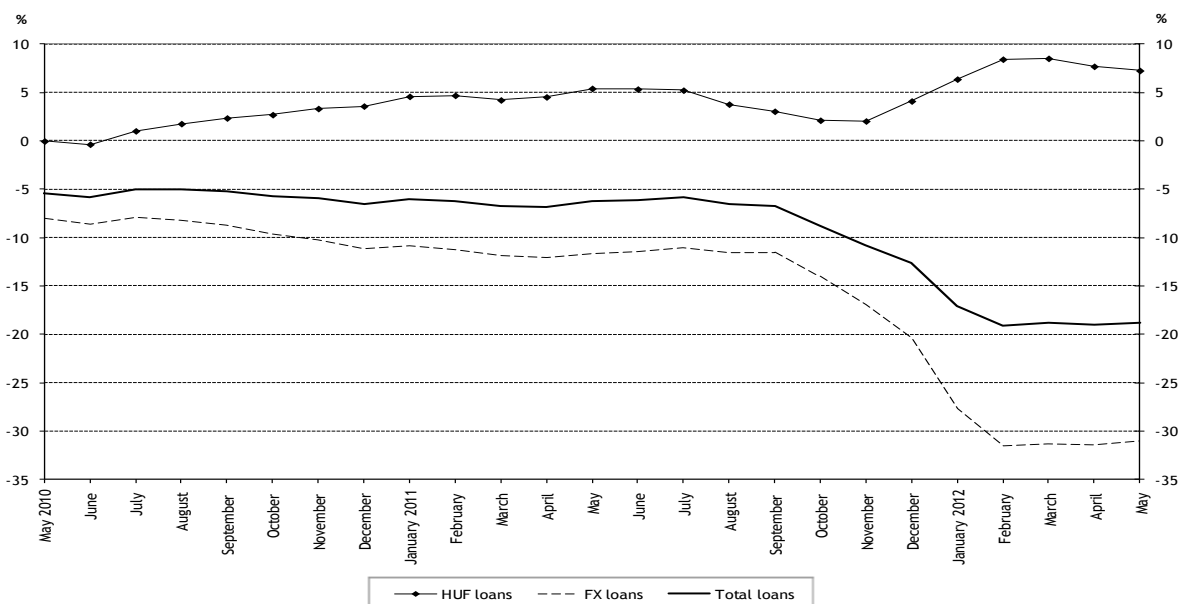
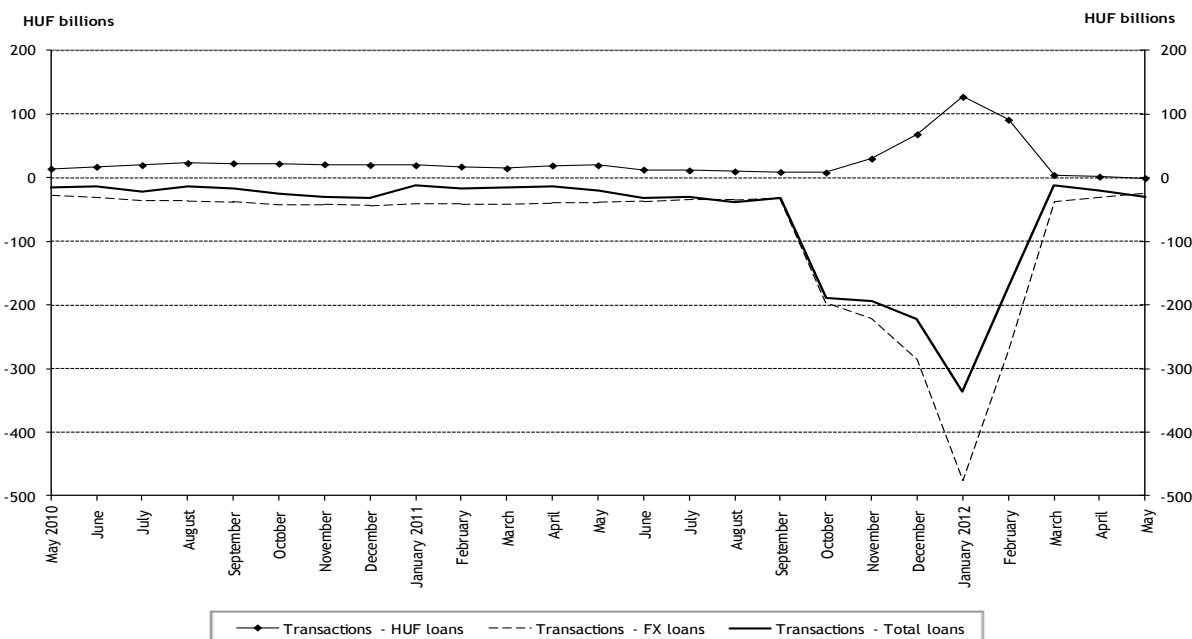


## Charts to the Press Release on the aggregated balance sheet of credit institutions, May 2012

### Chart 1 Real growth of households' outstanding borrowing<sup>1, 2</sup>



### Chart 2 Seasonally and exchange rate adjusted net new borrowing by households<sup>3</sup>

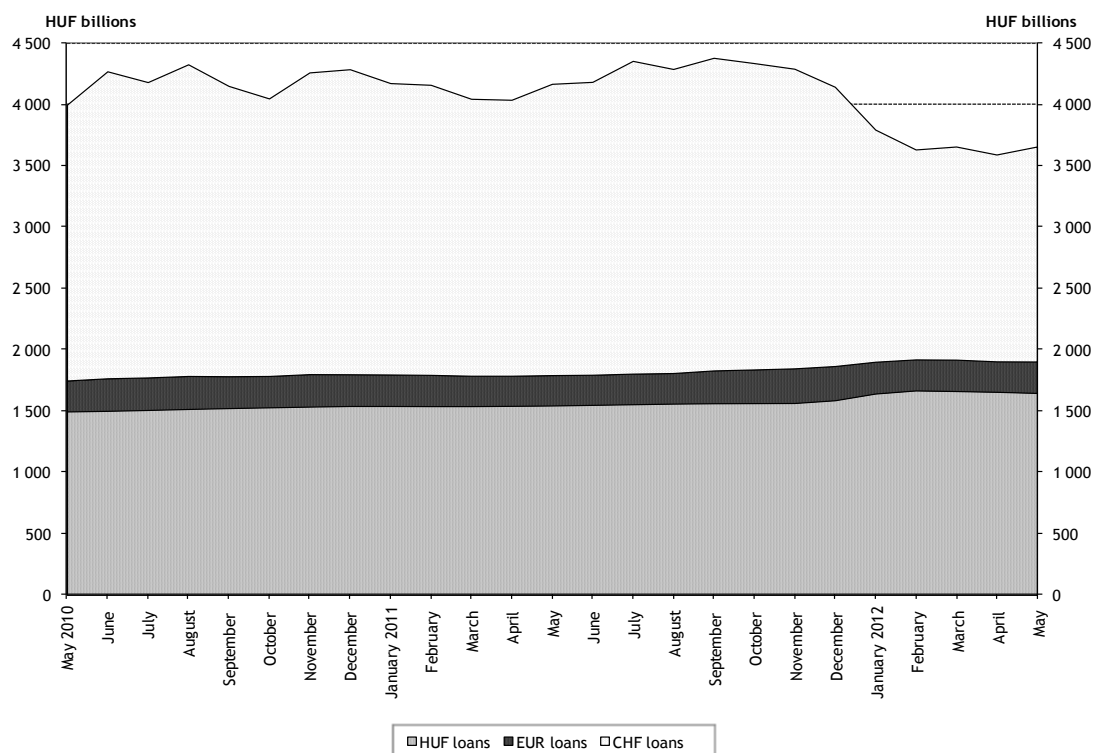


<sup>1</sup> Transactions-based growth rate (see the Methodological notes).

