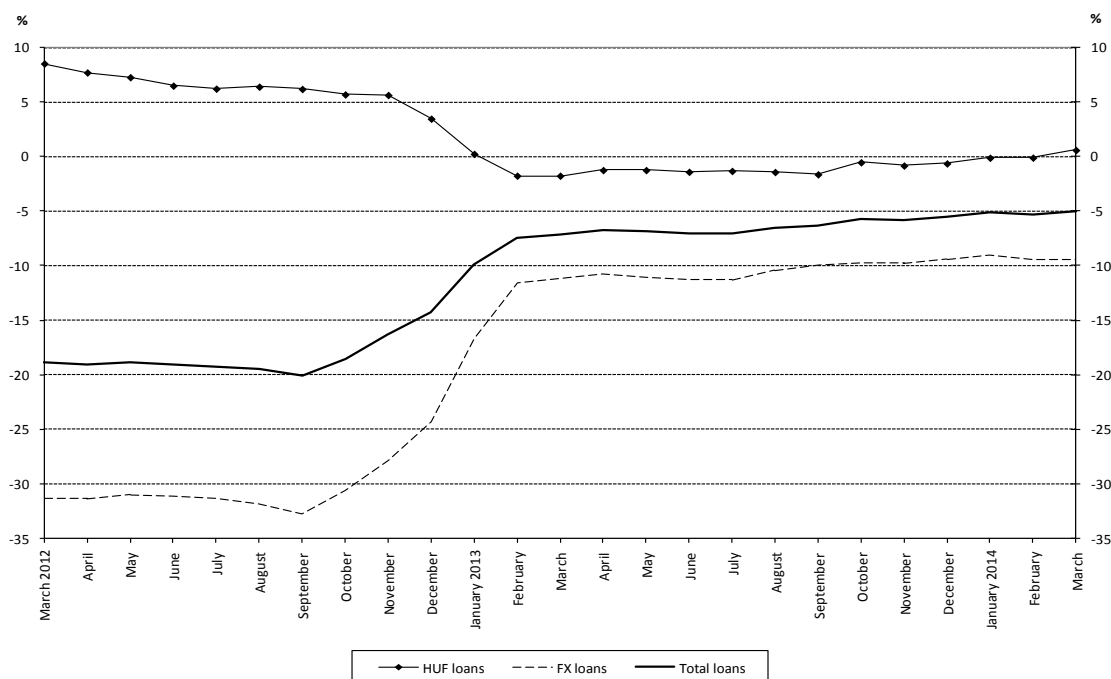
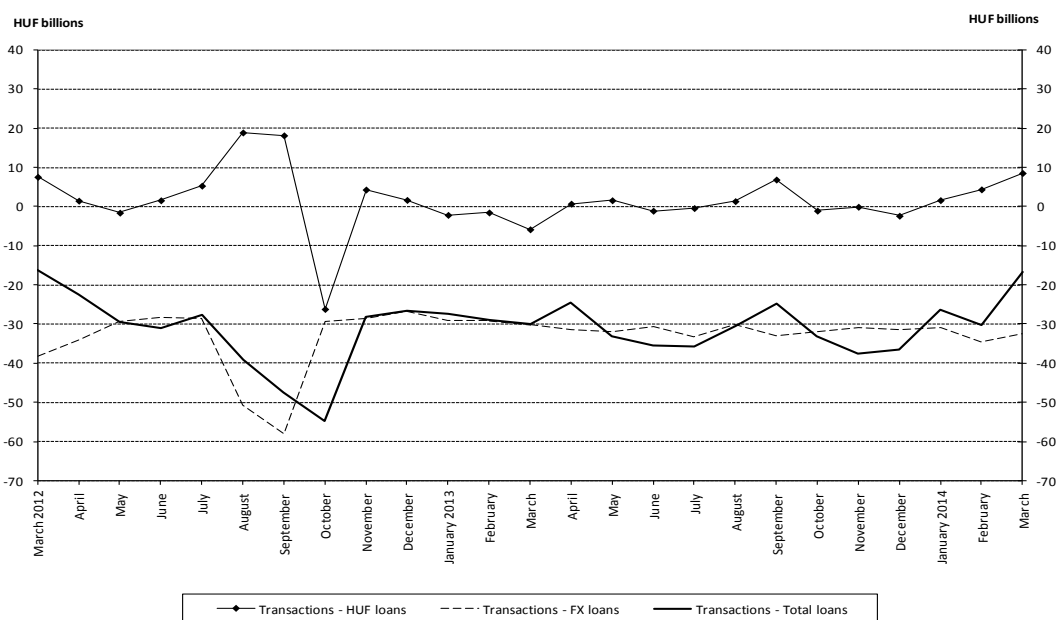


## Charts to the Press Release on the aggregated balance sheet of credit institutions, March 2014

**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>**

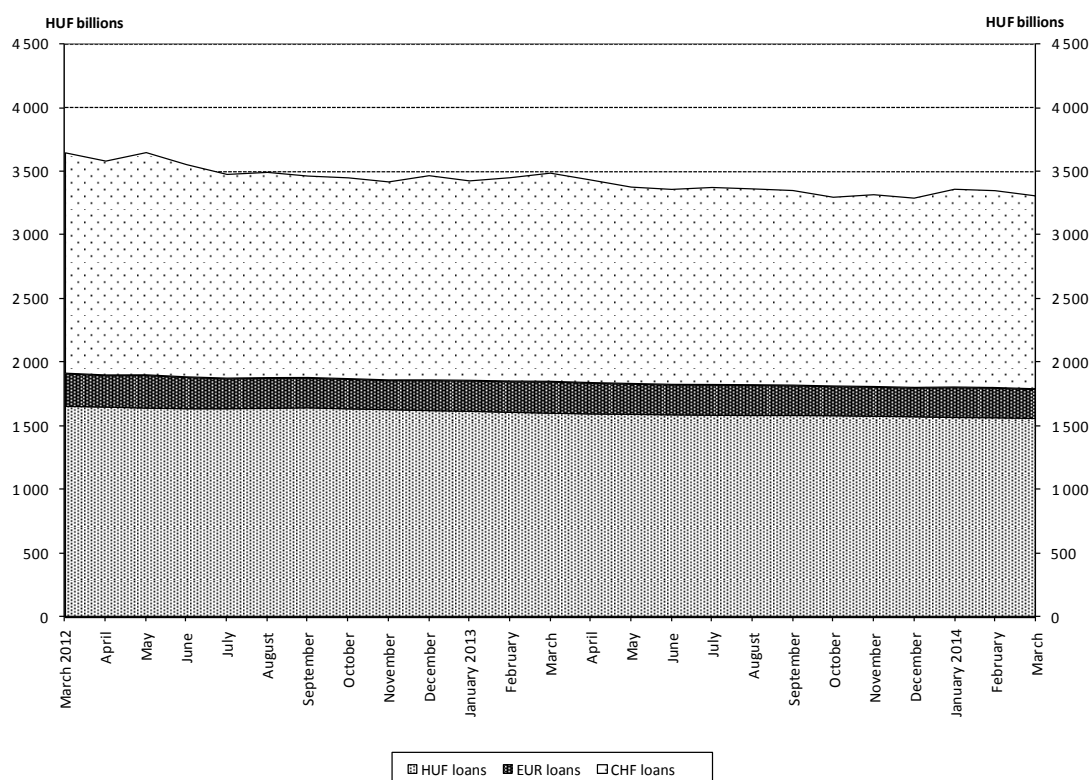


<sup>1</sup> Transactions-based growth rate (see the Methodological notes).

