

Charts to the Press Release on the aggregated balance sheet of credit institutions November 2020

Chart 1 Annual real growth of households' outstanding borrowing^{1,2}

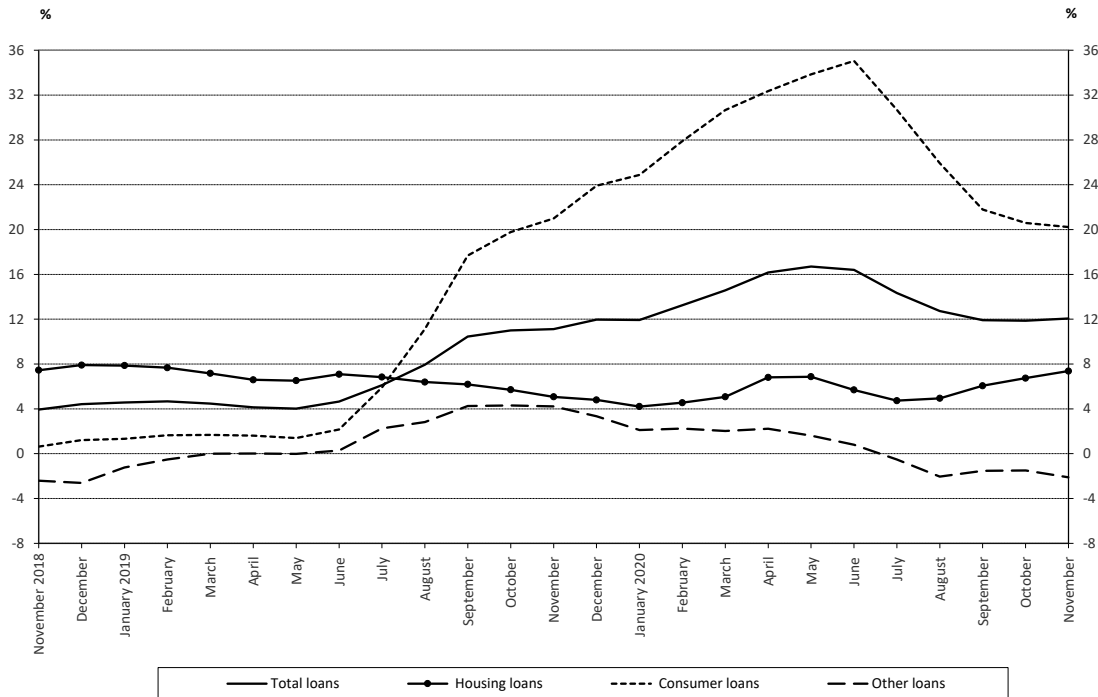
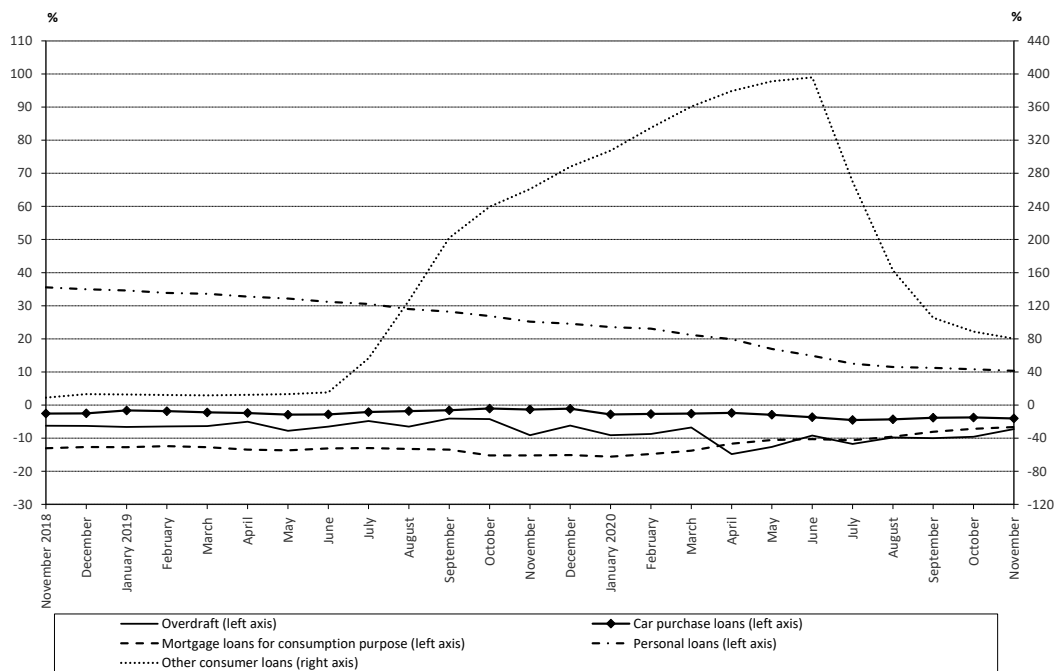


Chart 2 Annual real growth of households' consumer loans^{1,2,3}



¹ From April 2020, transactions data of both households and non-financial corporations reflect the effects of the Covid-19 pandemic and the government measures taken in response (e.g. the repayment moratorium).

² Transactions-based growth rate (see the [Methodological notes](#)).

³ The other consumer loans contains the amount of loans provided on the basis of Government Decree 44/2019 (III.12) loans to retail customers linked to the baby-expecting support.