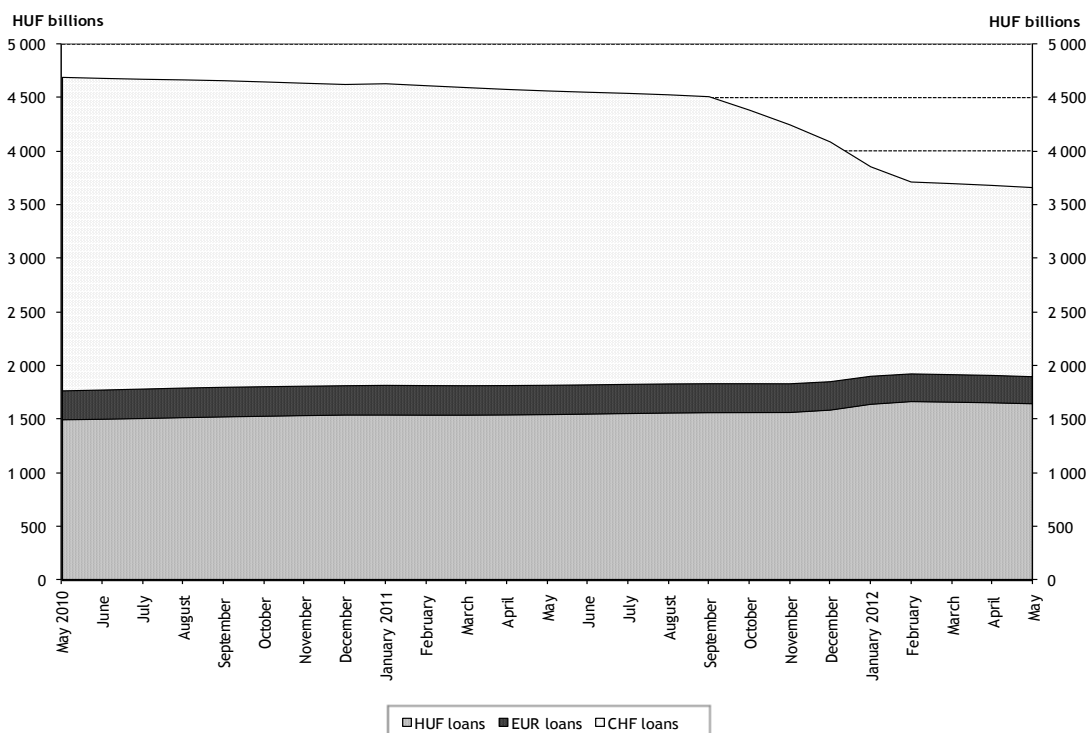
<sup>2</sup> The large transaction volume of loans is attributable to early repayments: on 19 September 2011, Parliament passed Act CXXI of 2001 amending certain laws on home protection, which was brought into force on 29 September. Under the amendment, the law defined a range of consumers with foreign currency-denominated loans who could prepay, i.e. to repay in full, their existing debt at a fixed exchange rate which was lower than current market rates. Credit institutions provided loans for early repayment to make it easier for debtors to repay their existing debt.

<sup>3</sup> The adjustments of seasonally adjusted transactions data due to early repayments are detailed in the Methodological notes.

**Chart 3 Outstanding forint, euro and Swiss franc-denominated housing loans of households**  
Foreign currency data are calculated at the MNB's current<sup>4</sup> mid-rates

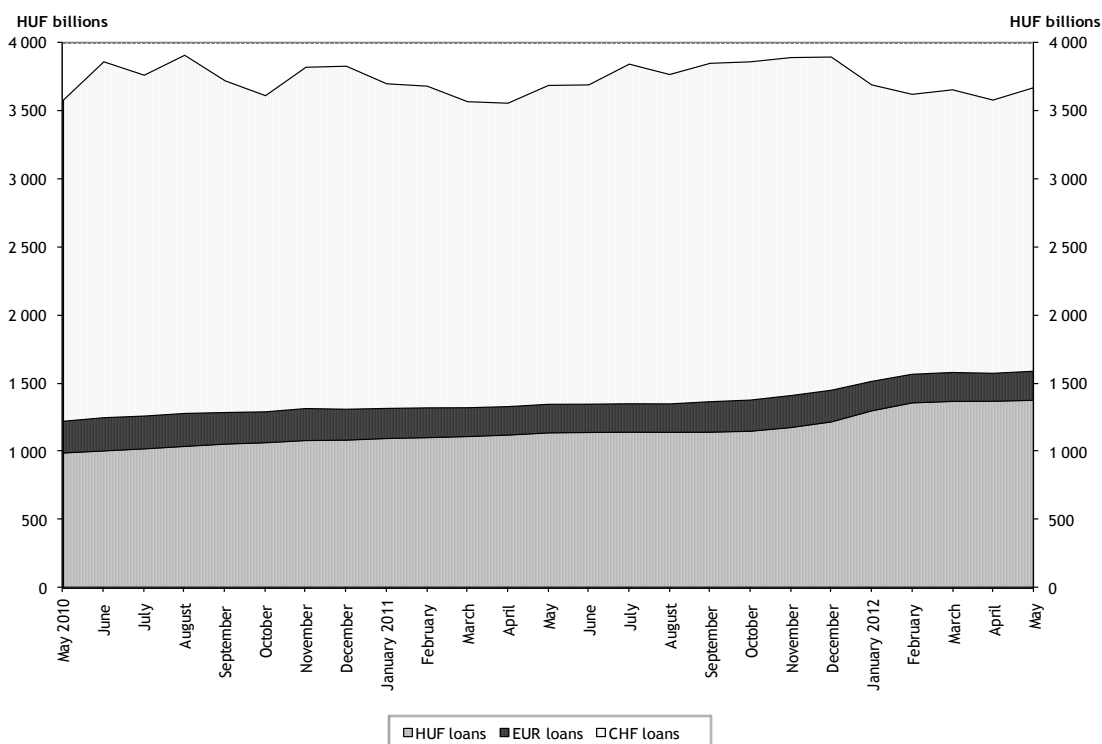


**Chart 4 Outstanding forint, euro and Swiss franc-denominated housing loans of households**  
Calculated at the MNB's mid-rates for 31 May 2012