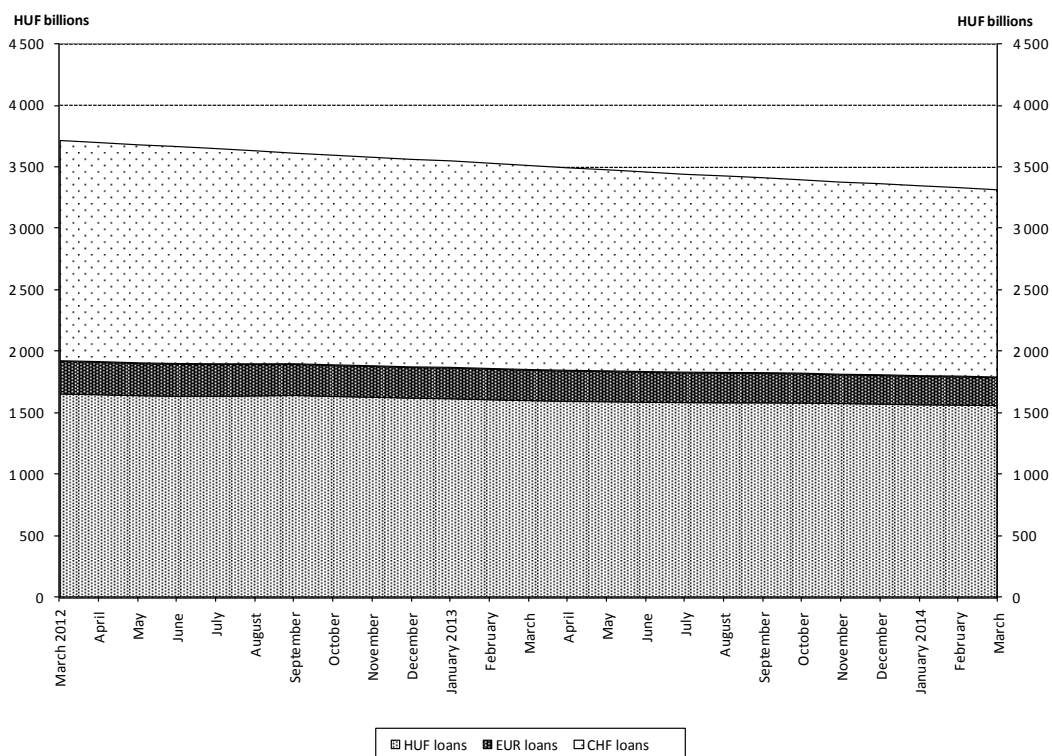
<sup>2</sup> The large transaction volume of loans is attributable to early repayments: on 19 September 2011, Parliament passed Act CXXI of 2001 amending certain laws on home protection, which was brought into force on 29 September. Under the amendment, the law defined a range of consumers with foreign 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

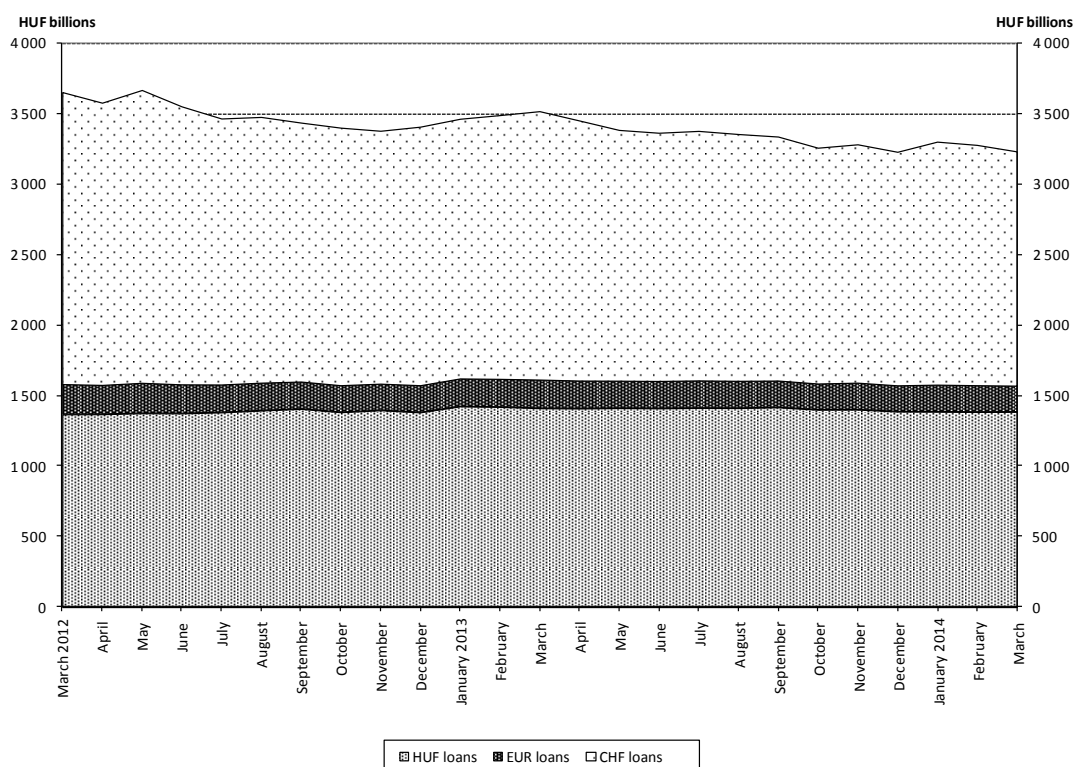


**Chart 4 Outstanding forint, euro and Swiss franc-denominated housing loans of households**  
Calculated at the MNB's mid-rates for 31 March 2014

