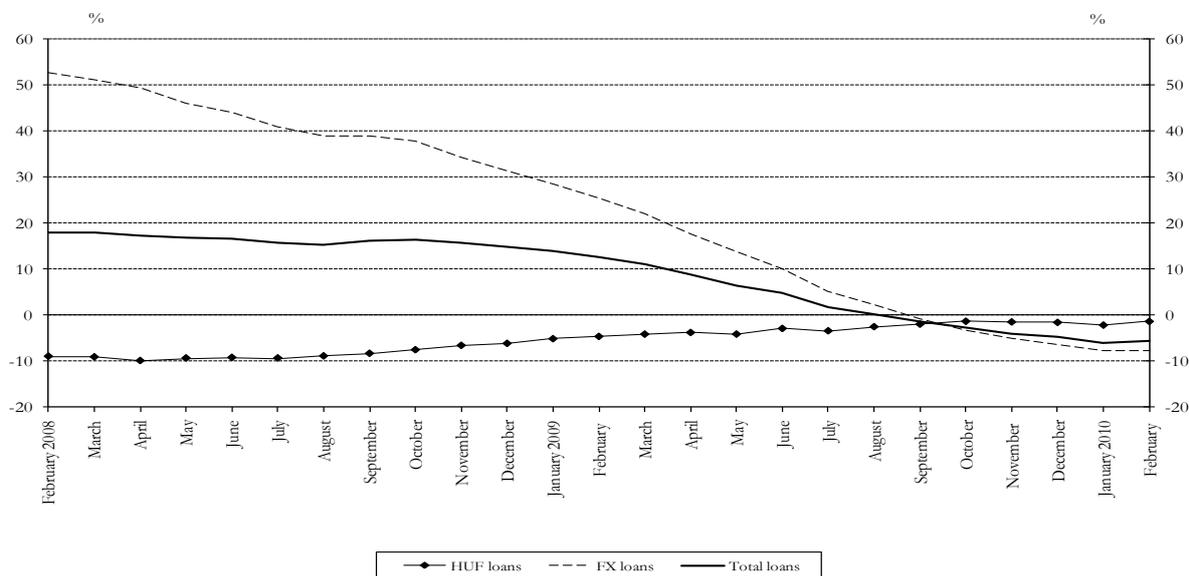


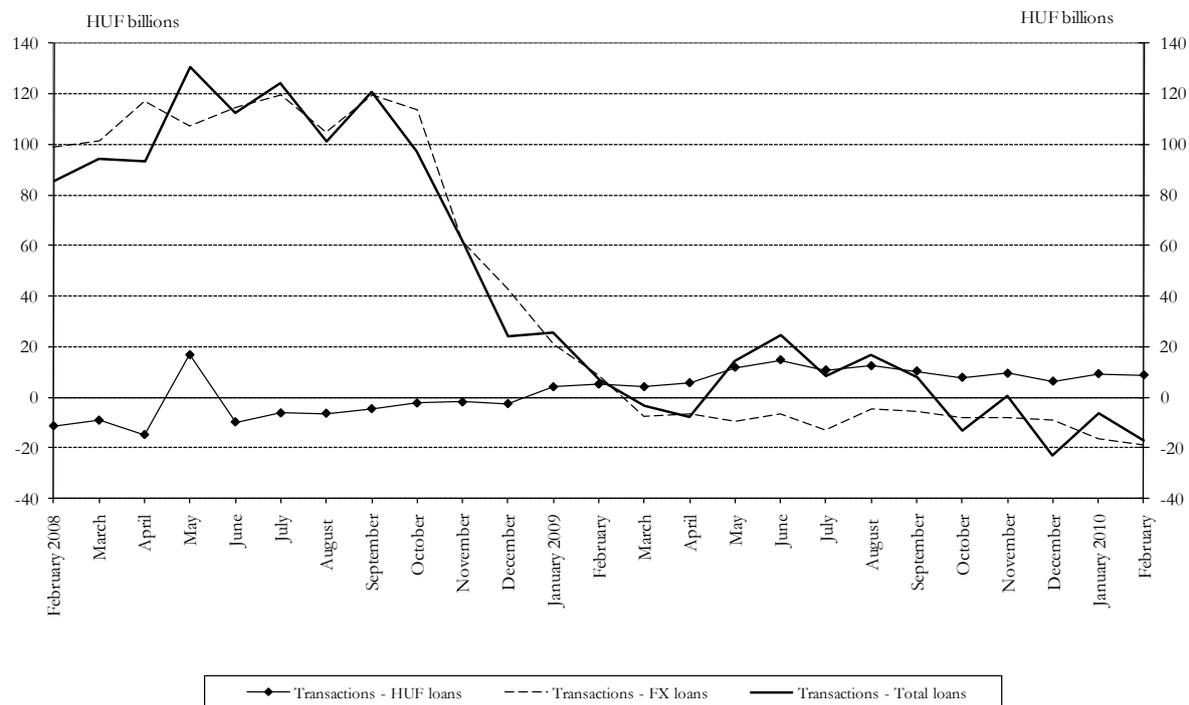
*Charts to the press release on the aggregated balance sheet of credit institutions*

