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## PRESS RELEASE

### Aggregated balance sheet of credit institutions:

July 2018

**In July 2018, the seasonally adjusted stocks of both 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 44.7 billion in seasonally adjusted terms and by HUF 55.4 billion in seasonally unadjusted terms. According to seasonally unadjusted data, the stocks of forint loans and foreign currency loans increased by HUF 54.5 billion and by HUF 0.9 billion, respectively.

Due to transactions, total deposits of the household sector rose by HUF 94.1 billion in seasonally adjusted terms and by HUF 81.9 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net inflows of HUF 81.9 billion into forint deposits. Foreign currency deposits were broadly unchanged during the period under review.

Due to transactions, outstanding debt of the **non-financial corporate sector** rose by HUF 109.2 billion in seasonally adjusted terms and by HUF 122.5 billion in seasonally unadjusted terms. According to seasonally unadjusted data, the stock of forint loans and foreign currency loans increased by HUF 108.4 billion and by HUF 14.1 billion, respectively, due to transactions. Credit institutions' holdings of bonds issued by non-financial corporations rose by HUF 0.6 billion due to transactions.

Excluding revaluations and other volume changes, the stock of non-financial corporations' deposits rose by HUF 79.6 billion in seasonally adjusted terms and by HUF 63.6 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net outflows of HUF 67.9 billion from forint deposits and net inflows of HUF 131.5 billion into foreign currency deposits.

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 July 2018, **foreign liabilities** of credit institutions accounted for 15.4 % of the sector's balance sheet total.

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

July 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>7 124,7</b>	<b>-73,6</b>	<b>123,1</b>	<b>7 174,2</b>	<b>Non-financial corporations (S.11)</b>	<b>8 099,2</b>	<b>-54,3</b>	<b>63,6</b>	<b>8 108,6</b>
HUF loans	3 888,6	-0,6	108,4	3 996,4	HUF deposits	5 840,8	0,0	-67,9	5 772,9
FX loans	3 152,0	-70,9	14,2	3 095,1	FX deposits	2 258,4	-54,3	131,5	2 335,6
Securities other than shares	84,2	-2,0	0,6	82,8					
<b>Other financial corporations (S.124+S.125+S.126+S.127+S.128+S.129)</b>	<b>1 183,0</b>	<b>-7,0</b>	<b>16,6</b>	<b>1 192,6</b>	<b>Other financial corporations (S.124+S.125+S.126+S.127+S.128+S.129)</b>	<b>2 118,3</b>	<b>-17,7</b>	<b>55,0</b>	<b>2 155,7</b>
HUF loans	875,2	0,0	-7,5	867,7	HUF deposits	1 367,8	0,0	72,4	1 440,2
FX loans	304,3	-7,0	24,7	321,9	FX deposits	750,6	-17,7	-17,4	715,5
Securities other than shares	3,5	0,0	-0,6	2,9					
<b>Central government (S.1311)</b>	<b>9 006,9</b>	<b>37,1</b>	<b>15,1</b>	<b>9 059,0</b>	<b>Central government (S.1311)</b>	<b>357,4</b>	<b>-0,7</b>	<b>-43,6</b>	<b>313,1</b>
HUF loans	354,9	0,0	-7,8	347,1	HUF deposits	320,5	0,0	-21,8	298,7
FX loans	53,6	-1,0	-18,2	34,4	FX deposits	36,9	-0,7	-21,8	14,4
Securities other than shares	8 598,4	38,1	41,0	8 677,5					
<b>Local authorities (S.1313)</b>	<b>134,3</b>	<b>-0,3</b>	<b>3,7</b>	<b>137,7</b>	<b>Local authorities (S.1313)</b>	<b>930,3</b>	<b>-0,1</b>	<b>-50,6</b>	<b>879,5</b>
HUF loans	126,9	0,0	3,6	130,5	HUF deposits	926,0	0,0	-50,5	875,6
FX loans	3,8	-0,1	0,0	3,7	FX deposits	4,2	-0,1	-0,2	4,0
Securities other than shares	3,6	-0,2	0,1	3,5					
<b>Households (S.14)</b>	<b>5 922,6</b>	<b>-3,8</b>	<b>55,4</b>	<b>5 974,1</b>	<b>Households (S.14)</b>	<b>8 341,8</b>	<b>-28,3</b>	<b>81,9</b>	<b>8 395,4</b>
HUF loans	5 884,1	-2,4	54,5	5 936,2	HUF deposits	7 160,9	0,0	81,9	7 242,8
FX loans	38,4	-1,3	0,9	38,0	FX deposits	1 180,9	-28,3	0,0	1 152,6
					<b>Debt securities issued (held by residents)</b>	<b>1 495,8</b>	<b>-12,8</b>	<b>4,9</b>	<b>1 487,9</b>
<b>Non-residents (S.2)</b>	<b>6 857,6</b>	<b>-145,3</b>	<b>278,1</b>	<b>6 990,4</b>	<b>Non-residents (S.2)</b>	<b>5 764,5</b>	<b>-113,0</b>	<b>375,4</b>	<b>6 026,8</b>
<b>Remaining assets</b>	<b>8 977,1</b>	<b>-138,5</b>	<b>-125,5</b>	<b>8 713,0</b>	<b>Remaining liabilities</b>	<b>12 099,0</b>	<b>-104,6</b>	<b>-120,4</b>	<b>11 874,0</b>
<b>Total assets</b>	<b>39 206,3</b>	<b>-331,4</b>	<b>366,3</b>	<b>39 241,1</b>	<b>Total liabilities</b>	<b>39 206,3</b>	<b>-331,4</b>	<b>366,3</b>	<b>39 241,1</b>

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Detailed tables: [Tables](#)

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

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