Charts to the Press Release on household and non-financial corporate sector interest rates, January 2011

Chart 1 Values of new forint, euro and Swiss franc housing loans, based on not seasonally adjusted data[1]

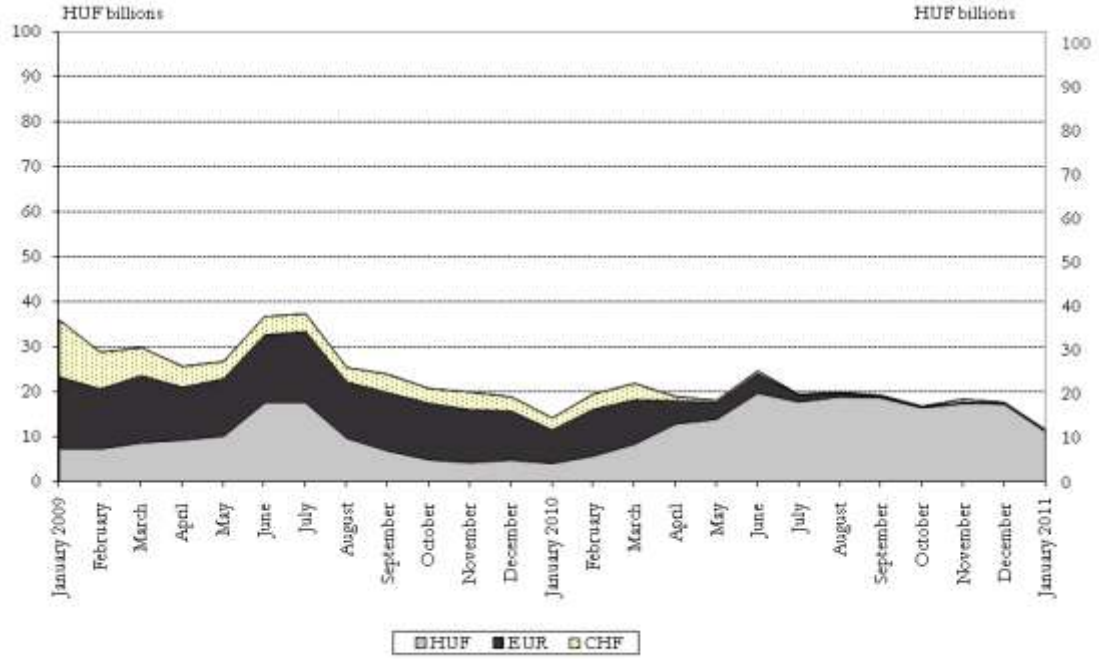
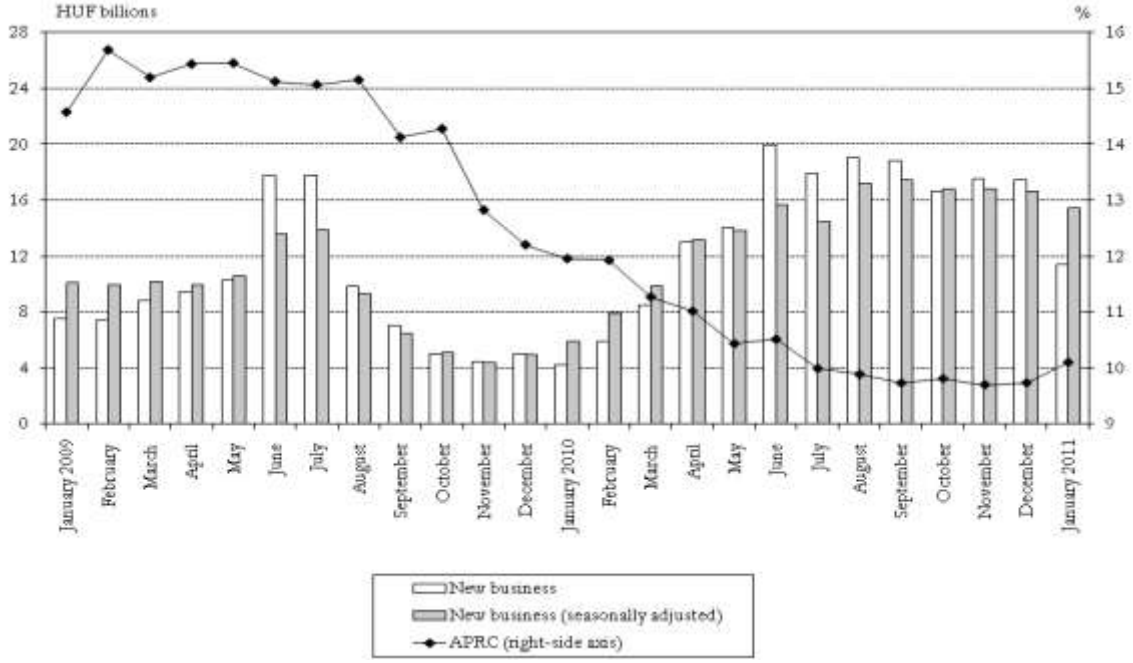


Chart 2 Monthly average APRC on forint housing loans and the total amount of new business[2]



[1] For the period December 2009–December 2010, the values of new forint housing loans are estimates, excluding government bridging loans.

[2] For the period December 2009–December 2010, the values of new forint housing loans are estimates, excluding government bridging loans.

