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## PRESS RELEASE

### Aggregated balance sheet of credit institutions:

**April 2018**

**In April 2018, in seasonally adjusted terms, the stock of non-financial corporations' and the household sector's loans and deposits rose, due to transactions.**

Due to transactions, the stock of **household** loans rose by HUF 57.9 billion in seasonally adjusted terms, the increase was HUF 50.9 billion in seasonally unadjusted terms. According to seasonally unadjusted data, the stock of forint loans increased by HUF 52.5 billion<sup>1</sup>, while that of foreign currency loans decreased by HUF 1.6 billion.

Due to transactions, total deposits of the household sector rose by HUF 74.2 billion in seasonally adjusted terms and by HUF 98.6 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net deposit inflows of HUF 97.2 billion and HUF 1.4 billion into forint and foreign currency deposits, respectively, during the period under review.

Due to transactions, outstanding debt of the **non-financial corporate sector** rose by HUF 65.7 billion in seasonally adjusted terms and by HUF 52.5 billion in seasonally unadjusted terms. According to seasonally unadjusted data, the stock of forint loans and foreign currency loans increased by HUF 45.6 billion and by HUF 7.0 billion, respectively, due to transactions. Credit institutions' holdings of bonds issued by non-financial corporations decreased by HUF 1.6 billion due to transactions.

Excluding revaluations and other volume changes, the stock of non-financial corporations' deposits rose by HUF 156.0 billion in seasonally adjusted terms and by HUF 137.4 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net inflows of HUF 92.3 billion and HUF 45.1 billion into forint and foreign currency deposits, respectively.

A [table](#), published in conjunction with this press release, contains further information on the monthly financing of households and non-financial corporations using preliminary statistical data on securities holdings, in addition to data reported by credit institutions.

In April 2018, **foreign liabilities** of credit institutions accounted for 14.6 % of the sector's balance sheet total.

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<sup>1</sup> Nearly half of the total amount the loans increased is related to loan purchases outside the credit institution sector.

**Table 1 Aggregated balance sheet of credit institutions – seasonally unadjusted data**

April 2018

HUF billions

Assets	Opening stocks	Revaluations and other changes	Transactions	Closing stocks	Liabilities	Opening stocks	Revaluations and other changes	Transactions	Closing stocks
<b>Non-financial corporations (S.11)</b>	<b>6 725,2</b>	<b>1,2</b>	<b>50,9</b>	<b>6 777,3</b>	<b>Non-financial corporations (S.11)</b>	<b>7 642,3</b>	<b>1,4</b>	<b>137,4</b>	<b>7 781,1</b>
HUF loans	3 766,8	-0,5	45,6	3 811,8	HUF deposits	5 432,1	-5,7	92,3	5 518,6
FX loans	2 882,2	1,3	7,0	2 890,5	FX deposits	2 210,2	7,1	45,1	2 262,4
Securities other than shares	76,2	0,4	-1,6	75,0					
<b>Other financial corporations (S.124+S.125+S.126+S.127+S.128+S.129)</b>	<b>1 097,3</b>	<b>-0,2</b>	<b>22,1</b>	<b>1 119,2</b>	<b>Other financial corporations (S.124+S.125+S.126+S.127+S.128+S.129)</b>	<b>2 129,0</b>	<b>4,0</b>	<b>20,3</b>	<b>2 153,3</b>
HUF loans	820,6	0,0	18,4	839,0	HUF deposits	1 447,6	0,0	27,2	1 474,8
FX loans	266,0	-0,2	3,7	269,5	FX deposits	681,4	4,1	-6,9	678,5
Securities other than shares	10,8	0,0	0,0	10,7					
<b>Central government (S.1311)</b>	<b>9 027,6</b>	<b>-21,3</b>	<b>-138,3</b>	<b>8 868,0</b>	<b>Central government (S.1311)</b>	<b>365,9</b>	<b>5,4</b>	<b>5,6</b>	<b>377,0</b>
HUF loans	347,3	0,0	8,0	355,3	HUF deposits	336,6	5,2	1,7	343,4
FX loans	52,0	0,0	-0,1	52,0	FX deposits	29,4	0,2	4,0	33,5
Securities other than shares	8 628,3	-21,4	-146,3	8 460,7					
<b>Local authorities (S.1313)</b>	<b>94,5</b>	<b>-0,1</b>	<b>9,5</b>	<b>104,0</b>	<b>Local authorities (S.1313)</b>	<b>1 035,7</b>	<b>0,5</b>	<b>-64,0</b>	<b>972,2</b>
HUF loans	87,3	0,0	9,6	96,9	HUF deposits	1 031,4	0,5	-64,0	968,0
FX loans	3,7	-0,1	0,0	3,7	FX deposits	4,2	0,0	0,0	4,2
Securities other than shares	3,5	0,0	0,0	3,4					
<b>Households (S.14)*</b>	<b>5 764,6</b>	<b>3,0</b>	<b>50,9</b>	<b>5 818,6</b>	<b>Households (S.14)</b>	<b>8 012,8</b>	<b>5,4</b>	<b>98,6</b>	<b>8 116,8</b>
HUF loans	5 728,3	3,2	52,5	5 784,0	HUF deposits	6 819,1	0,0	97,2	6 916,3
FX loans	36,3	-0,2	-1,6	34,6	FX deposits	1 193,8	5,4	1,4	1 200,6
					<b>Debt securities issued (held by residents)</b>	<b>1 433,1</b>	<b>-2,4</b>	<b>-1,3</b>	<b>1 429,5</b>
<b>Non-residents (S.2)</b>	<b>6 616,6</b>	<b>25,4</b>	<b>255,6</b>	<b>6 897,6</b>	<b>Non-residents (S.2)</b>	<b>5 480,3</b>	<b>22,6</b>	<b>68,2</b>	<b>5 571,2</b>
<b>Remaining assets</b>	<b>8 573,0</b>	<b>187,8</b>	<b>-99,1</b>	<b>8 661,6</b>	<b>Remaining liabilities</b>	<b>11 799,8</b>	<b>158,7</b>	<b>-113,2</b>	<b>11 845,3</b>
<b>Total assets</b>	<b>37 898,9</b>	<b>195,8</b>	<b>151,7</b>	<b>38 246,4</b>	<b>Total liabilities</b>	<b>37 898,9</b>	<b>195,8</b>	<b>151,7</b>	<b>38 246,4</b>

\* Nearly half of the total amount the loans increased in forint loans to the household sector due to transactions, is related to loan purchases outside the credit institution sector.

## MAGYAR NEMZETI BANK DIRECTORATE STATISTICS

Detailed tables: [Tables](#)

Charts, methodological notes: [Statistical press release](#)

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