

Charts to the Press Release on the aggregated balance sheet of credit institutions, December 2012

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

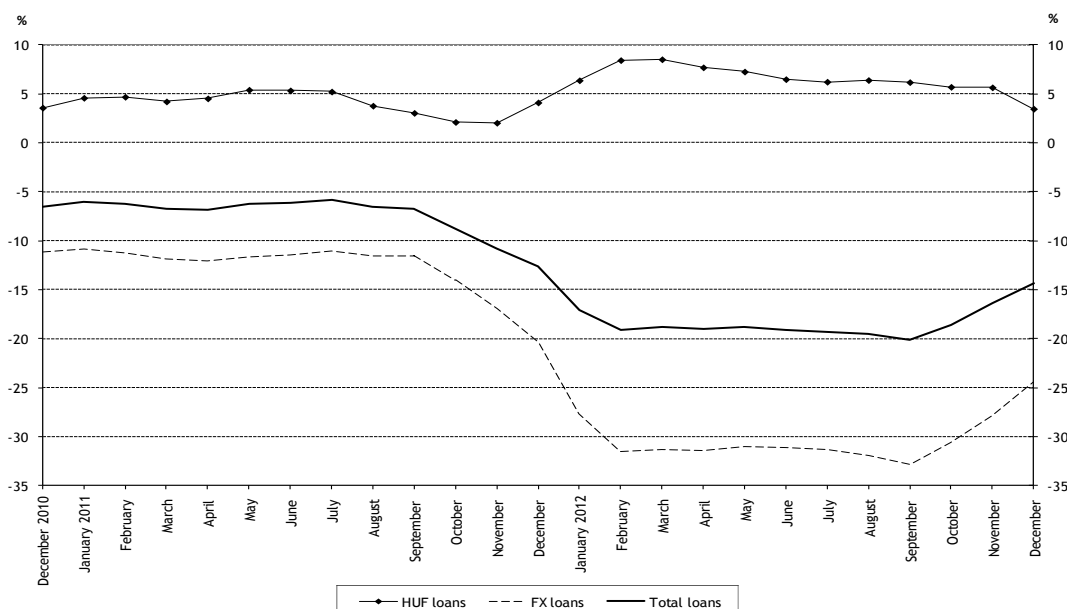
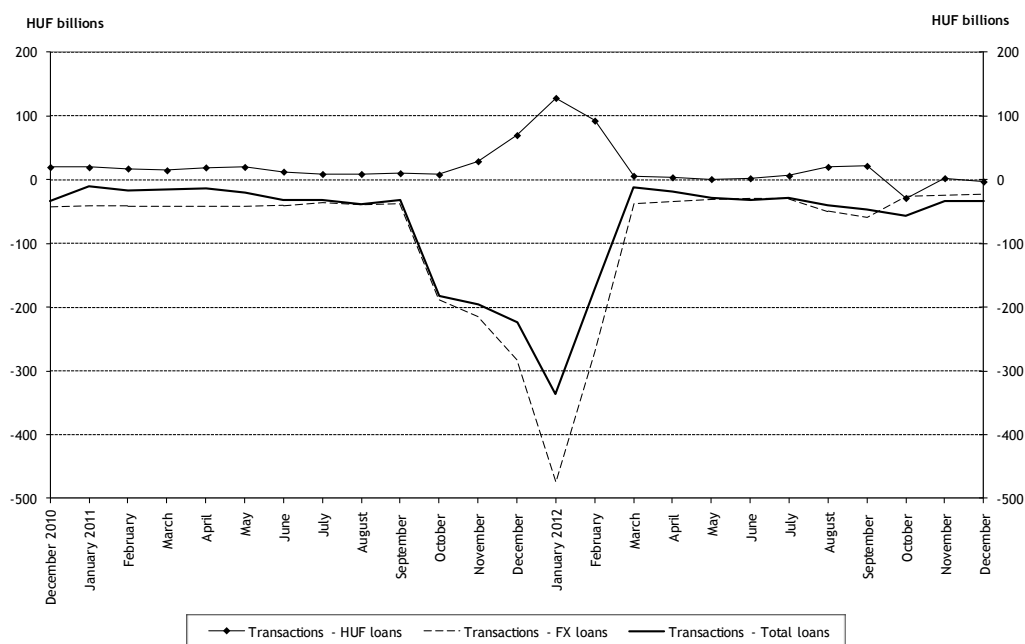


Chart 2 Seasonally and exchange rate adjusted net new borrowing by households³



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

² 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.

