Charts to the Press Release on the aggregated balance sheet of credit institutions, January 2016

Chart 1 Real growth of households' outstanding borrowing[1]

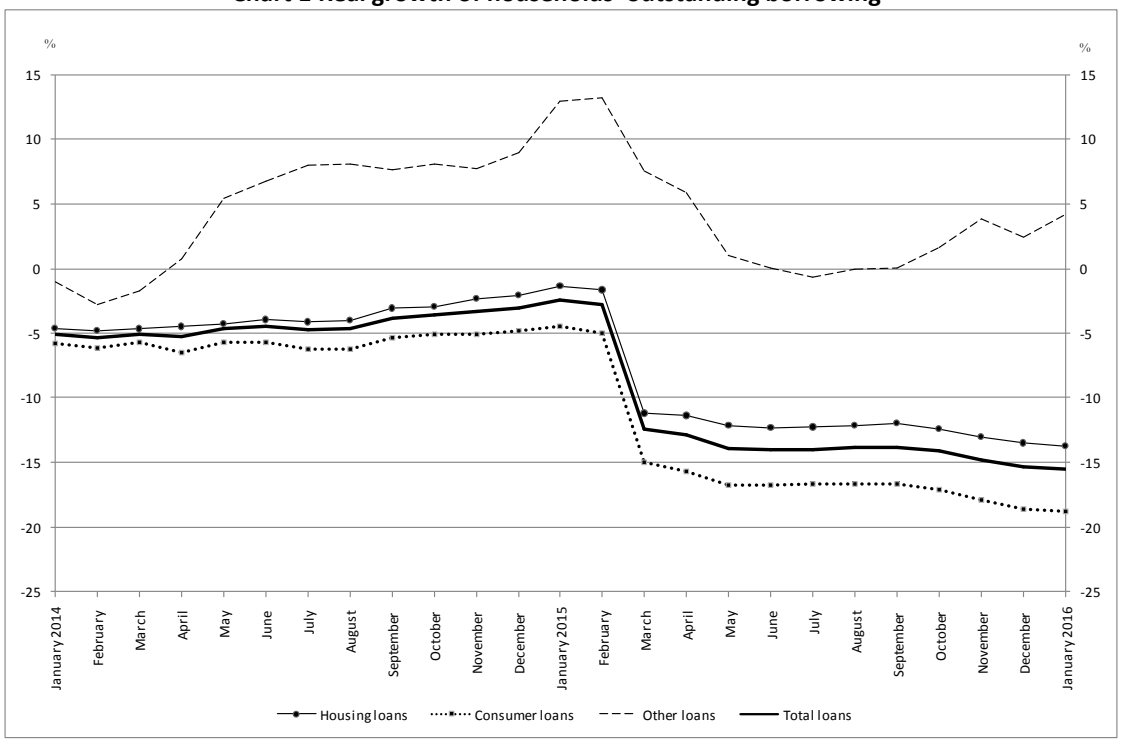
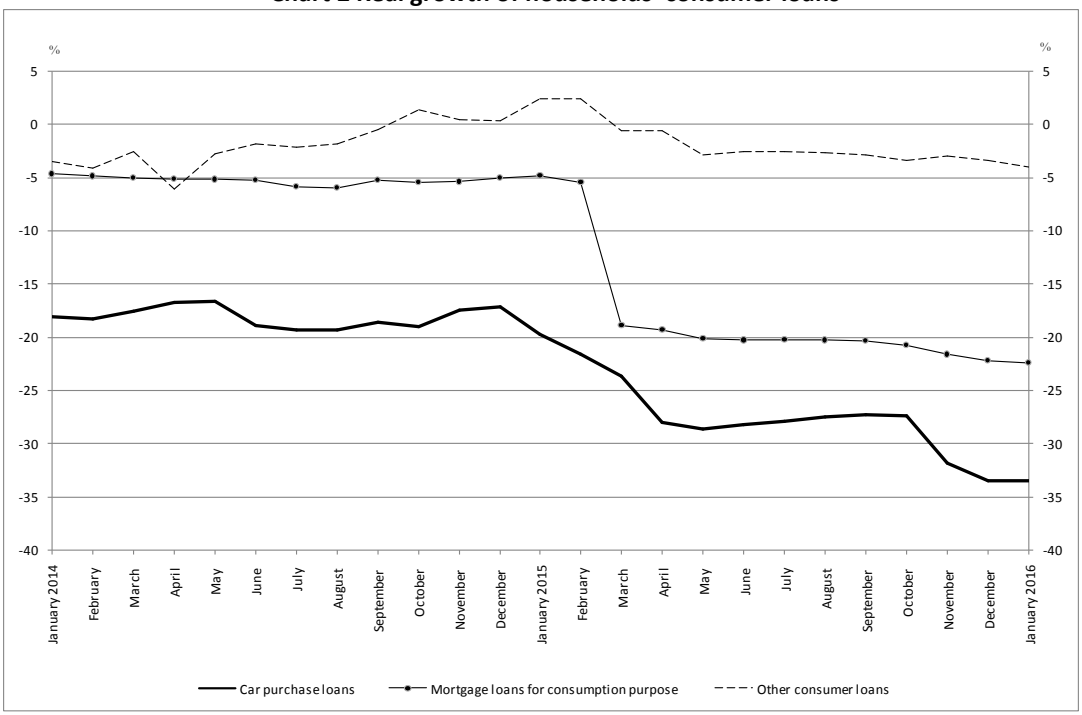


Chart 2 Real growth of households' consumer loans[1]



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

Chart 3 Stock of households' outstanding borrowing[2,3]