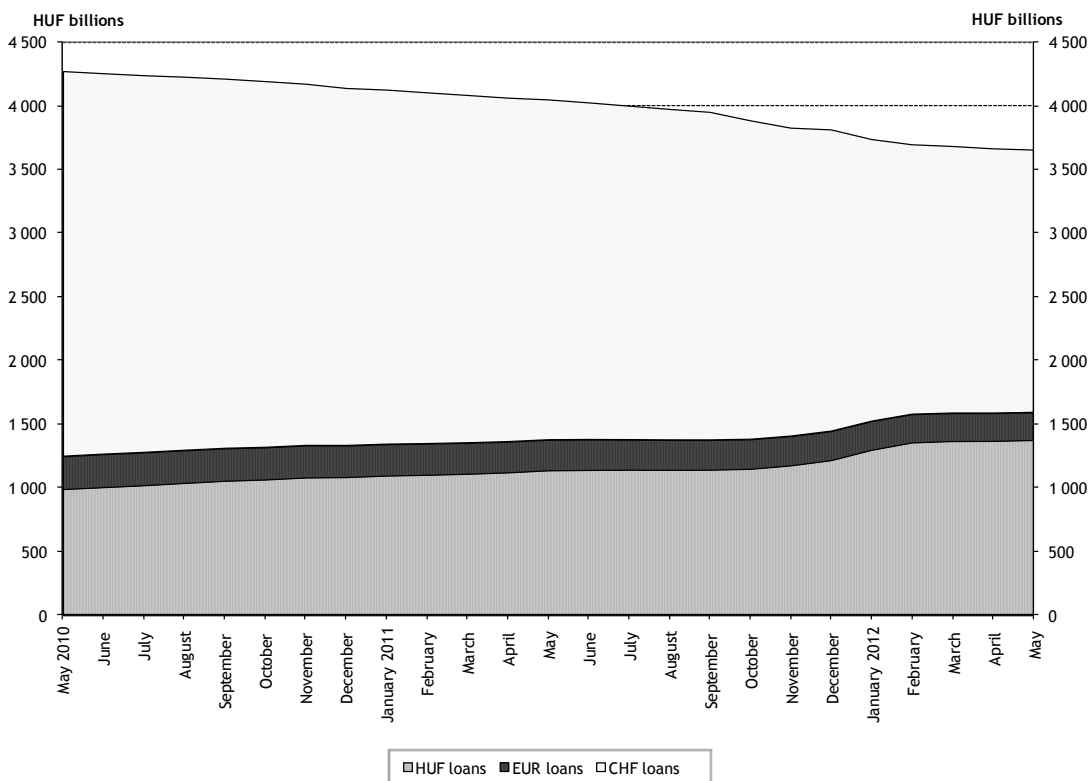


<sup>4</sup> The end-of-month mid-rate of the forint changing from month to month.

**Chart 5 Outstanding forint, euro and Swiss franc-denominated consumer loans of households**  
Foreign currency data are calculated at the MNB's current<sup>5</sup> mid-rates

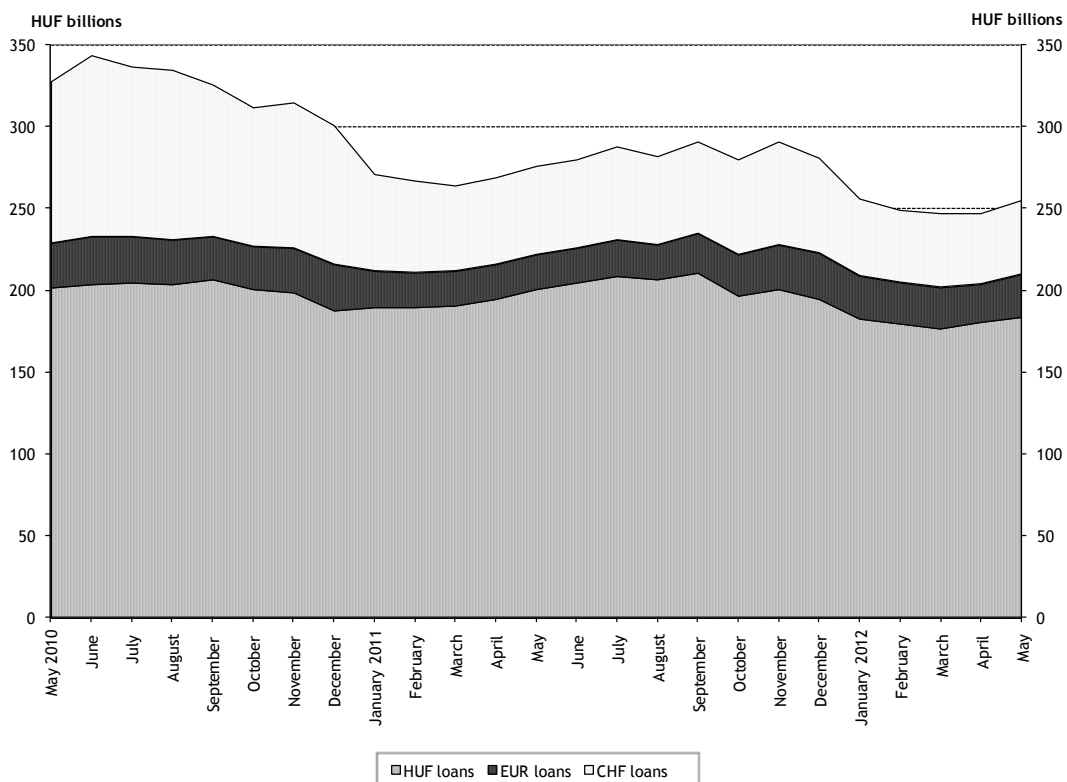


**Chart 6 Outstanding forint, euro and Swiss franc-denominated consumer loans of households**  
Calculated at the MNB's mid-rates for 31 May 2012