Chart 3 Stock of households' outstanding borrowing⁴

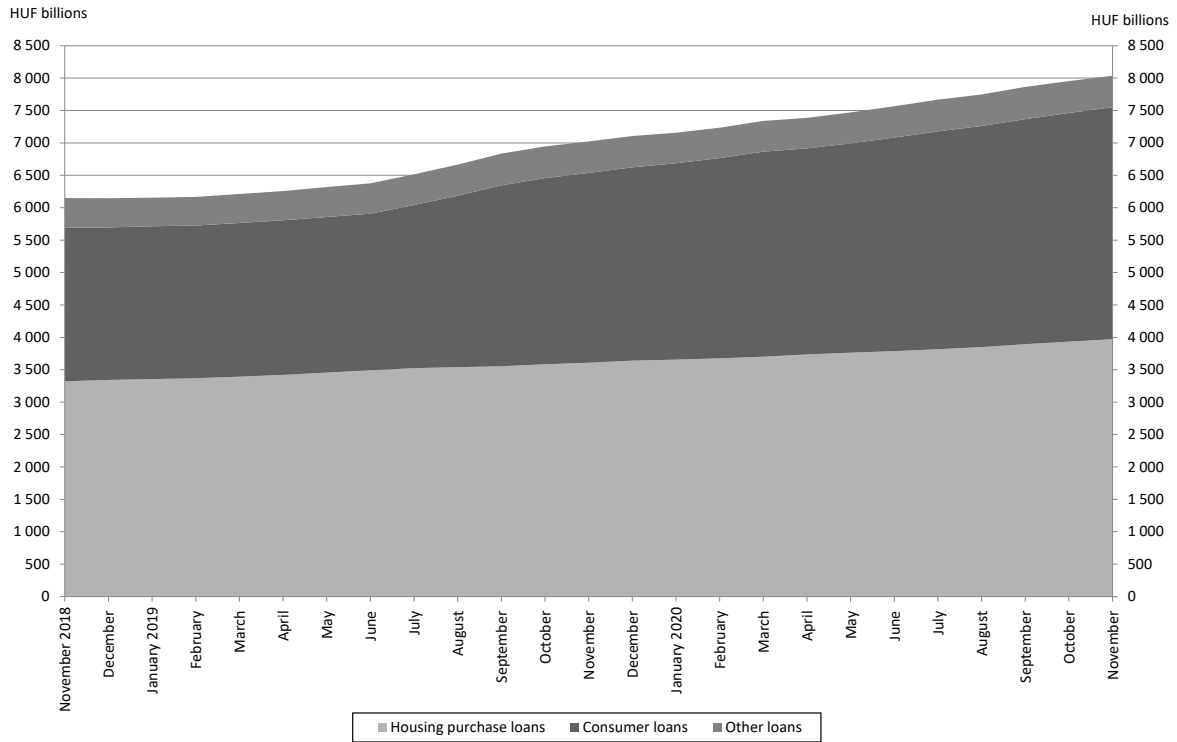
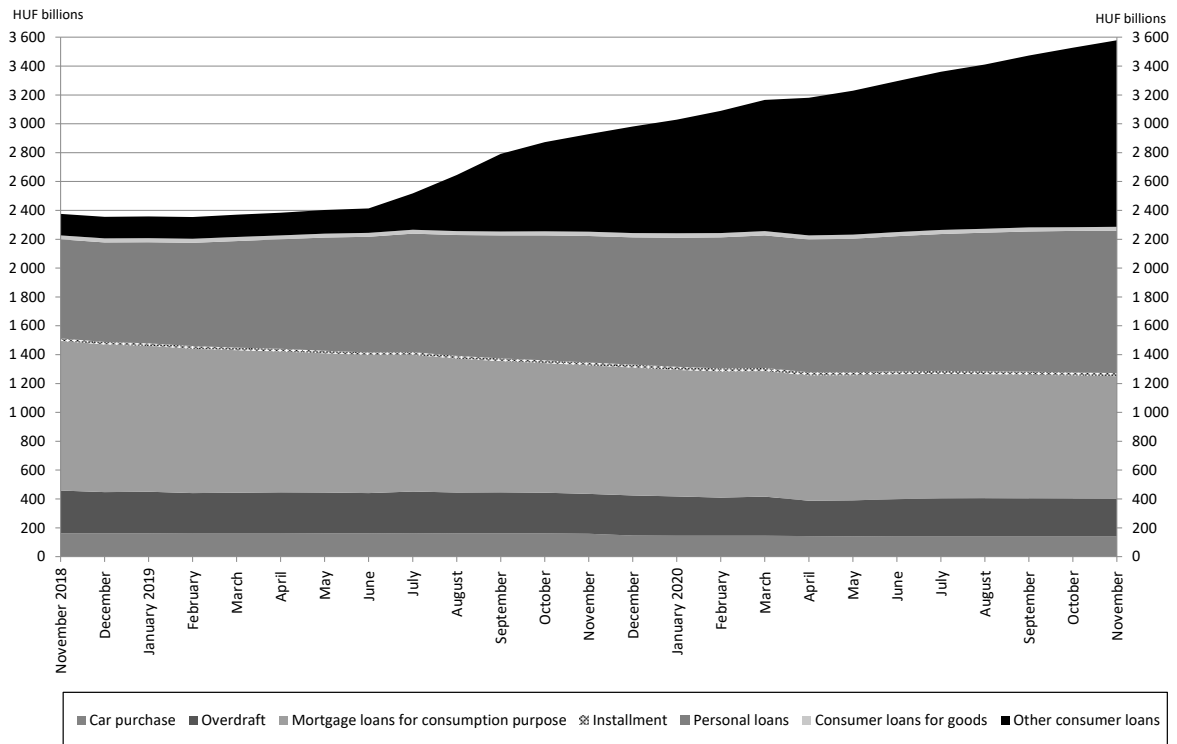


Chart 4 Stock of households' consumer loans^{4,5}



⁴ From April 2020, transactions data of both households and non-financial corporations reflect the effects of the Covid-19 pandemic and the government measures taken in response (e.g. the repayment moratorium).

⁵ The other consumer loans contains the amount of loans provided on the basis of Government Decree 44/2019 (III.12) loans to retail customers linked to the baby-expecting support.