Chart 3 Values of new forint, euro and Swiss franc general purpose mortgage loans, based on not seasonally adjusted data[3]

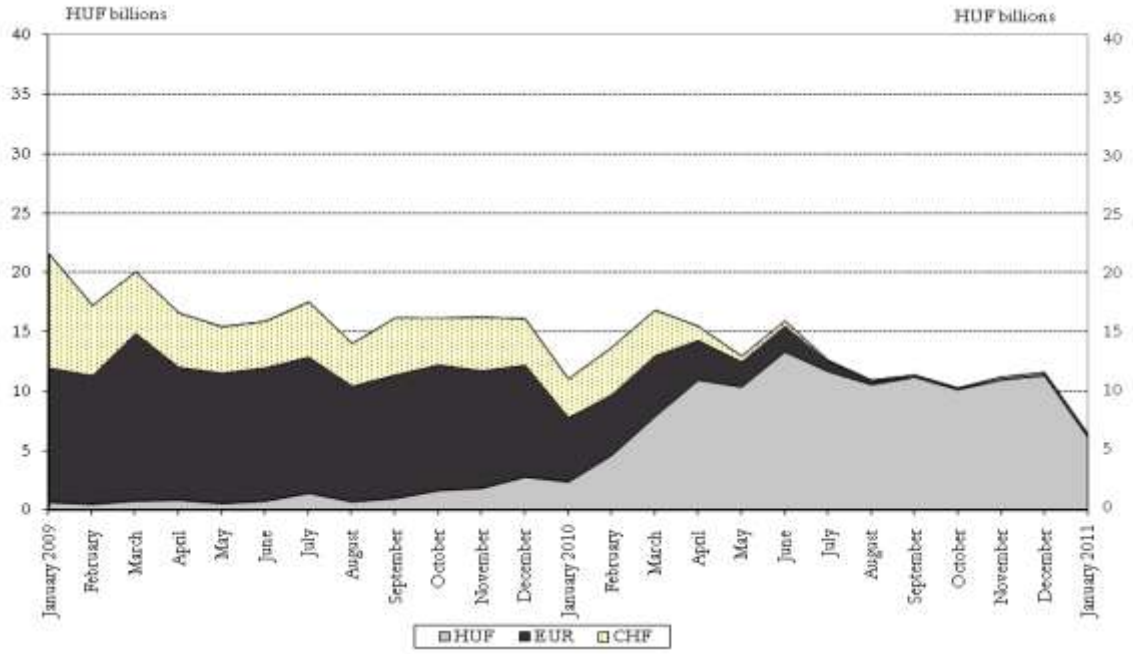
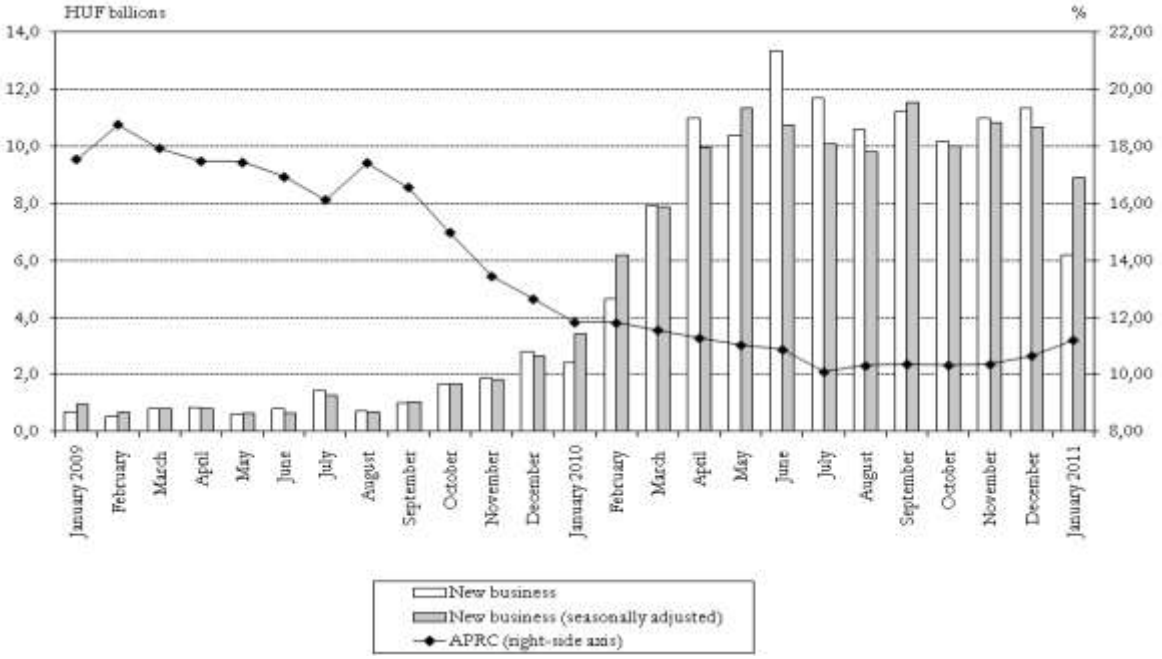


Chart 4 Monthly average APRC on forint general purpose mortgage loans to households and the total amount of new business[4]



[3] As the effects of restructured loans have been stripped out, new contracts for general purpose Swiss franc loans contain estimates for the period September 2009–January 2010. In addition, for the period December 2009–December 2010, the values of new general purpose forint loans are estimates, excluding government bridging loans.

[4] Loans with floating interest rates or with up to 1 year initial rate fixation. For the period December 2009–December 2010, the values of new business and the APRC are estimates, excluding government bridging loans.

Chart 5 Values of new forint, euro and Swiss franc personal loans, based on not seasonally adjusted data[5]