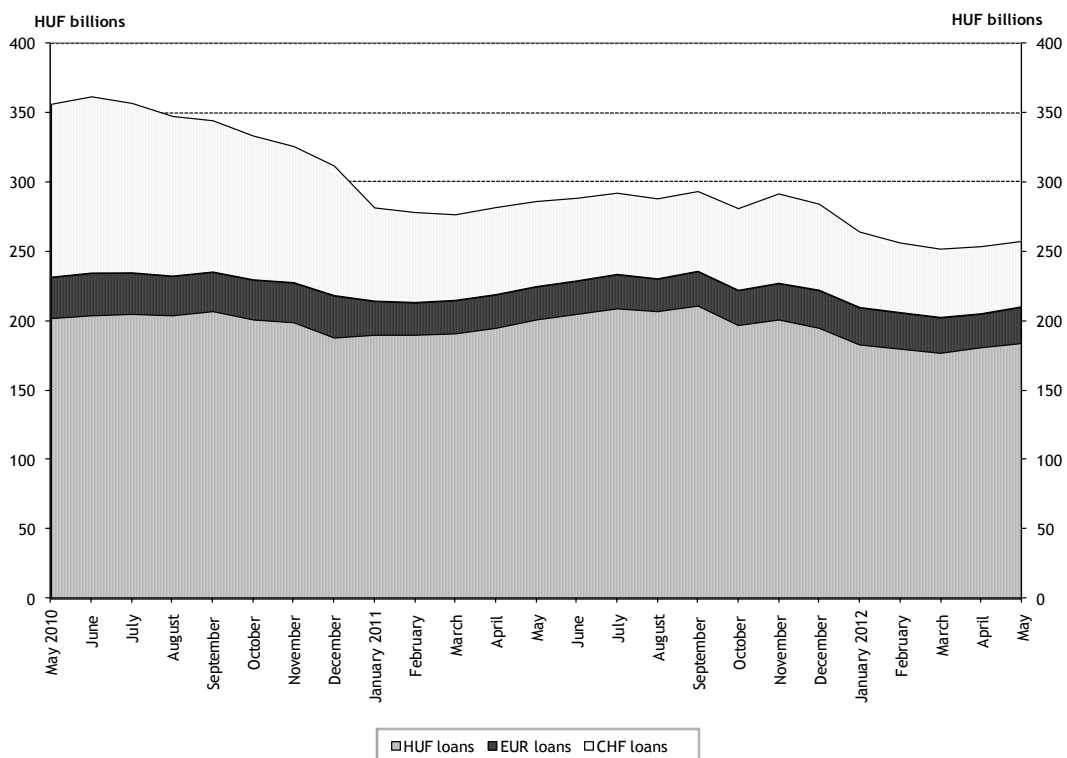


<sup>5</sup> The end-of-month mid-rate of the forint changing from month to month.

**Chart 7 Outstanding forint, euro and Swiss franc-denominated other loans of households**  
Foreign currency data are calculated at the MNB's current<sup>6</sup> mid-rates

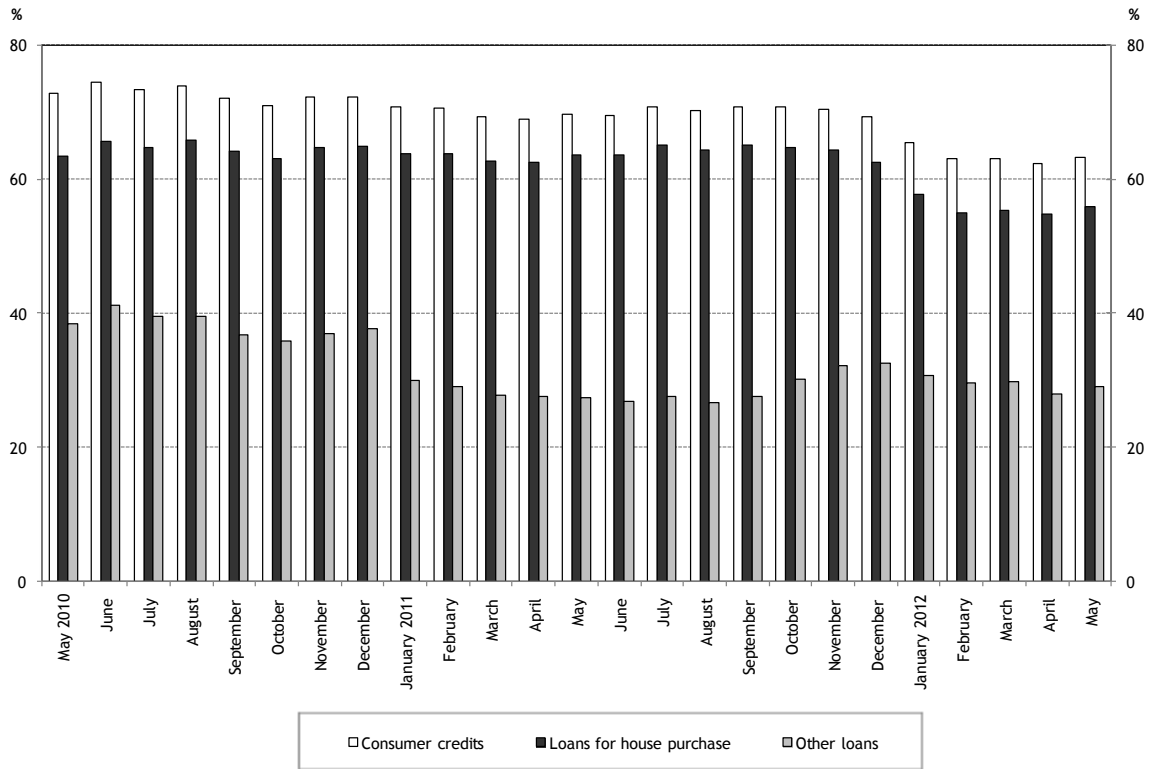


**Chart 8 Outstanding forint, euro and Swiss franc-denominated other loans of households**  
Calculated at the MNB's mid-rates for 31 May 2012

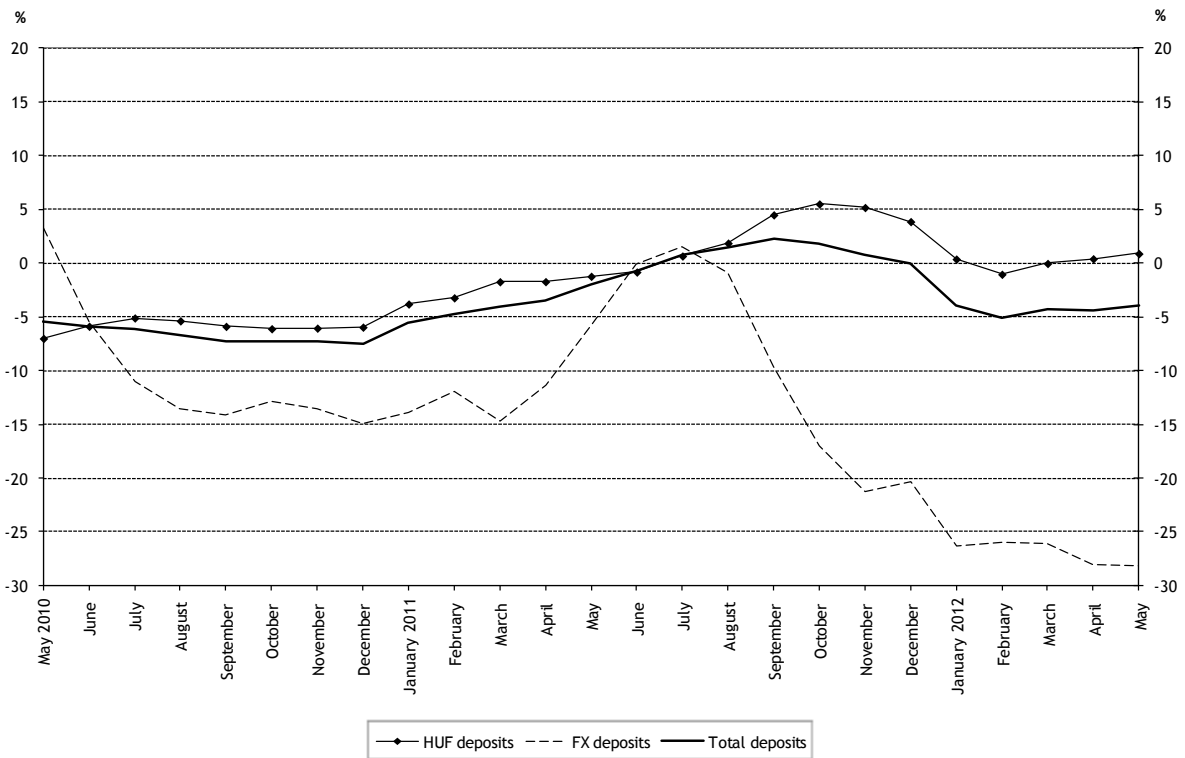


<sup>6</sup> The end-of-month mid-rate of the forint changing from month to month.