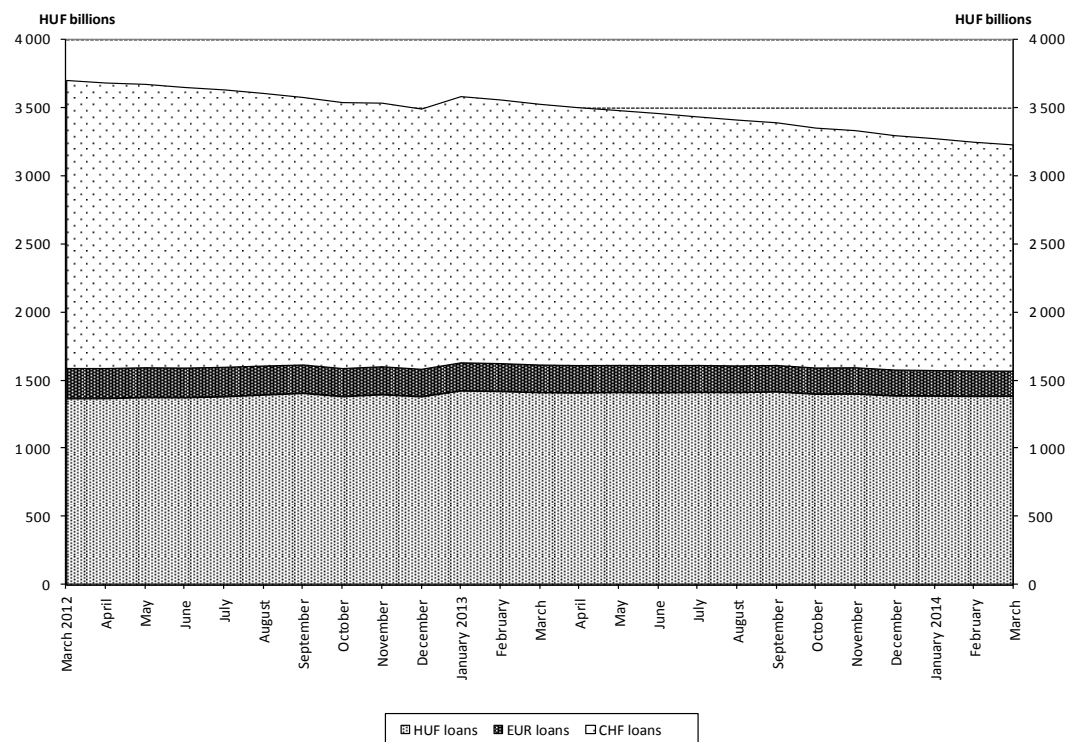


<sup>4</sup> The end-of-month mid-rate of the forint changing from month to month.

**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



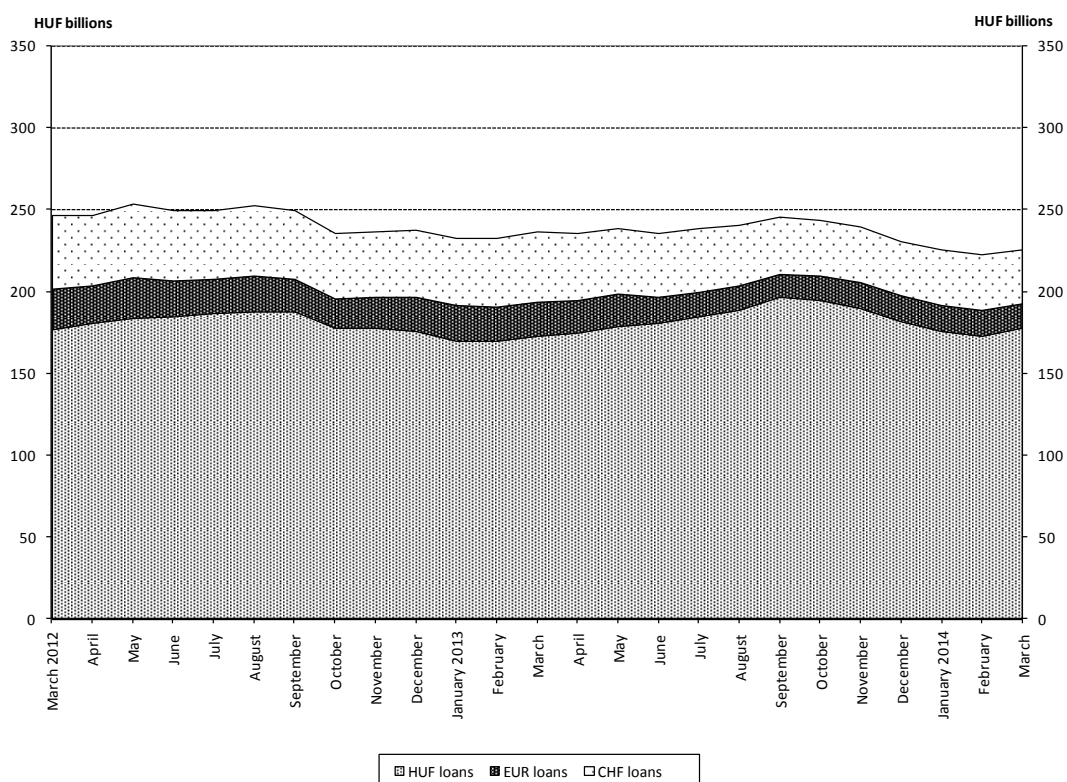
**Chart 6 Outstanding forint, euro and Swiss franc-denominated consumer loans of households**  
Calculated at the MNB's mid-rates for 31 March 2014



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

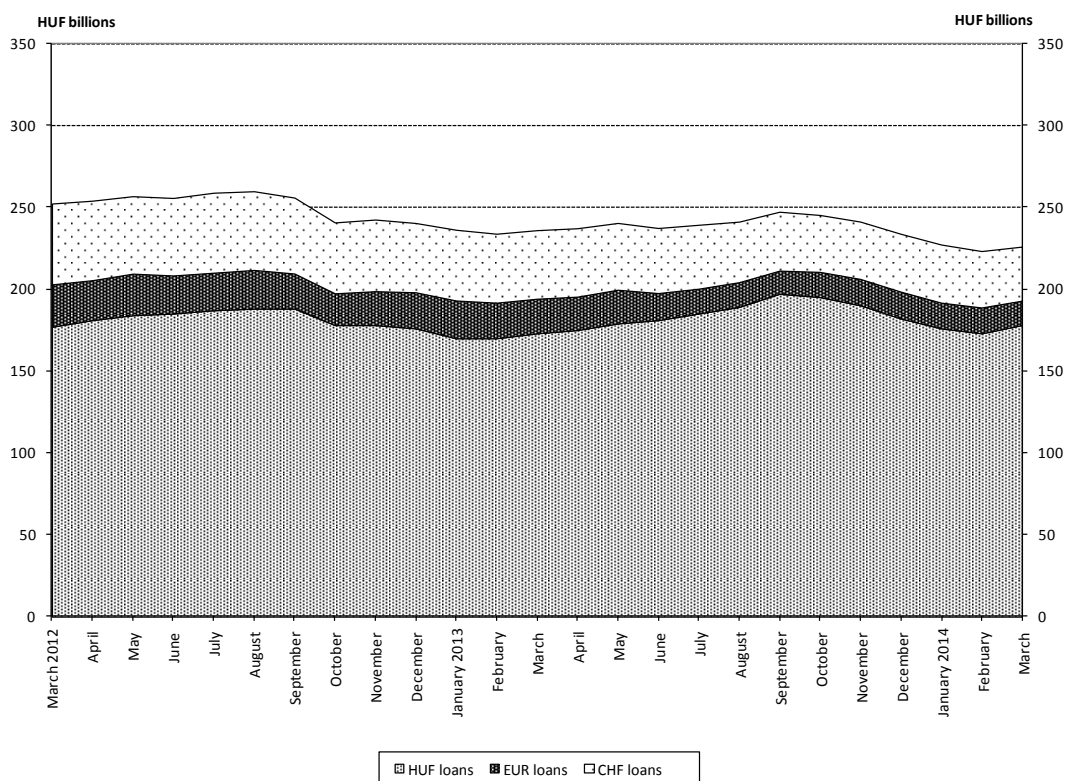
**Chart 7 Outstanding forint, euro and Swiss franc-denominated other loans of households**