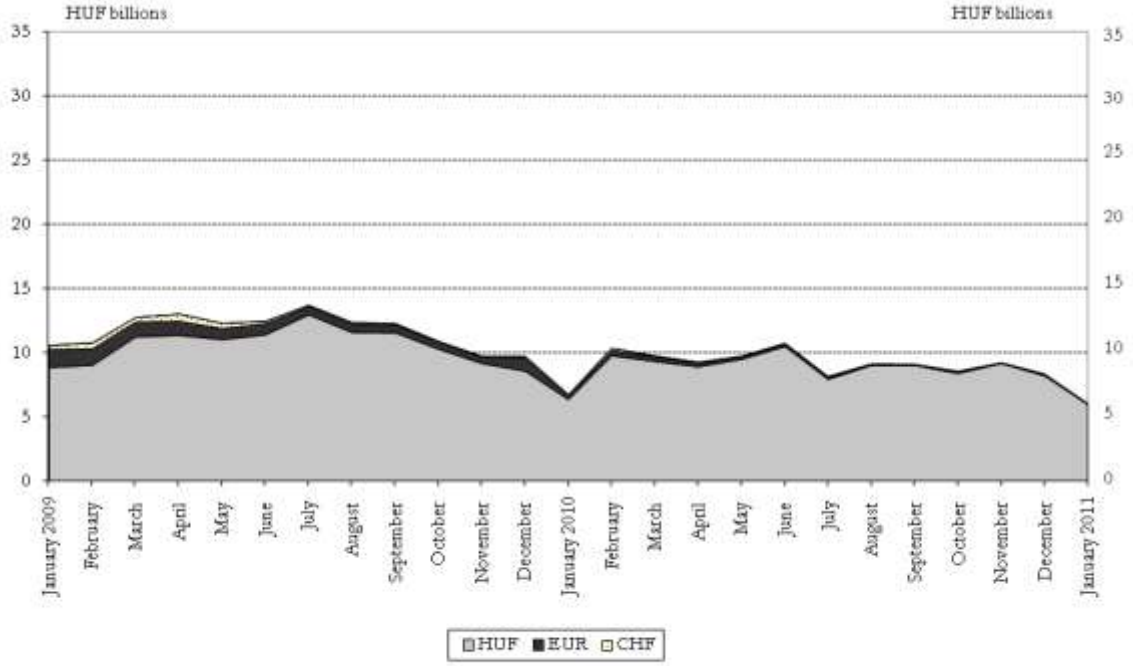
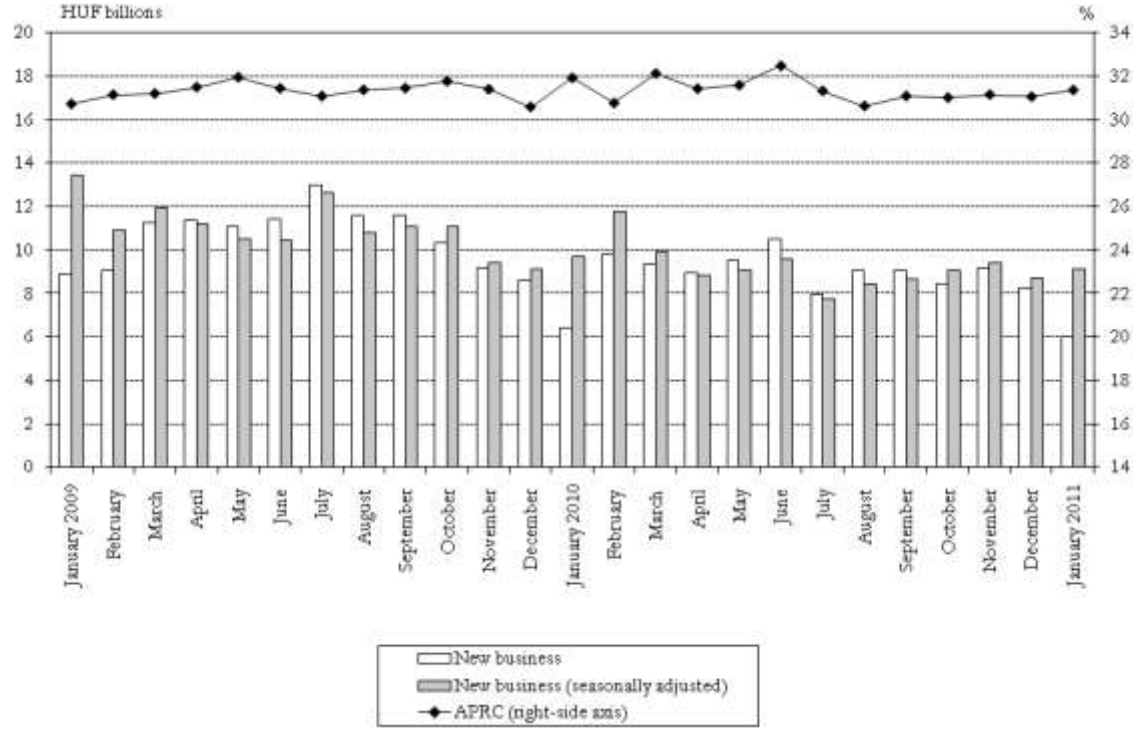


Chart 6 Monthly average APRC on forint personal loans and the total amount of new business



[5] As the effects of restructured loans have been stripped out, the values of new euro personal loans for the period July 2009–December 2009 are estimates.

Chart 7 Monthly average APRC on forint loans for purchases of goods and the total amount of new business, based on not seasonally adjusted data[6]