*February 2010*

**Chart 1 Real growth of households' outstanding borrowing<sup>1, 2</sup>**



**Chart 2 Seasonally and exchange rate adjusted net new borrowing by households<sup>3</sup>**

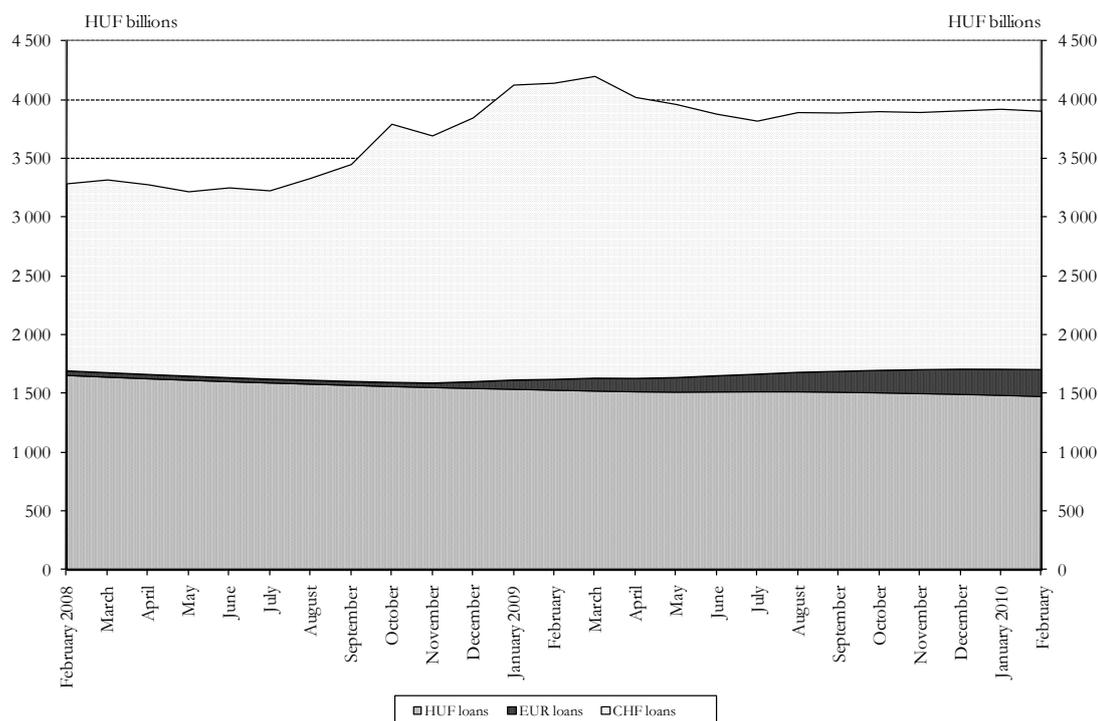


<sup>1</sup> Transactions-based growth rate (see the Methodological notes).

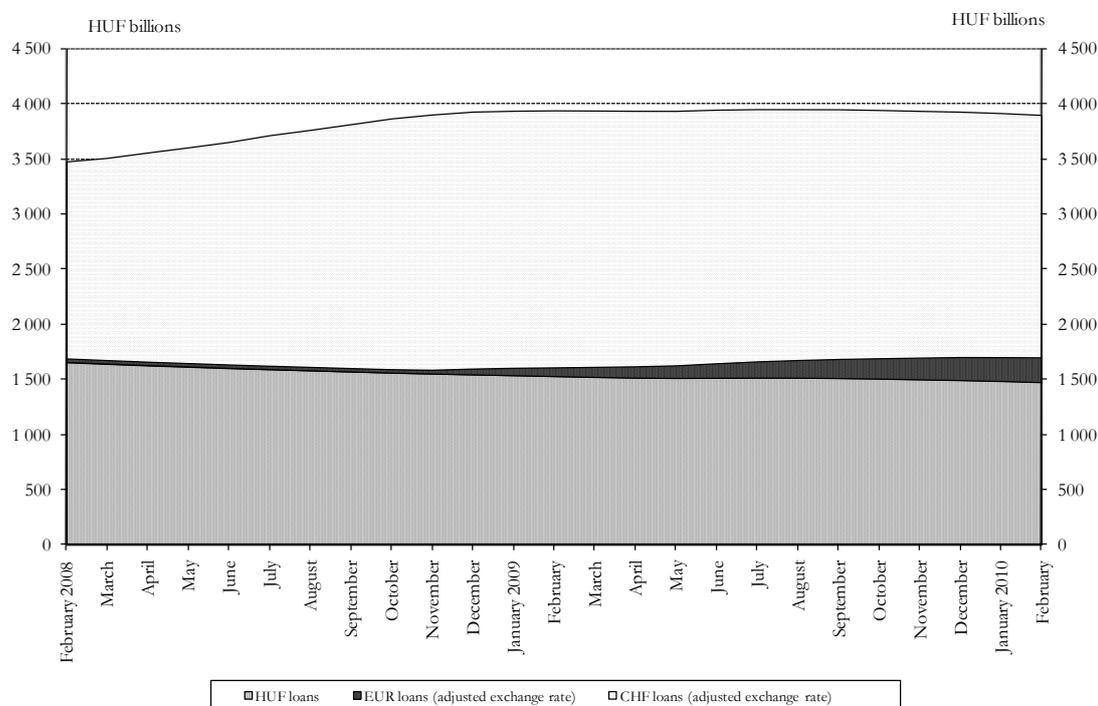
<sup>2</sup> For an interpretation of the trend plotted on the chart, see the Methodological notes.

<sup>3</sup> The time series for households' foreign currency and total loans contain not seasonally adjusted data, as seasonal adjustment did not produce an appreciable result, due to the considerable change in the behaviour of the series.

**Chart 3 Outstanding forint, euro and Swiss franc-denominated housing loans of households**  
Foreign currency data are calculated at the MNB's current<sup>4</sup> mid-rates

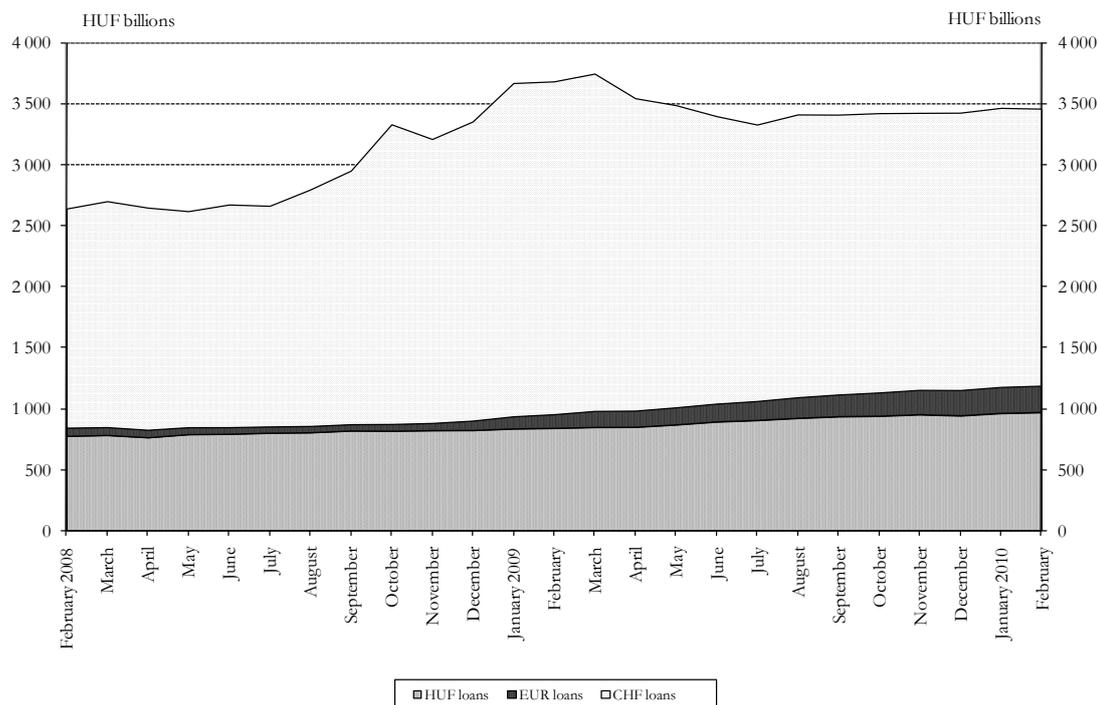


**Chart 4 Outstanding forint, euro and Swiss franc-denominated housing loans of households**  
Calculated at the MNB's mid-rates for 26 February 2010