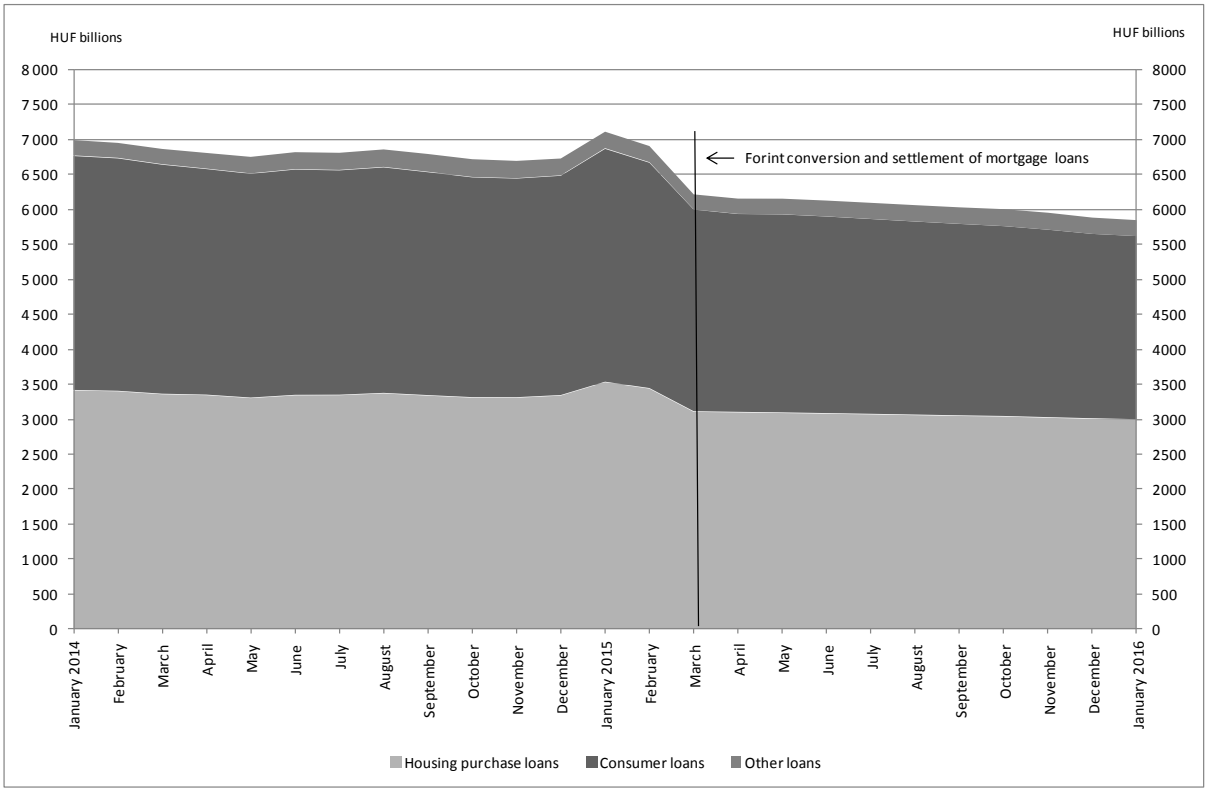
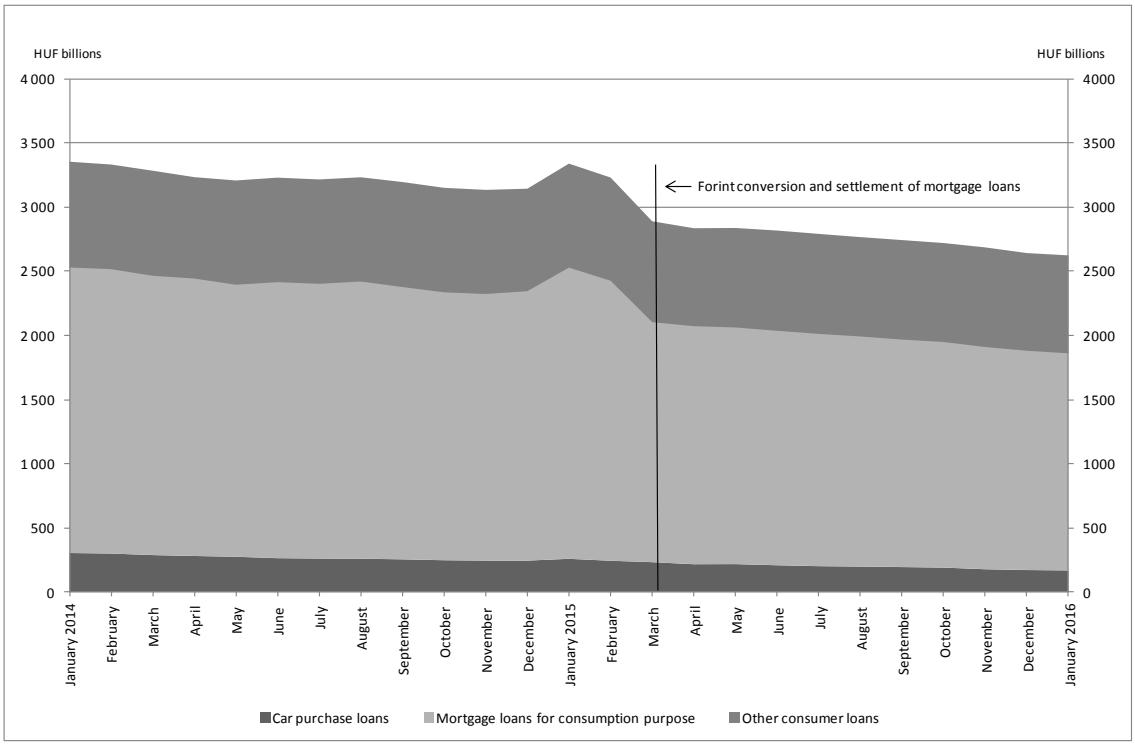


Chart 4 Stock of households' consumer loans[2,3]



[2] Foreign currency claims are presented at the MNB's current foreign exchange mid rates.

[3] The majority of credit institutions completed the forint conversion and settlement of mortgage loans by 31 March 2015. For more information about forint conversion and settlement, see the **Methodological notes**.