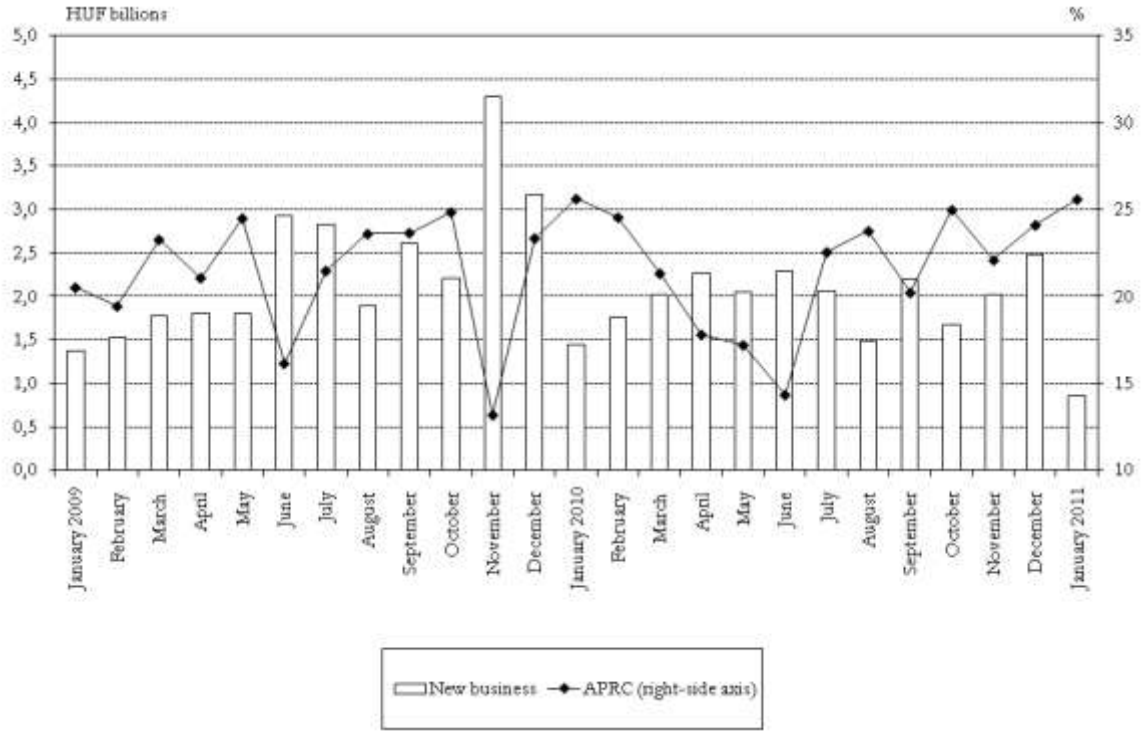
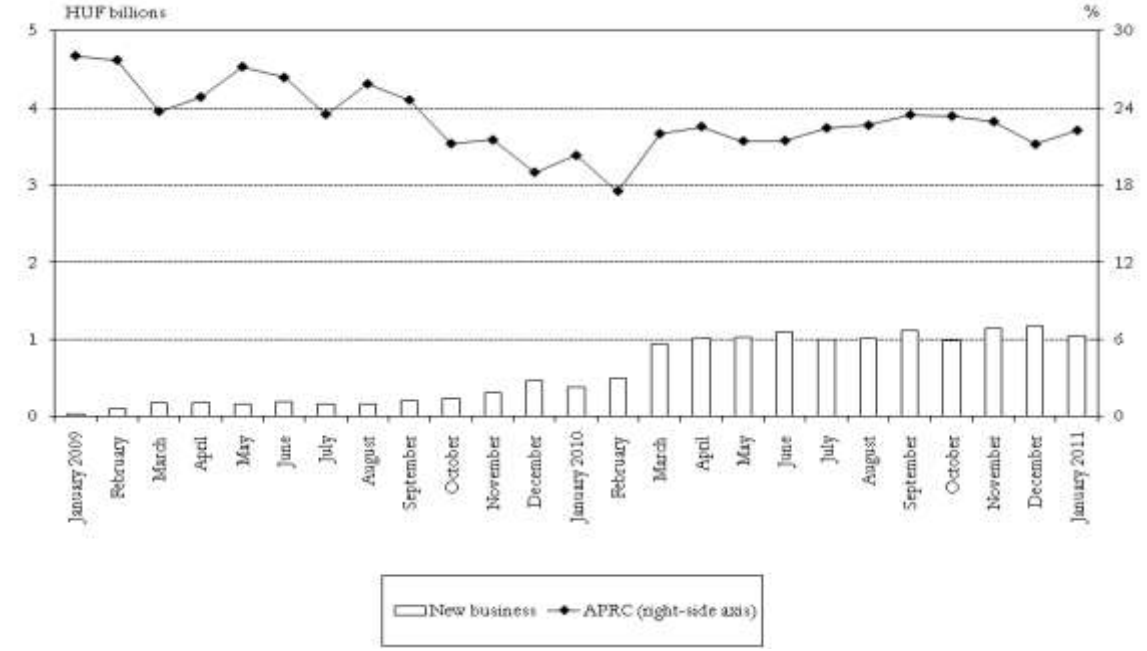


Chart 8 Monthly average APRC on forint car loans and the total amount of new business, based on not seasonally adjusted data



[6] Loans with floating interest rates or with up to 1 year initial rate fixation. The high share of loans for purchases of goods with low APRC accounted for the low averages for the APRC in June and November 2009 as well as in June and September 2010. Frequently, merchants pay a contribution to credit institutions in the case of loans for purchases of goods with low APRC. In such cases, the APRC does not include the amount of contribution paid by a merchant to a credit institution. Consequently, the start and close of credit offers may have a significant effect on the size of the average APRC.

Chart 9 Monthly average interest rate on forint loans to non-financial corporations up to the equivalent of EUR 1 million and the total amount of new business[7]