Chart 5 Seasonally and exchange rate adjusted net new borrowing by households^{6,7}

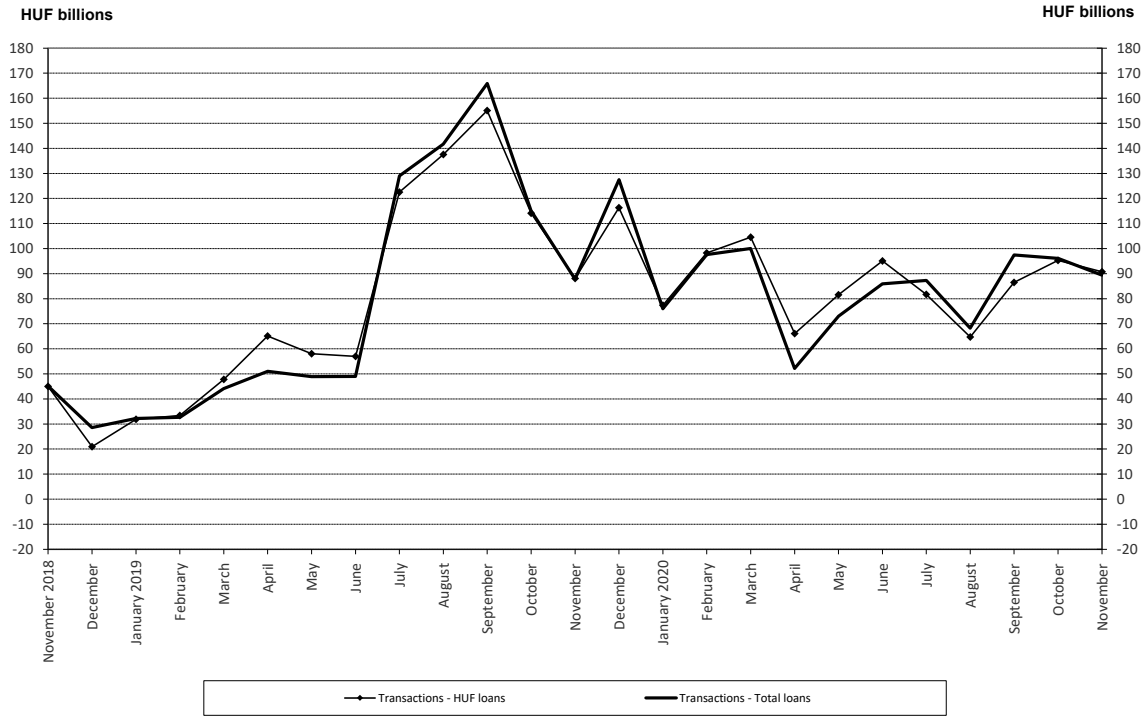
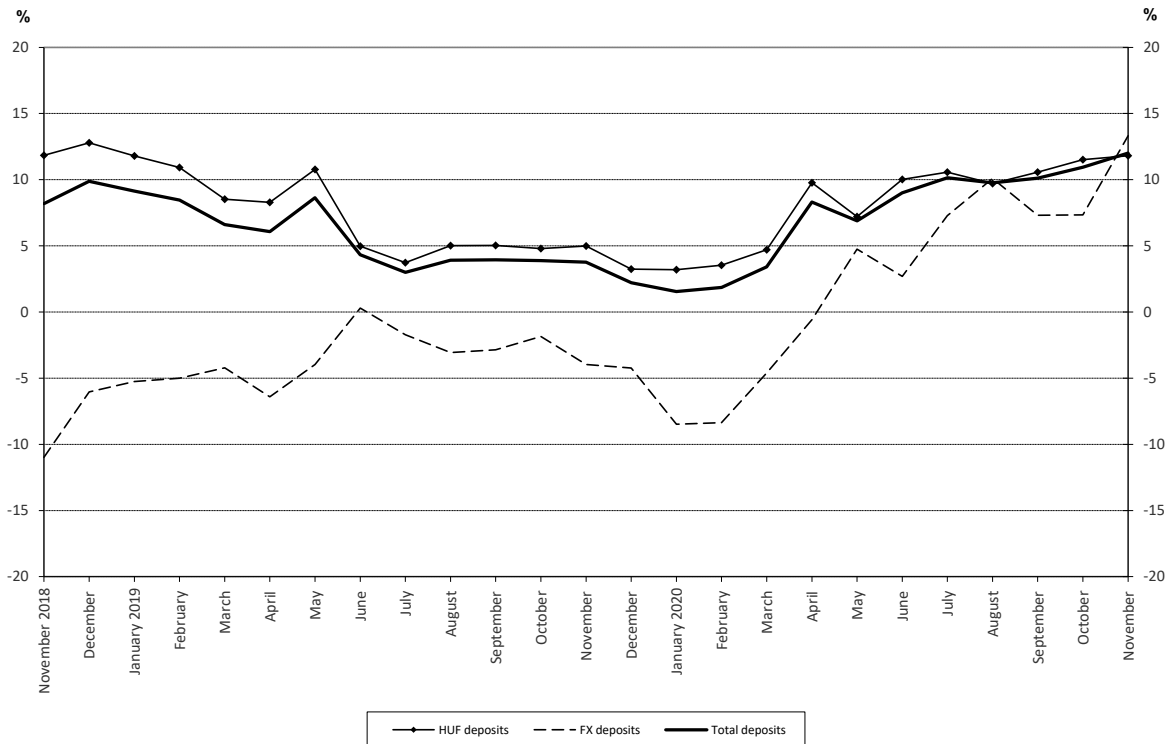


Chart 6 Annual real growth of household deposits⁸



⁶ 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.

⁷ From April 2020, transactions data of both households and non-financial corporations reflect the effects of the Covid-19 pandemic and the government measures taken in response (e.g. the repayment moratorium).