Chart 5 Seasonally and exchange rate adjusted net new borrowing by households[4,5]

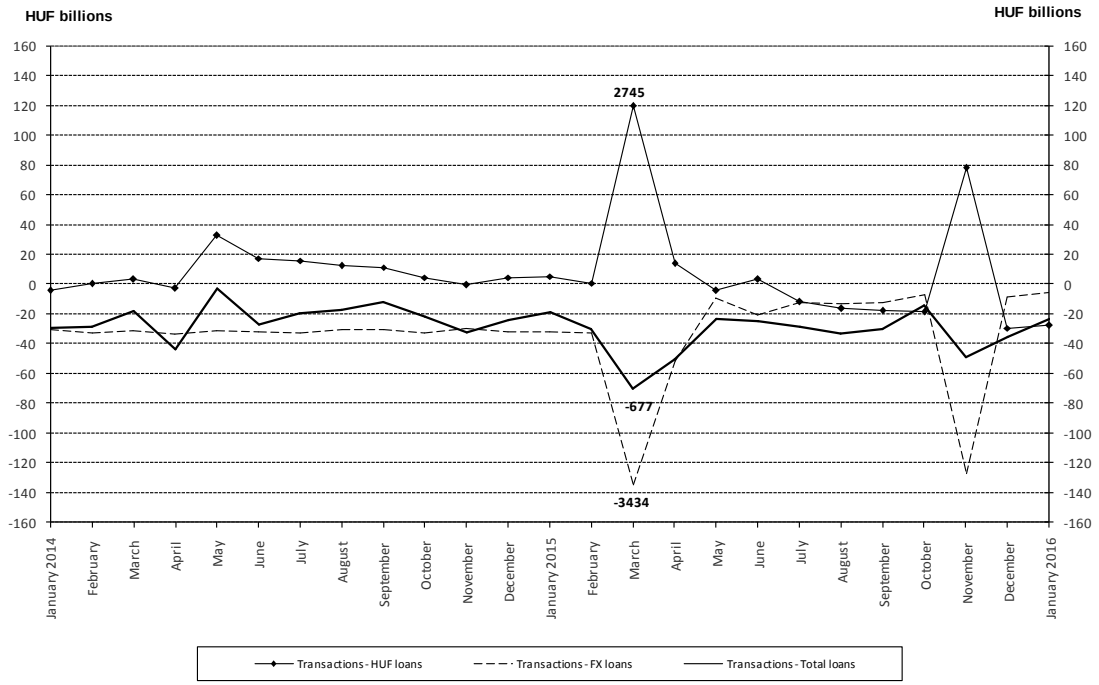
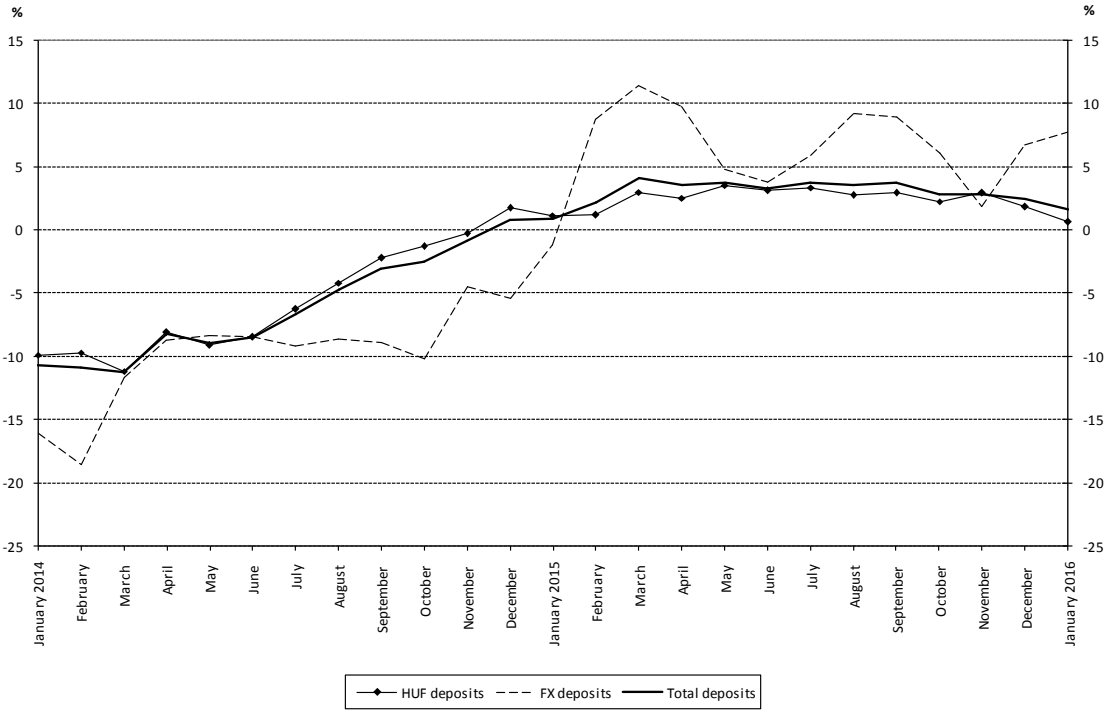


Chart 6 Real growth of household deposits[6]



[4] In order to adequately present transactions data for the periods preceding and following forint conversions of mortgage loans, the one-off effect of conversions and settlements on transaction values in March 2015 has been plotted as separate dots in the Chart. Consequently, the dots on the right axis do not show relevant values for these two months. For more details, see the **Methodological notes**.

[5] The significant change in the stock of household overdrafts in April–May, October–November and December mainly reflected the one-off effect in the given period of disbursements to households (e.g. transfers of salaries) brought forward due to variations in working days in early November and May.

[6] Transactions-based growth rate (see the **Methodological notes**).