Foreign currency data are calculated at the MNB's current<sup>6</sup> mid-rates



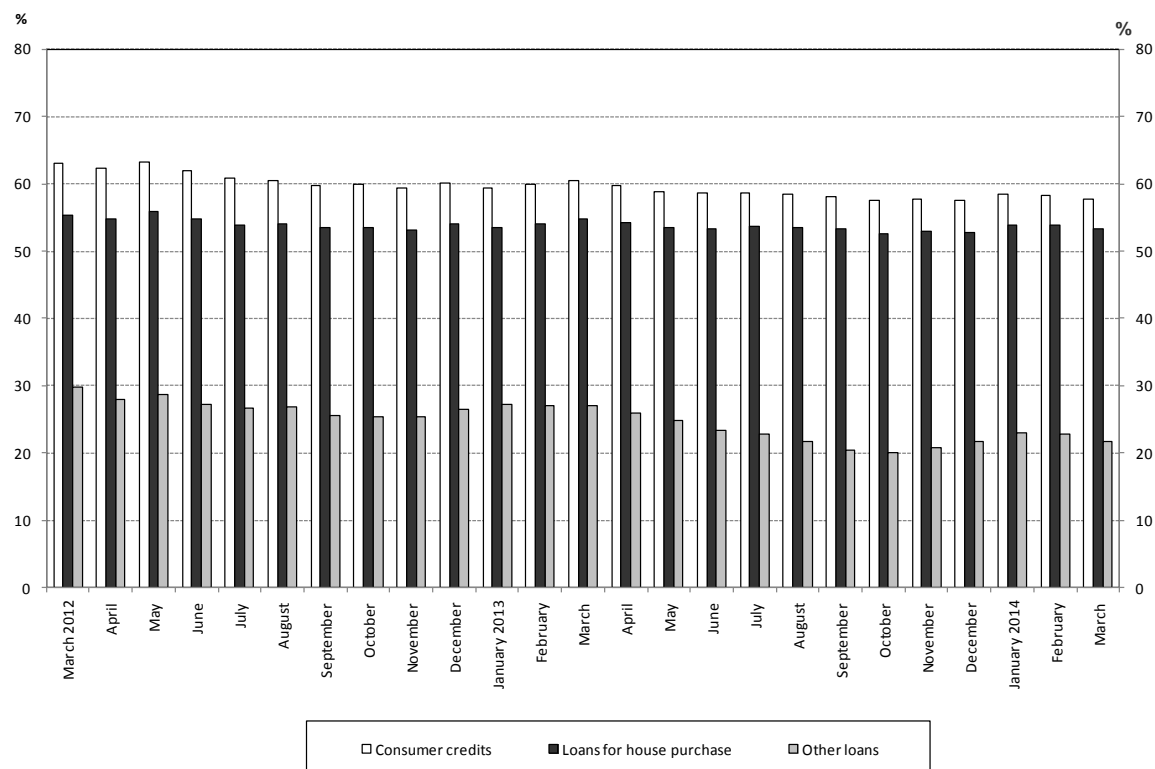
**Chart 8 Outstanding forint, euro and Swiss franc-denominated other loans of households**

Calculated at the MNB's mid-rates for 31 March 2014

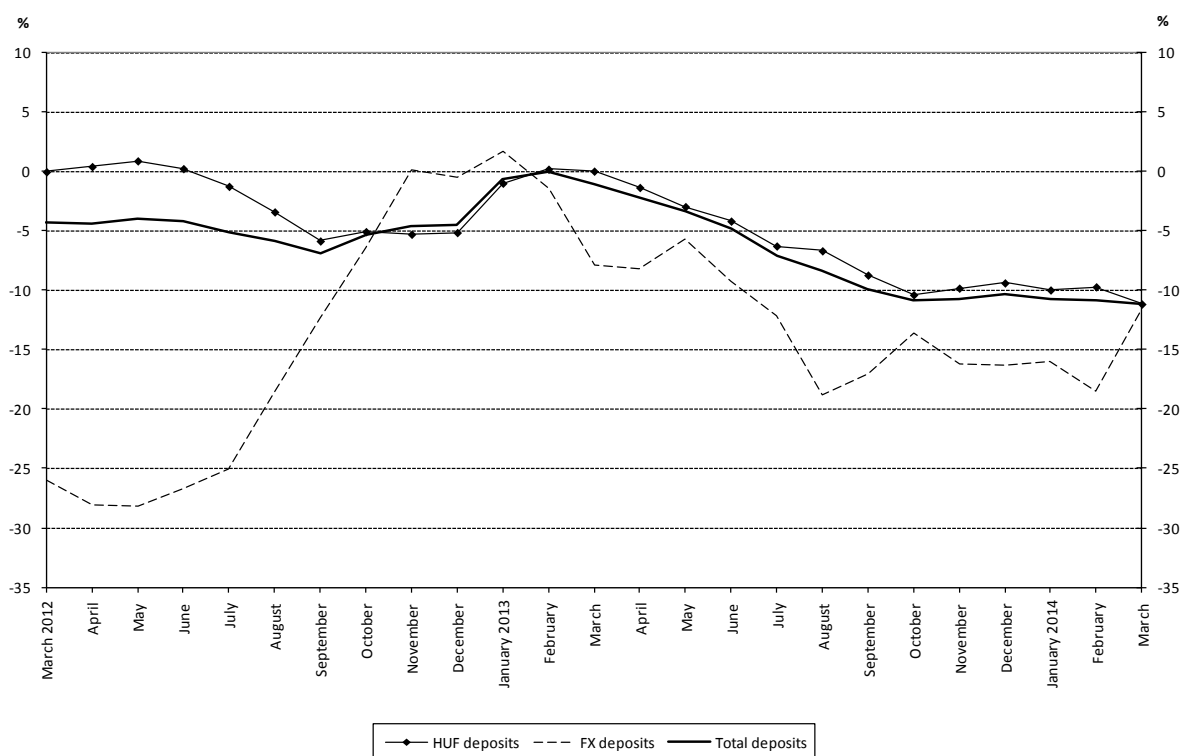


<sup>6</sup> The end-of-month mid-rate of the forint changing from month to month.