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

Chart 7 Seasonally and exchange rate adjusted net new deposits of households⁹

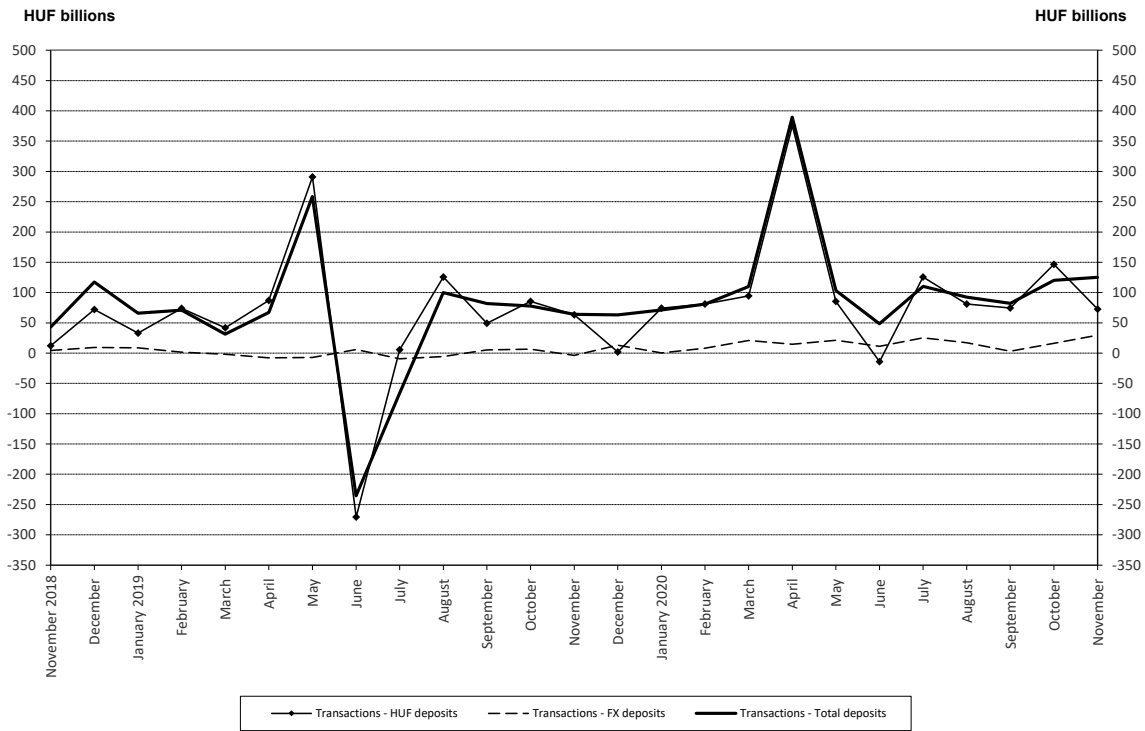
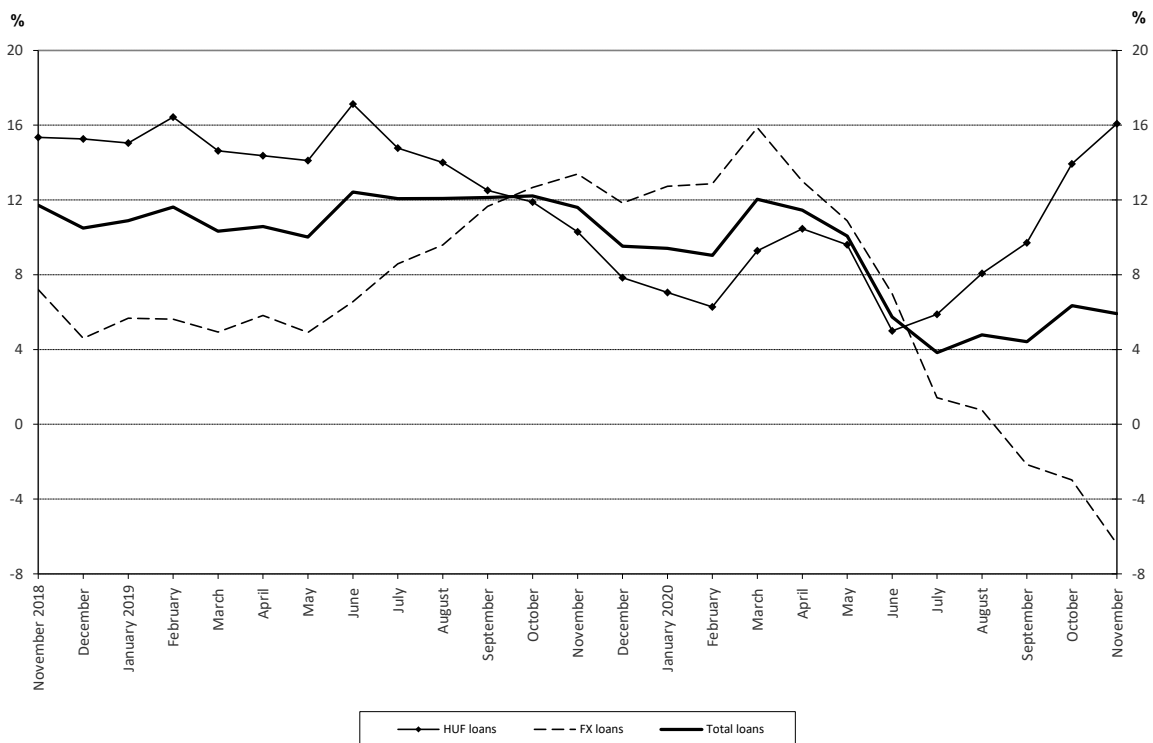


Chart 8 Annual real growth of non-financial corporations' outstanding borrowing^{10,11}



⁹ 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.

¹⁰ Transactions-based growth rate (see the [Methodological notes](#)).

¹¹ From April 2020, transactions data of both households and non-financial corporations reflect the effects of the Covid-19 pandemic and the government measures taken in response (e.g. the repayment moratorium).