³ 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 current⁴ mid-rates

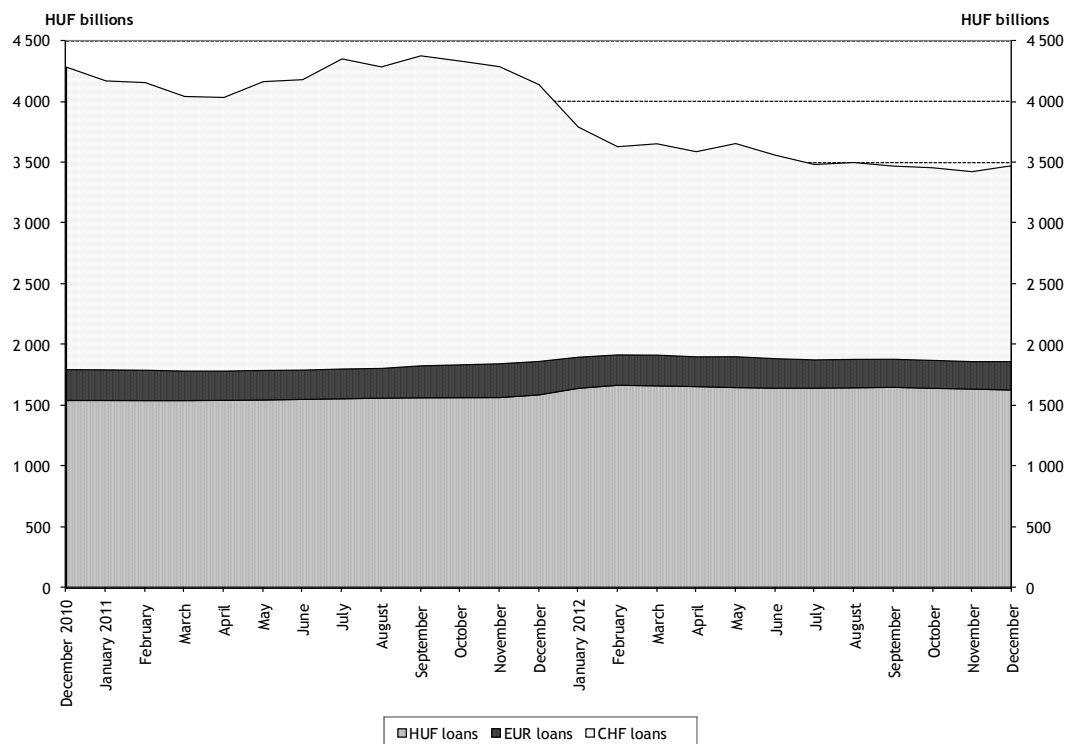
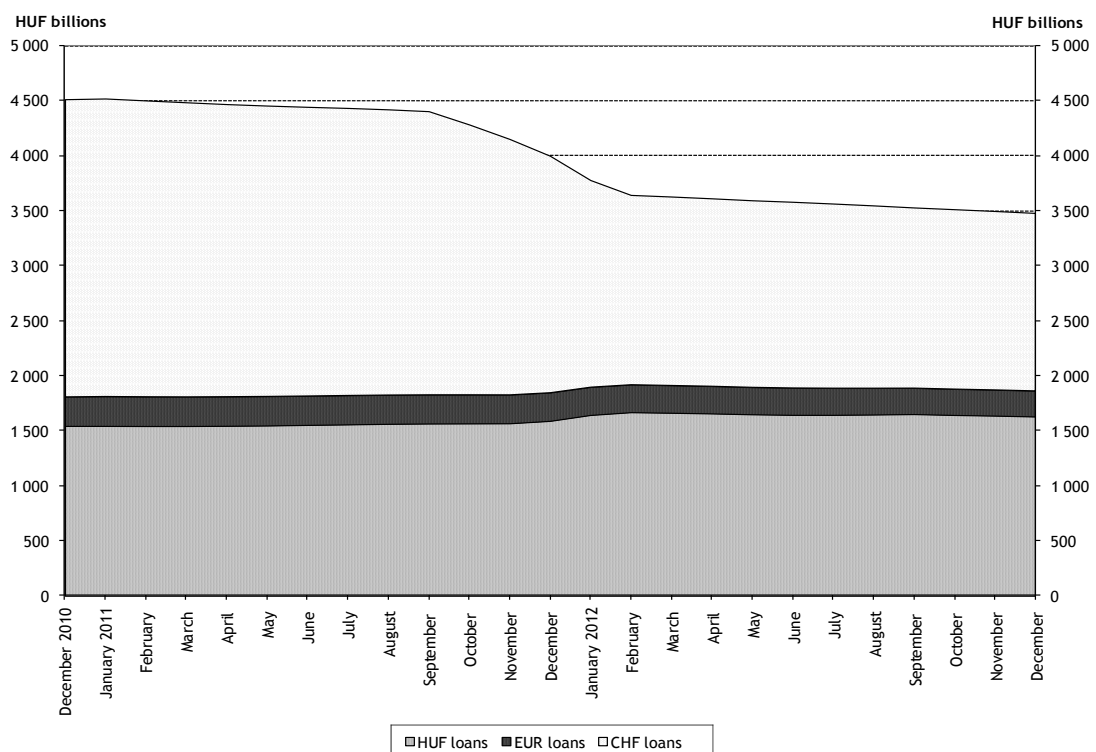


Chart 4 Outstanding forint, euro and Swiss franc-denominated housing loans of households
Calculated at the MNB's mid-rates for 28 December 2012



⁴ 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 current⁵ mid-rates

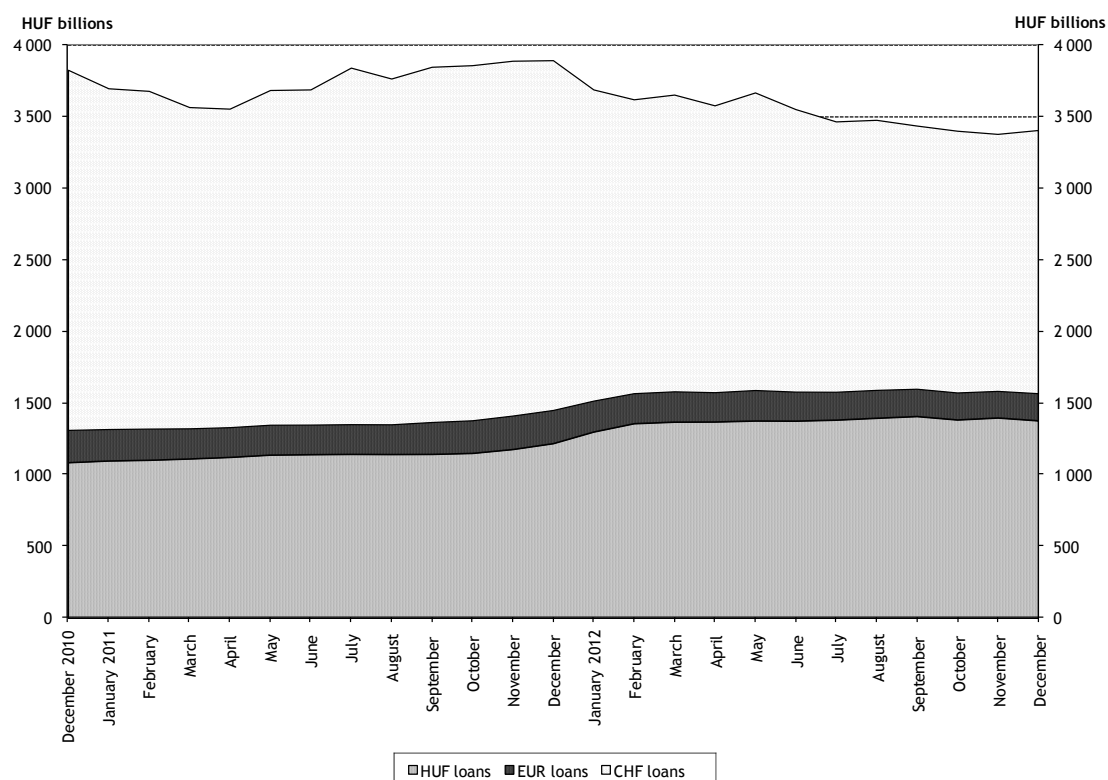
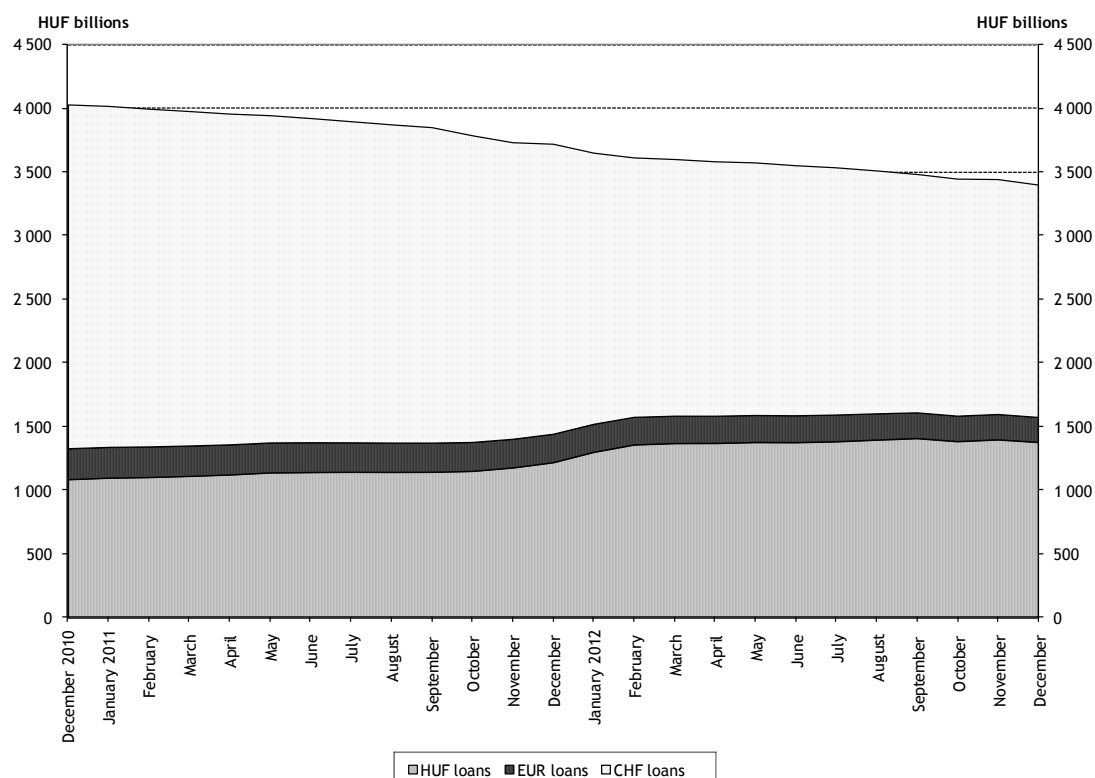