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

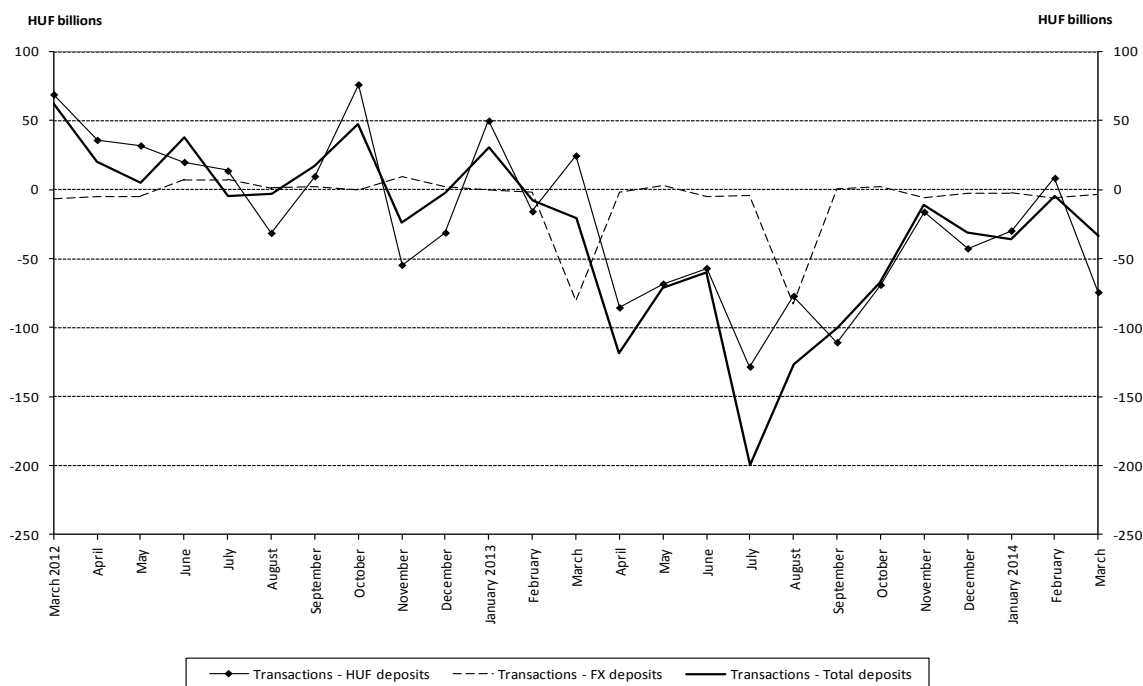


**Chart 10 Real growth of household deposits<sup>7</sup>**

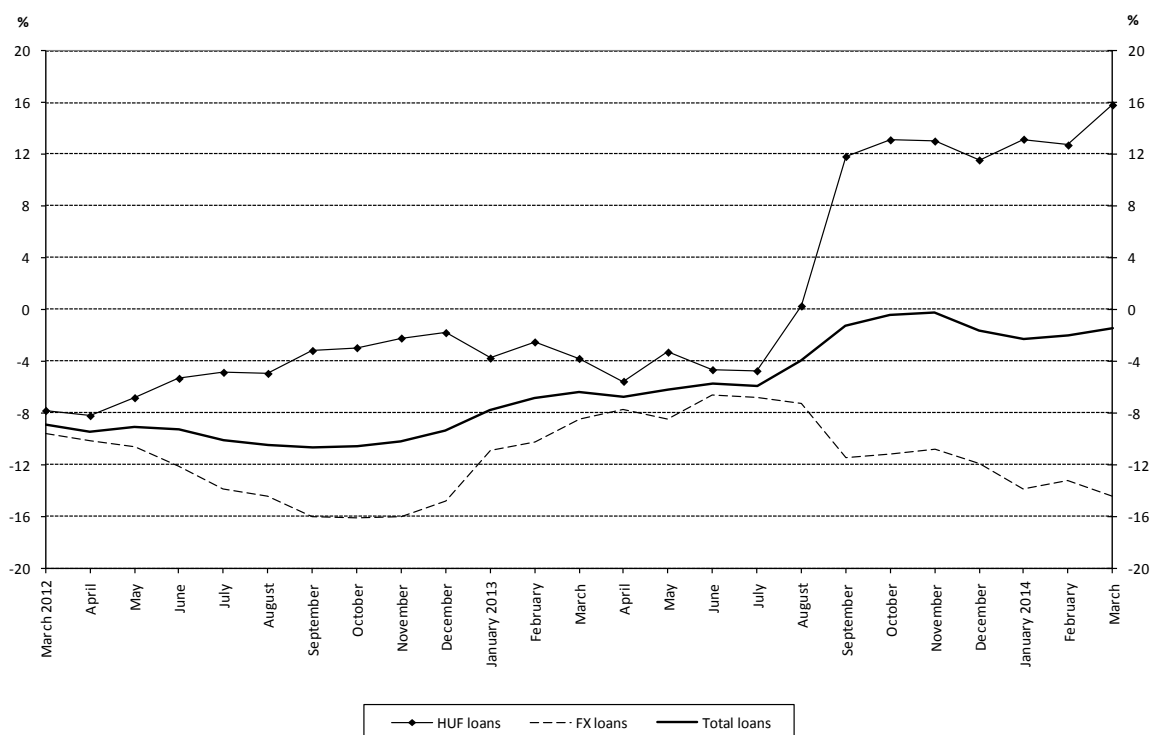


<sup>7</sup> Transactions-based growth rate (see the Methodological notes).

