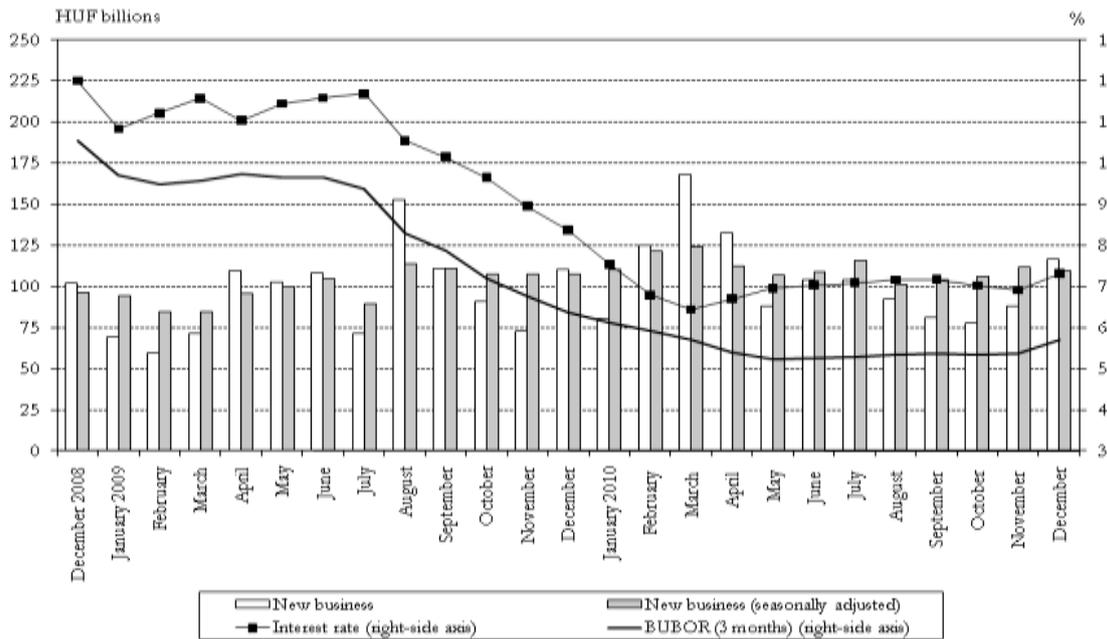


Chart 16 Monthly average interest rate on forint loans to non-financial corporations over the equivalent of EUR 1 million and the total amount of new business^{16 17 18}



¹⁵ The decline in the interest rate and the increase in new contract values in November 2010 were caused by a stronger-than-usual one-off effect.

¹⁶ Loans with floating interest rates or with up to 1 year initial rate fixation.

¹⁷ In performing seasonal adjustment, one-off effects has been eliminated from the increase in the volume of new lending to non-financial corporations in February 2010. Consequently, the seasonally adjusted data is an estimate.

¹⁸ In March 2010, transactions typically taking place between financial institutions accounted for more than 50% of the increase in the volume of new lending to non-financial corporations.

Chart 17 Monthly average interest rate on euro loans to non-financial corporations over the equivalent of EUR 1 million and the total amount of new business¹⁶