Chart 6 Outstanding forint, euro and Swiss franc-denominated consumer loans of households
Calculated at the MNB's mid-rates for 28 December 2012



⁵ 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 current⁶ mid-rates

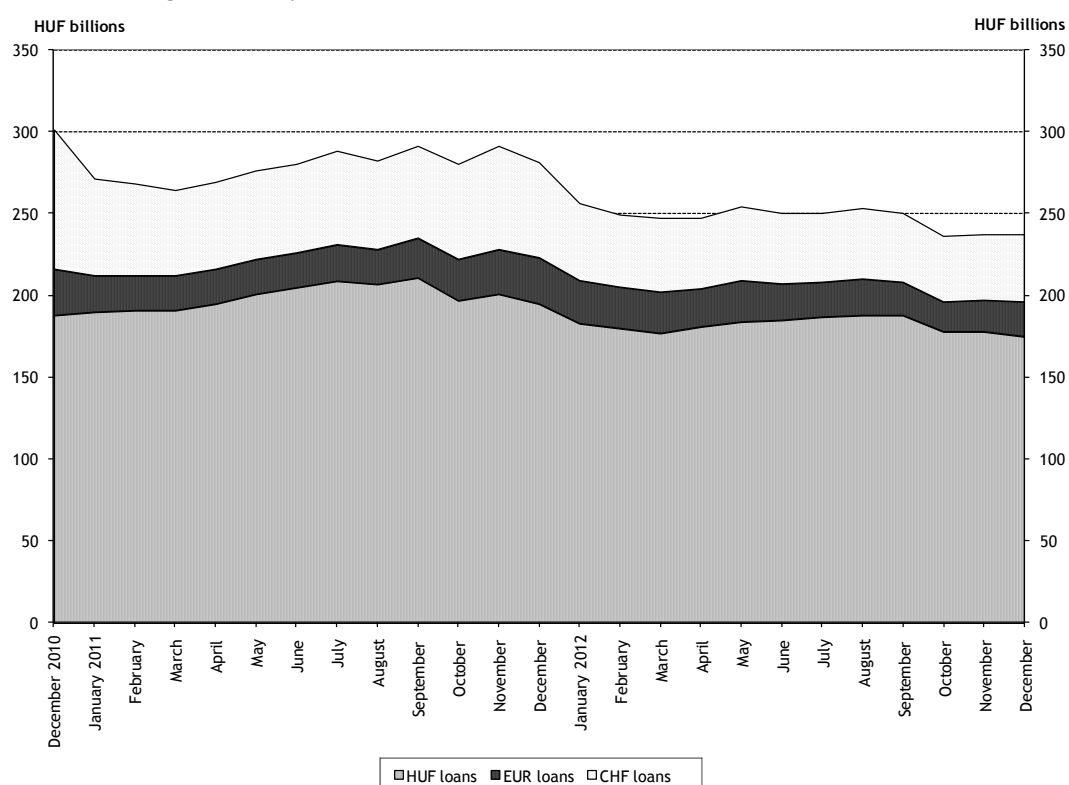
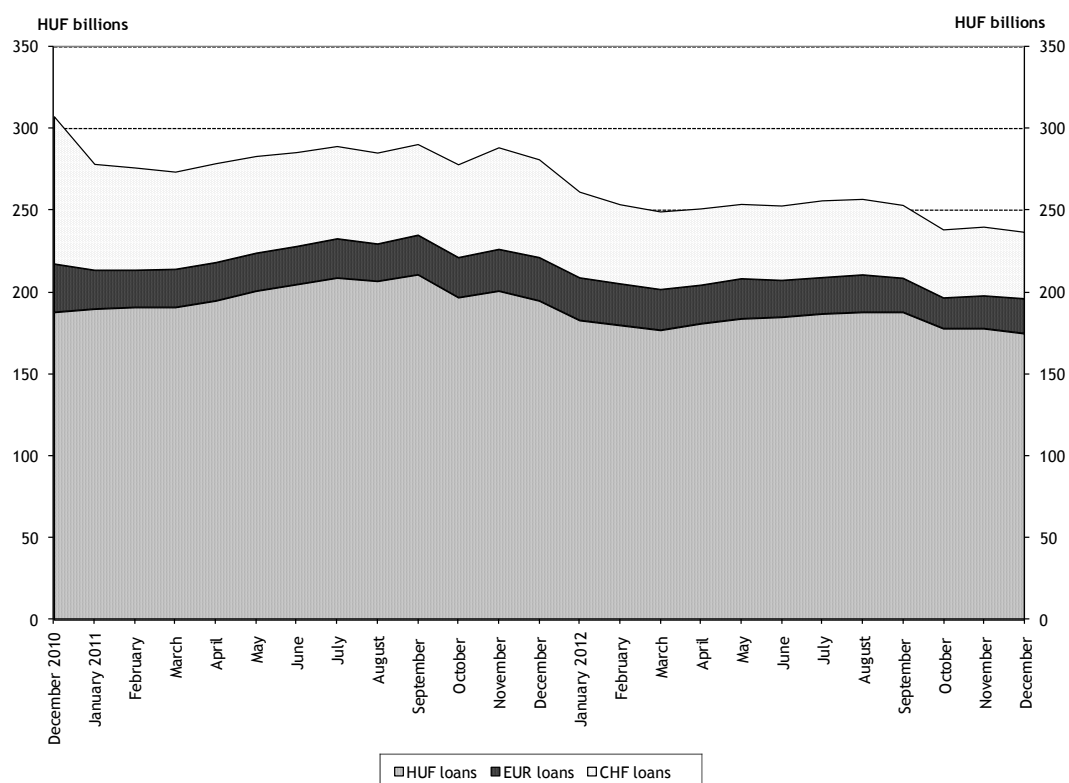