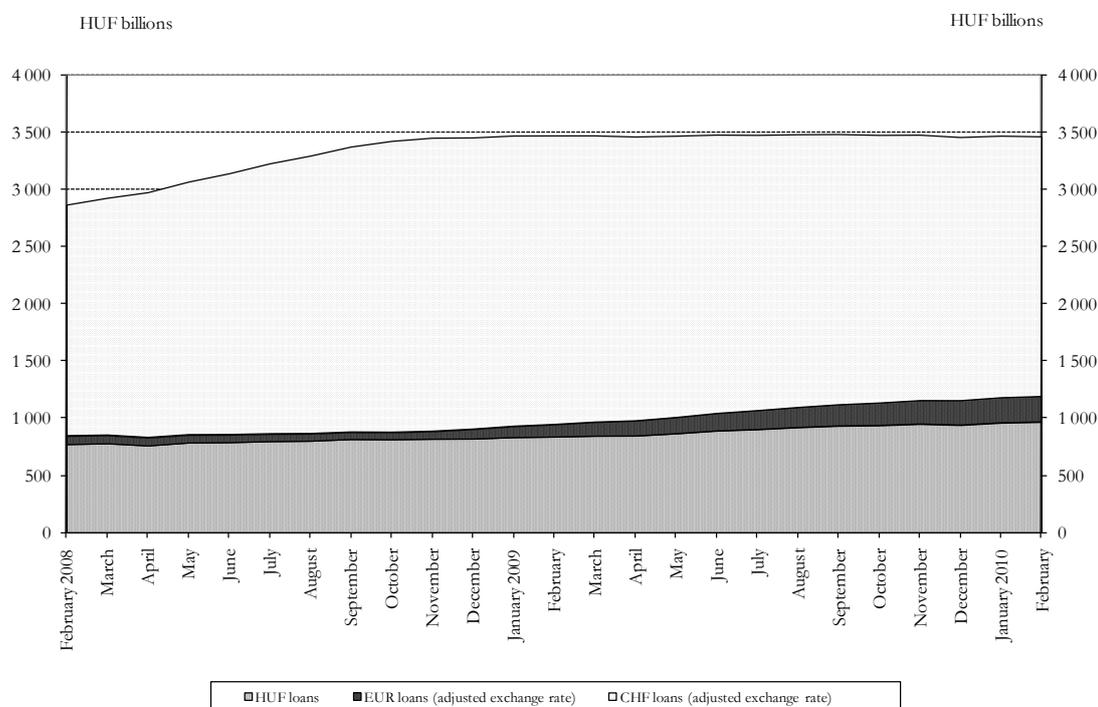


<sup>4</sup> The end-of-month mid-rate of the forint changing from month to month.

**Chart 5 Outstanding forint, euro and Swiss franc-denominated consumer loans of households**  
Foreign currency data are calculated at the MNB's current<sup>5</sup> mid-rates

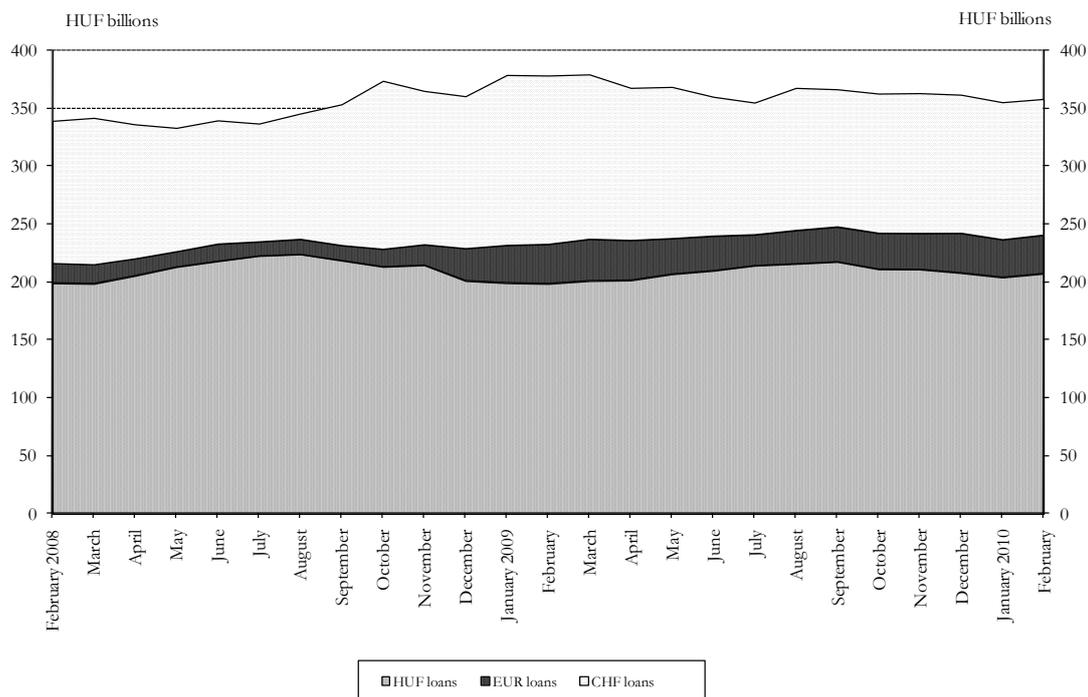


**Chart 6 Outstanding forint, euro and Swiss franc-denominated consumer loans of households**  
Calculated at the MNB's mid-rates for 26 February 2010

