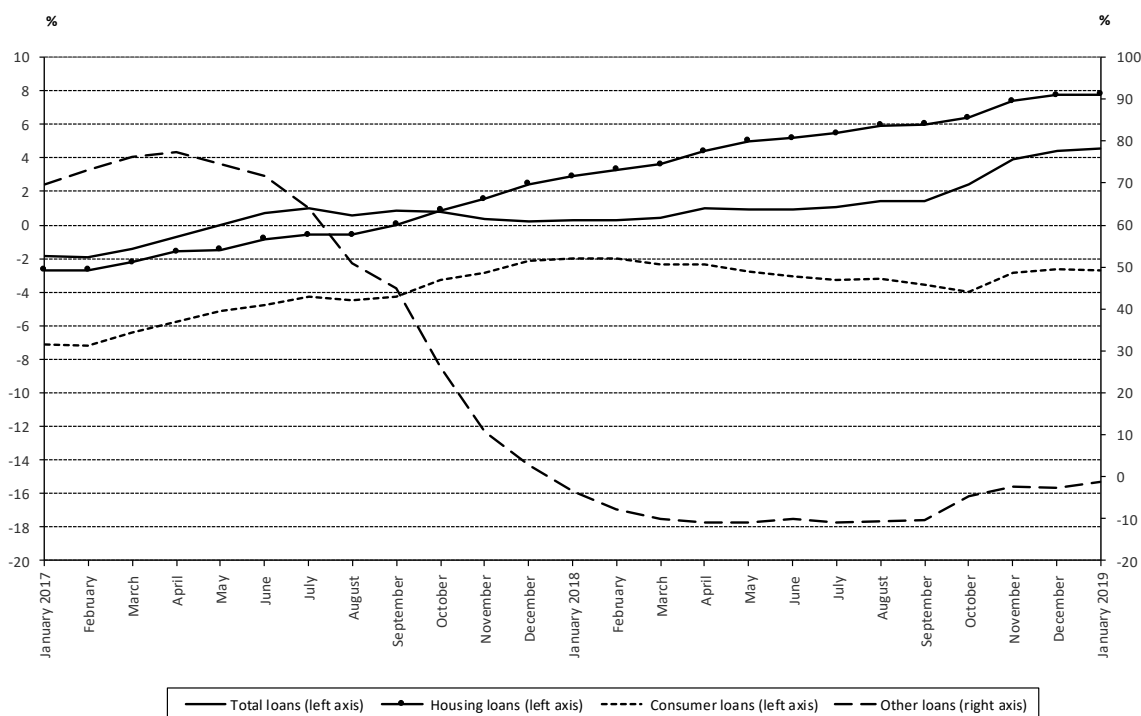
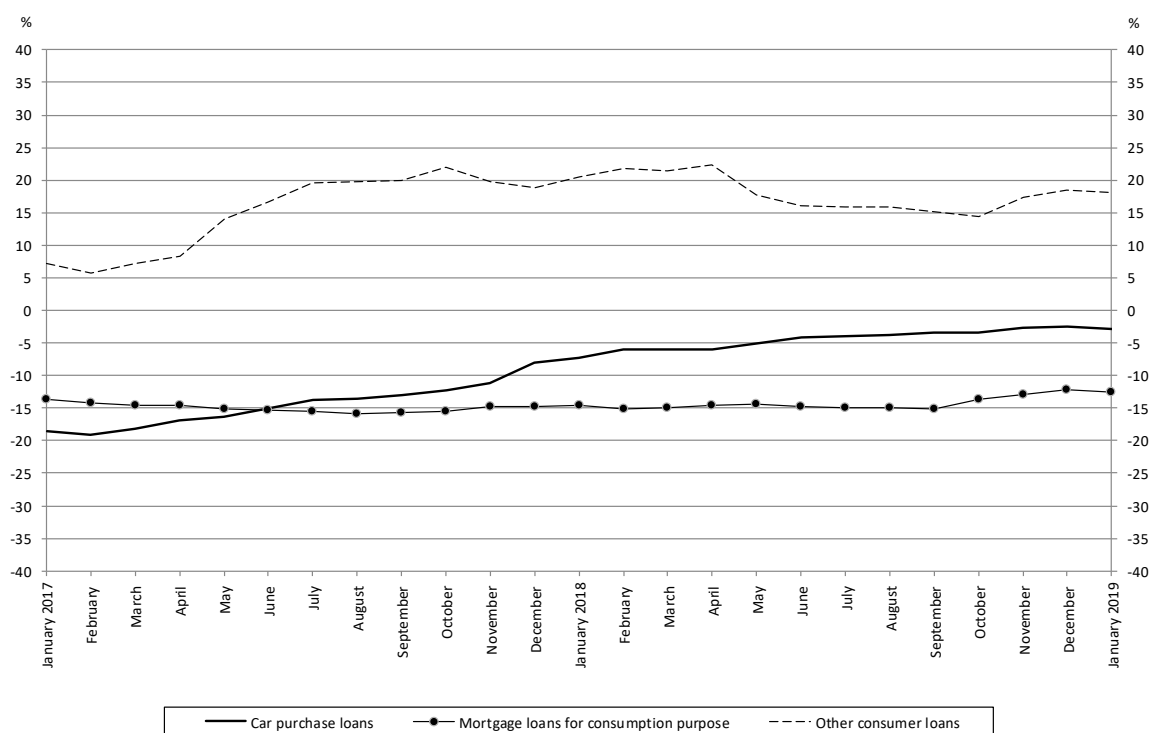