Chart 7 Seasonally and exchange rate adjusted net new deposits of households[7]

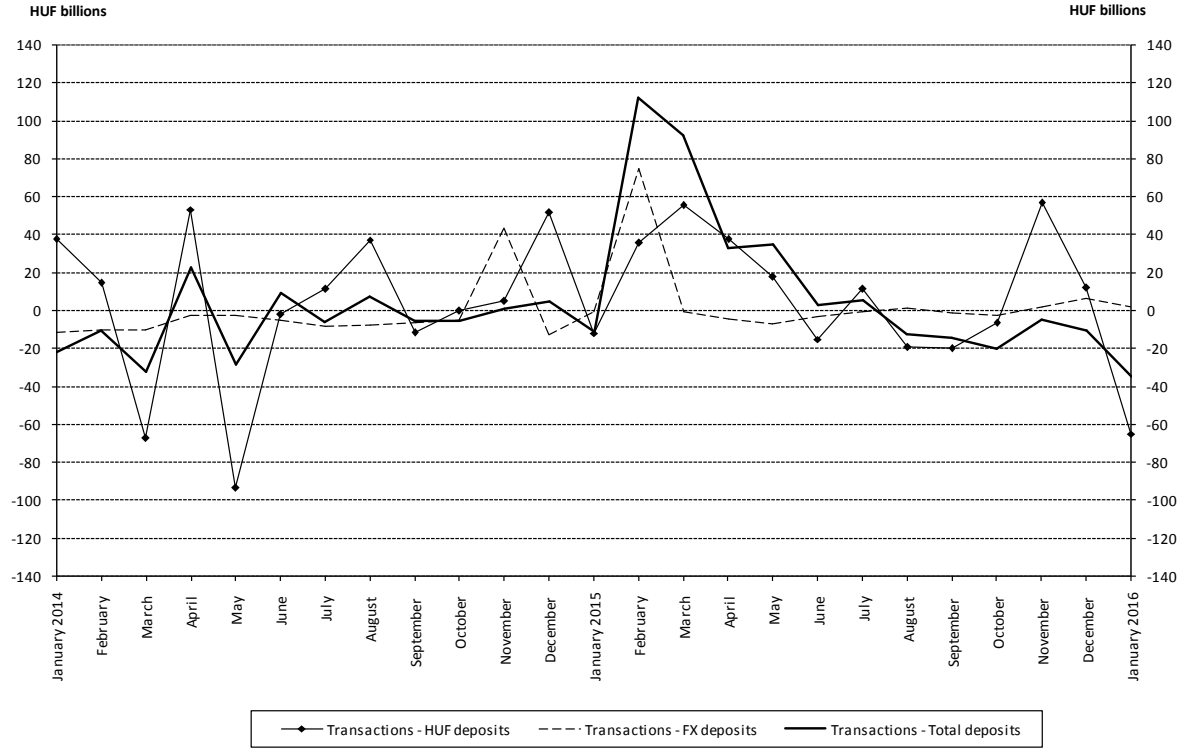
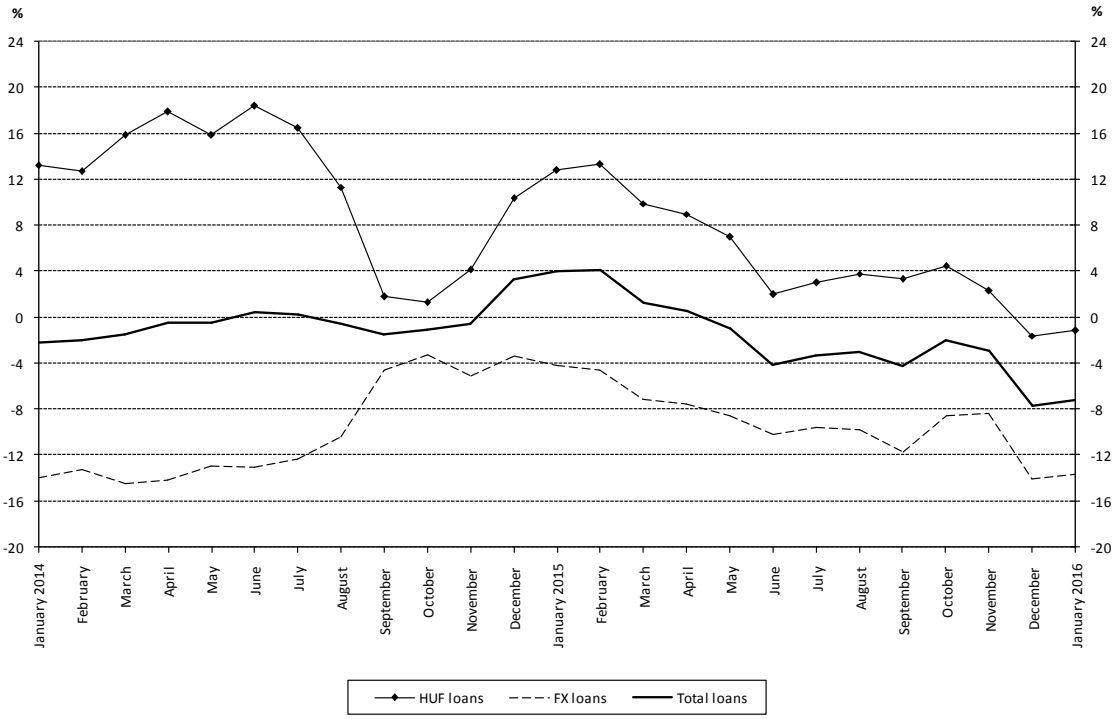


Chart 8 Real growth of non-financial corporations' outstanding borrowing[8,9]



[7] 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.

[8] Transactions-based growth rate (see the **Methodological notes**).

[9] The transaction values published also contain loans granted under the Funding for Growth Scheme introduced by the MNB. The details of the programme launched on 1 June 2013 are available on the MNB's website at the following **link**.