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

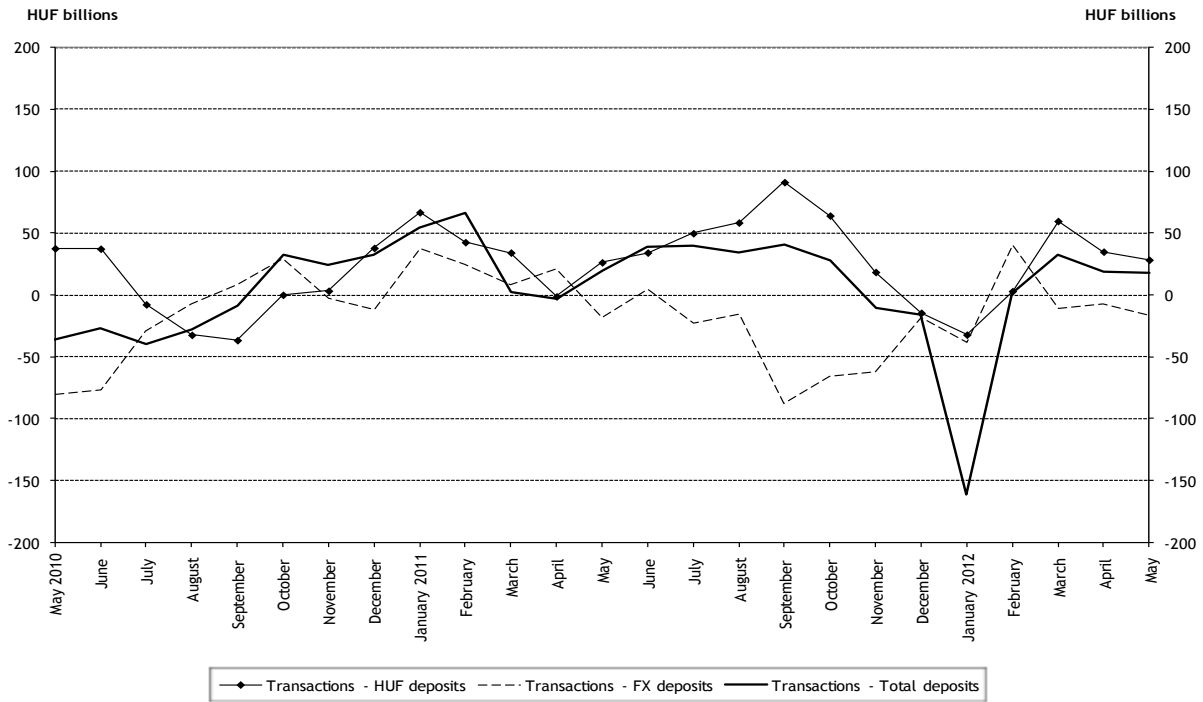


**Chart 10 Real growth of household deposits<sup>7</sup>**

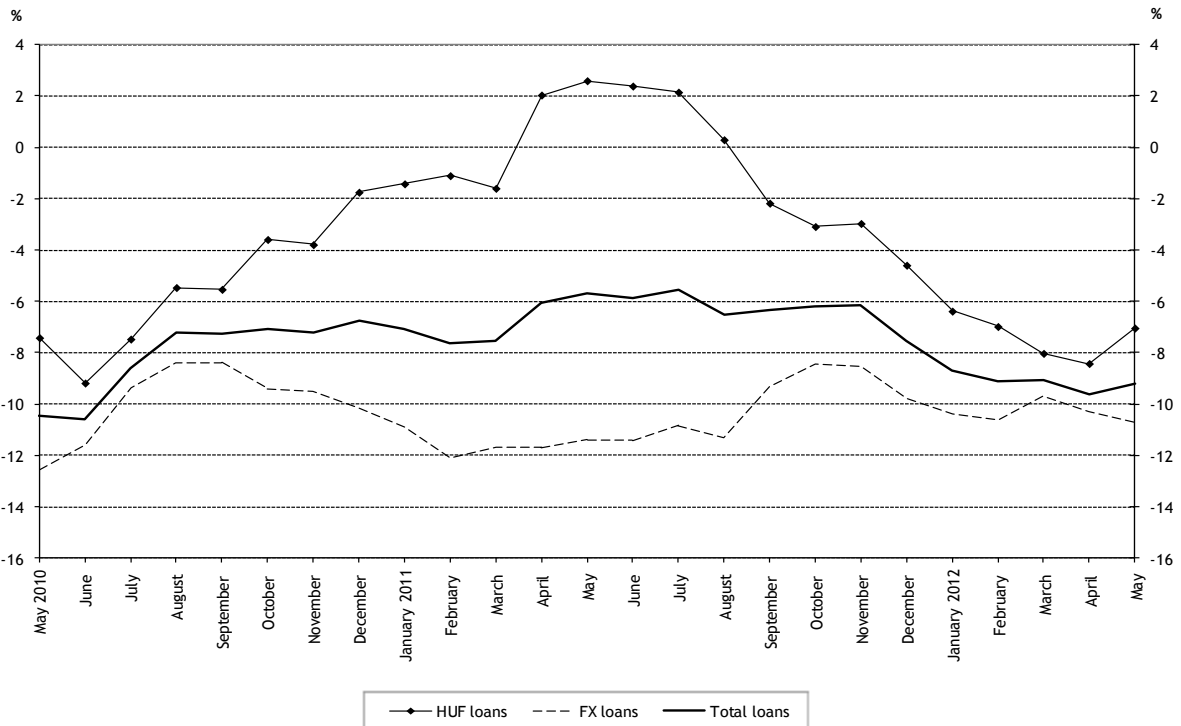


<sup>7</sup> Transactions-based growth rate (see the Methodological notes).