Chart 9 Seasonally and exchange rate adjusted net new borrowing by non-financial corporations¹²

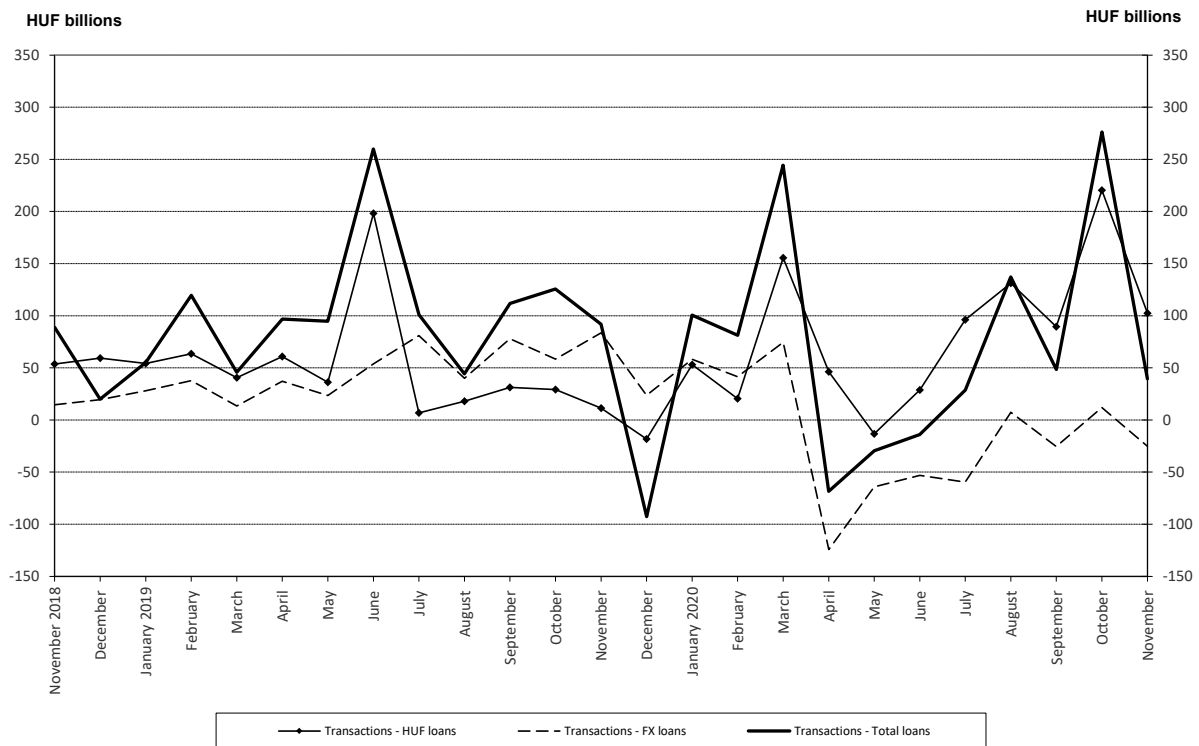
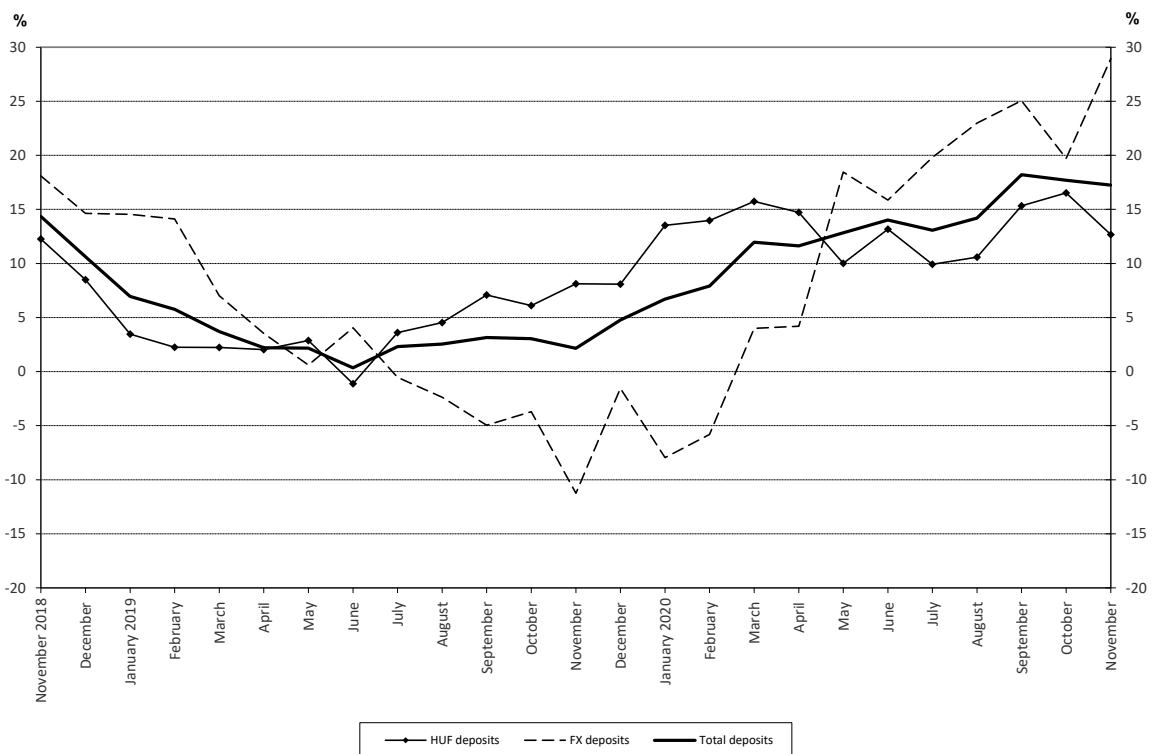


Chart 10 Annual real growth of non-financial corporations' deposits¹³



¹² From April 2020, transactions data of both households and non-financial corporations reflect the effects of the Covid-19 pandemic and the government measures taken in response (e.g. the repayment moratorium).

¹³ Transactions-based growth rate (see the [Methodological notes](#)).