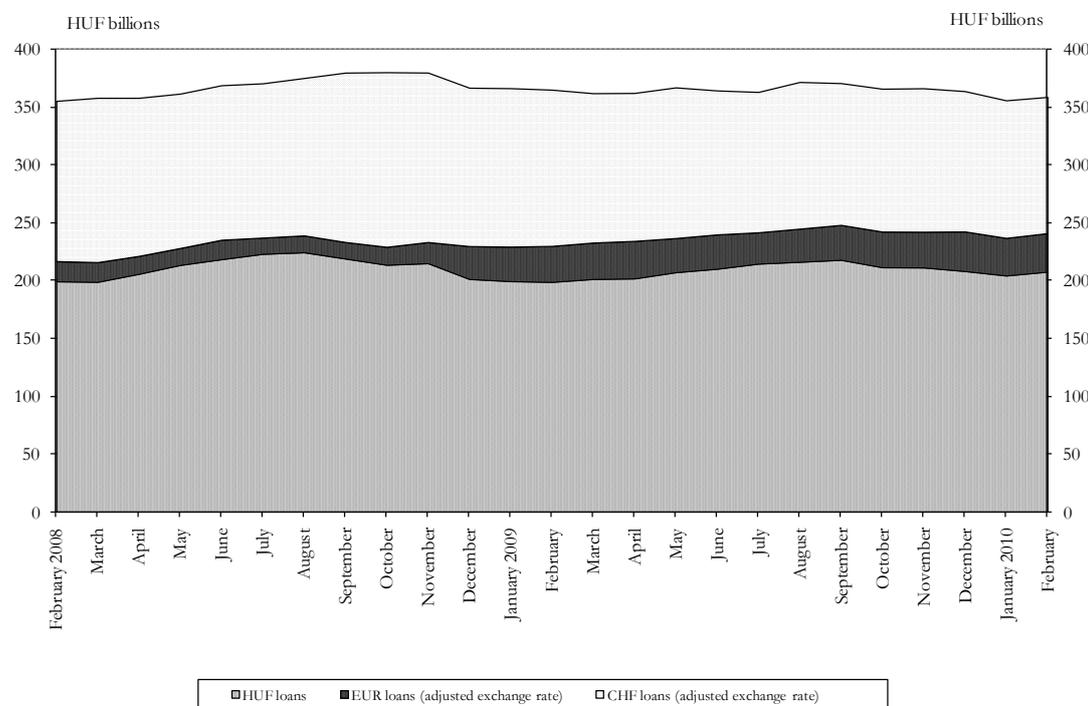


<sup>5</sup> The end-of-month mid-rate of the forint changing from month to month.

**Chart 7 Outstanding forint, euro and Swiss franc-denominated other loans of households**  
Foreign currency data are calculated at the MNB's current<sup>6</sup> mid-rates

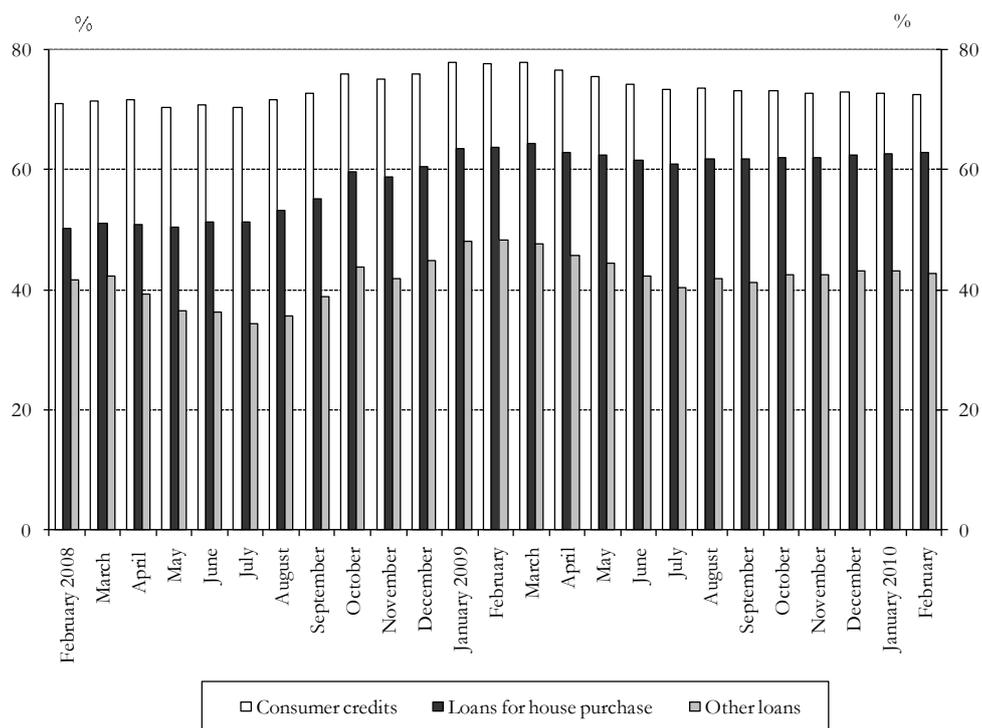


**Chart 8 Outstanding forint, euro and Swiss franc-denominated other loans of households**  
Calculated at the MNB's mid-rates for 26 February 2010

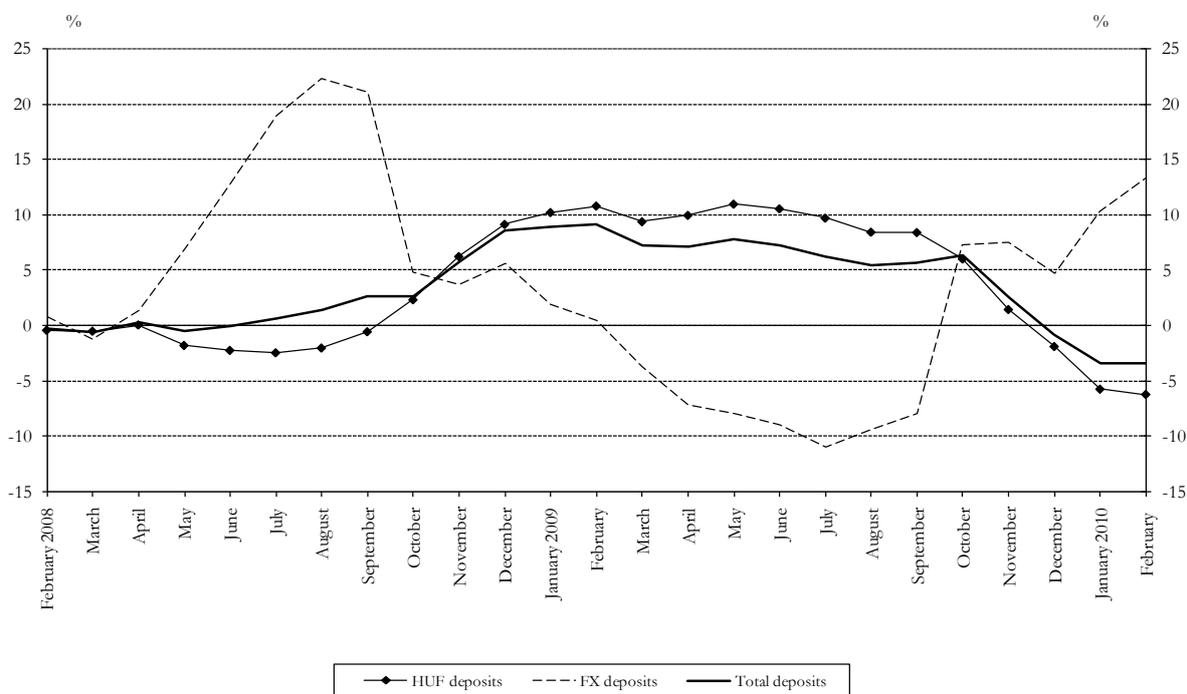


<sup>6</sup> The end-of-month mid-rate of the forint changing from month to month.