**Chart 11 Seasonally and exchange rate adjusted net new deposits of households**

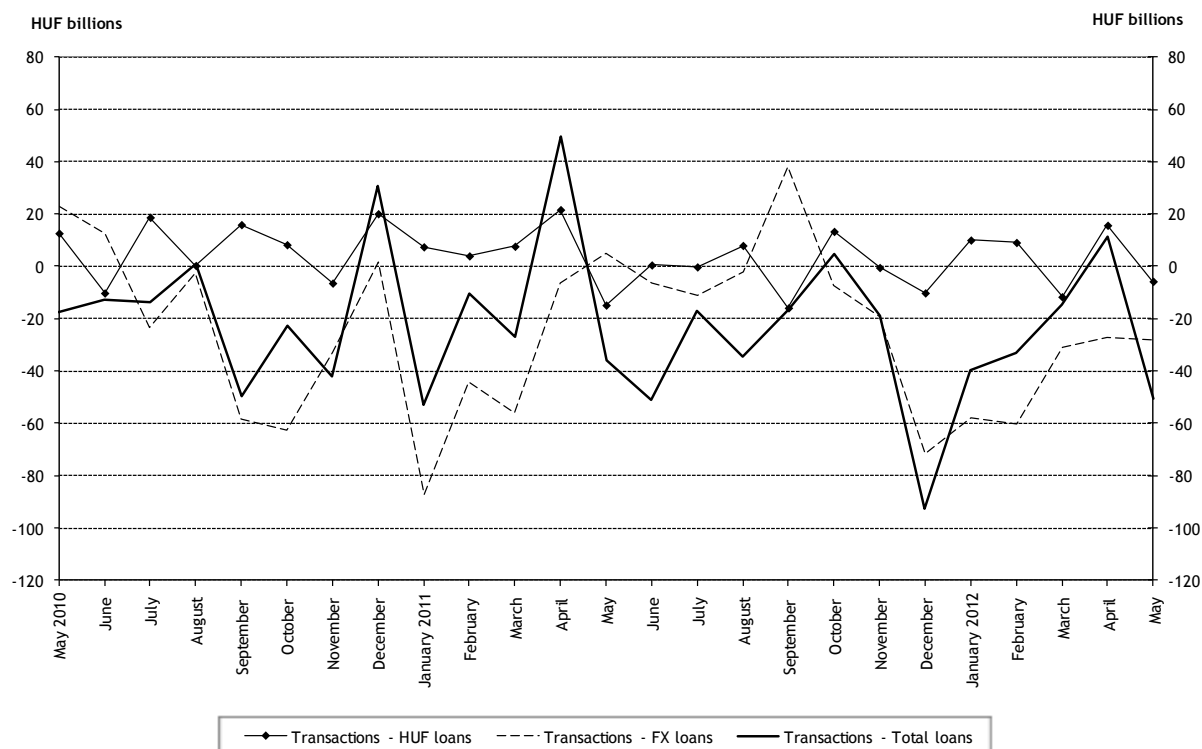


**Chart 12 Real growth of non-financial corporations' outstanding borrowing<sup>8</sup>**

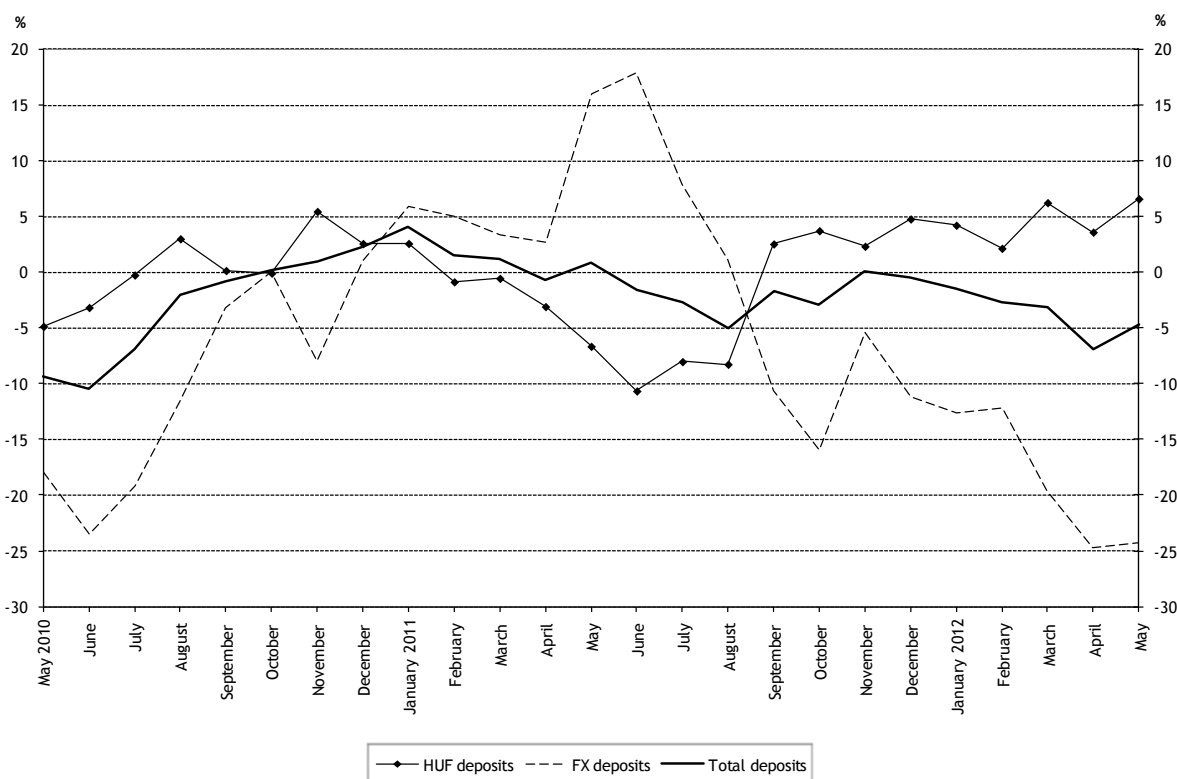


<sup>8</sup> Transactions-based growth rate (see the Methodological notes).