Chart 9 Seasonally and exchange rate adjusted net new borrowing by non-financial corporations[10]

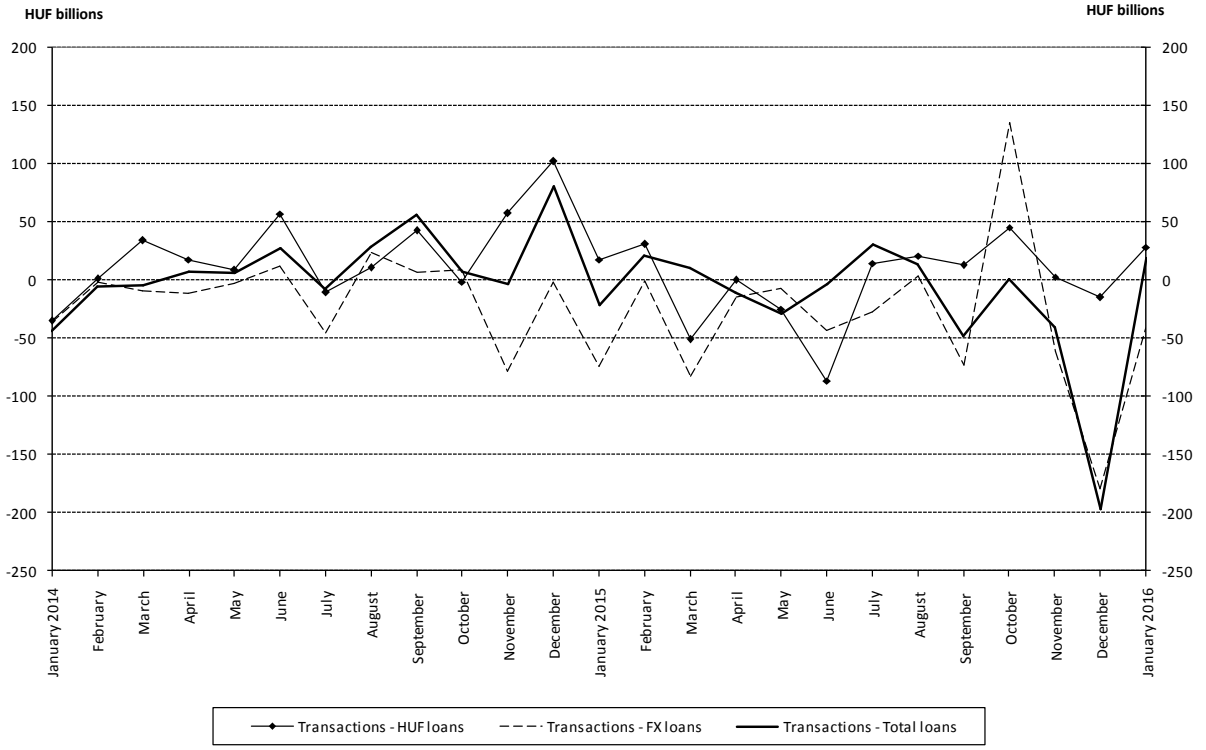
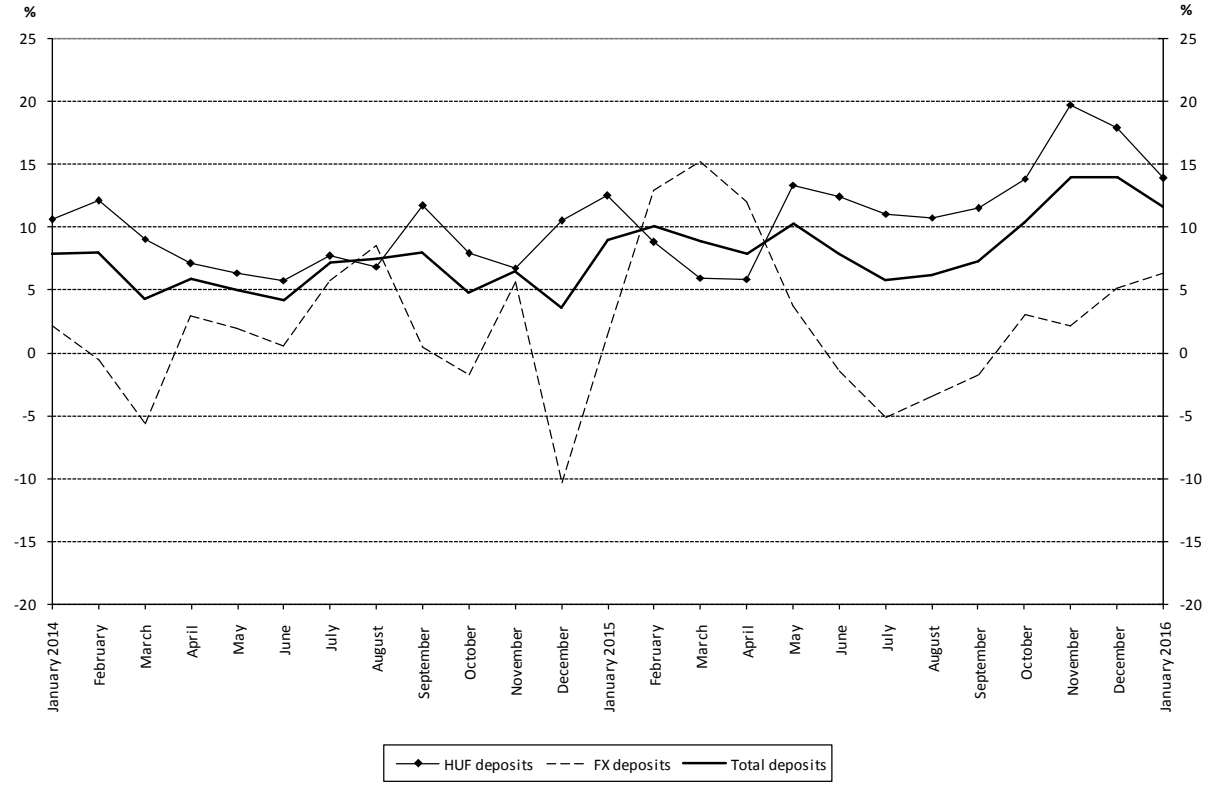


Chart 10 Real growth of non-financial corporations' deposits[11]



[10] The seasonally adjusted values of loan transactions, adjusted for the effect of the Funding for Growth Scheme, are detailed in the Methodological notes.
[11] Transactions-based growth rate (see the **Methodological notes**).