**Chart 9 Percentage shares of foreign currency loans within the individual categories of household loans**

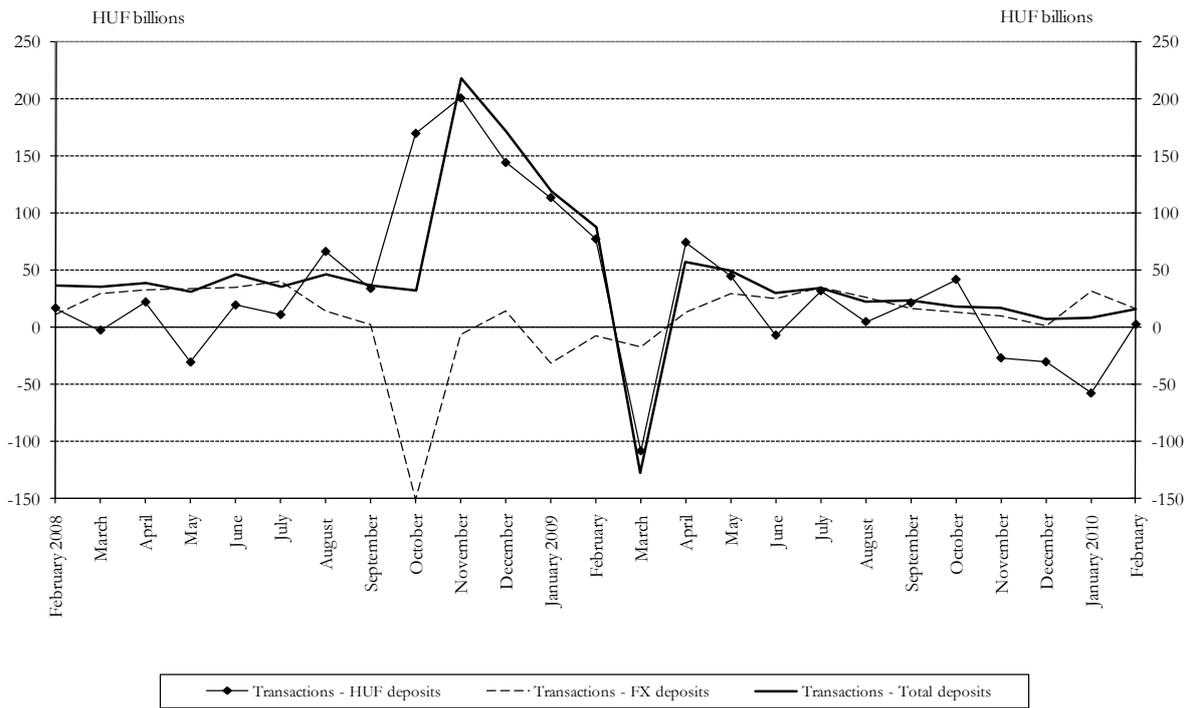


**Chart 10 Real growth of household deposits<sup>7</sup>**

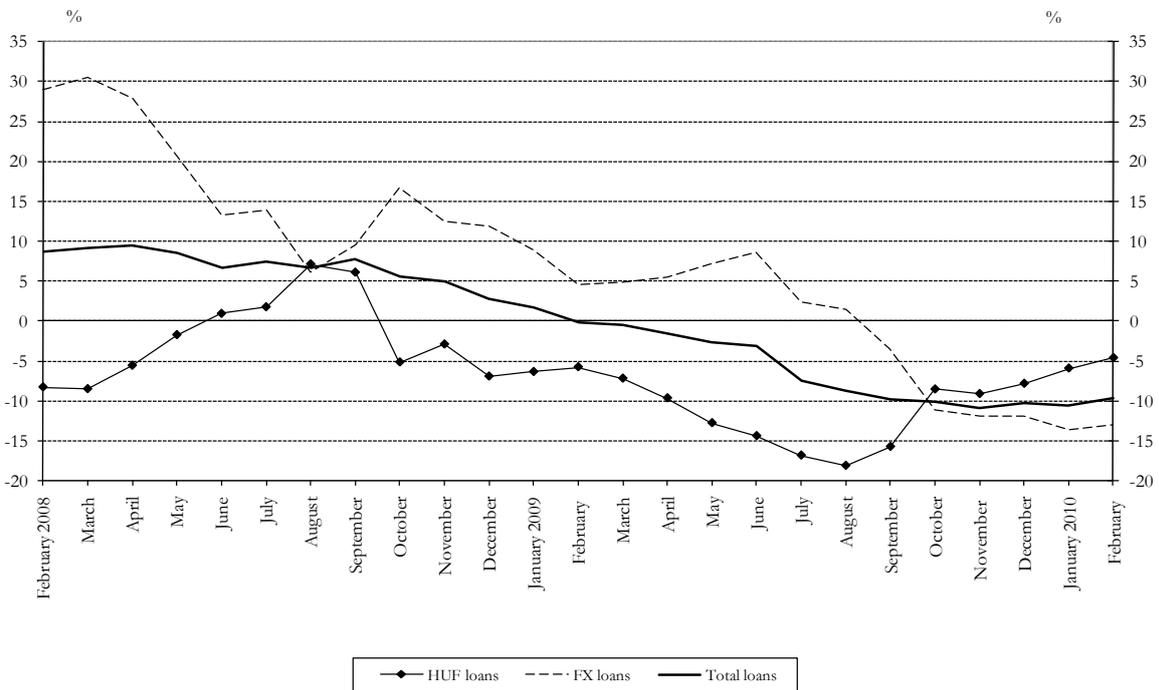


<sup>7</sup> Transactions-based growth rate (see the Methodological notes).

