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## PRESS RELEASE

### Aggregated balance sheet of credit institutions: November 2019

**According to seasonally adjusted data, households and non-financial corporations were net borrowers due to transactions in November 2019. Both sectors increased their deposit holdings in the month under review.**

In November 2019, the stock of **household** loans rose by HUF 88.4 billion in seasonally adjusted terms and by HUF 83.1 billion in seasonally unadjusted terms due to transactions. According to seasonally unadjusted data, the stock of forint loans increased by HUF 83.6 billion and that of foreign currency loans was largely unchanged.

The stock of baby-expecting loans<sup>1</sup> was HUF 405.9 billion at the end of November.

Due to transactions, total deposits of the household sector rose by HUF 77.2 billion in seasonally adjusted terms and by HUF 70.4 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net inflows of HUF 84.6 billion into forint deposits and net outflows of HUF 14.2 billion from foreign currency deposits during the period under review.

Due to transactions, outstanding debt of the **non-financial corporate sector** rose by HUF 82.9 billion in seasonally adjusted terms and by HUF 99.7 billion in seasonally unadjusted terms. According to seasonally unadjusted data, the stocks of forint and foreign currency loans increased by HUF 16.5 billion and HUF 83.2 billion, respectively, due to transactions. Credit institutions' holdings of bonds issued by non-financial corporations rose by HUF 13.7 billion due to transactions.

Excluding revaluations and other volume changes, the stock of non-financial corporations' deposits rose by HUF 171.0 billion in seasonally adjusted terms and by HUF 365.7 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net inflows of HUF 353.8 billion and HUF 11.9 billion, respectively, into forint and foreign currency deposits in the month.

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<sup>1</sup> As specified in Government Decree no. 44/2019 (III.12), loans linked to the baby-expecting support granted to retail customers. The time series containing the current stock of baby-expecting loans can be accessed on our website in Table 3.1 of "[The amount of consumer loans to households by type of loans](#)".

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 2019, **foreign liabilities** of credit institutions accounted for 14.4 % of the sector's balance sheet total.

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

November 2019					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>8 538,7</b>	<b>48,1</b>	<b>113,4</b>	<b>8 700,2</b>	<b>Non-financial corporations (S.11)</b>	<b>8 874,6</b>	<b>23,9</b>	<b>365,7</b>	<b>9 264,2</b>
HUF loans	4 831,0	-4,7	16,5	4 842,8	HUF deposits	6 325,1	-20,0	353,8	6 658,9
FX loans	3 575,3	54,2	83,2	3 712,7	FX deposits	2 549,5	43,9	11,9	2 605,3
Securities other than shares	132,4	-1,4	13,7	144,7					
<b>Other financial corporations (S.124+S.125+S.126+S.127+S.128+S.129)</b>	<b>1 343,9</b>	<b>5,4</b>	<b>25,3</b>	<b>1 374,5</b>	<b>Other financial corporations (S.124+S.125+S.126+S.127+S.128+S.129)</b>	<b>2 488,9</b>	<b>12,5</b>	<b>103,5</b>	<b>2 604,9</b>
HUF loans	968,2	0,0	10,4	978,6	HUF deposits	1 776,5	0,0	125,4	1 901,9
FX loans	370,7	5,4	11,9	388,0	FX deposits	712,4	12,5	-21,9	703,0
Securities other than shares	5,0	0,0	2,9	7,9					
<b>Central government (S.1311)</b>	<b>9 021,0</b>	<b>19,2</b>	<b>21,9</b>	<b>9 062,1</b>	<b>Central government (S.1311)</b>	<b>886,4</b>	<b>20,7</b>	<b>-141,2</b>	<b>766,0</b>
HUF loans	338,5	0,0	0,6	339,1	HUF deposits	855,5	20,0	-131,1	744,4
FX loans	222,9	3,3	0,0	226,2	FX deposits	30,9	0,7	-10,1	21,6
Securities other than shares	8 459,5	15,9	21,2	8 496,7					
<b>Local authorities (S.1313)</b>	<b>157,1</b>	<b>0,0</b>	<b>10,8</b>	<b>167,9</b>	<b>Local authorities (S.1313)</b>	<b>810,3</b>	<b>0,1</b>	<b>-65,8</b>	<b>744,5</b>
HUF loans	156,1	0,0	10,8	166,9	HUF deposits	805,8	0,0	-65,6	740,2
FX loans	0,0	0,0	0,0	0,0	FX deposits	4,5	0,1	-0,2	4,4
Securities other than shares	0,9	0,0	0,0	0,9					
<b>Households (S.14)</b>	<b>6 944,5</b>	<b>-5,7</b>	<b>83,1</b>	<b>7 021,9</b>	<b>Households (S.14)</b>	<b>9 278,0</b>	<b>21,5</b>	<b>70,4</b>	<b>9 369,8</b>
HUF loans	6 910,9	-6,1	83,6	6 988,3	HUF deposits	8 060,0	-0,1	84,6	8 144,5
FX loans	33,6	0,5	-0,5	33,6	FX deposits	1 218,0	21,5	-14,2	1 225,3
					<b>Debt securities issued (held by residents)</b>	<b>1 856,7</b>	<b>8,9</b>	<b>23,0</b>	<b>1 888,6</b>
<b>Non-residents (S.2)</b>	<b>8 014,0</b>	<b>104,2</b>	<b>-318,7</b>	<b>7 799,5</b>	<b>Non-residents (S.2)</b>	<b>6 549,2</b>	<b>101,5</b>	<b>-301,2</b>	<b>6 349,5</b>
<b>Remaining assets</b>	<b>9 973,8</b>	<b>116,5</b>	<b>-75,8</b>	<b>10 014,5</b>	<b>Remaining liabilities</b>	<b>13 248,7</b>	<b>98,7</b>	<b>-194,4</b>	<b>13 153,0</b>
<b>Total assets</b>	<b>43 992,9</b>	<b>287,7</b>	<b>-140,1</b>	<b>44 140,6</b>	<b>Total liabilities</b>	<b>43 992,9</b>	<b>287,7</b>	<b>-140,1</b>	<b>44 140,6</b>

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Detailed tables: [Tables](#)

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

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