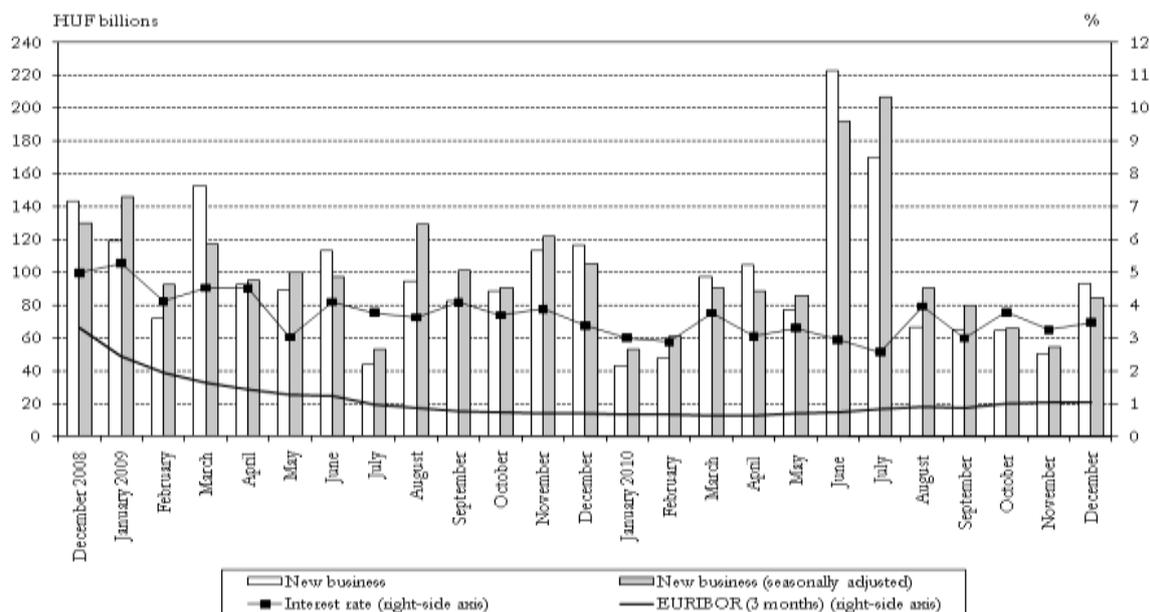


Chart 18 Monthly average interest rate on household forint time deposits and the total amount of new business

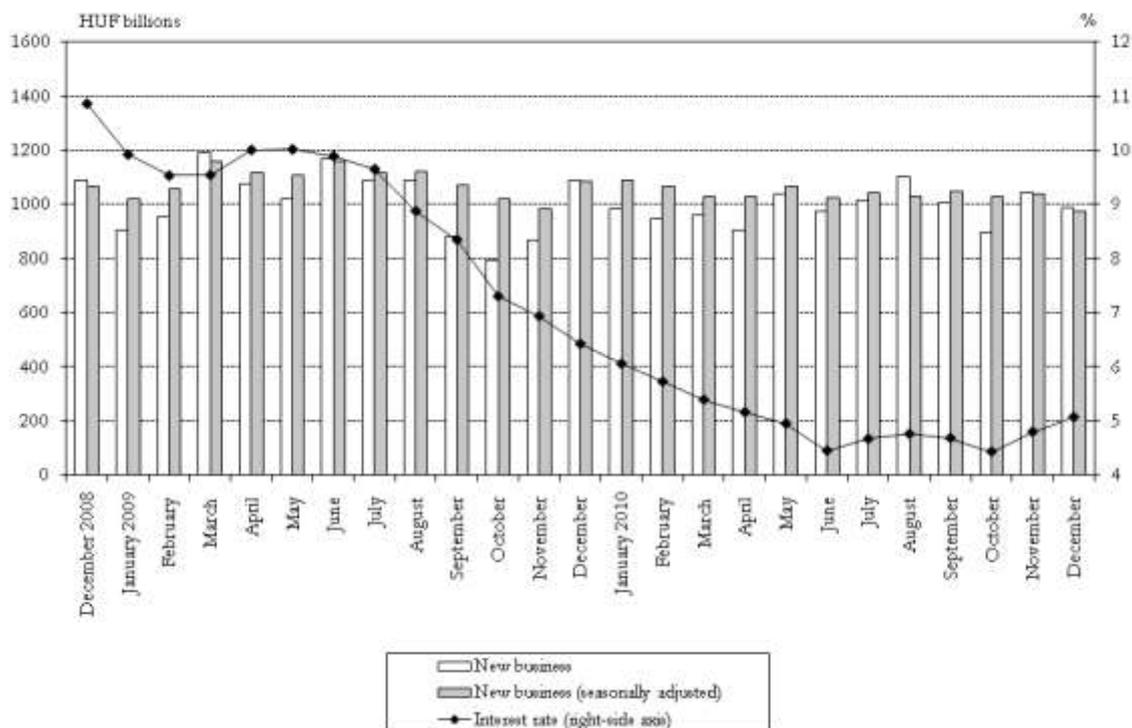


Chart 19 Monthly average interest rate on household euro deposits with an agreed maturity of up to one year and the total amount of new business