## Charts to the Press Release on the aggregated balance sheet of credit institutions, January 2019

**Chart 1 Annual real growth of households' outstanding borrowing<sup>1</sup>**

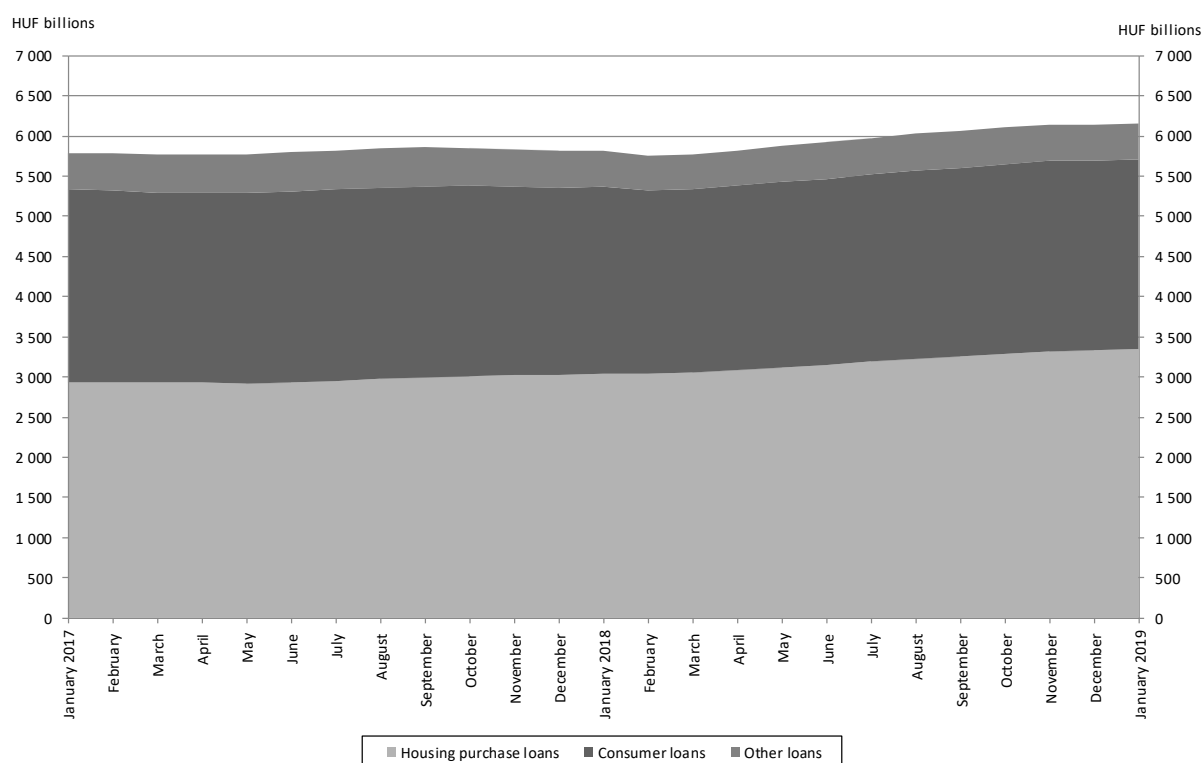


**Chart 2 Annual real growth of households' consumer loans<sup>1</sup>**

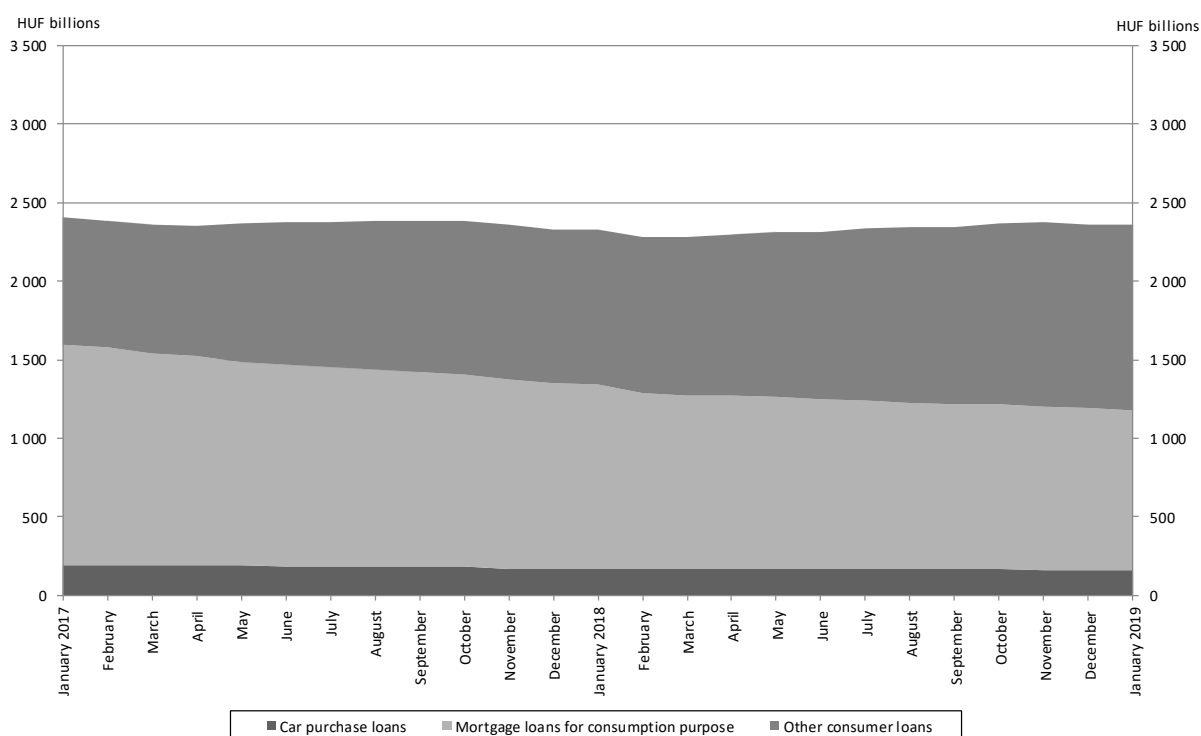


<sup>1</sup> Transactions-based growth rate (see the [Methodological notes](#)).