Chart 8 Outstanding forint, euro and Swiss franc-denominated other loans of households
Calculated at the MNB's mid-rates for 28 December 2012



⁶ 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

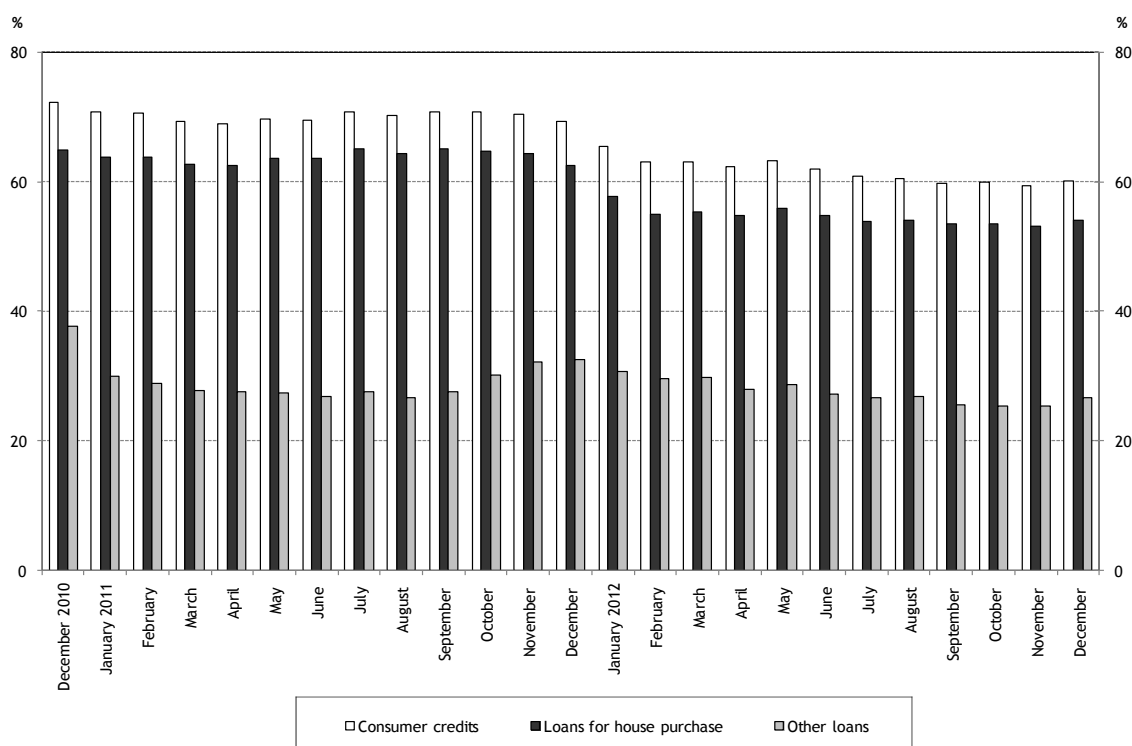
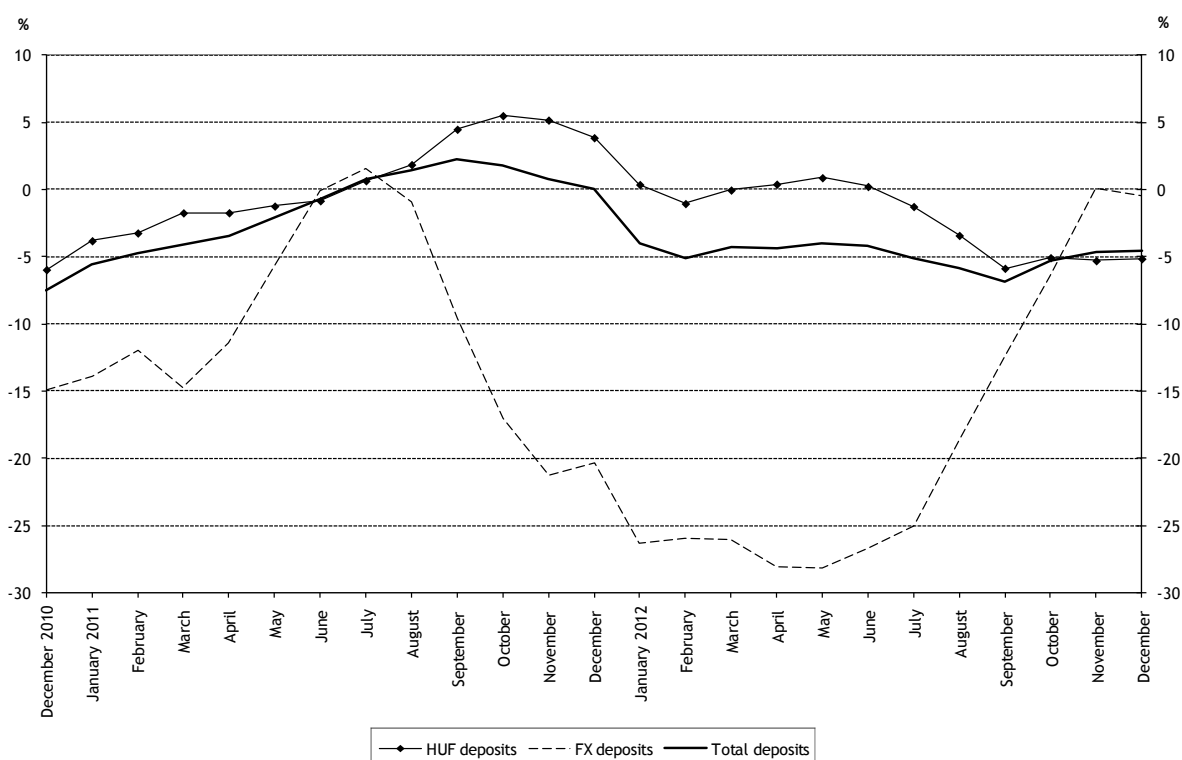