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

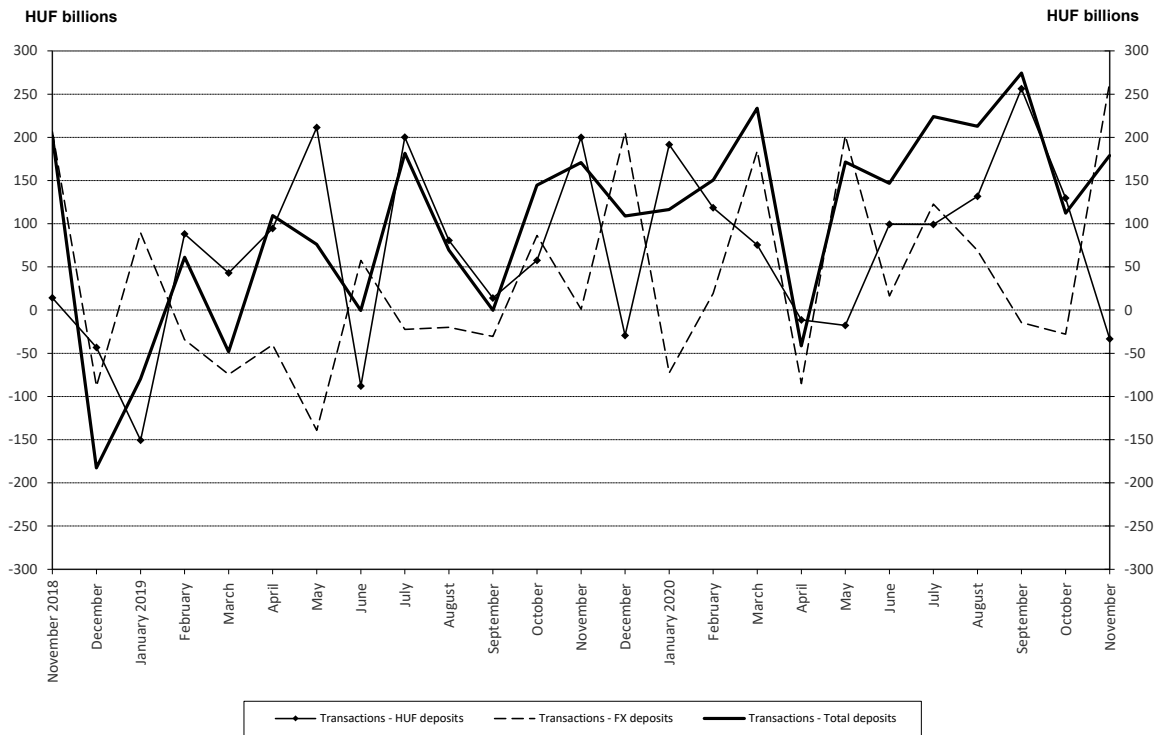
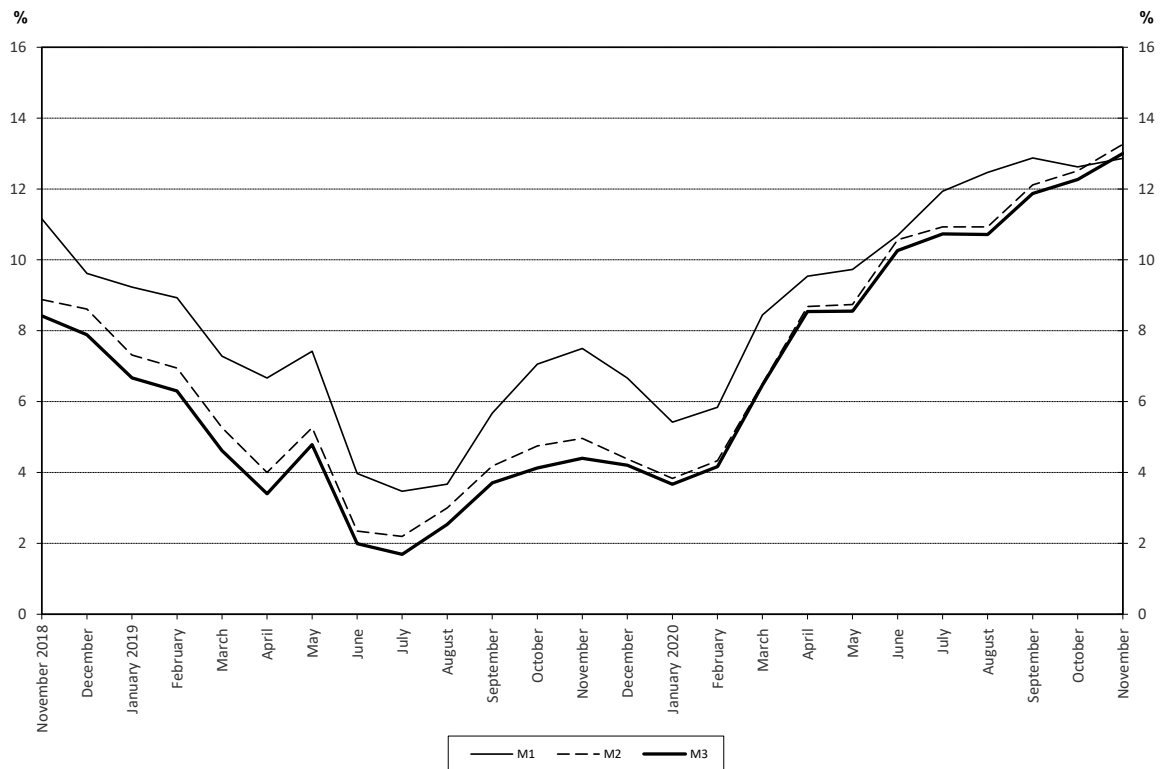


Chart 12 Annual real growth of the monetary aggregates¹⁴



¹⁴ For an interpretation of the trend plotted on the chart, see the [Methodological notes](#).