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



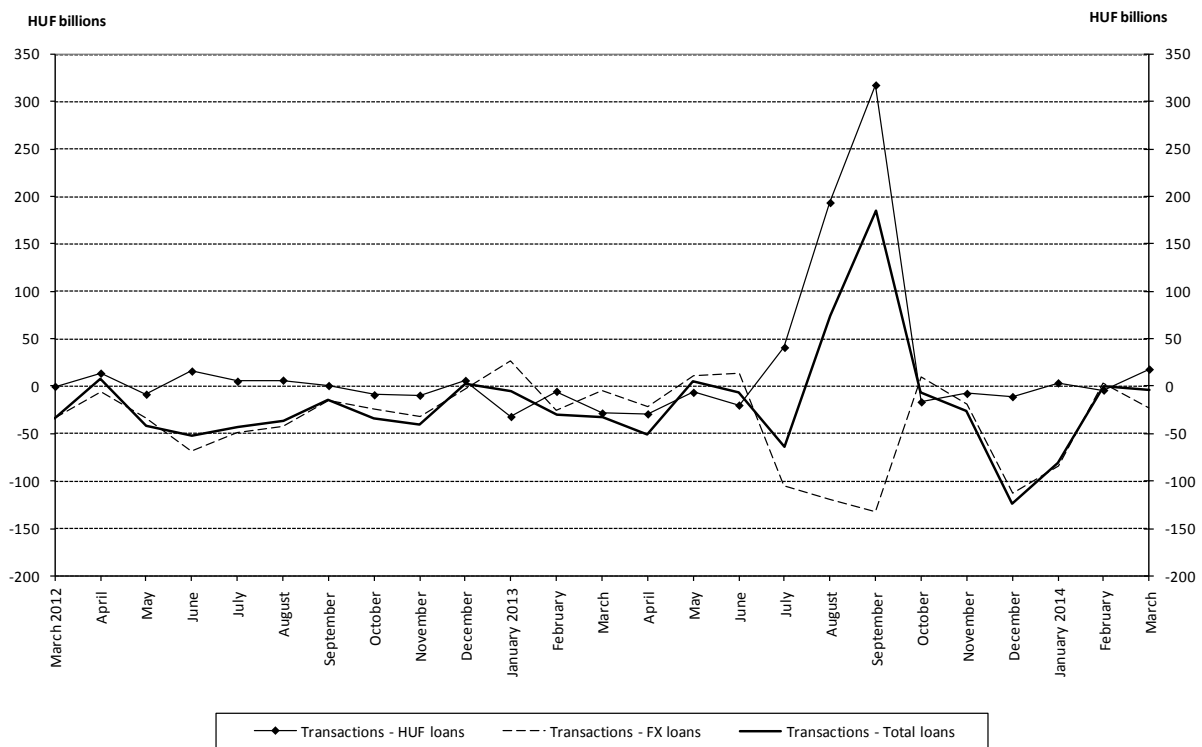
**Chart 12 Real growth of non-financial corporations' outstanding borrowing<sup>8, 9</sup>**



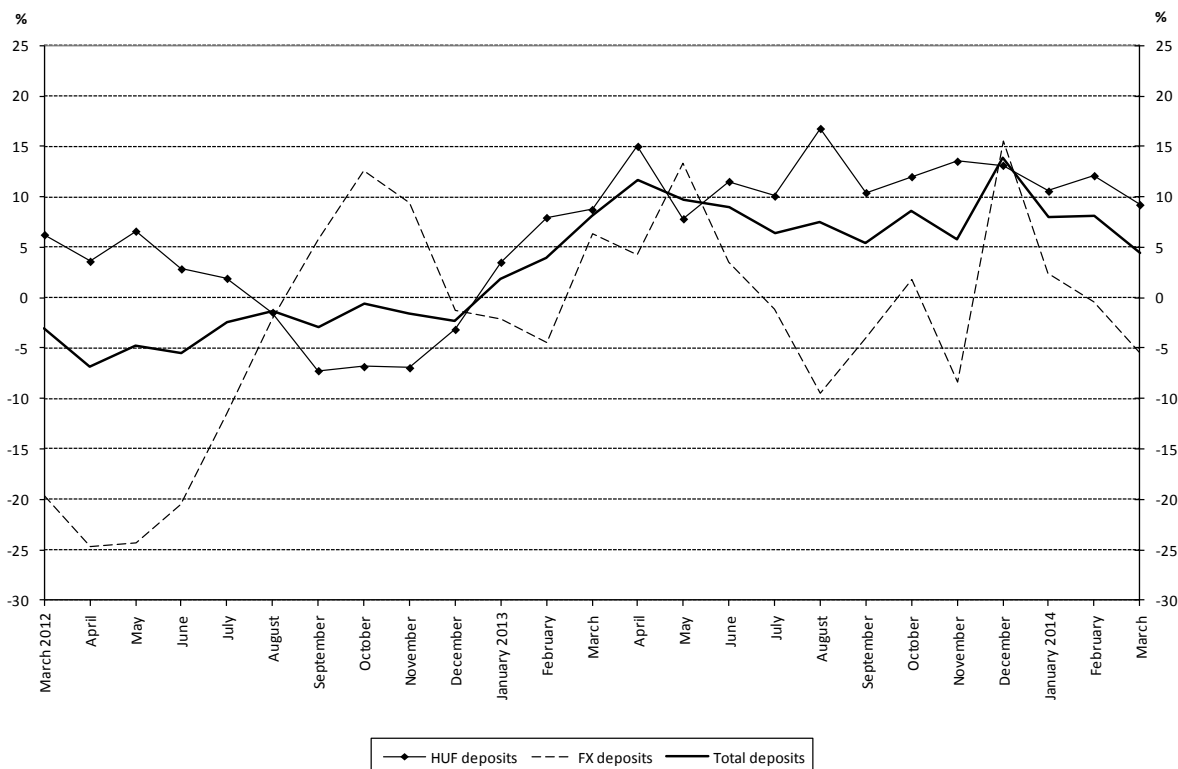
<sup>8</sup> Transactions-based growth rate (see the Methodological notes).

<sup>9</sup> The transaction values published also contain loans granted under the Funding for Growth Scheme introduced by the MNB. The details of the Scheme launched on 1 June 2013 are available on the Bank's website at the following [link](#).