Chart 11 Seasonally and exchange rate adjusted net new deposits of non-financial corporations

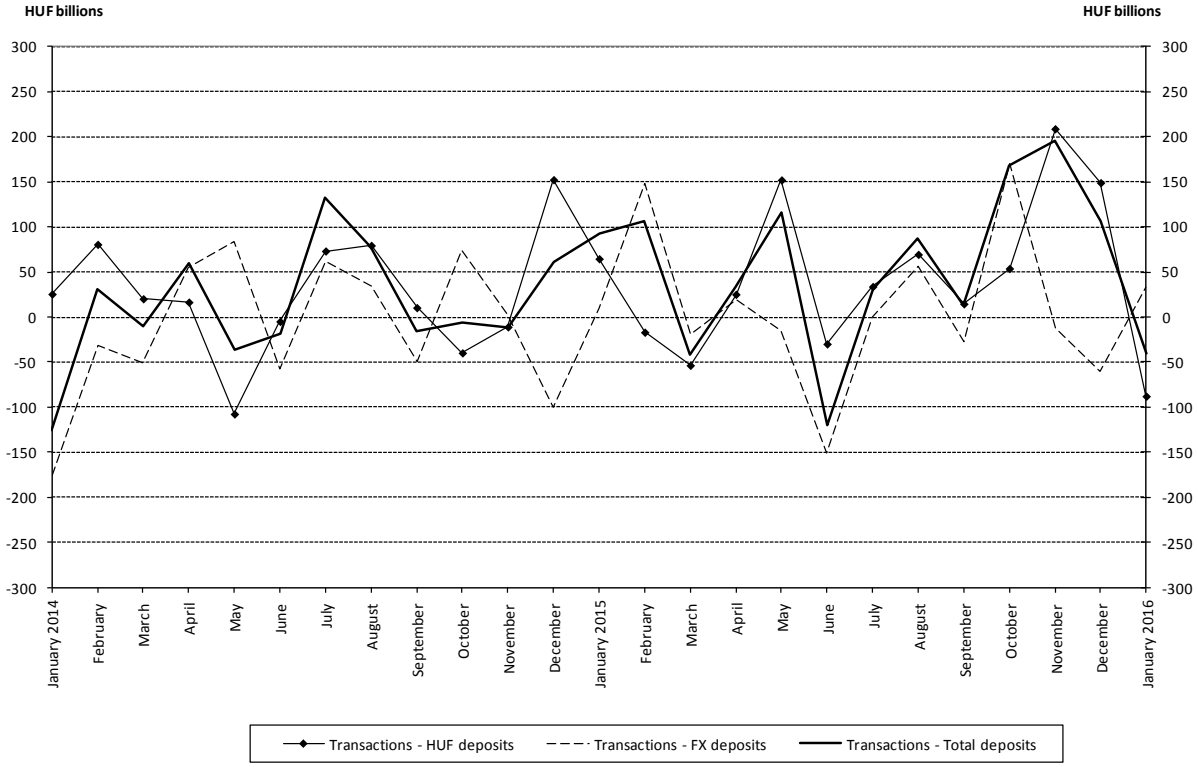
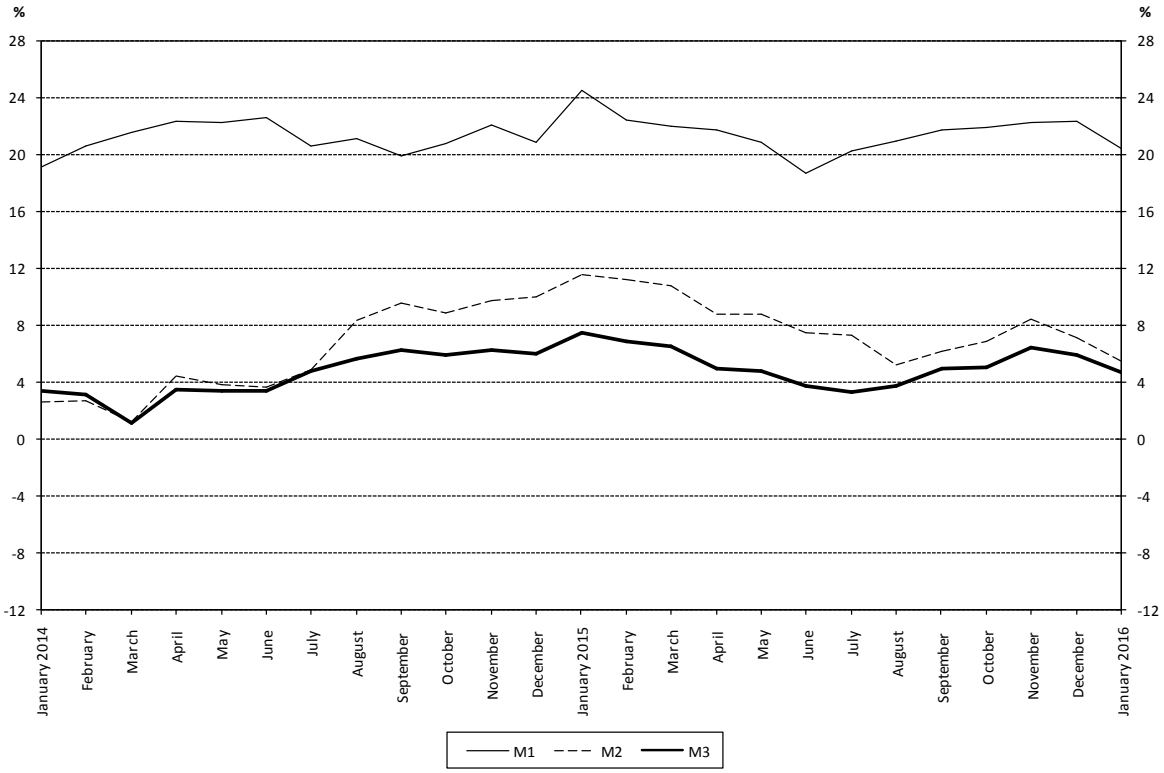


Chart 12 Real growth of the monetary aggregates[12]



[12] For an interpretation of the trend plotted on the chart, see the Methodological notes.