**Chart 13 Seasonally and exchange rate adjusted net new borrowing by non-financial corporations<sup>9</sup>**



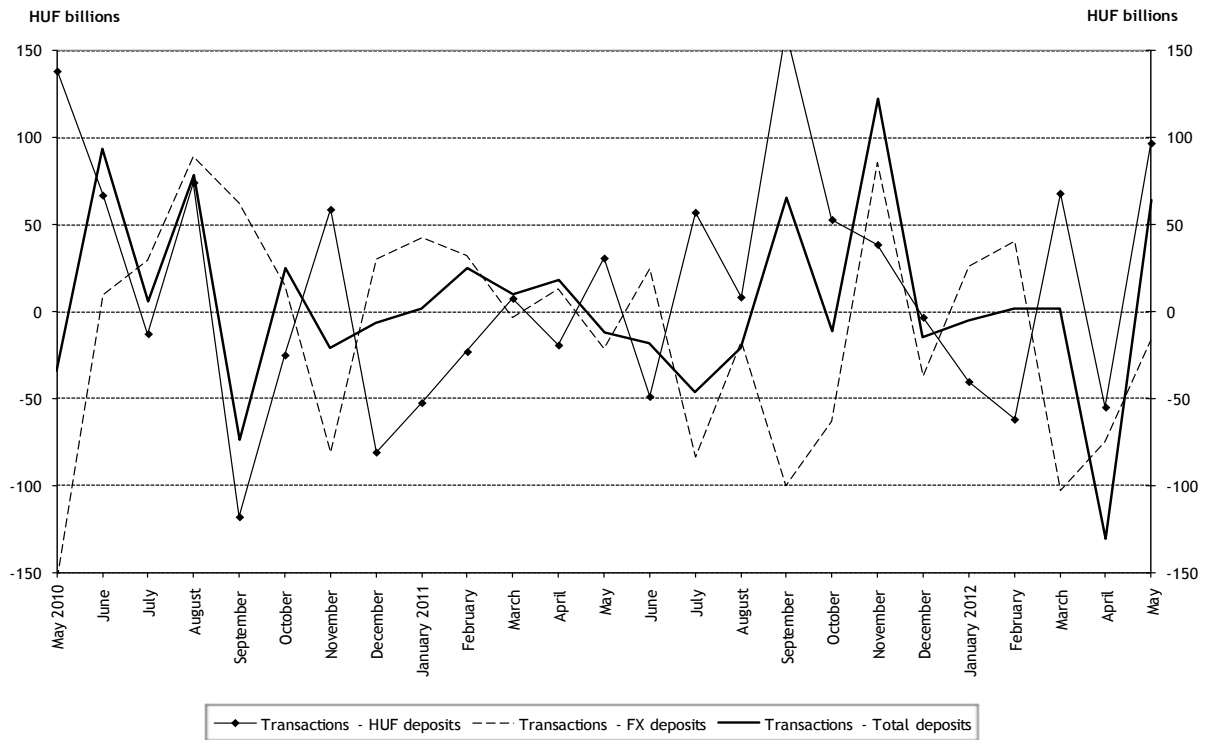
**Chart 14 Real growth of non-financial corporations' deposits<sup>10</sup>**



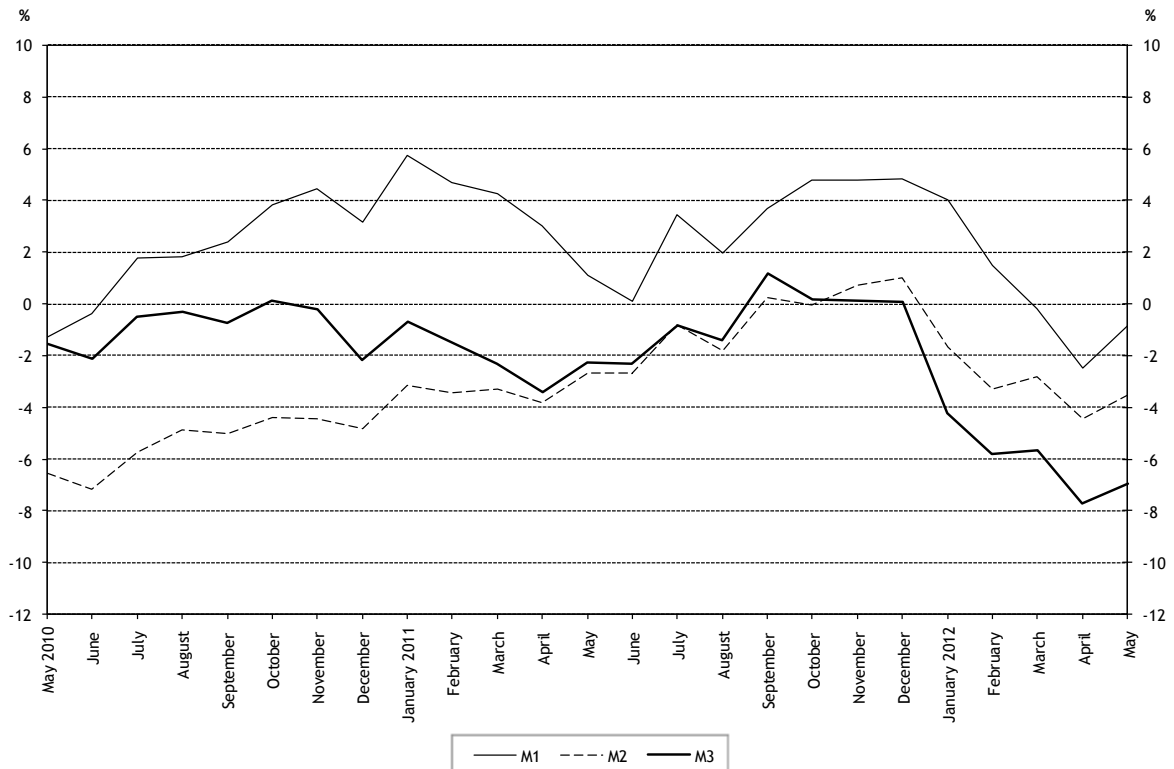
<sup>9</sup> Non-financial corporations' foreign currency loans are indirectly adjusted. For more details, see the Methodological notes.

<sup>10</sup> 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 aggregates<sup>11</sup>**



<sup>11</sup> For an interpretation of the trend plotted on the chart, see the Methodological notes.