**Chart 13 Seasonally and exchange rate adjusted net new borrowing by non-financial corporations<sup>10, 11</sup>**



**Chart 14 Real growth of non-financial corporations' deposits<sup>12</sup>**

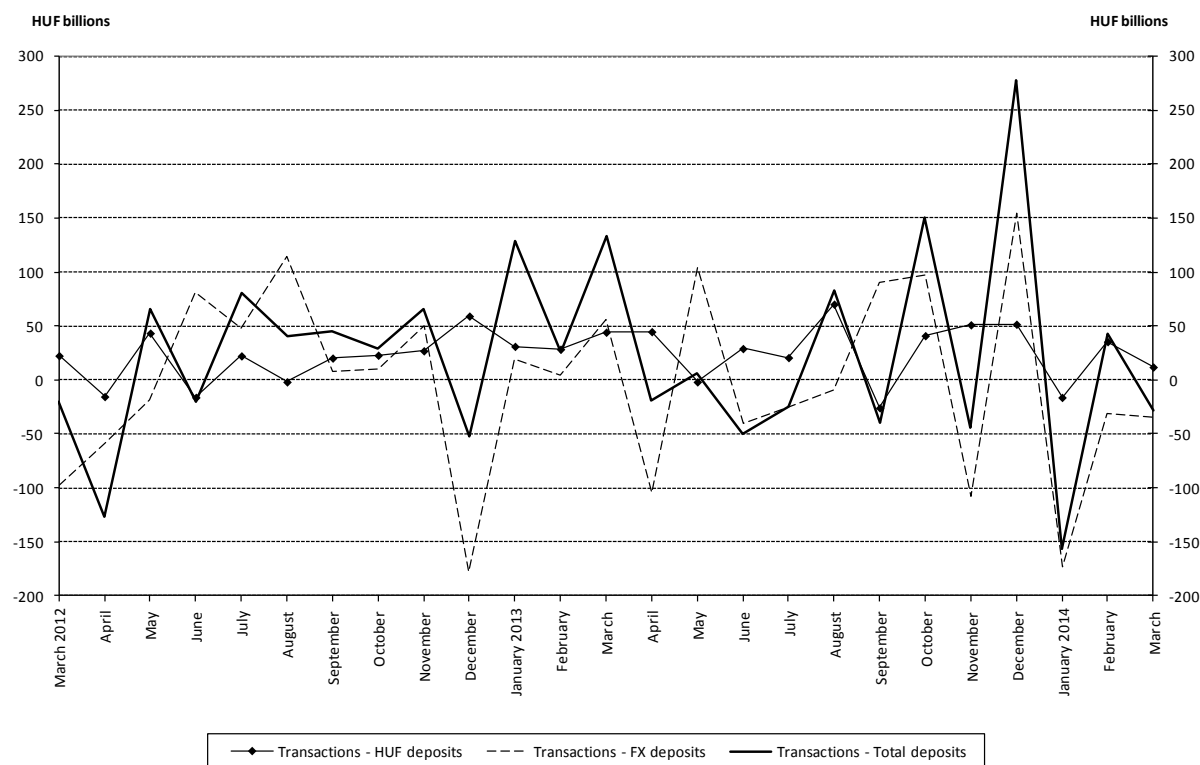


<sup>10</sup> Non-financial corporations' foreign currency loans are indirectly adjusted. For more details, see the Methodological notes.

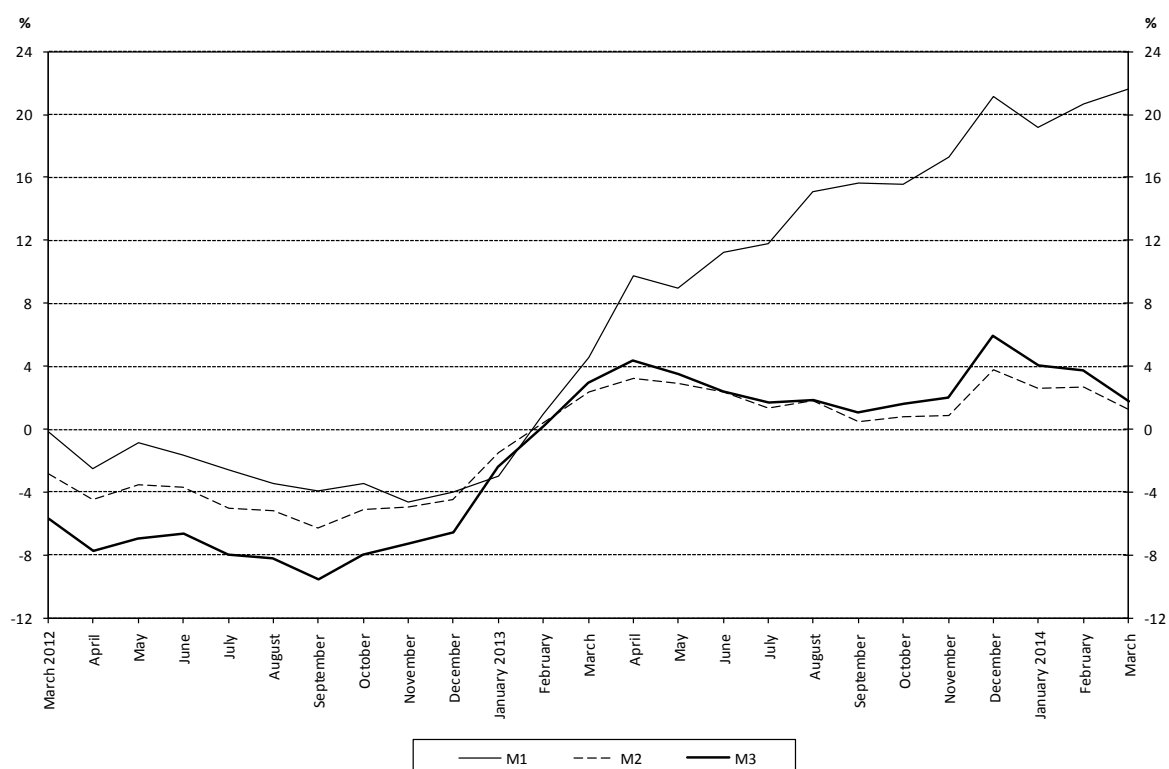
<sup>11</sup> The seasonally adjusted values of loan transactions, adjusted for the effect of the Funding for Growth Scheme, are detailed in the Methodological notes.

<sup>12</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>13</sup>**



<sup>13</sup> For an interpretation of the trend plotted on the chart, see the Methodological notes.