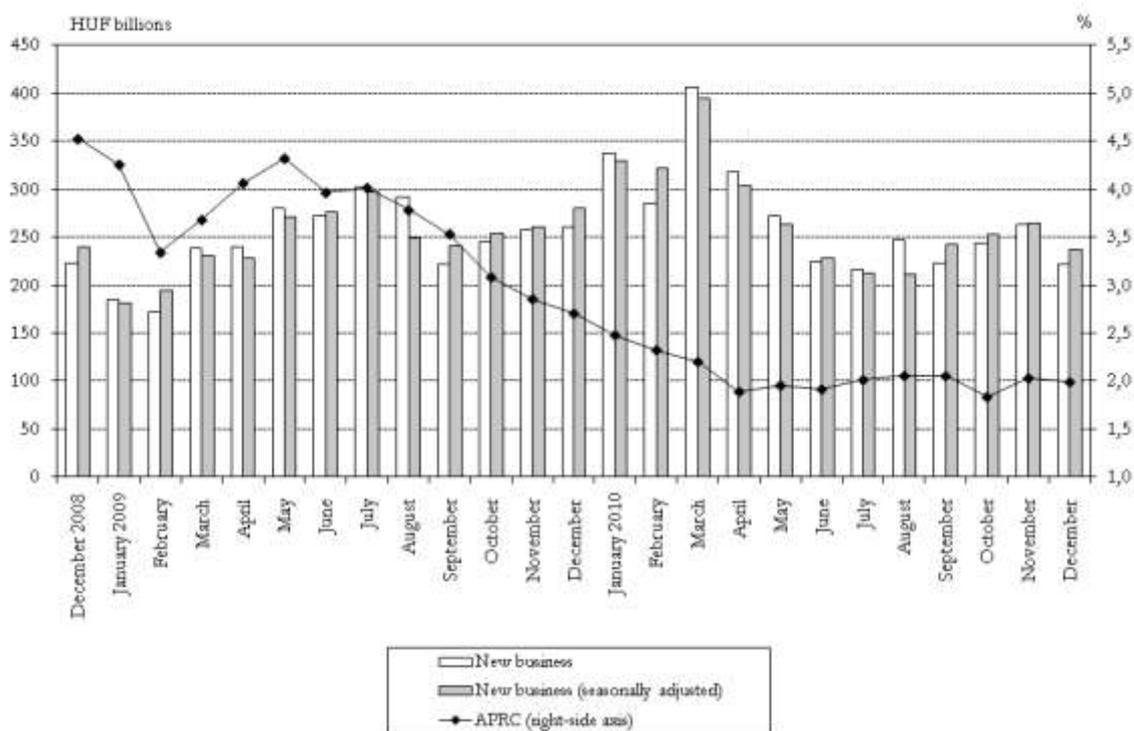


Chart 20 Monthly average interest rates on non-financial corporations' forint deposits and the total amount of new business