**Chart 3 Stock of households' outstanding borrowing<sup>2</sup>**

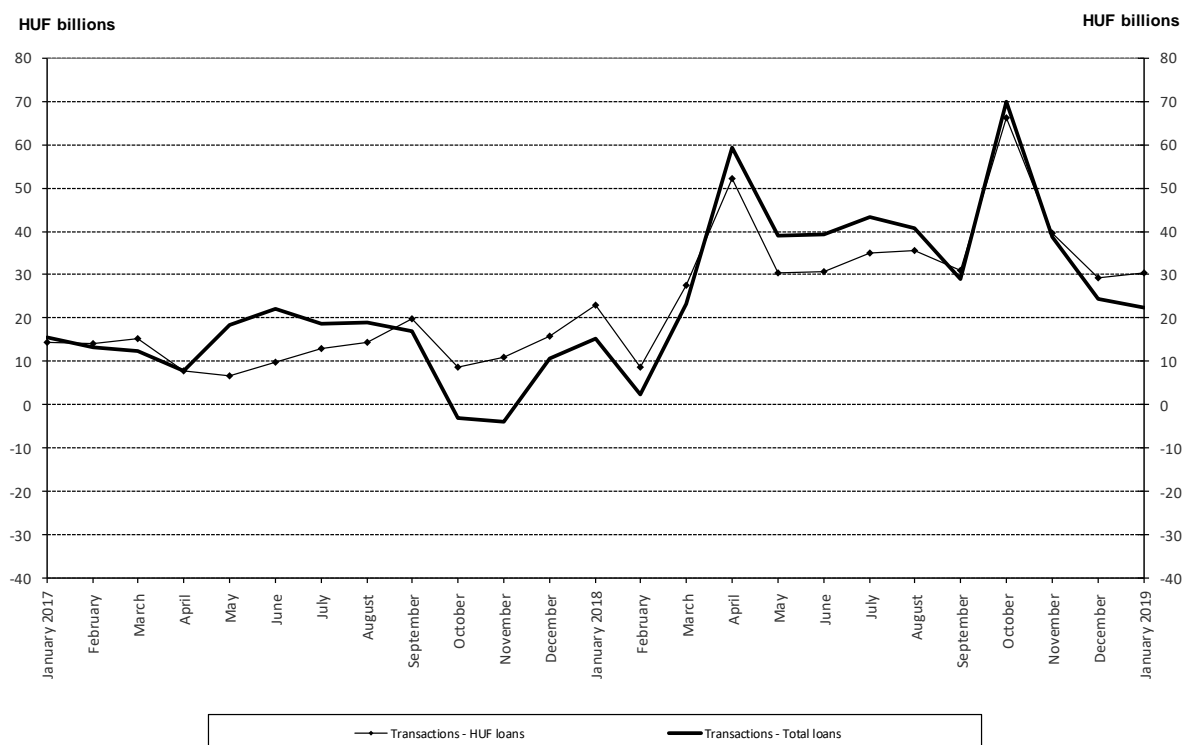


**Chart 4 Stock of households' consumer loans<sup>2</sup>**

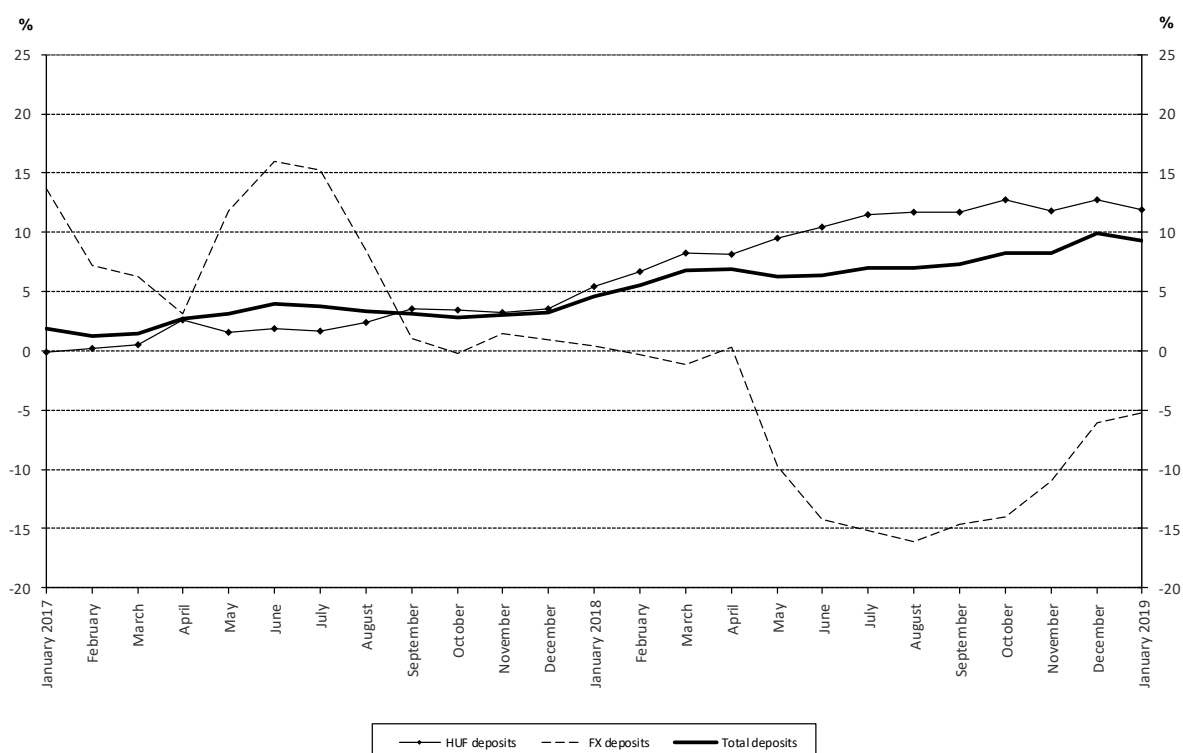


<sup>2</sup> Foreign currency claims are presented at the MNB's current foreign exchange mid rates.

**Chart 5 Seasonally and exchange rate adjusted net new borrowing by households<sup>3</sup>**



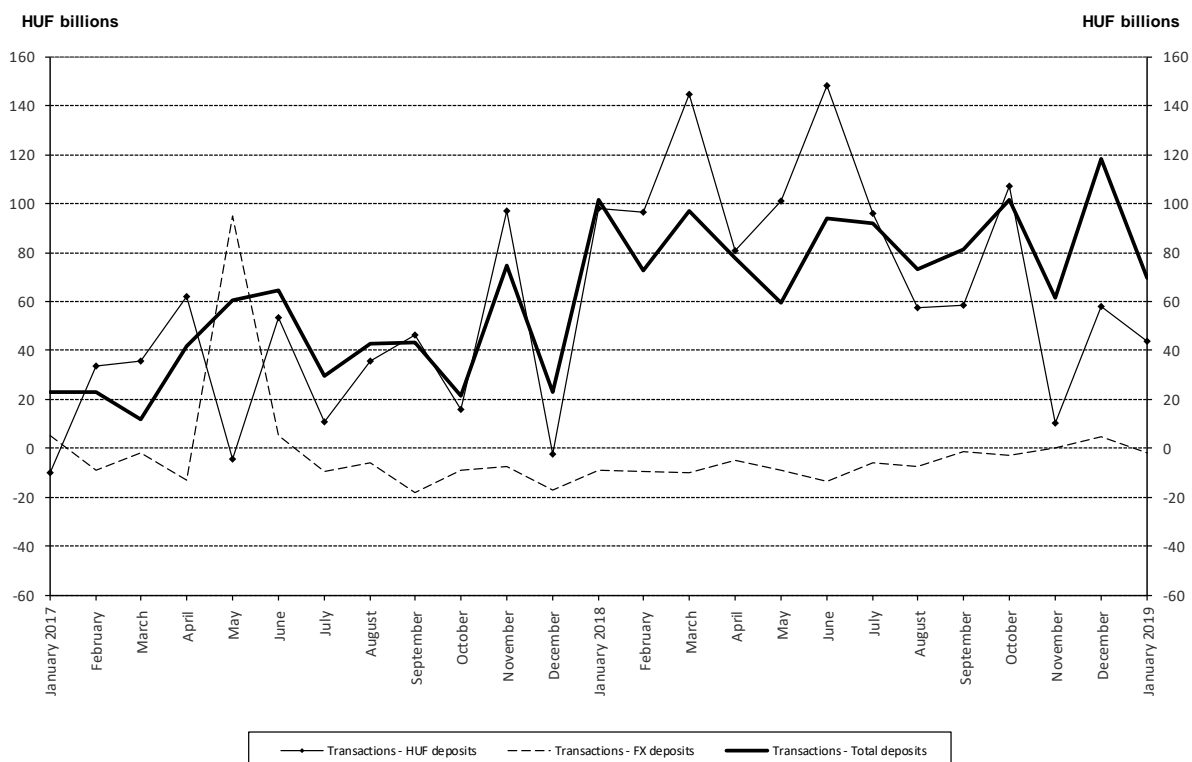
**Chart 6 Annual real growth of household deposits<sup>4</sup>**