Chart 10 Real growth of household deposits⁷

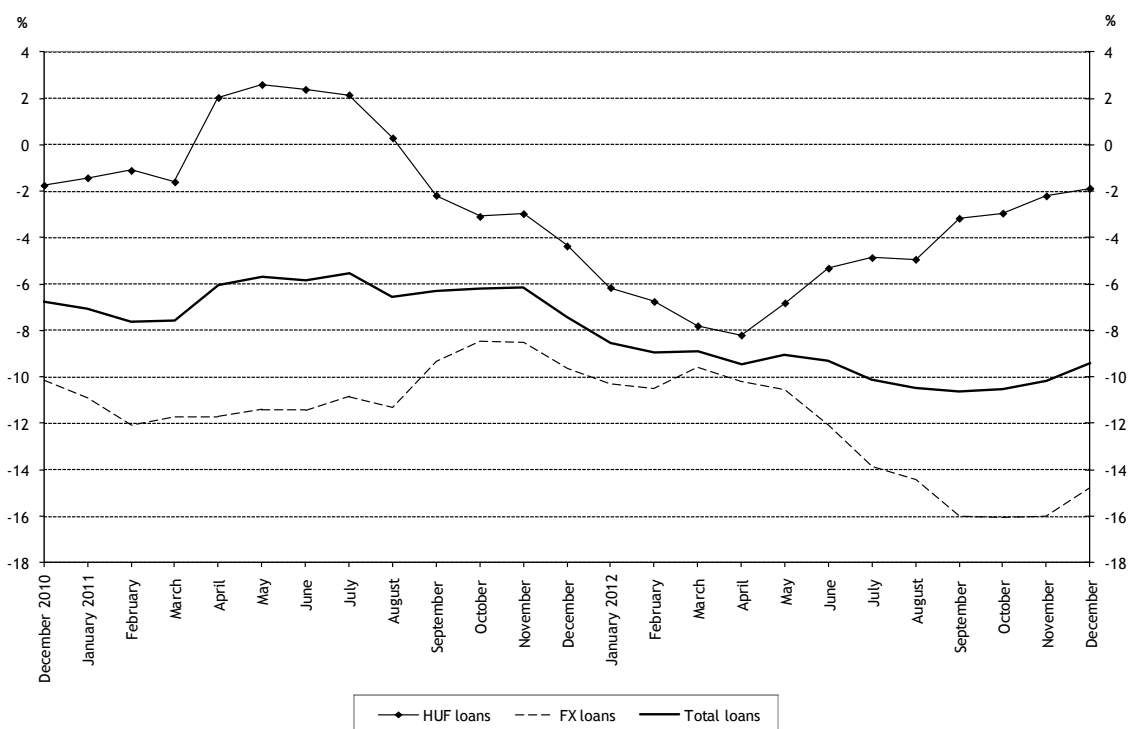


⁷ Transactions-based growth rate (see the Methodological notes).

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



Chart 12 Real growth of non-financial corporations' outstanding borrowing⁸



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

Chart 13 Seasonally and exchange rate adjusted net new borrowing by non-financial corporations⁹