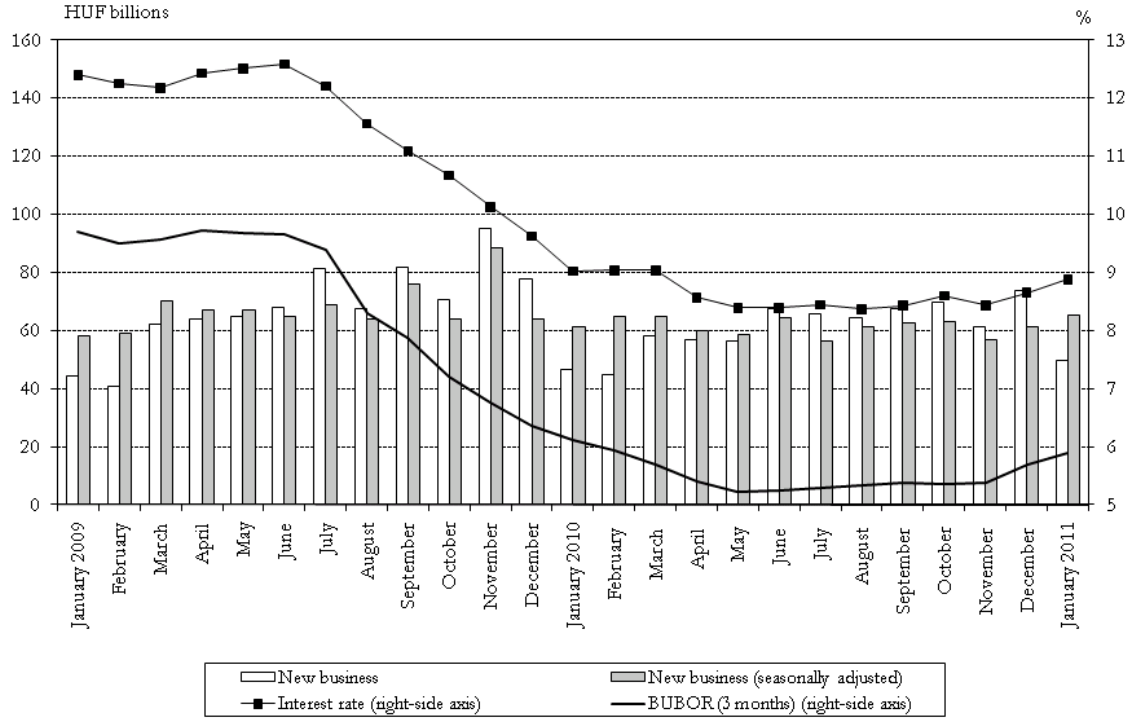
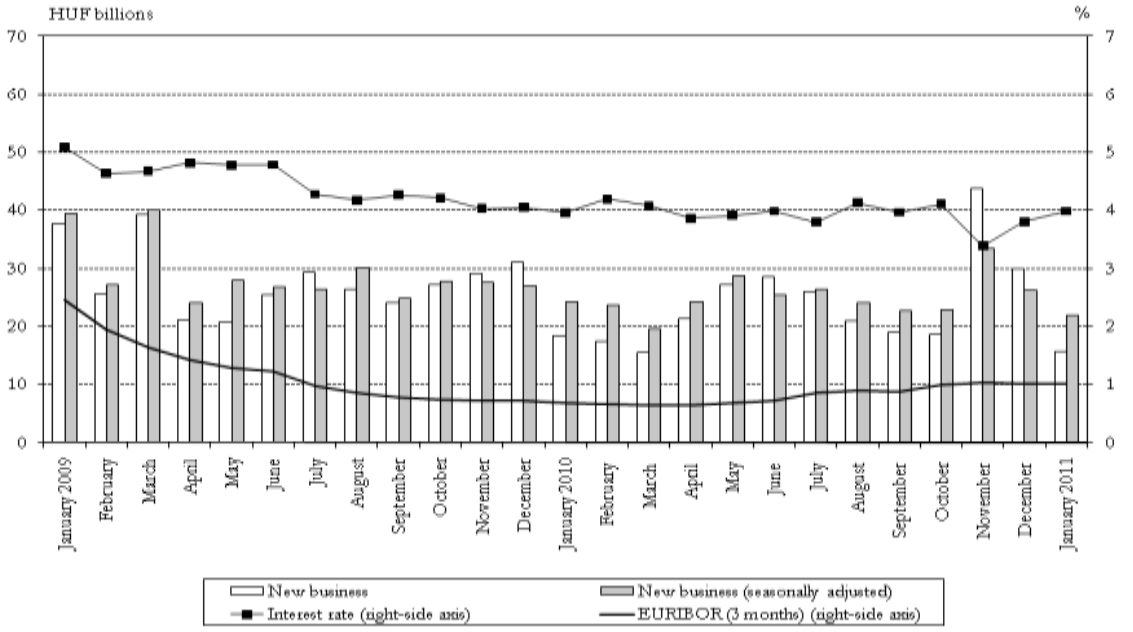


Chart 10 Monthly average interest rate on euro loans to non-financial corporations up to the equivalent of EUR 1 million and the total amount of new business[7] [8]



[7] Loans with floating interest rates or with up to 1 year initial rate fixation.
[8] The decline in the interest rate and the increase in new contract values in November 2010 were caused by a stronger-than-usual one-off effect.

Chart 11 Monthly average interest rate on forint loans to non-financial corporations over the equivalent of EUR 1 million and the total amount of new business[9] [10] [11]