Chart 13 Seasonally adjusted M1

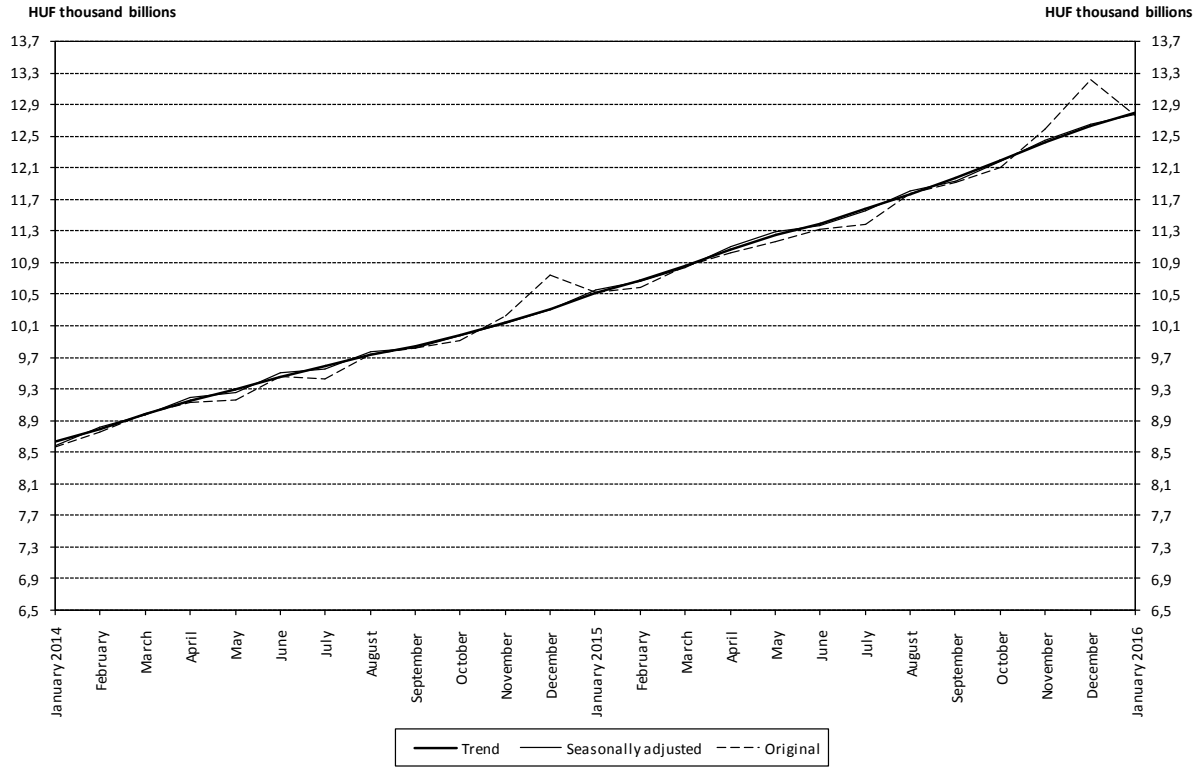


Chart 14 Seasonally adjusted M2

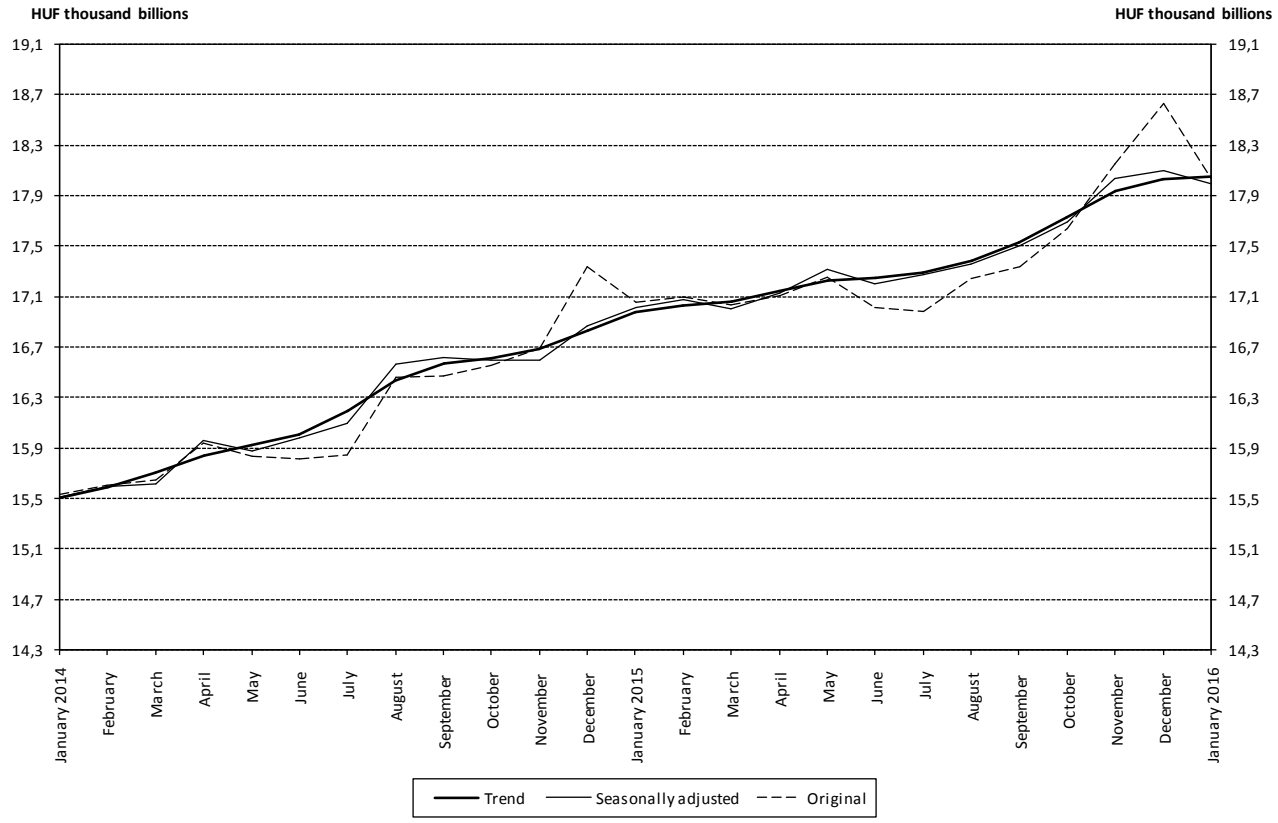