Chart 13 Seasonally adjusted M1

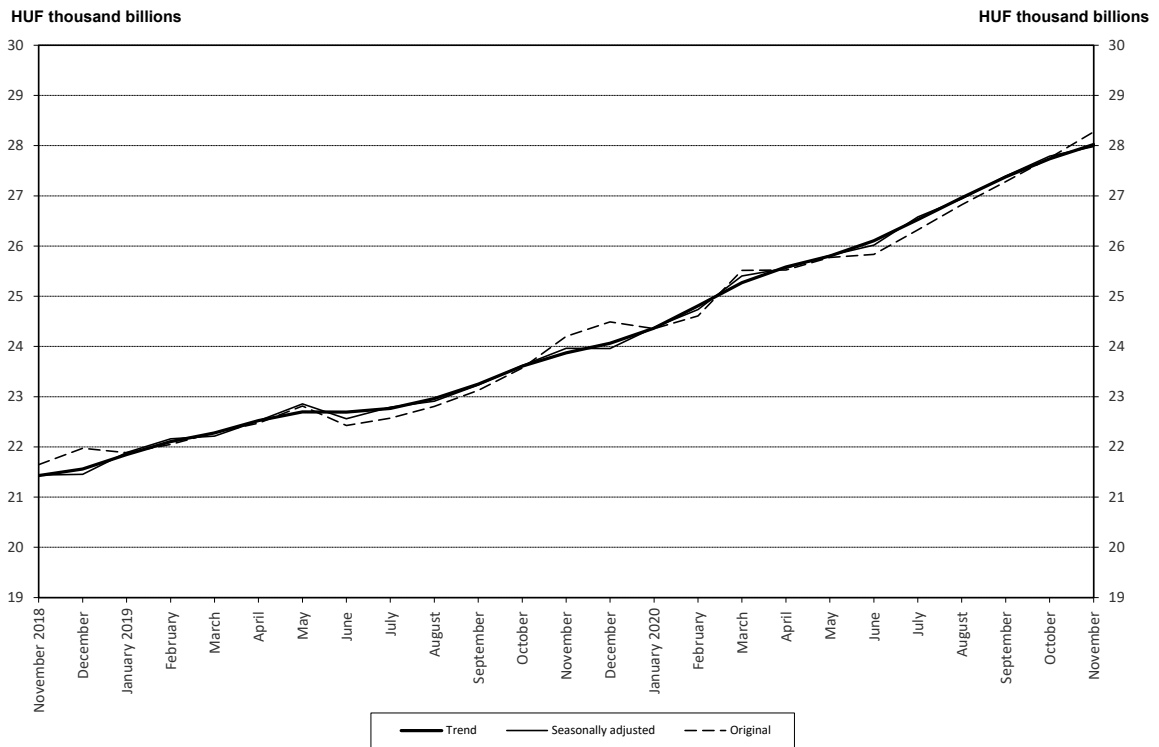


Chart 14 Seasonally adjusted M2

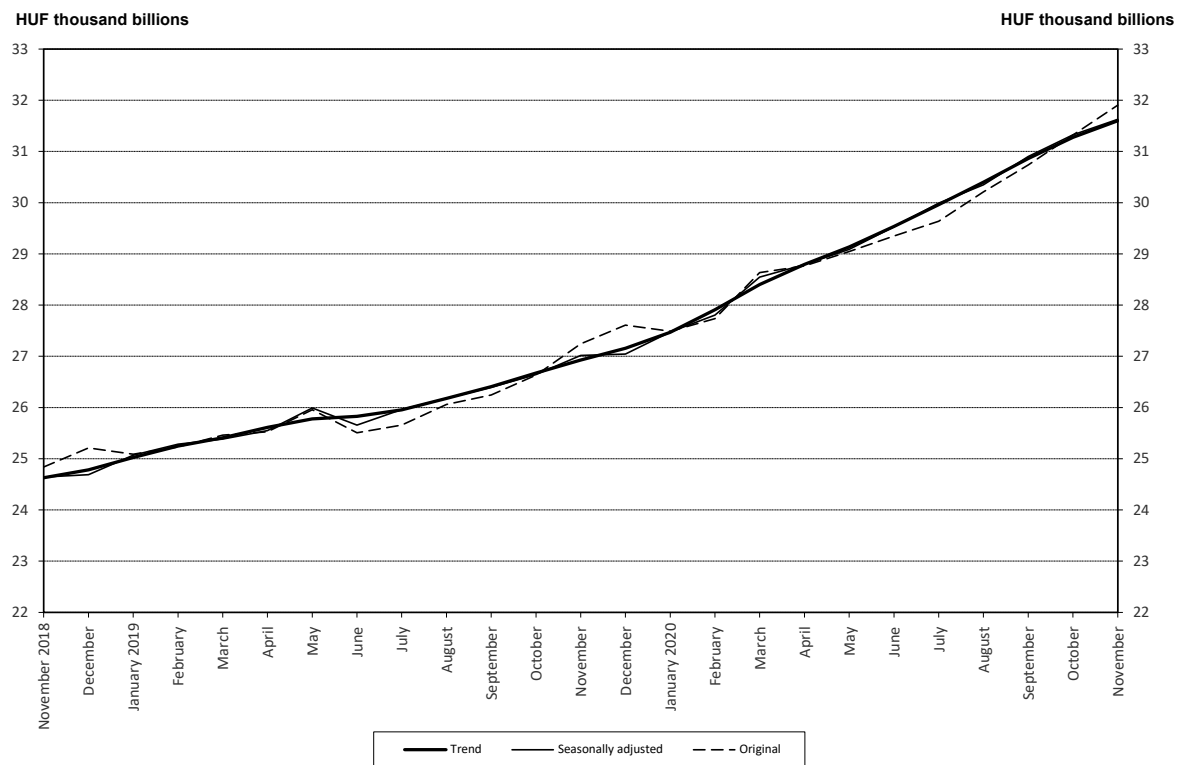


Chart 15 Seasonally adjusted M3