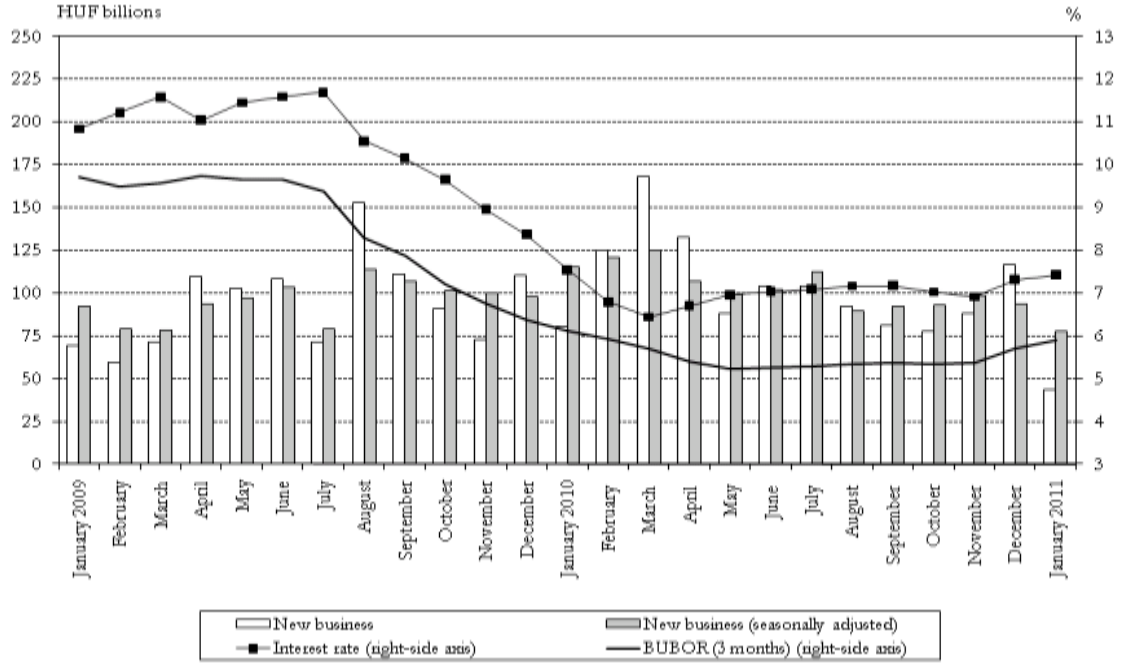
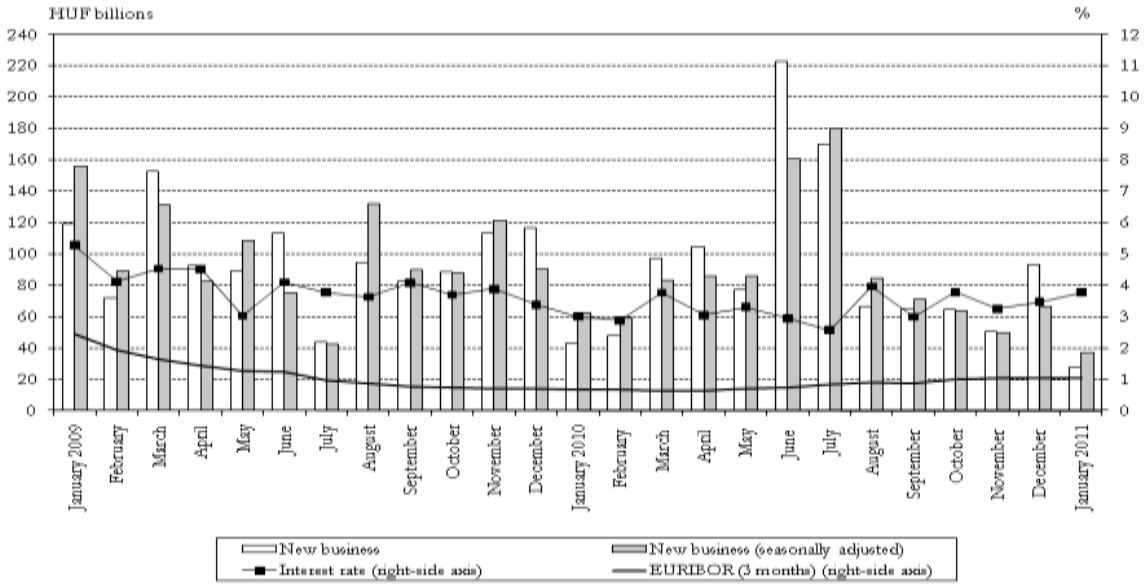


Chart 12 Monthly average interest rate on euro loans to non-financial corporations over the equivalent of EUR 1 million and the total amount of new business[9]



[9] Loans with floating interest rates or with up to 1 year initial rate fixation.
[10] In performing seasonal adjustment, one-off effects have been eliminated from the increase in the volume of new lending to non-financial corporations in February 2010. Consequently, the seasonally adjusted data is an estimate.
[11] In March 2010, transactions typically taking place between financial institutions accounted for more than 50% of the increase in the volume of new lending to non-financial corporations.

Chart 13 Monthly average interest rate on household forint time deposits and the total amount of new business

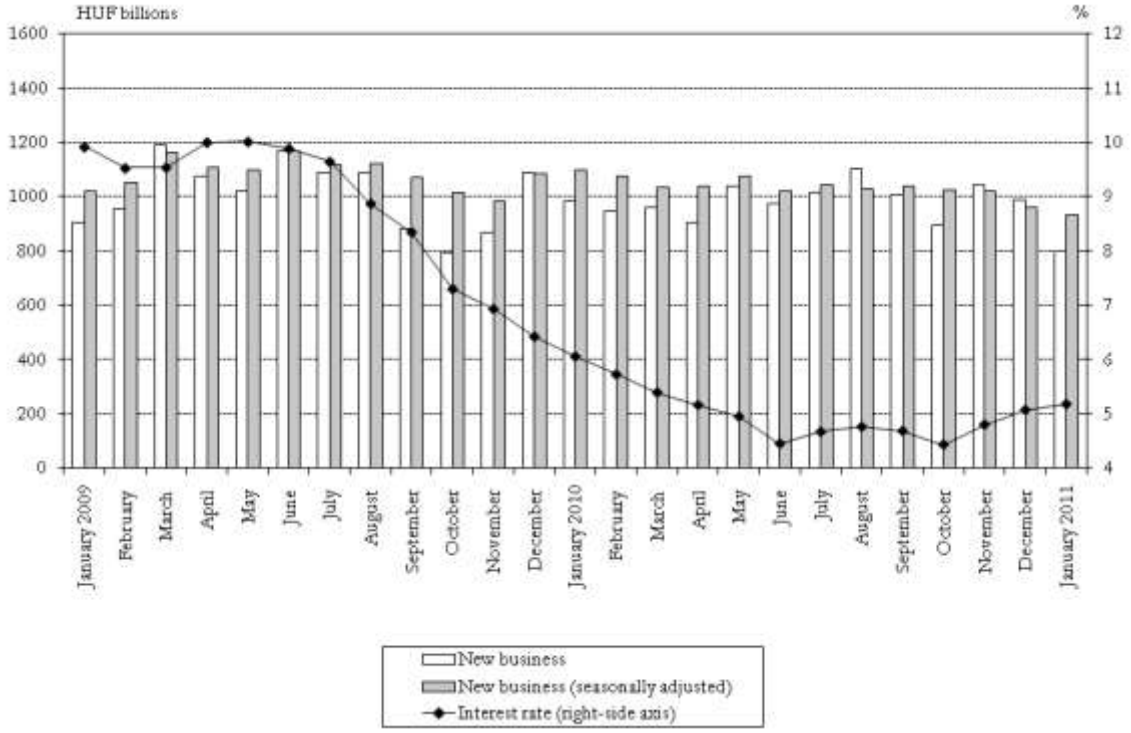


Chart 14 Monthly average interest rate on household euro deposits with an agreed maturity of up to one year and the total amount of new business