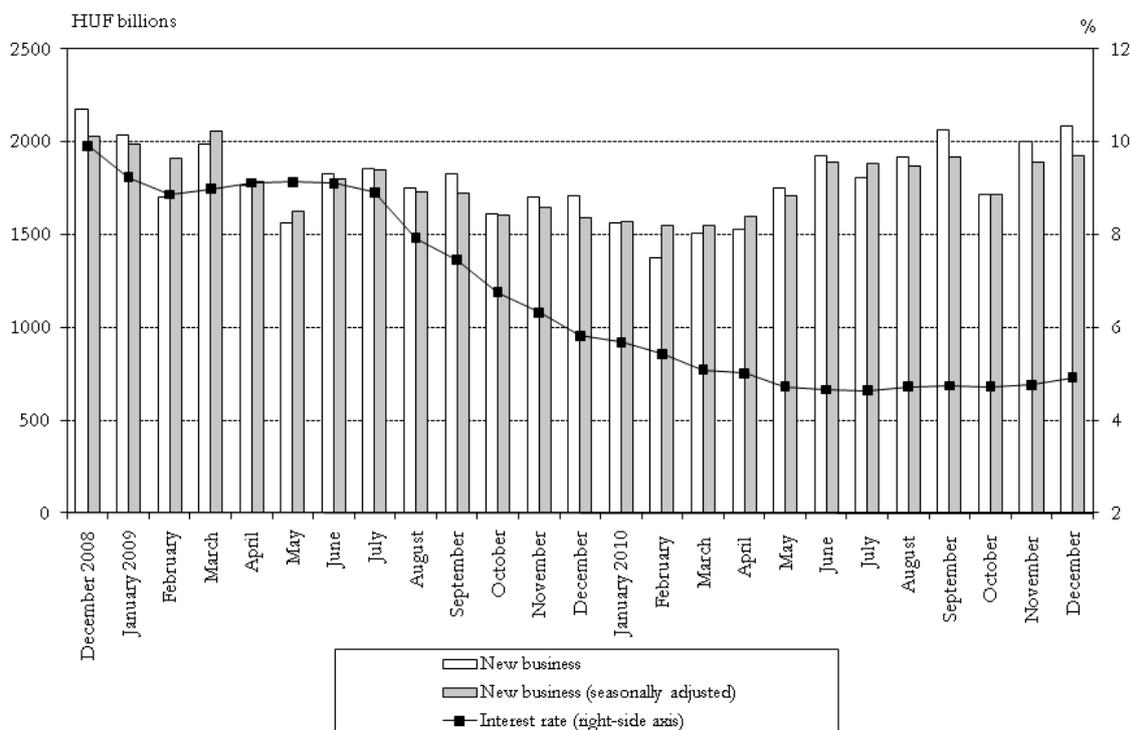


Chart 21 Monthly average interest rates on non-financial corporations' euro deposits with a maturity of up to one year and the total amount of new business

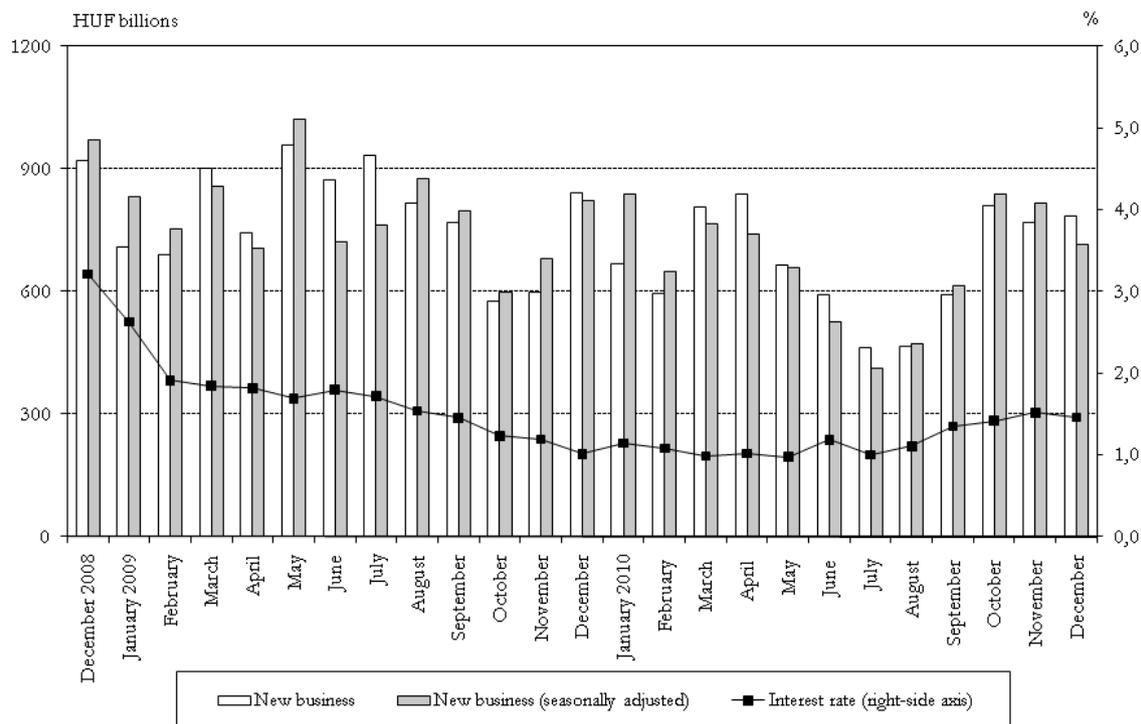


Chart 22 Average overnight interbank rates, total interbank lending and the interest rate corridor