**Chart 11 Seasonally and exchange rate adjusted net new deposits of households<sup>8</sup>**



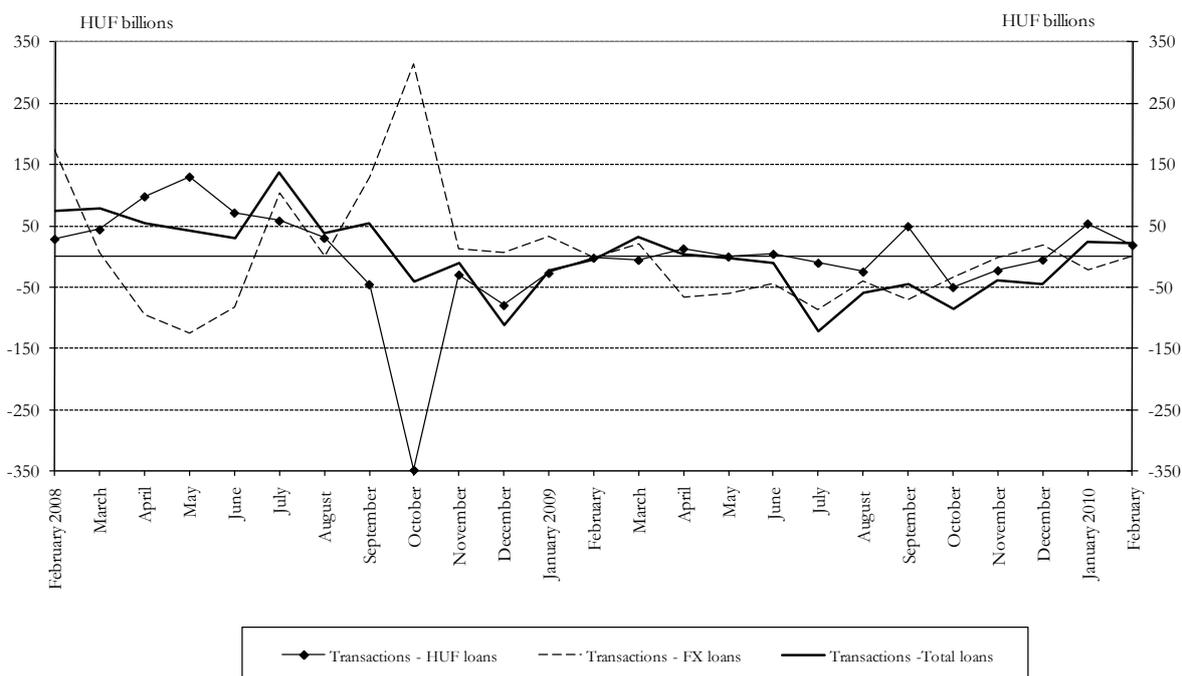
**Chart 12 Real growth of non-financial corporations' outstanding borrowing<sup>9</sup>**



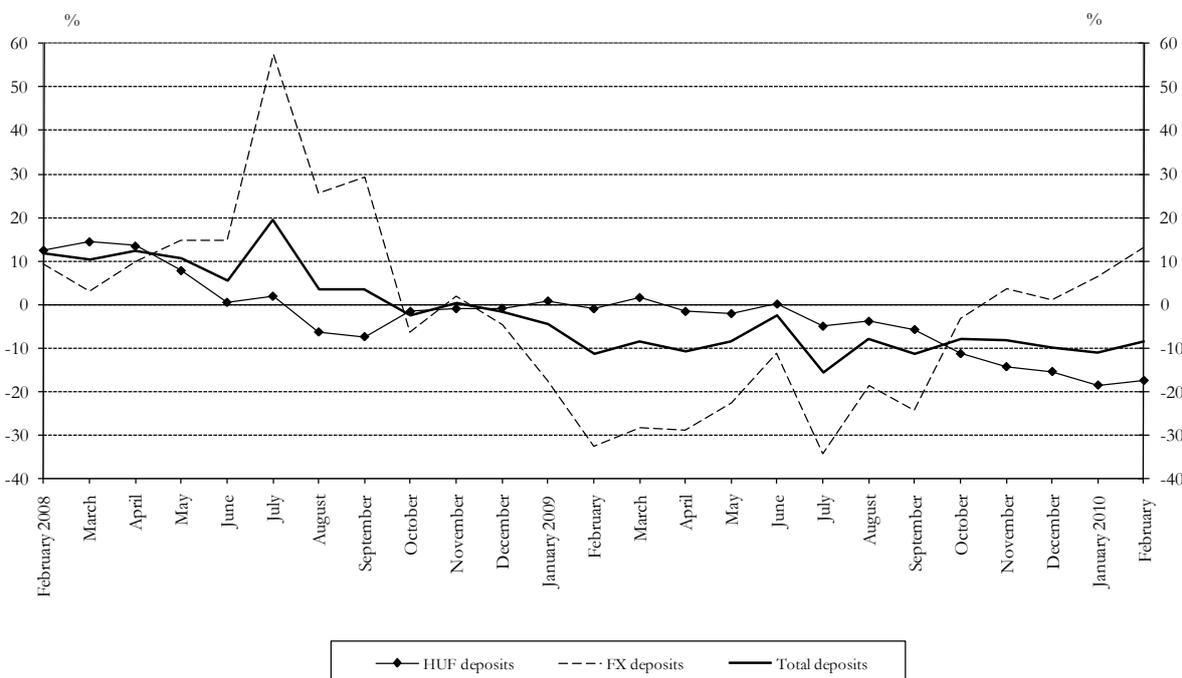
<sup>8</sup> The Methodological notes provide guidance on the correct interpretation of the seasonally adjusted series for 'total deposits'.

<sup>9</sup> Transactions-based growth rate (see the Methodological notes).