Chart 17 Seasonally adjusted M1

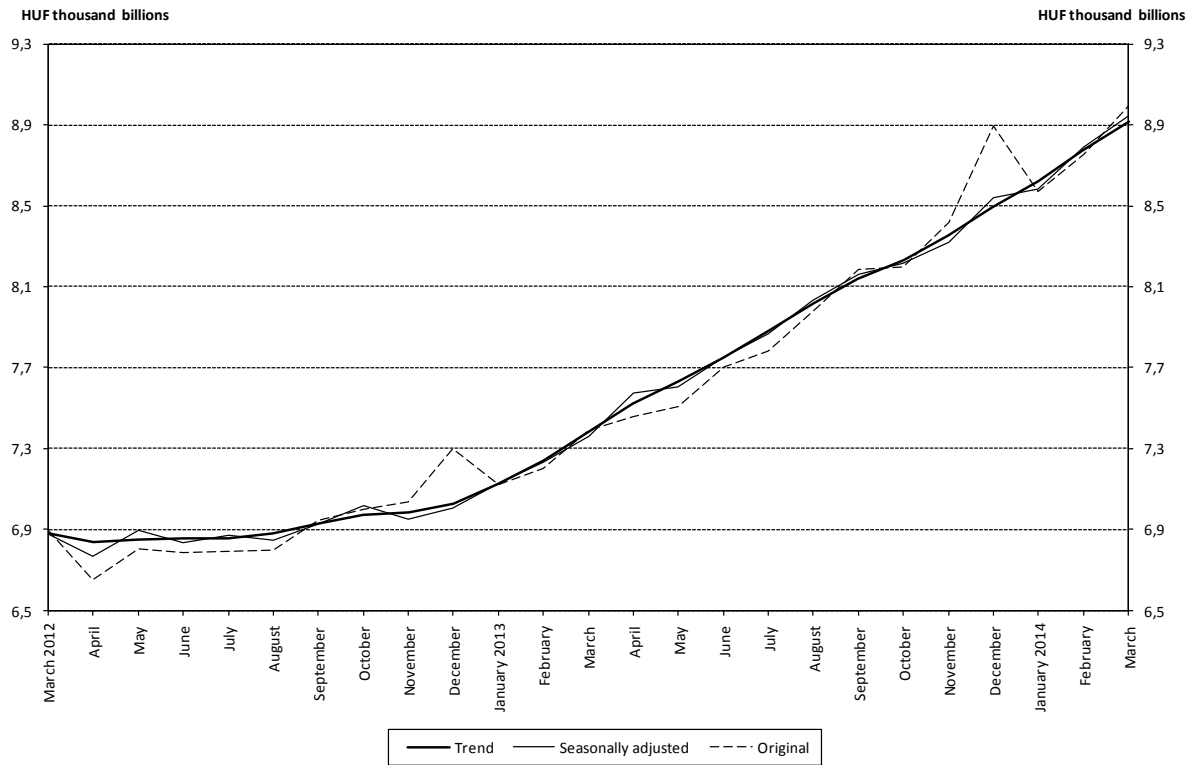


Chart 18 Seasonally adjusted M2

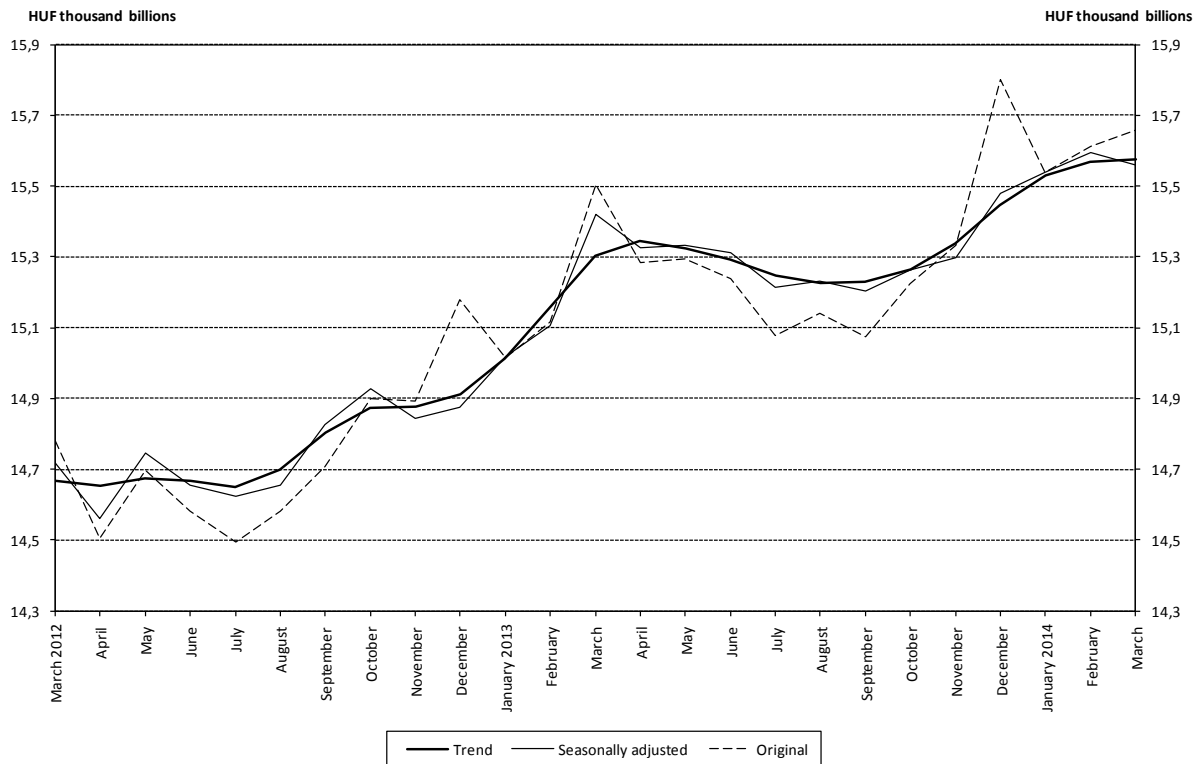


Chart 19 Seasonally adjusted M3

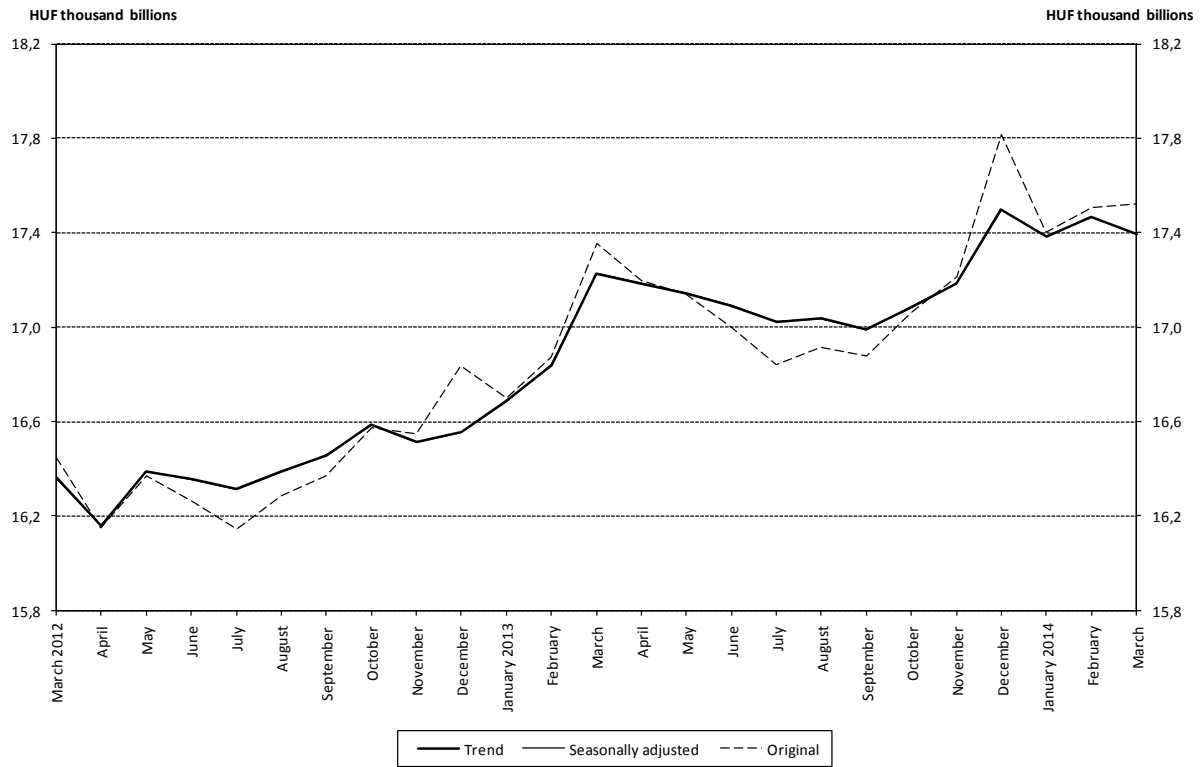


Chart 20 Total foreign exposure of credit institutions