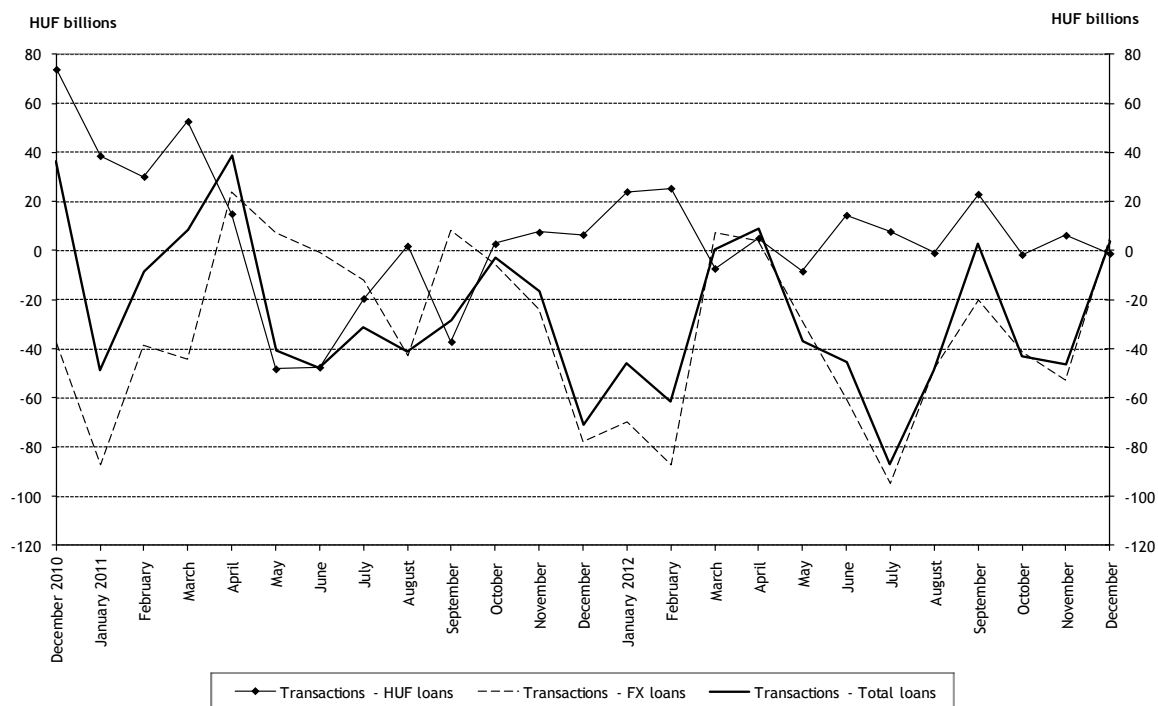
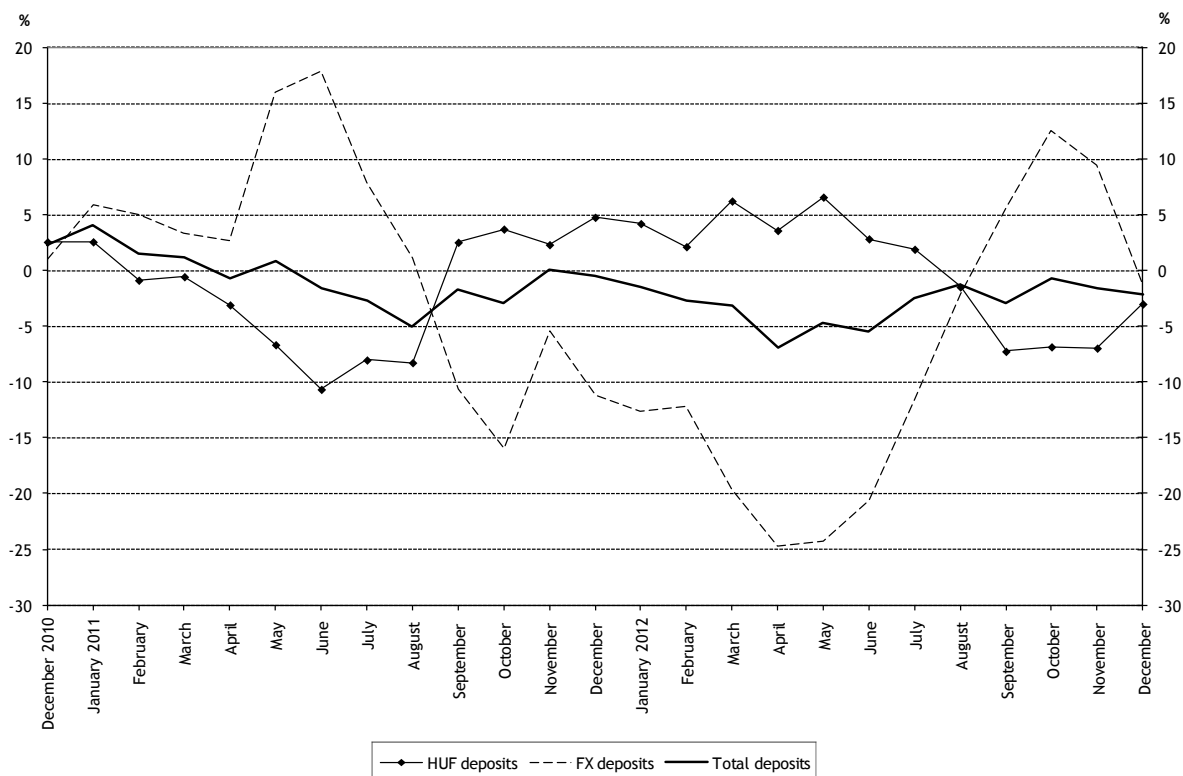


Chart 14 Real growth of non-financial corporations' deposits¹⁰



⁹ Non-financial corporations' foreign currency loans are indirectly adjusted. For more details, see the Methodological notes.

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

Chart 15 Seasonally and exchange rate adjusted net new deposits of non-financial corporations

