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PRESS RELEASE

Aggregated balance sheet of credit institutions:

November 2018

In November 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 41.3 billion in seasonally adjusted terms and by HUF 41.2 billion in seasonally unadjusted terms. According to seasonally unadjusted data, the stock of forint loans increased by HUF 40.4 billion and that of foreign currency loans by HUF 0.8 billion.

Due to transactions, total deposits of the household sector rose by HUF 53.5 billion in seasonally adjusted terms and by HUF 41.5 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net inflows of HUF 34.3 billion into forint deposits and HUF 7.2 billion into foreign currency deposits during the period under review.

Due to transactions, outstanding debt of the **non-financial corporate sector** rose by HUF 75.0 billion in seasonally adjusted terms and by HUF 99.6 billion in seasonally unadjusted terms. According to seasonally unadjusted data, the stock of forint and foreign currency loans increased by HUF 59.1 billion and by HUF 40.5 billion, respectively, due to transactions. Credit institutions' holdings of bonds issued by non-financial corporations rose by HUF 0.4 billion due to transactions.

Excluding revaluations and other volume changes, the stock of non-financial corporations' deposits rose by HUF 218.7 billion in seasonally adjusted terms and by HUF 392.0 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net inflows of HUF 174.7 billion into forint deposits and HUF 217.2 billion into foreign currency deposits in the month.

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 November 2018, **foreign liabilities** of credit institutions accounted for 15.0 % of the sector's balance sheet total.

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

November 2018

HUF billions

Assets	Opening stocks	Revaluations and other changes	Transactions	Closing stocks	Liabilities	Opening stocks	Revaluations and other changes	Transactions	Closing stocks
Non-financial corporations (S.11)	7 525,9	-20,2	100,0	7 605,7	Non-financial corporations (S.11)	8 385,5	-9,7	392,0	8 767,7
HUF loans	4 241,8	-6,1	59,1	4 294,8	HUF deposits	5 850,7	0,0	174,7	6 025,4
FX loans	3 200,3	-12,9	40,5	3 227,9	FX deposits	2 534,8	-9,7	217,2	2 742,3
Securities other than shares	83,8	-1,2	0,4	83,0					
Other financial corporations (S.124+S.125+S.126+S.127+S.128+S.129)	1 188,1	-1,1	-1,0	1 186,0	Other financial corporations (S.124+S.125+S.126+S.127+S.128+S.129)	2 036,9	-2,4	-17,5	2 017,0
HUF loans	841,7	0,0	-5,4	836,4	HUF deposits	1 451,5	0,0	26,8	1 478,3
FX loans	341,3	-1,1	1,3	341,5	FX deposits	585,4	-2,4	-44,3	538,7
Securities other than shares	5,0	0,0	3,1	8,2					
Central government (S.1311)	8 962,3	74,7	-67,6	8 969,4	Central government (S.1311)	341,6	-0,1	-69,0	272,5
HUF loans	344,3	0,0	3,0	347,3	HUF deposits	329,4	0,0	-70,6	258,8
FX loans	34,3	-0,1	0,0	34,1	FX deposits	12,2	-0,1	1,6	13,7
Securities other than shares	8 583,7	74,8	-70,5	8 588,0					
Local authorities (S.1313)	136,0	0,1	1,1	137,3	Local authorities (S.1313)	810,3	0,0	-84,2	726,1
HUF loans	131,2	0,0	1,2	132,4	HUF deposits	805,6	0,0	-84,1	721,5
FX loans	3,7	0,0	0,0	3,7	FX deposits	4,7	0,0	-0,1	4,6
Securities other than shares	1,1	0,1	-0,1	1,1					
Households (S.14)	6 111,8	-8,6	41,2	6 144,3	Households (S.14)	8 625,4	-4,7	41,5	8 662,2
HUF loans	6 074,6	-8,6	40,4	6 106,4	HUF deposits	7 448,4	0,0	34,3	7 482,7
FX loans	37,1	0,0	0,8	37,9	FX deposits	1 177,0	-4,7	7,2	1 179,5
					Debt securities issued (held by residents)	1 729,7	3,6	80,6	1 813,9
Non-residents (S.2)	7 541,5	-44,0	281,8	7 779,3	Non-residents (S.2)	5 964,1	-27,3	96,4	6 033,1
Remaining assets	8 562,6	-2,3	-150,7	8 409,6	Remaining liabilities	12 135,0	39,3	-235,0	11 939,3
Total assets	40 028,3	-1,3	204,8	40 231,8	Total liabilities	40 028,3	-1,3	204,8	40 231,8

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Detailed tables: [Tables](#)

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

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