**Chart 13 Seasonally and exchange rate adjusted net new borrowing by non-financial corporations<sup>10</sup>**



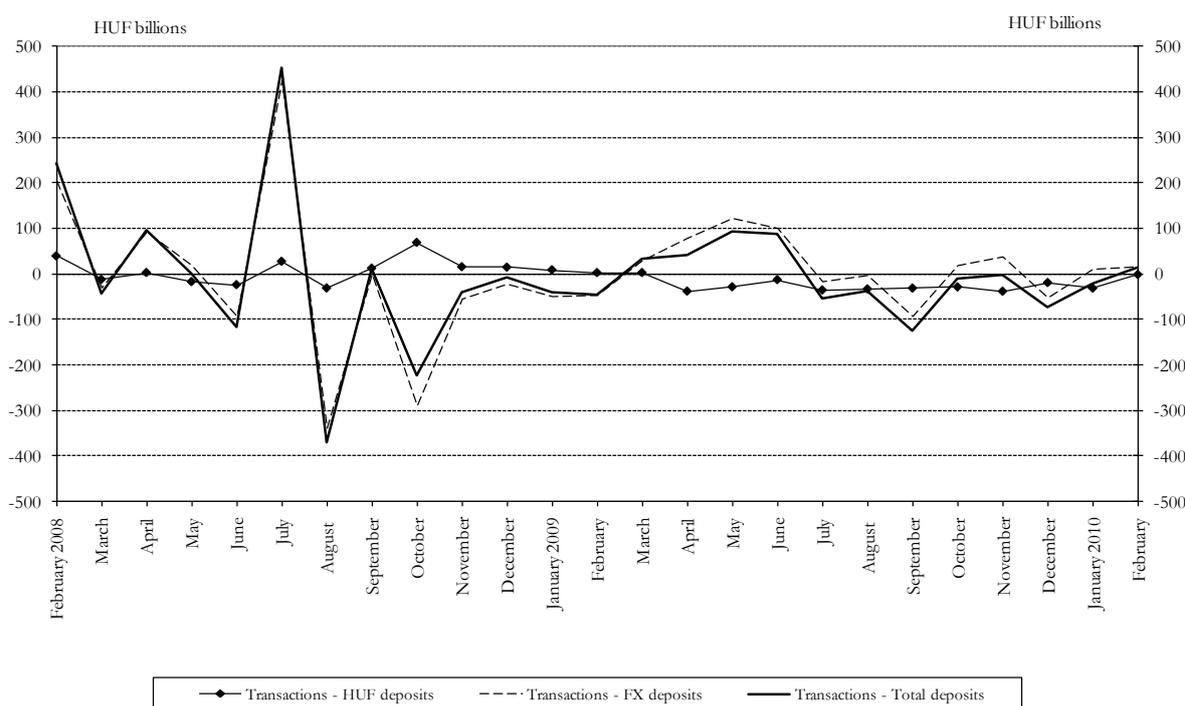
**Chart 14 Real growth of non-financial corporations' deposits<sup>11</sup>**



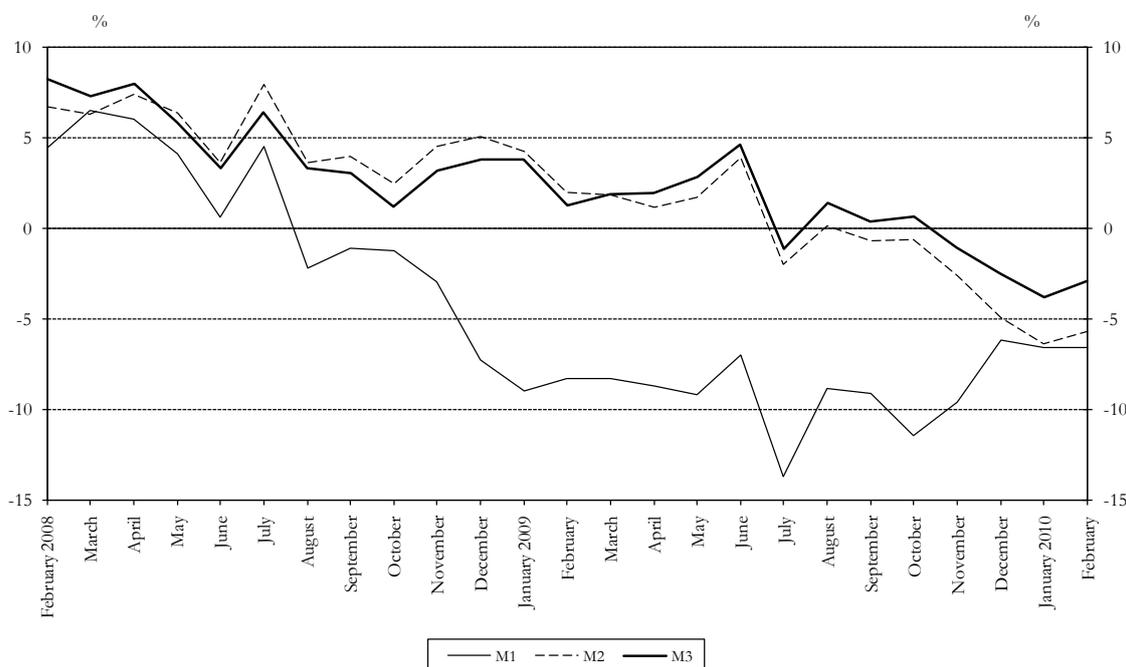
<sup>10</sup> The Methodological notes provide guidance on the correct interpretation of the seasonally adjusted series for 'total loans'. The time series for non-financial corporations' foreign currency loans contain not seasonally adjusted data, as seasonal adjustment did not produce an appreciable result, due to the considerable change in the behaviour of the series.

<sup>11</sup> Transactions-based growth rate (see the Methodological notes).

**Chart 15 Seasonally and exchange rate adjusted net new deposits of non-financial corporations<sup>12</sup>**



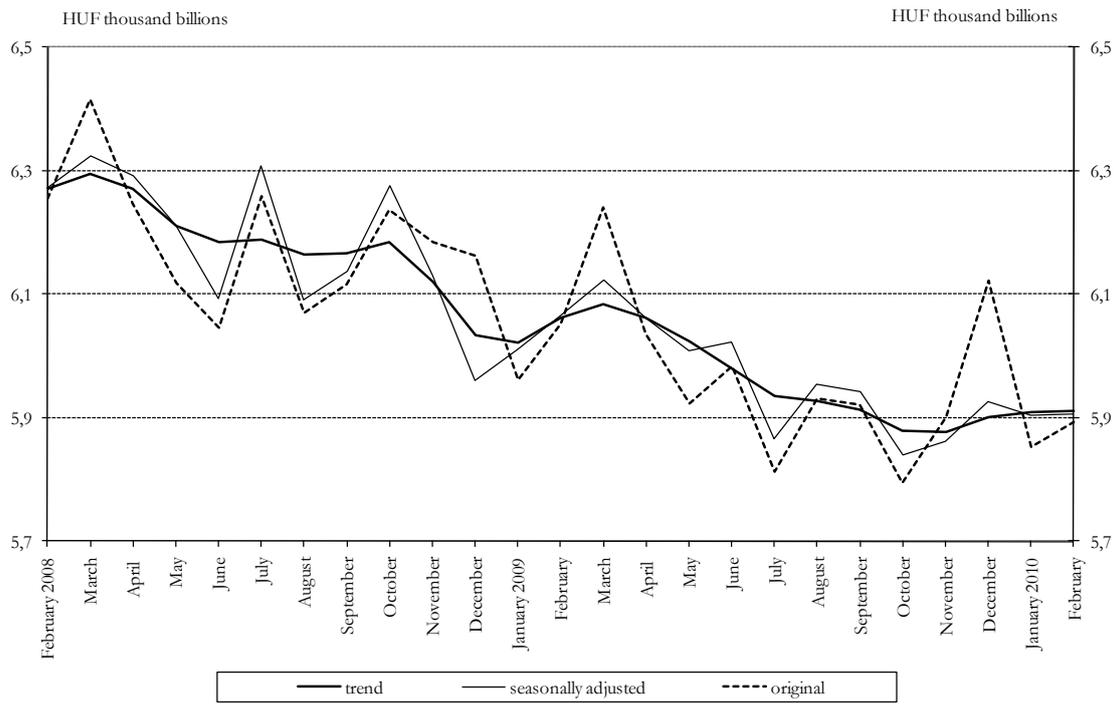
**Chart 16 Real growth of the monetary aggregates<sup>13</sup>**