Chart 17 Seasonally adjusted M1

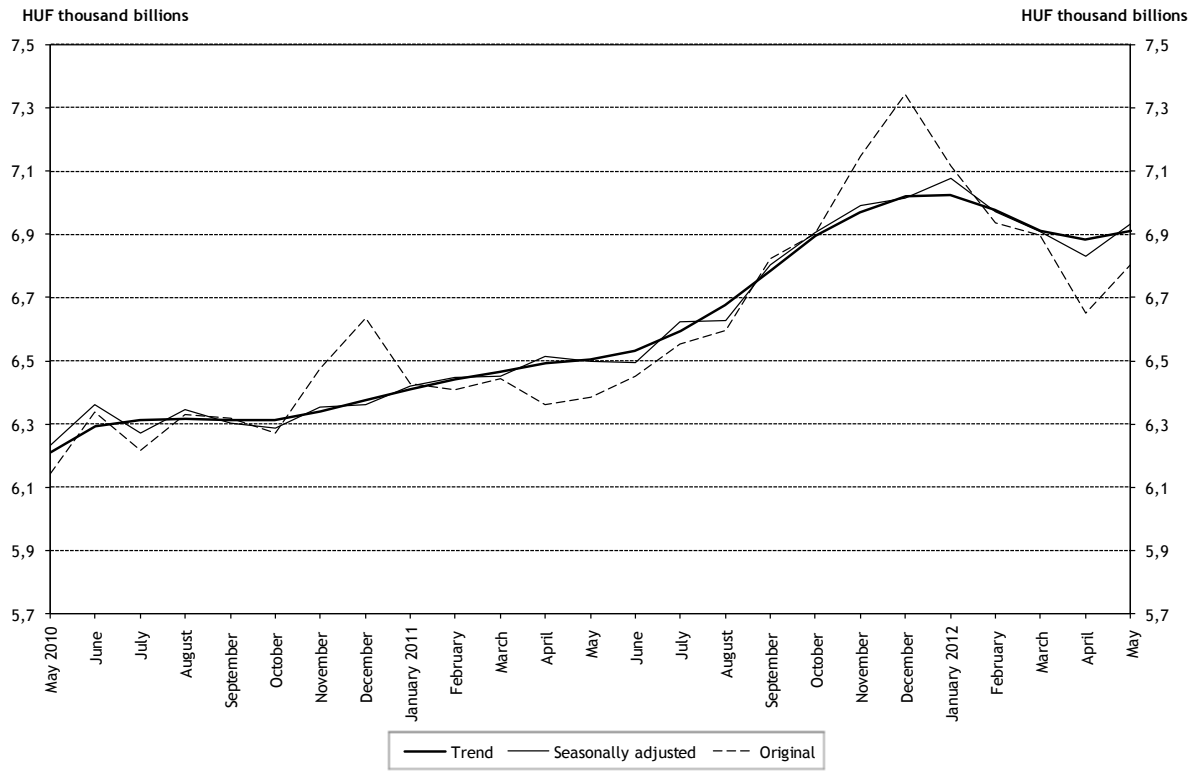
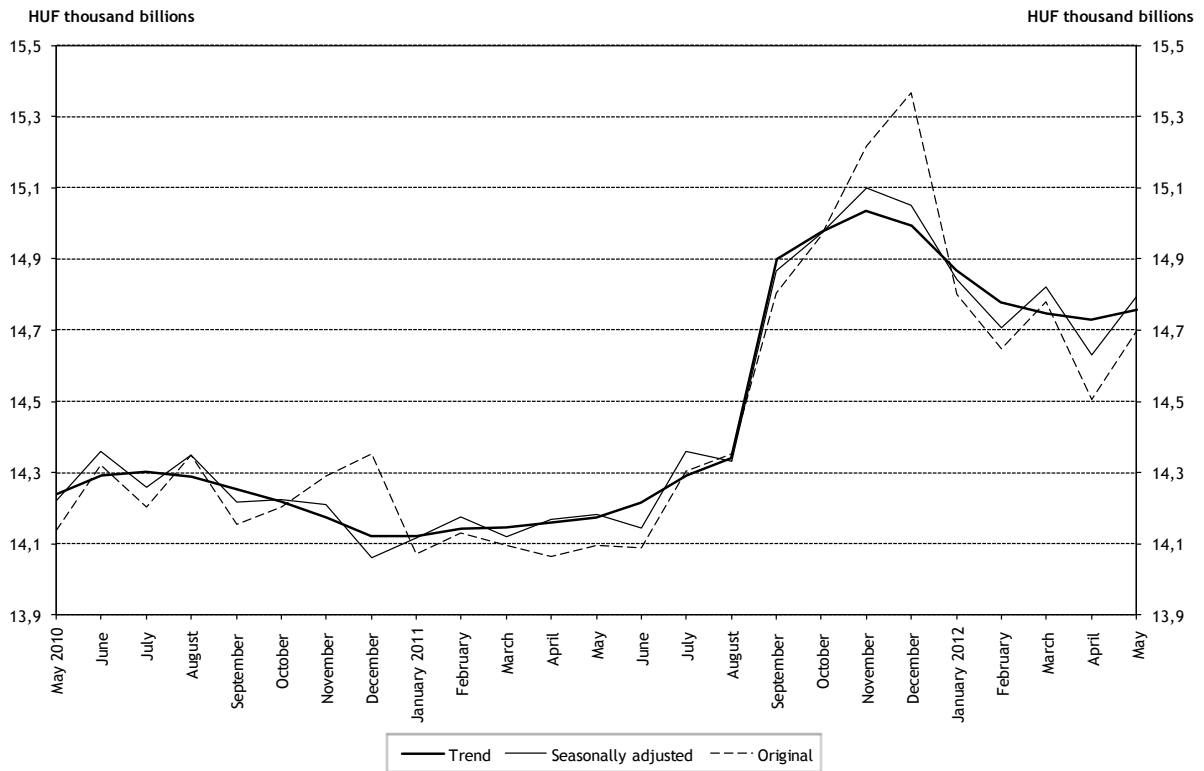
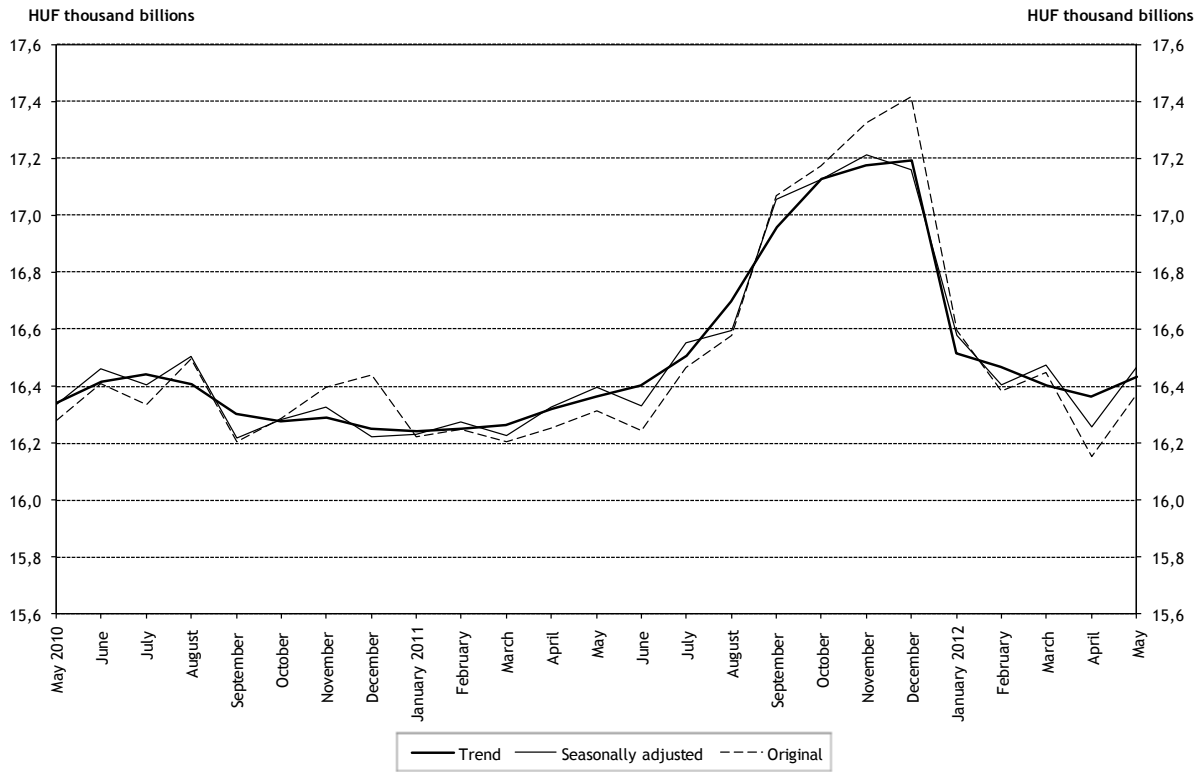


Chart 18 Seasonally adjusted M2



**Chart 19 Seasonally adjusted M3**



**Chart 20 Total foreign exposure of credit institutions**