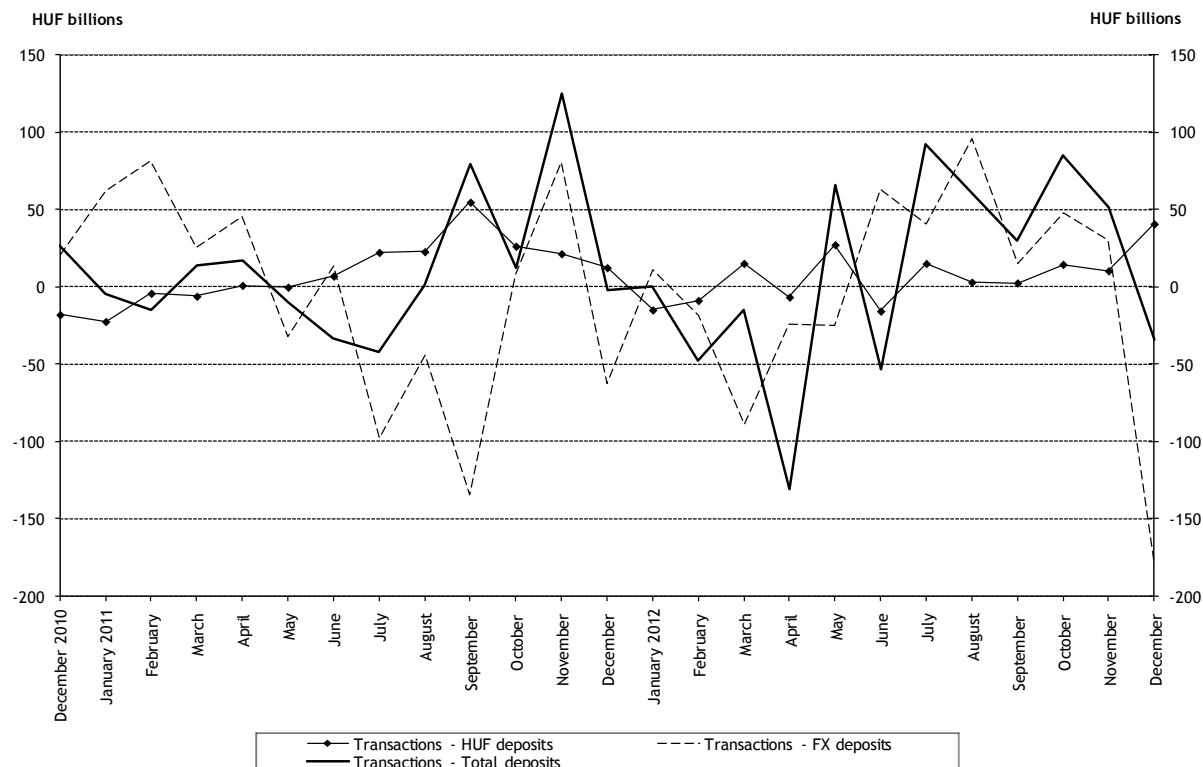
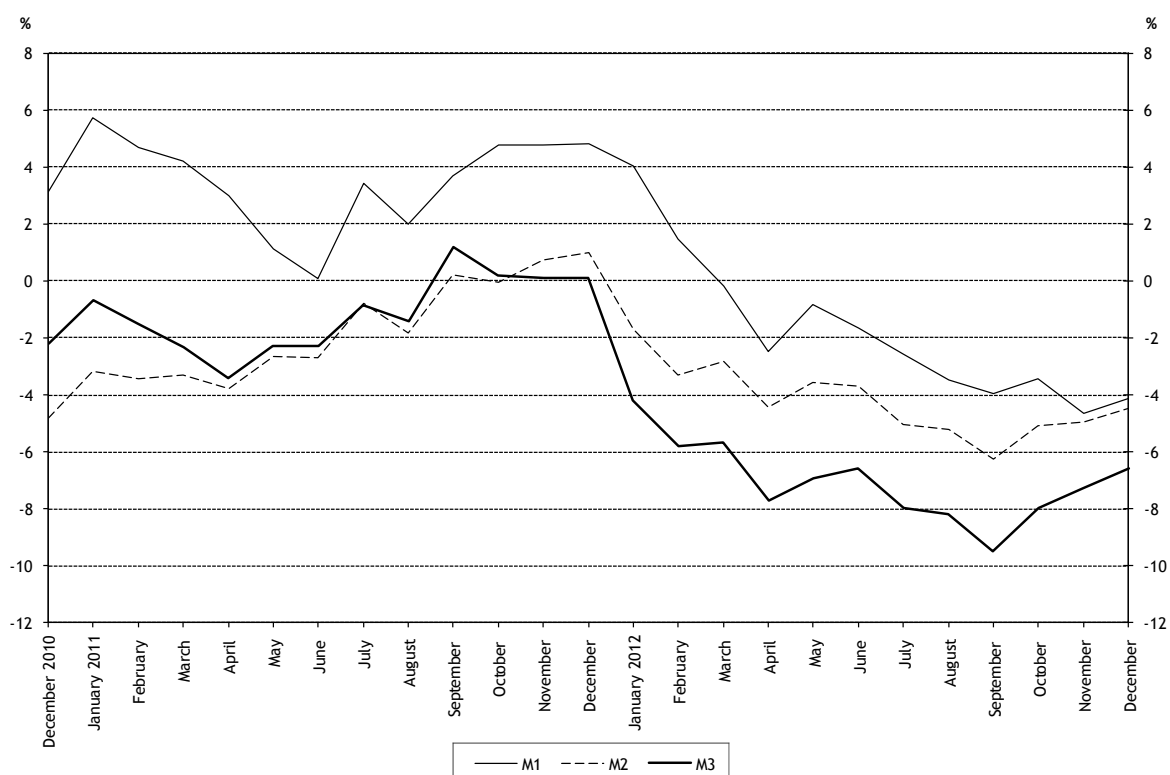


Chart 16 Real growth of the monetary aggregates¹¹



¹¹ For an interpretation of the trend plotted on the chart, see the Methodological notes.