Chart 15 Seasonally adjusted M3

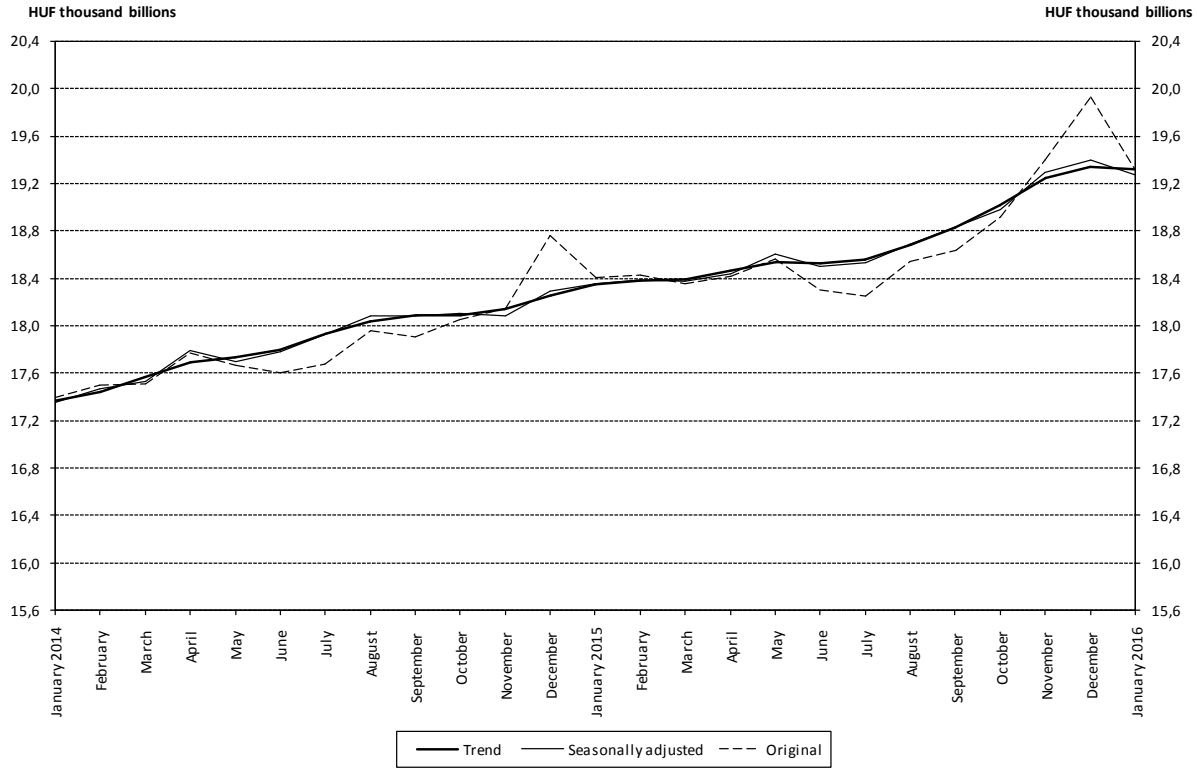
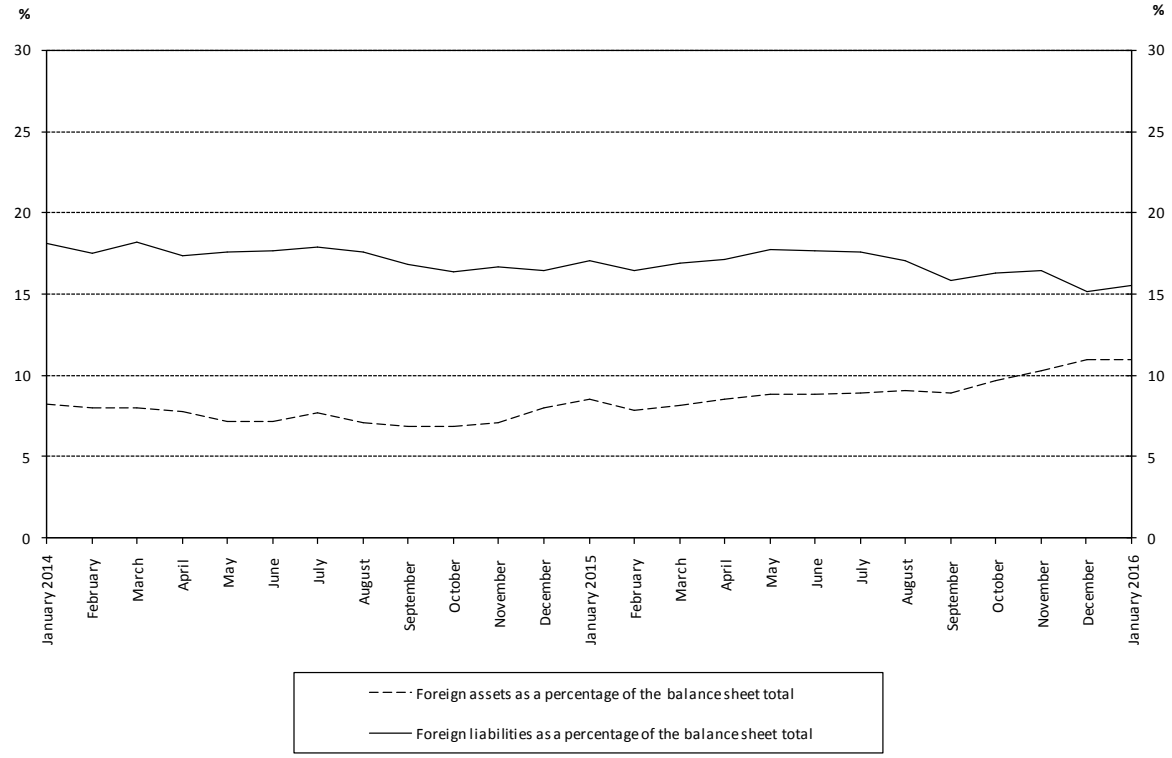



Chart 16 Total foreign exposure of credit institutions