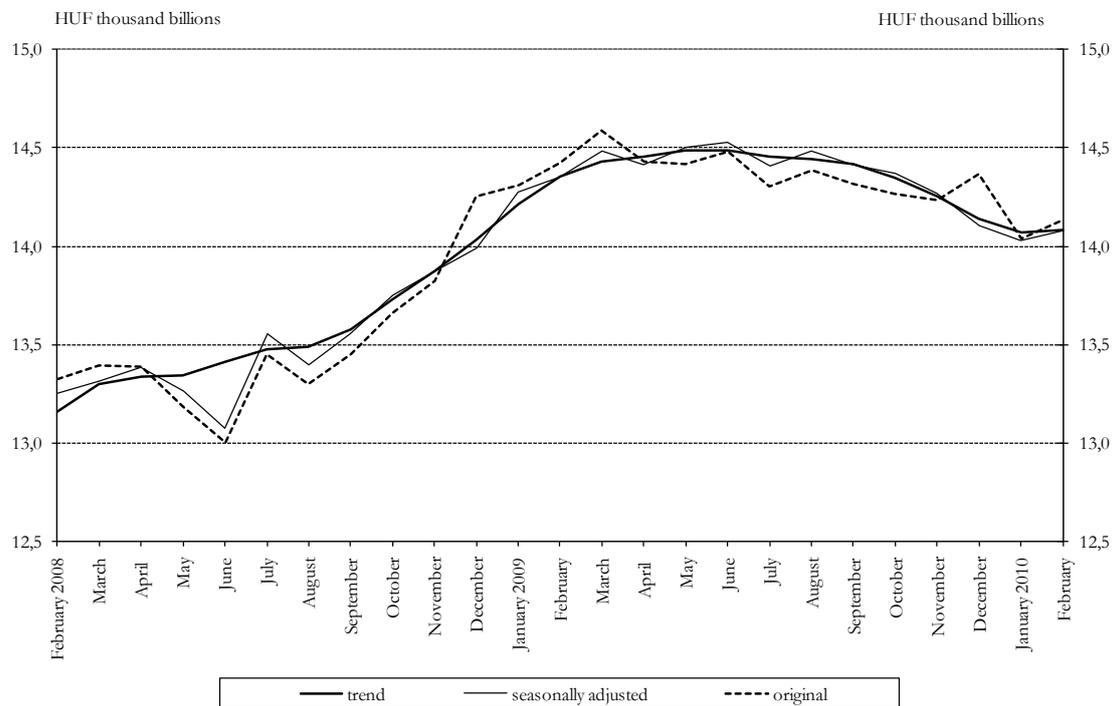
<sup>12</sup> Since February 2010, the time series for 'total deposits' has been indirectly seasonally adjusted. For an interpretation of direct and indirect adjustment, see the Methodological notes.

<sup>13</sup> For an interpretation of the trend plotted on the chart, see the Methodological notes.

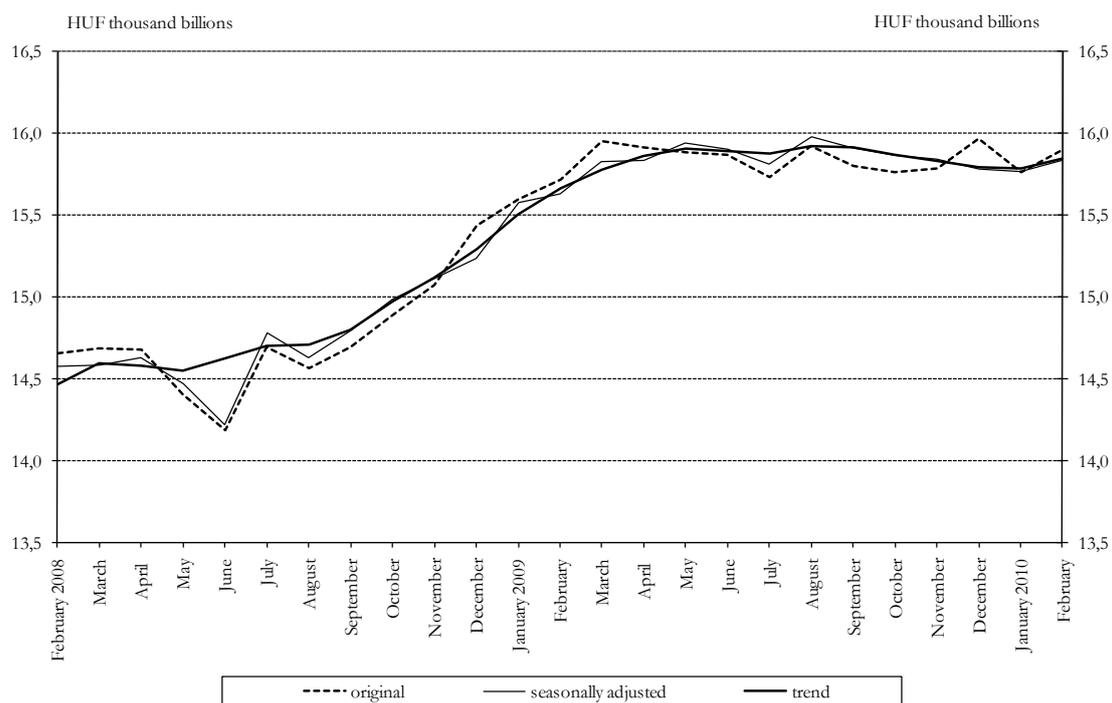
**Chart 17 Seasonally adjusted M1**



**Chart 18 Seasonally adjusted M2**



### Chart 19 Seasonally adjusted M3



### Chart 20 Total foreign exposure of credit institutions