Chart 17 Seasonally adjusted M1

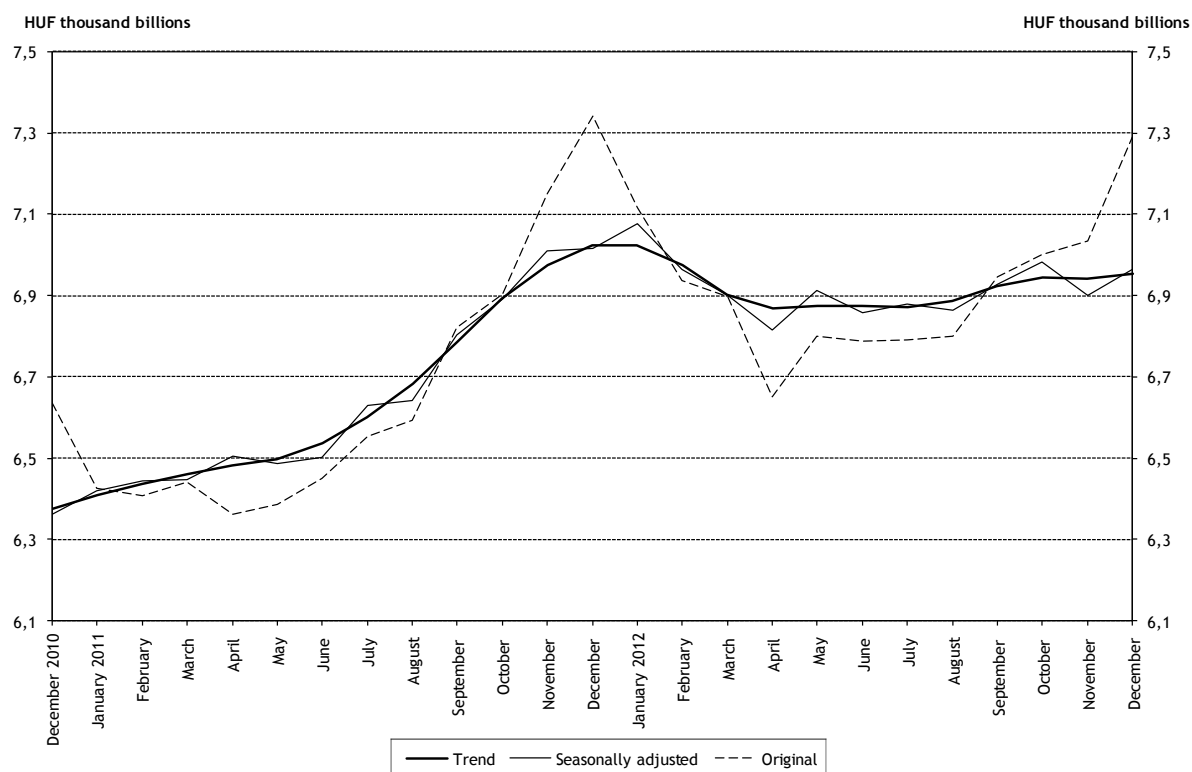


Chart 18 Seasonally adjusted M2

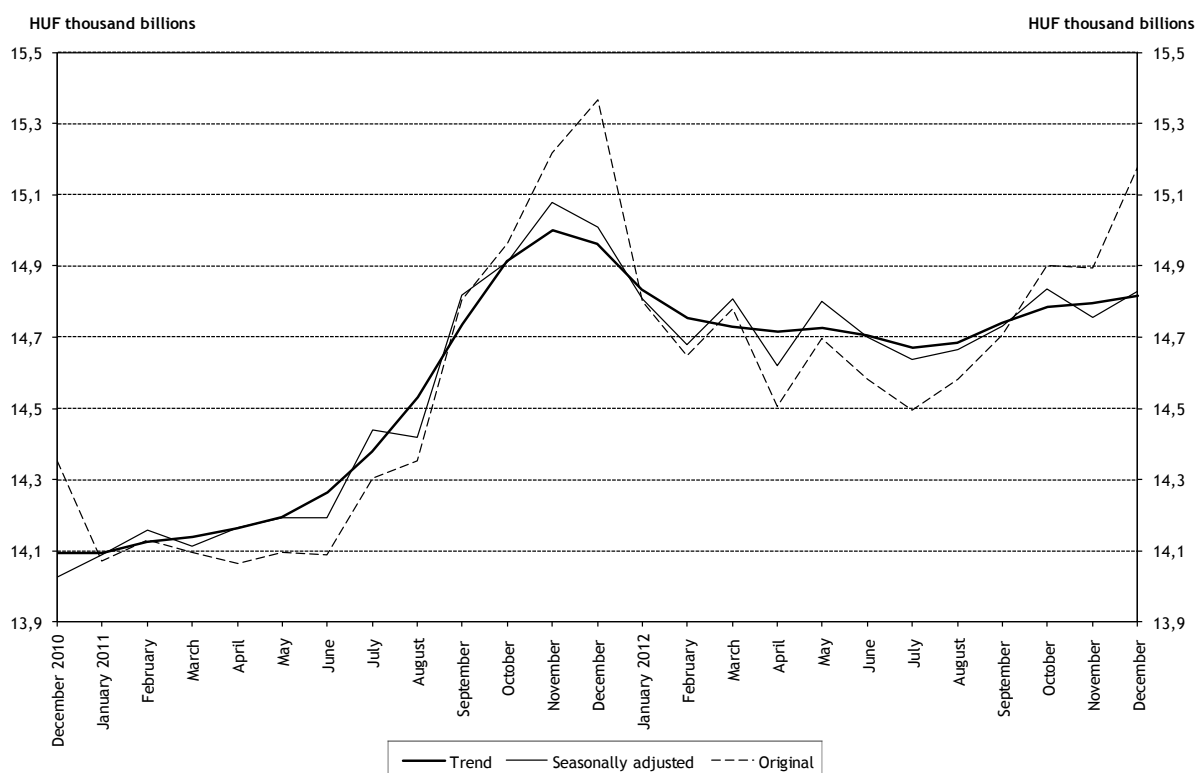


Chart 19 Seasonally adjusted M3

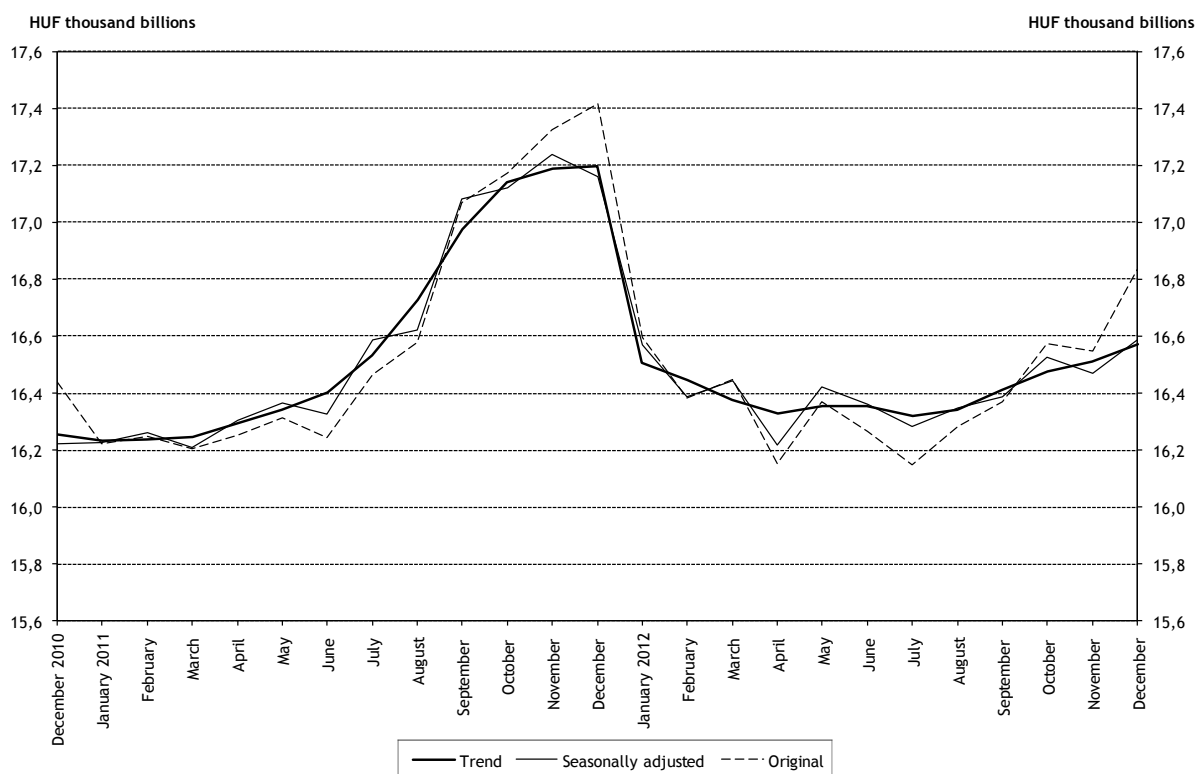


Chart 20 Total foreign exposure of credit institutions