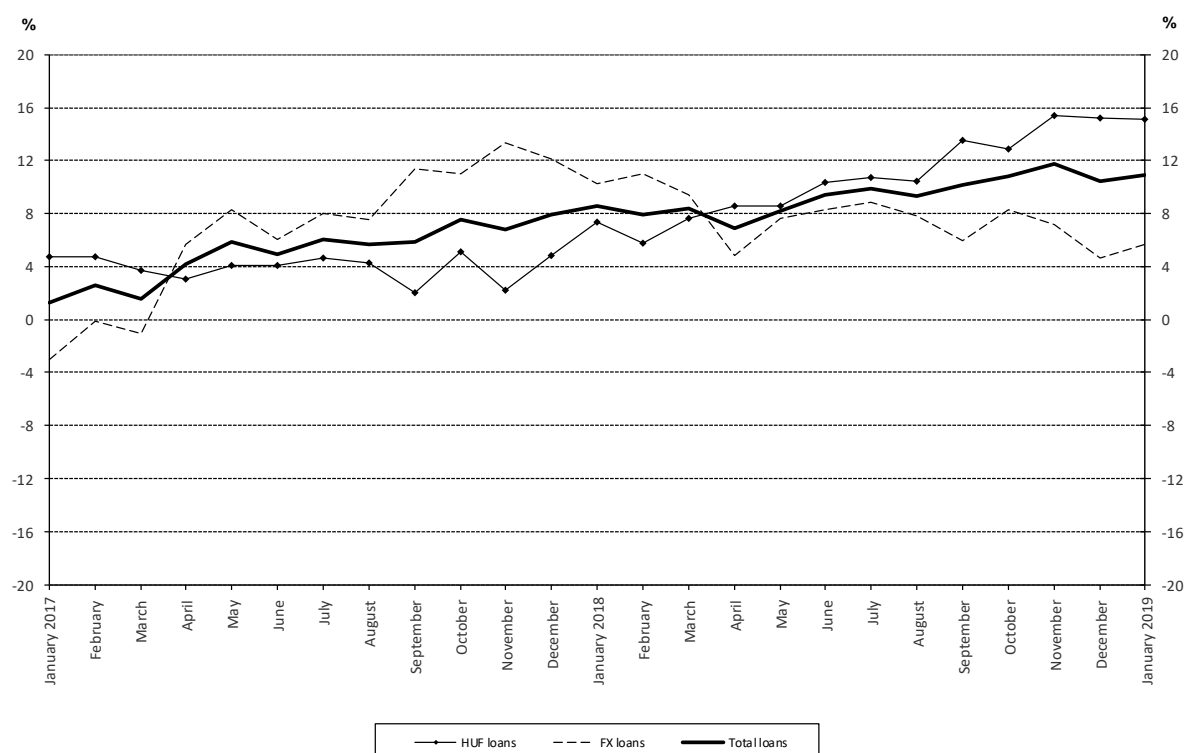
<sup>3</sup> The significant change in the stock of household overdrafts in April–May, October–November and December mainly reflected the one-off effect in the given period of disbursements to households (e.g. transfers of salaries) brought forward due to variations in working days in early November and May.

<sup>4</sup> Transactions-based growth rate (see the [Methodological notes](#)).