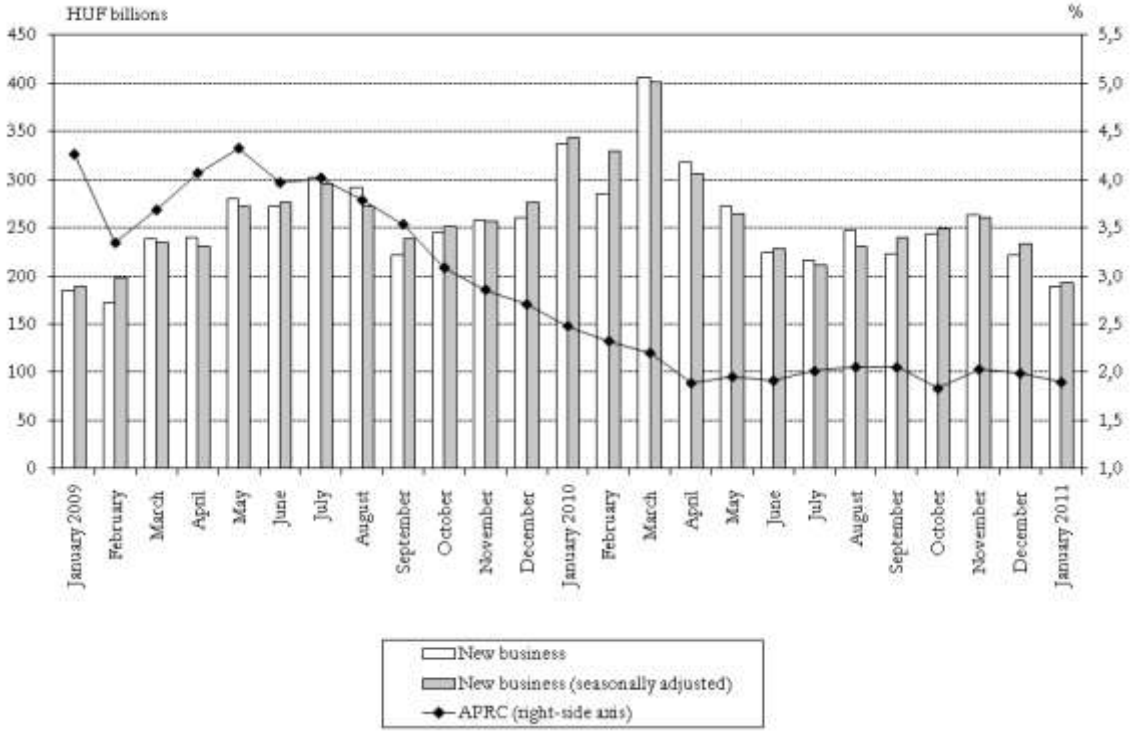


Chart 15 Monthly average interest rates on non-financial corporations' forint deposits and the total amount of new business

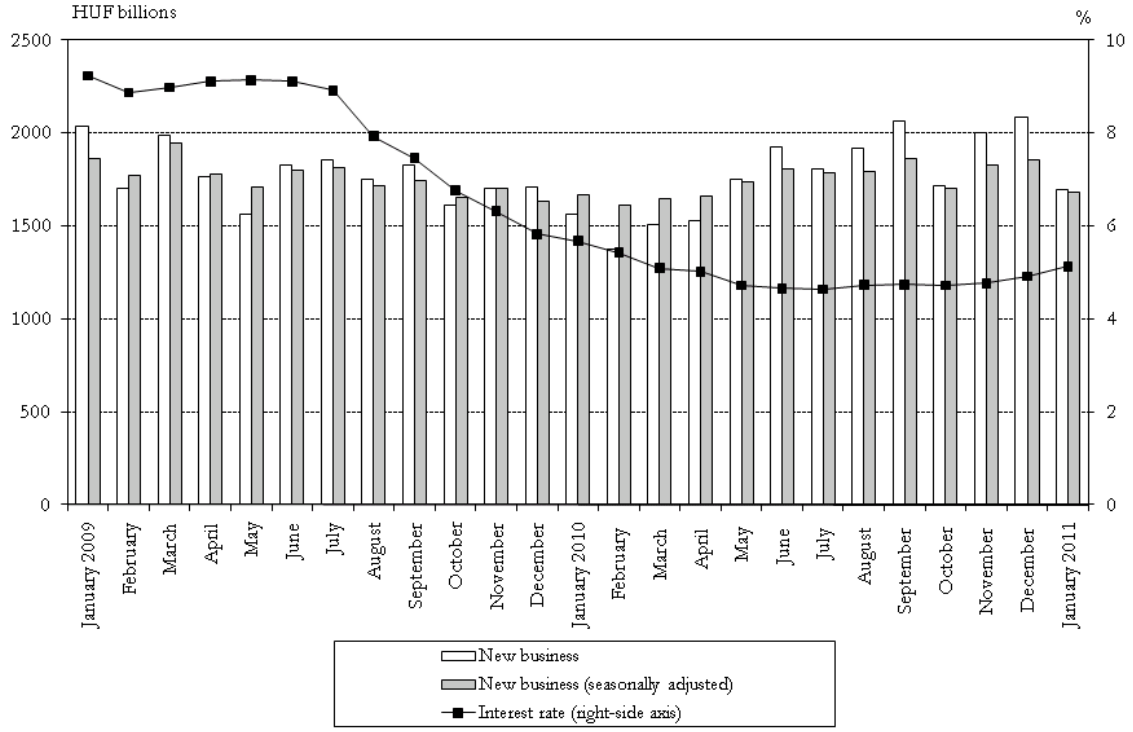


Chart 16 Monthly average interest rates on non-financial corporations' euro deposits with a maturity of up to one year and the total amount of new business

