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## PRESS RELEASE

### Aggregated balance sheet of credit institutions:

**September 2017**

**According to seasonally adjusted data, both households and non-financial corporations were net borrowers due to transactions in September 2017. The two sectors' total deposit holdings increased during the period under review.**

Due to transactions, the stock of household loans rose by HUF 17.1 billion in seasonally adjusted terms and by HUF 24.5 billion in seasonally unadjusted terms. According to seasonally unadjusted data, the stock of forint loans increased by HUF 25.4 billion and that of foreign currency loans decreased by HUF 0.9 billion.

Due to transactions, total deposits of the household sector rose by HUF 32.3 billion in seasonally adjusted terms and fell by HUF 21.3 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net outflows of HUF 2.0 billion and HUF 19.3 billion, respectively, from forint deposits and foreign currency deposits during the period under review.

Due to transactions, outstanding debt of the non-financial corporate sector rose by HUF 25.1 billion in seasonally adjusted terms and by HUF 37.1 billion in seasonally unadjusted terms. According to seasonally unadjusted data, the stock of forint loans fell by HUF 17.7 billion and that of foreign currency loans increased by HUF 54.9 billion due to transactions. Credit institutions' holdings of bonds issued by non-financial corporations fell by HUF 1.6 due to transactions.

Excluding revaluations and other volume changes, the stock of non-financial corporations' deposits rose by HUF 160.1 billion in seasonally adjusted terms and by HUF 77.4 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net inflows of HUF 184.1 billion into forint deposits and net outflow of HUF 106.7 billion from 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 September 2017, **foreign liabilities** of credit institutions accounted for 15.6 % of the sector's balance sheet total.

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

September 2017					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>6 332,2</b>	<b>46,2</b>	<b>35,5</b>	<b>6 414,0</b>	<b>Non-financial corporations (S.11)</b>	<b>6 901,5</b>	<b>53,0</b>	<b>77,4</b>	<b>7 031,9</b>
HUF loans	3 593,3	-0,7	-17,7	3 574,9	HUF deposits	4 655,3	13,0	184,1	4 852,3
FX loans	2 661,3	45,6	54,9	2 761,8	FX deposits	2 246,3	40,0	-106,7	2 179,6
Securities other than shares	77,6	1,3	-1,6	77,3					
<b>Other financial corporations (S.124+S.125+S.126+S.127+S.128+S.129)</b>	<b>1 050,7</b>	<b>4,1</b>	<b>1,6</b>	<b>1 056,4</b>	<b>Other financial corporations (S.124+S.125+S.126+S.127+S.128+S.129)</b>	<b>2 001,8</b>	<b>7,2</b>	<b>-14,0</b>	<b>1 994,9</b>
HUF loans	785,6	-0,1	6,3	791,8	HUF deposits	1 429,6	-3,0	28,0	1 454,5
FX loans	253,0	4,2	0,2	257,5	FX deposits	572,2	10,2	-42,0	540,4
Securities other than shares	12,1	0,0	-4,9	7,1					
<b>Central government (S.1311)</b>	<b>8 409,3</b>	<b>67,1</b>	<b>118,6</b>	<b>8 595,1</b>	<b>Central government (S.1311)</b>	<b>410,5</b>	<b>-9,4</b>	<b>-76,5</b>	<b>324,5</b>
HUF loans	327,9	0,0	22,5	350,4	HUF deposits	379,0	-10,0	-75,0	294,0
FX loans	79,3	1,3	-1,6	79,0	FX deposits	31,5	0,6	-1,5	30,5
Securities other than shares	8 002,0	65,8	97,8	8 165,7					
<b>Local authorities (S.1313)</b>	<b>77,9</b>	<b>0,1</b>	<b>-9,5</b>	<b>68,5</b>	<b>Local authorities (S.1313)</b>	<b>774,2</b>	<b>0,1</b>	<b>224,6</b>	<b>998,9</b>
HUF loans	67,6	0,0	-9,2	58,3	HUF deposits	770,1	0,0	223,0	993,1
FX loans	4,3	0,1	-0,2	4,3	FX deposits	4,2	0,1	1,6	5,8
Securities other than shares	6,0	0,0	-0,2	5,9					
<b>Households (S.14)</b>	<b>5 848,8</b>	<b>-3,7</b>	<b>24,5</b>	<b>5 869,6</b>	<b>Households (S.14)</b>	<b>7 550,6</b>	<b>24,9</b>	<b>-21,3</b>	<b>7 554,2</b>
HUF loans	5 808,5	-4,3	25,4	5 829,6	HUF deposits	6 300,9	0,0	-2,0	6 298,9
FX loans	40,3	0,6	-0,9	40,1	FX deposits	1 249,6	25,0	-19,3	1 255,3
					<b>Debt securities issued (held by residents)</b>	<b>1 454,5</b>	<b>11,2</b>	<b>6,8</b>	<b>1 472,5</b>
<b>Non-residents (S.2)</b>	<b>6 487,5</b>	<b>116,8</b>	<b>52,3</b>	<b>6 656,5</b>	<b>Non-residents (S.2)</b>	<b>5 715,3</b>	<b>90,7</b>	<b>-53,2</b>	<b>5 752,9</b>
<b>Remaining assets</b>	<b>8 203,0</b>	<b>93,2</b>	<b>-110,6</b>	<b>8 185,7</b>	<b>Remaining liabilities</b>	<b>11 601,1</b>	<b>146,1</b>	<b>-31,2</b>	<b>11 716,0</b>
<b>Total assets</b>	<b>36 409,4</b>	<b>323,9</b>	<b>112,5</b>	<b>36 845,8</b>	<b>Total liabilities</b>	<b>36 409,4</b>	<b>323,9</b>	<b>112,5</b>	<b>36 845,8</b>

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Detailed tables: [Tables](#)

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

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