**Chart 7 Seasonally and exchange rate adjusted net new deposits of households<sup>5</sup>**



**Chart 8 Annual real growth of non-financial corporations' outstanding borrowing<sup>6,7</sup>**

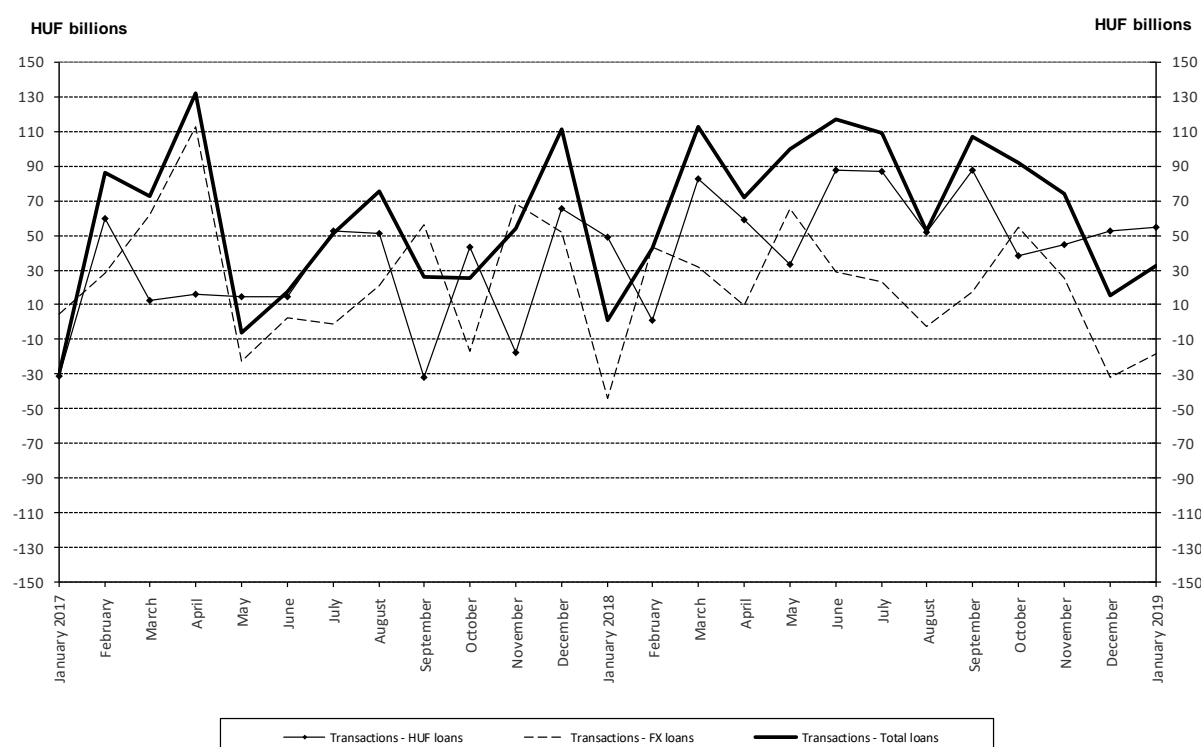


<sup>5</sup> The significant change in current account deposits of households in October–November, April–May and December–January reflected the one-off effect of disbursements to households (e.g. transfers of salaries) brought forward due to variations in working days in early November, May and January.

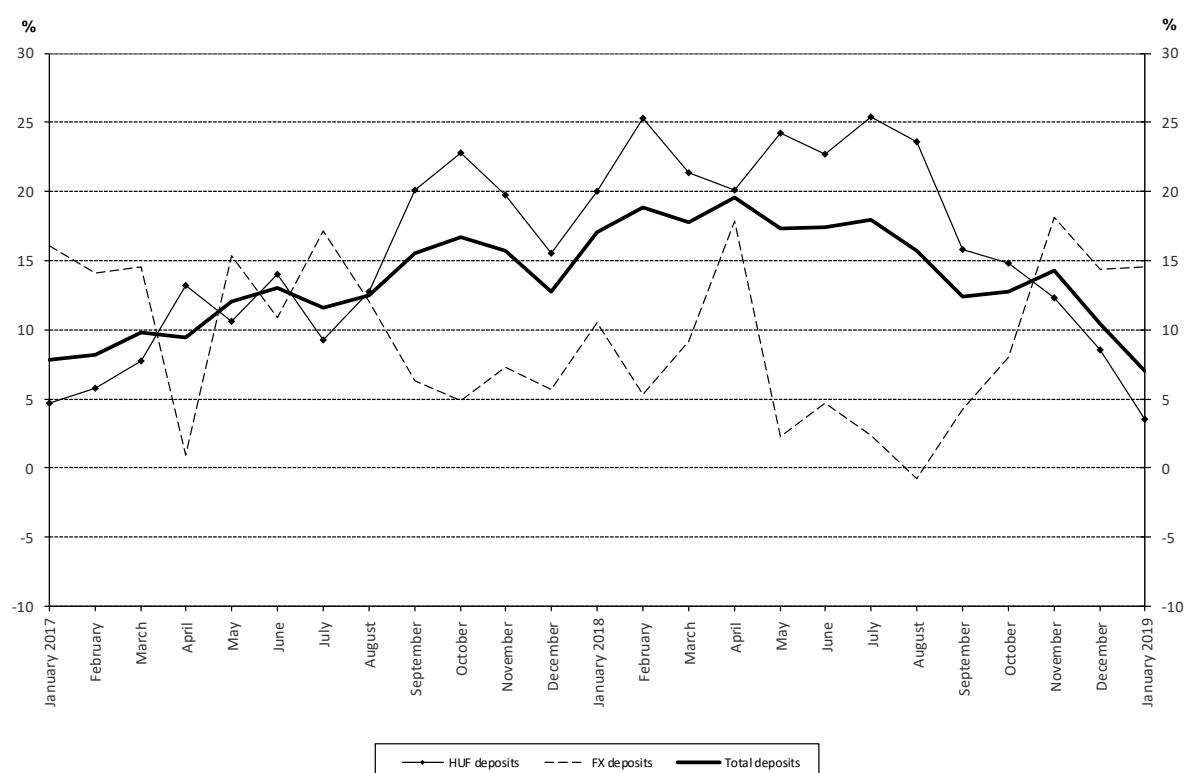
<sup>6</sup> Transactions-based growth rate (see the [Methodological notes](#)).

<sup>7</sup> 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<sup>8</sup>**



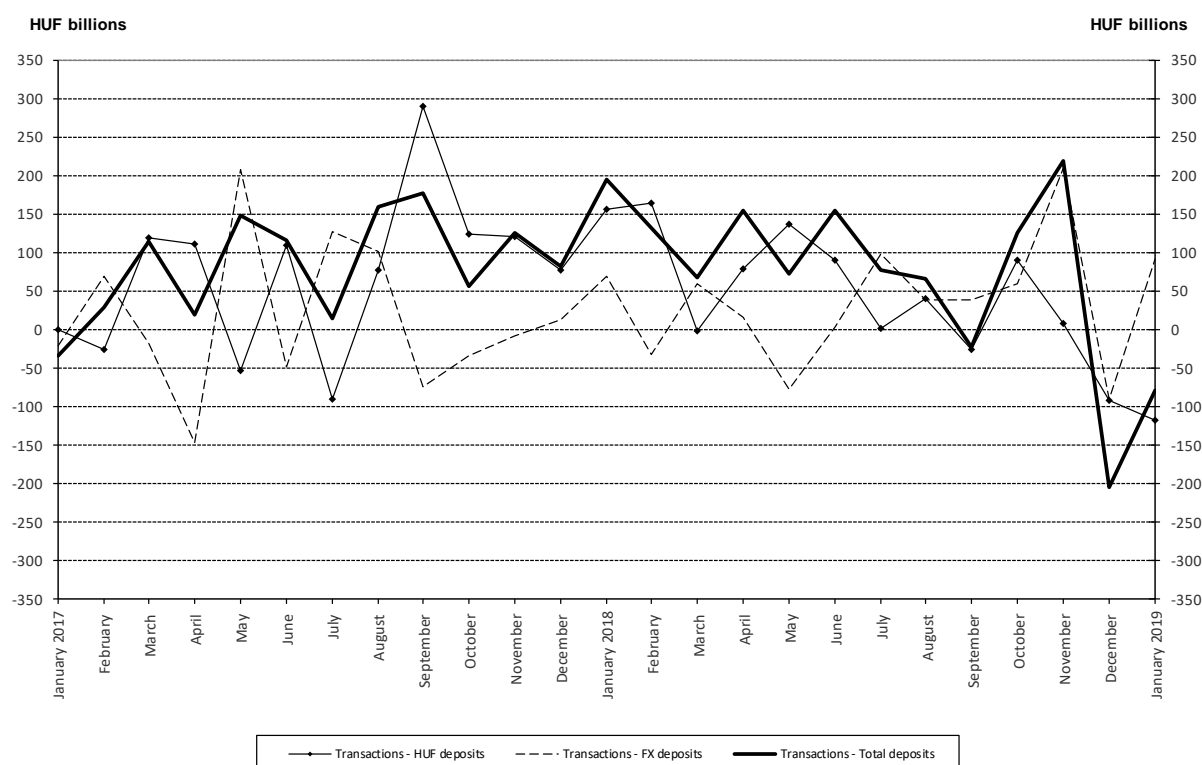
**Chart 10 Annual real growth of non-financial corporations' deposits<sup>9</sup>**