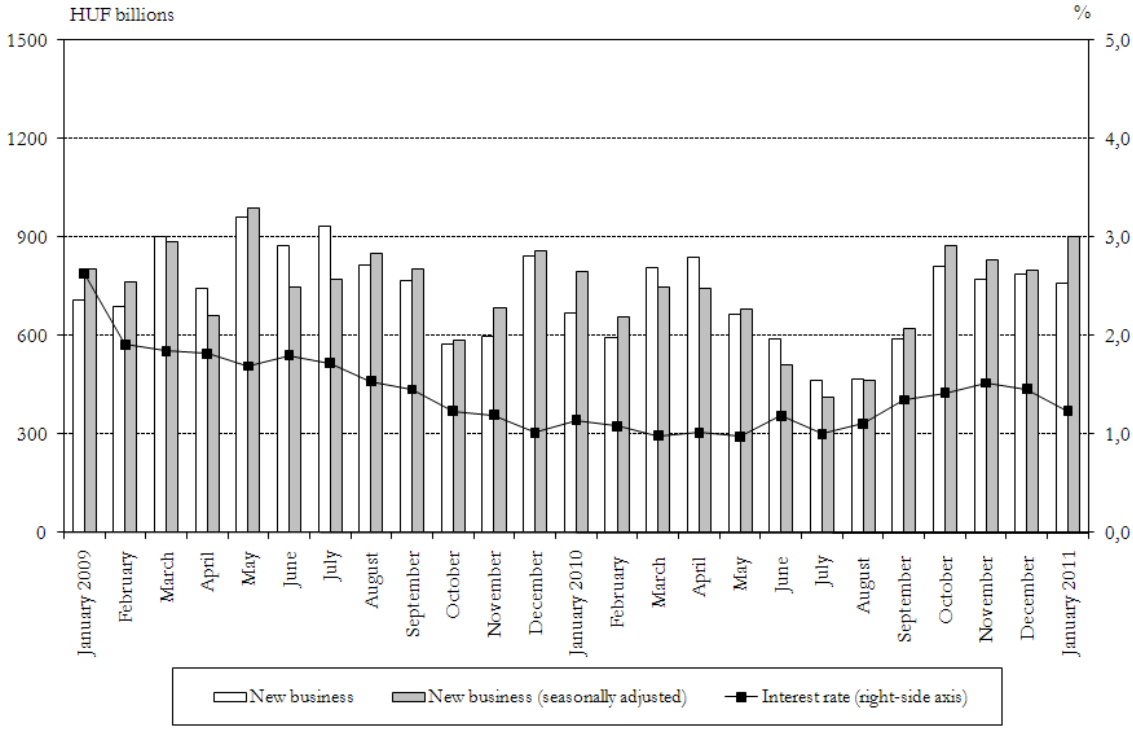
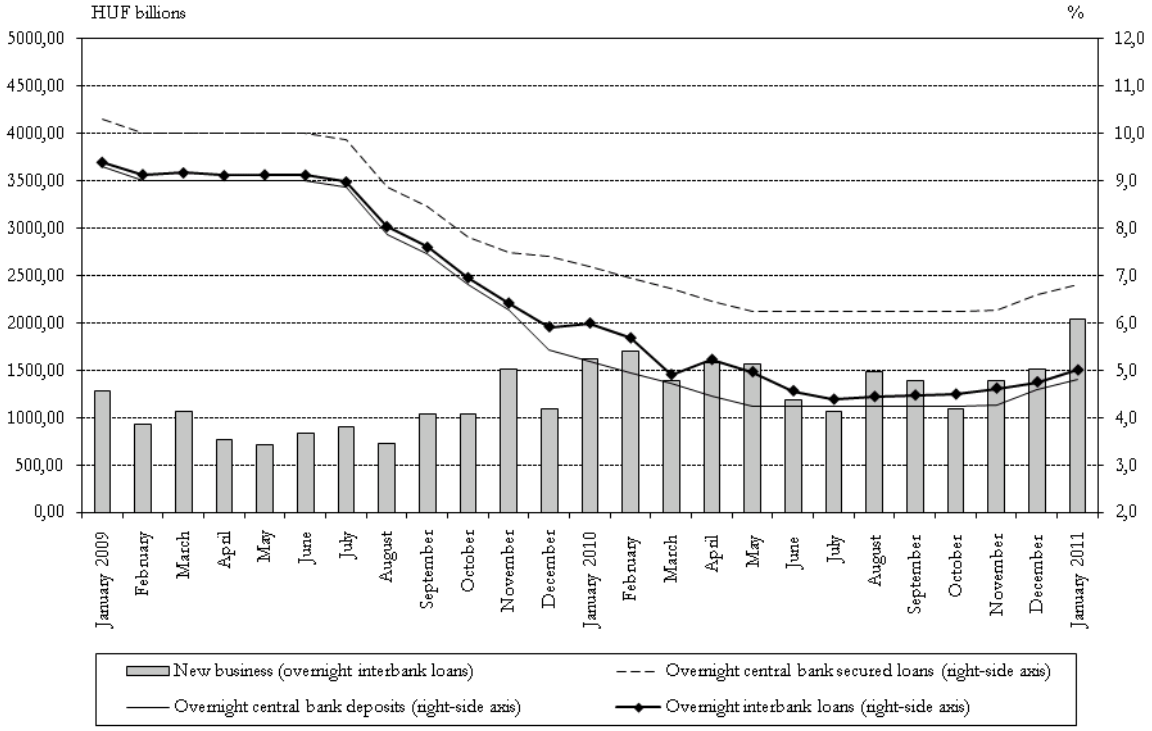



Chart 17 Average overnight interbank rates, total interbank lending and the interest rate corridor