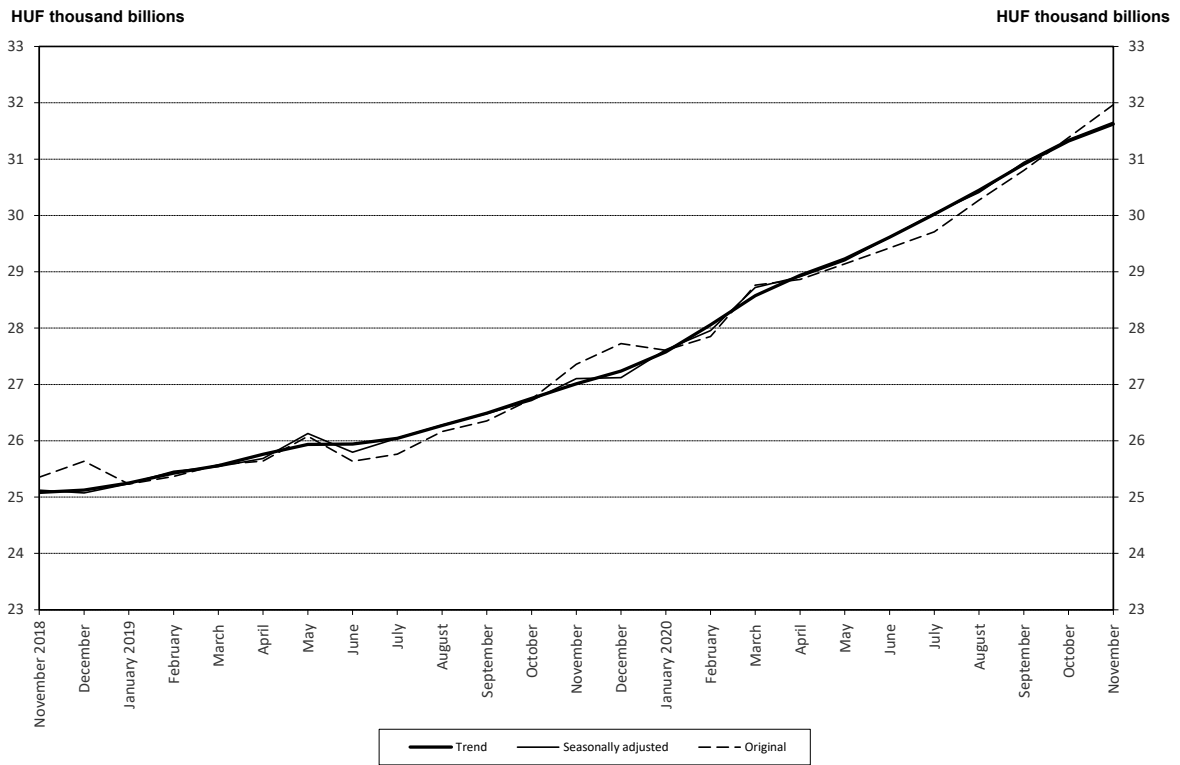


Chart 16 Total foreign exposure of credit institutions

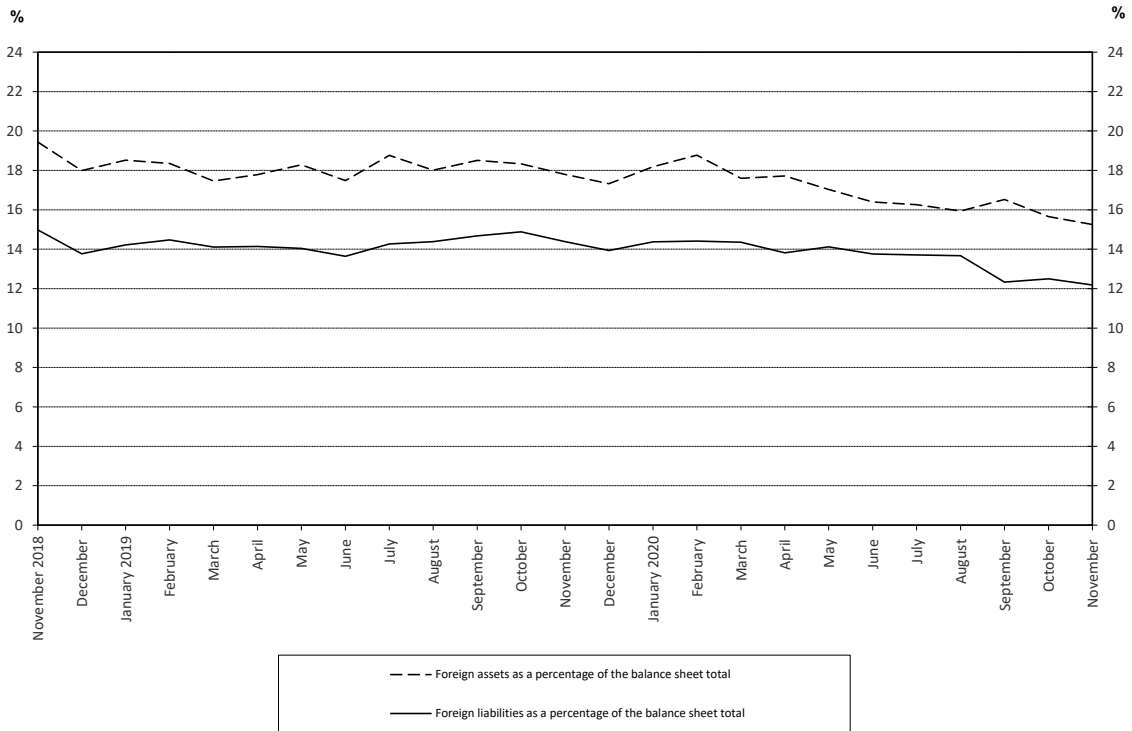


Chart 17 Credit institutions' debt securities holdings issued by central government