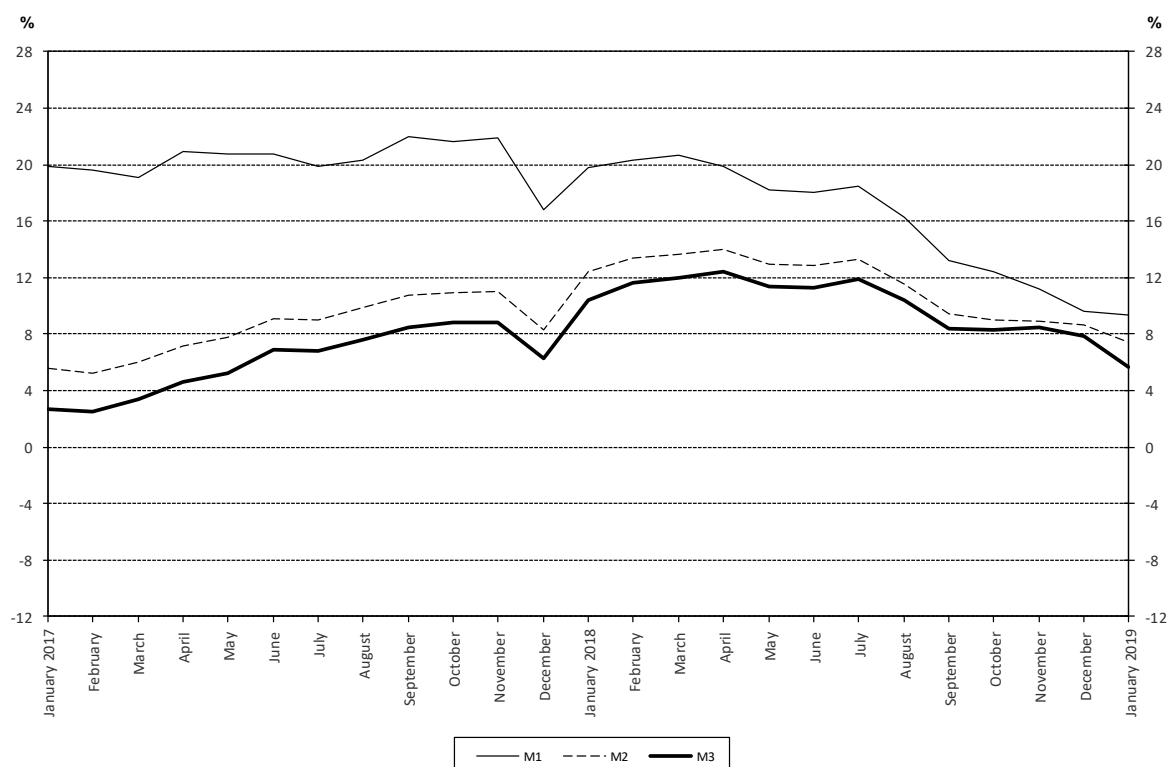
<sup>8</sup> The seasonally adjusted values of loan transactions, adjusted for the effect of the Funding for Growth Scheme, are detailed in the Methodological notes.

<sup>9</sup> Transactions-based growth rate (see the [Methodological notes](#)).

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



**Chart 12 Annual real growth of the monetary aggregates<sup>10</sup>**



<sup>10</sup> For an interpretation of the trend plotted on the chart, see the [Methodological notes](#).

Chart 13 Seasonally adjusted M1

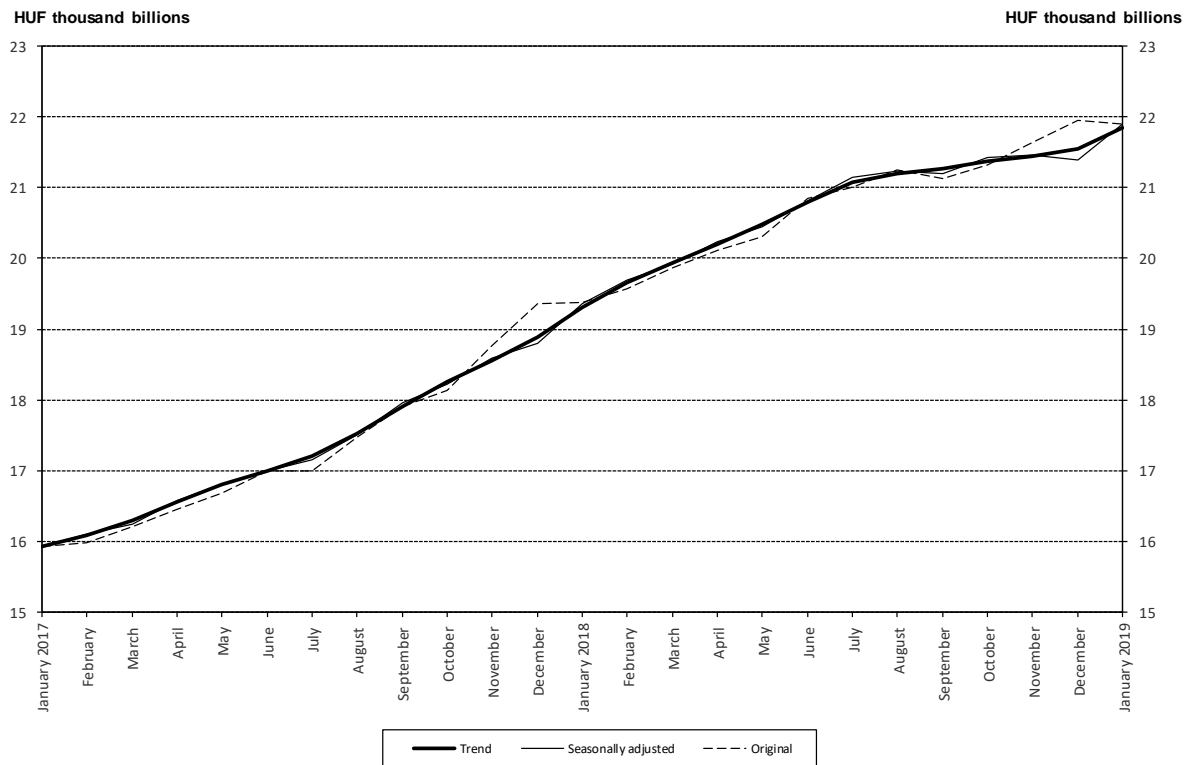


Chart 14 Seasonally adjusted M2

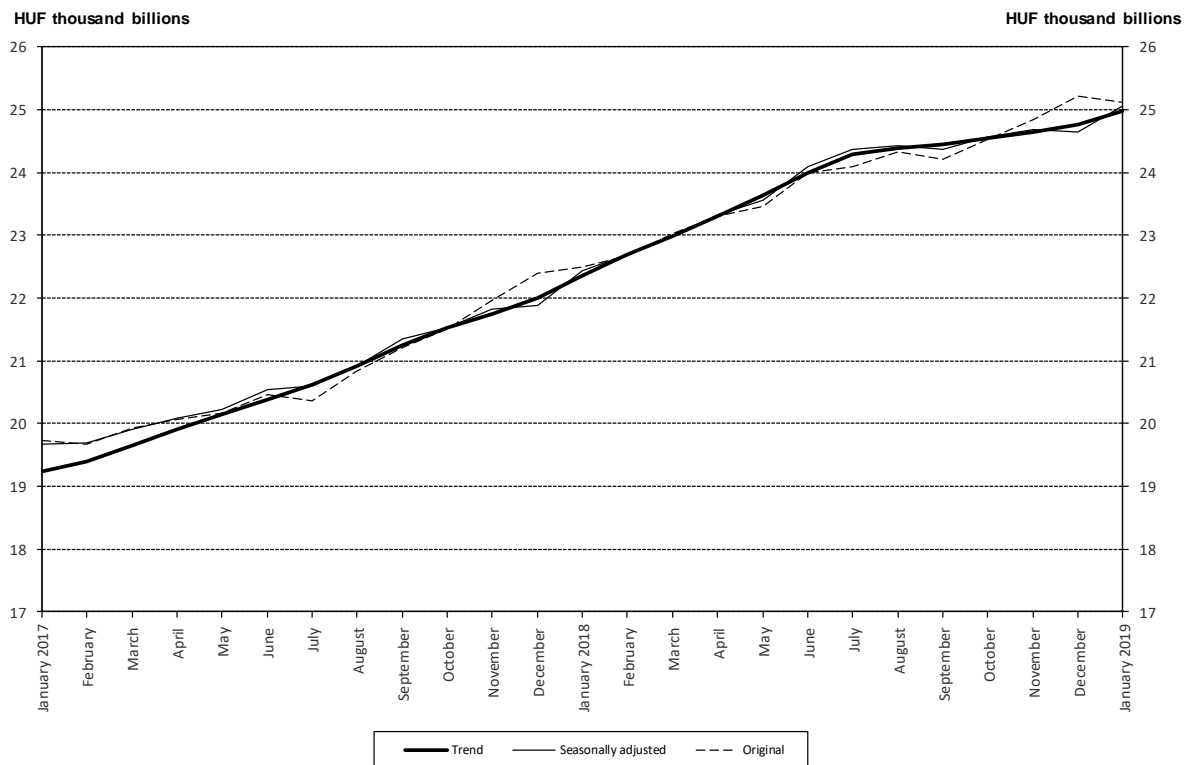


Chart 15 Seasonally adjusted M3

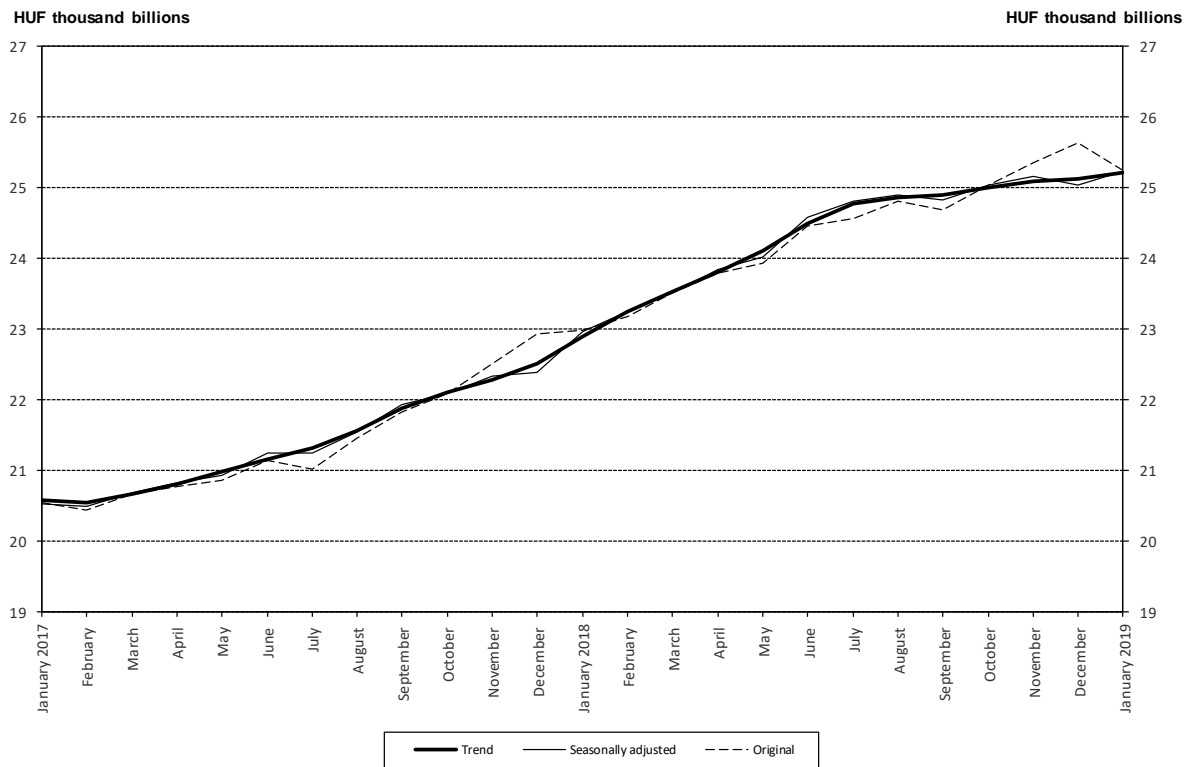
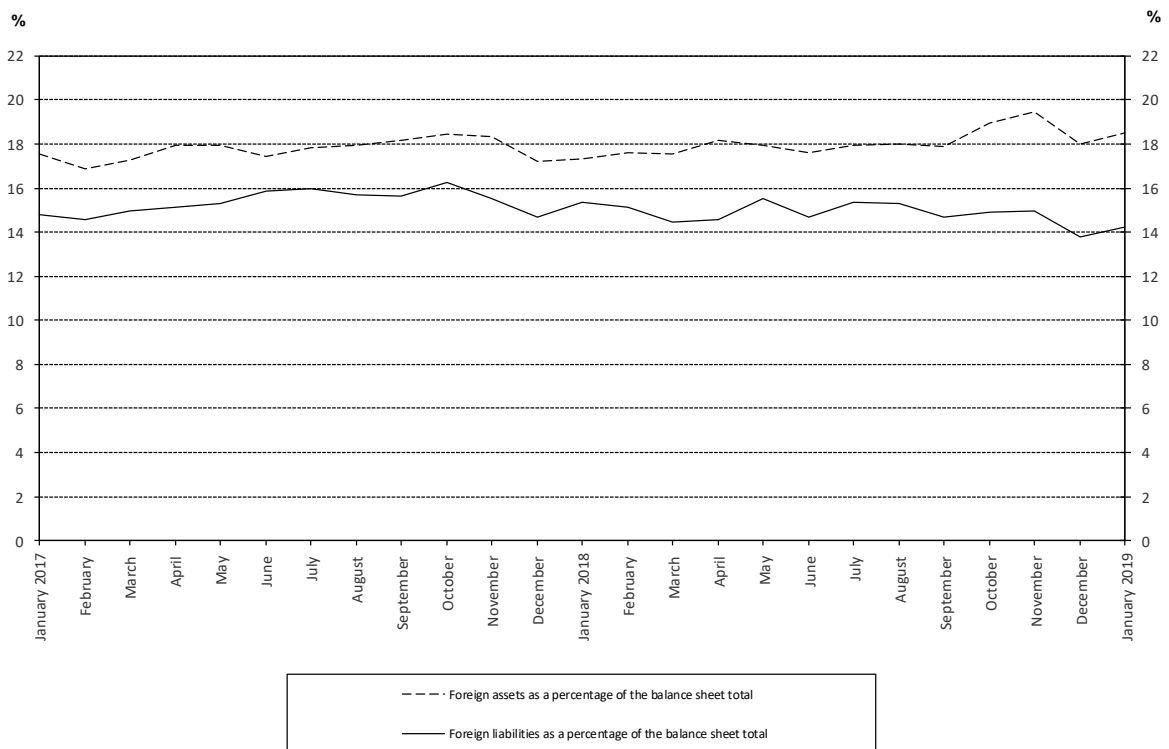
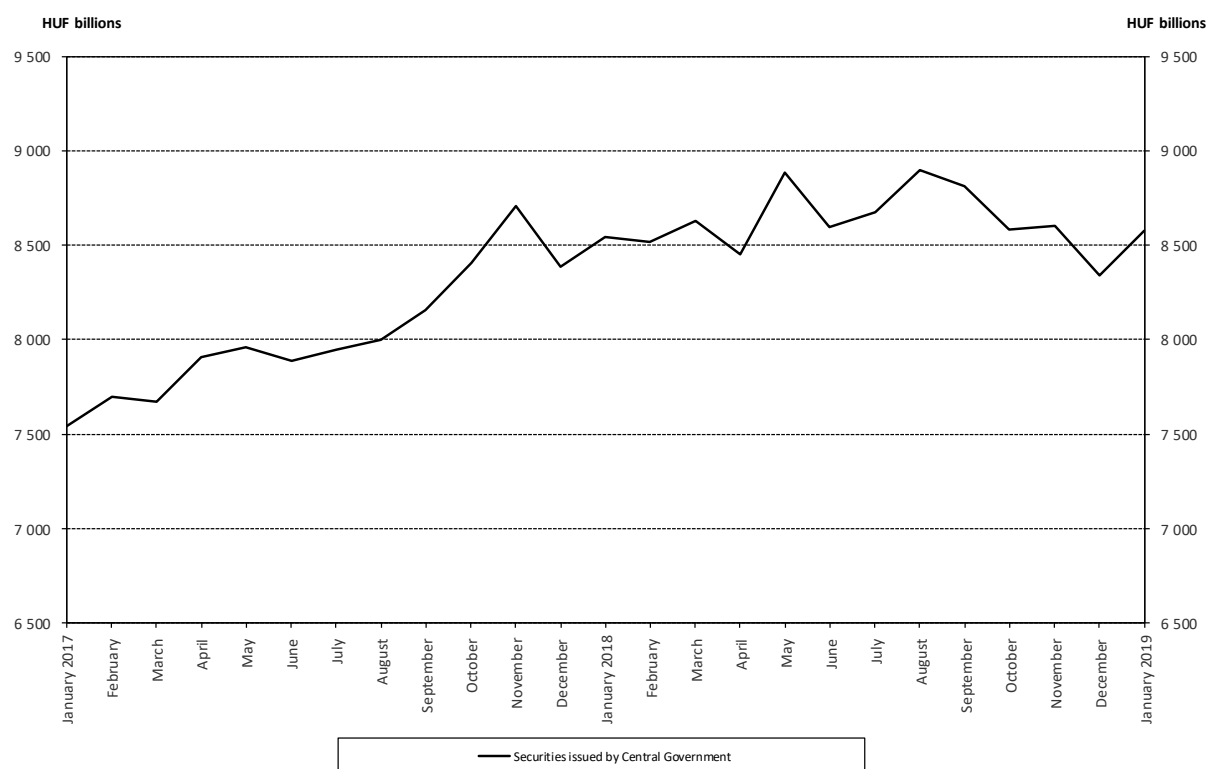


Chart 16 Total foreign exposure of credit institutions





**Chart 17 Credit institutions' debt securities holdings issued by central government<sup>11</sup>**



<sup>11</sup> Funds increasing the security of financial investments have been reclassified from the sector of other financial corporations into the sector of central government from the end of July 2017 onwards (see the [Methodological notes](#)).