

Charts to the Press Release on the aggregated balance sheet of credit institutions, October 2011

Chart 1 Real growth of households' outstanding borrowing^{1 2}

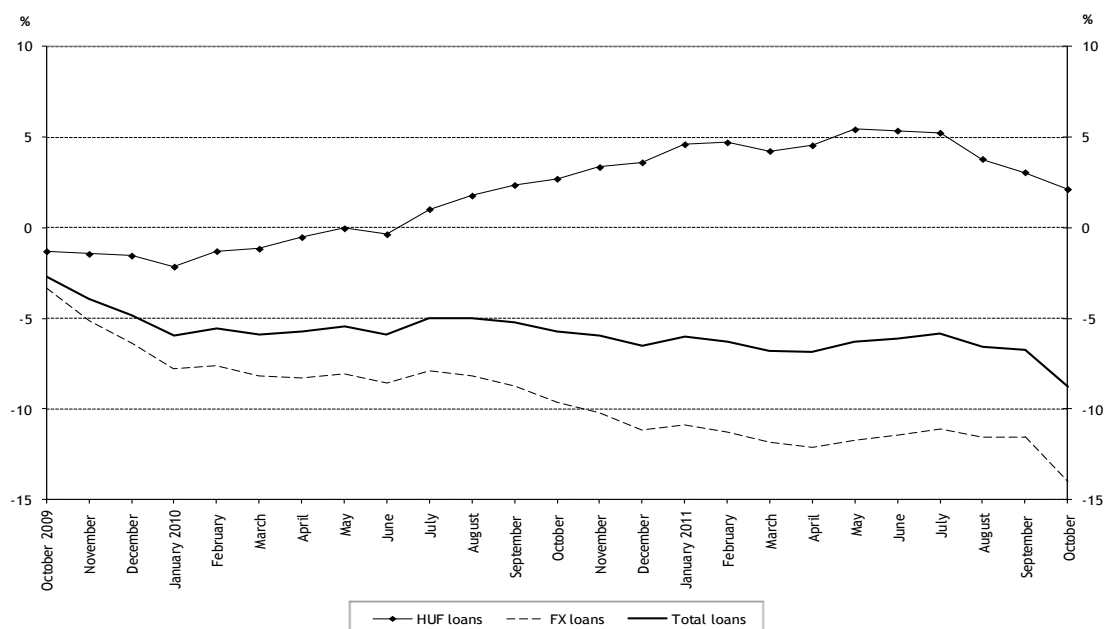
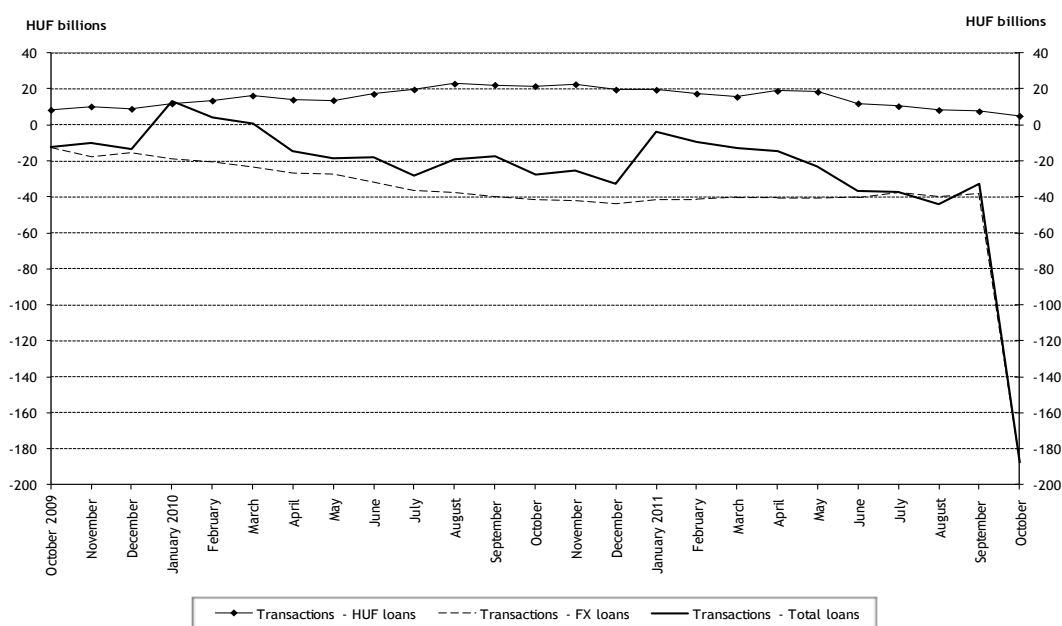


Chart 2 Seasonally and exchange rate adjusted net new borrowing by households³



¹ Transactions-based growth rate (see the Methodological notes).

² For an interpretation of the trend plotted on the chart, see the Methodological notes.

³ The large transaction volume of foreign currency loans is attributable to early repayments: on 19 September 2011, Parliament passed Act CXXI of 2001 amending certain laws on home protection, which was brought into force on 29 September. Under the amendment, the law defines a range of consumers with foreign currency-denominated loans who can prepay, i.e. to repay in full, their existing debt at a fixed exchange rate which is lower than current market rates.

Chart 3 Outstanding forint, euro and Swiss franc-denominated housing loans of households
Foreign currency data are calculated at the MNB's current⁴ mid-rates

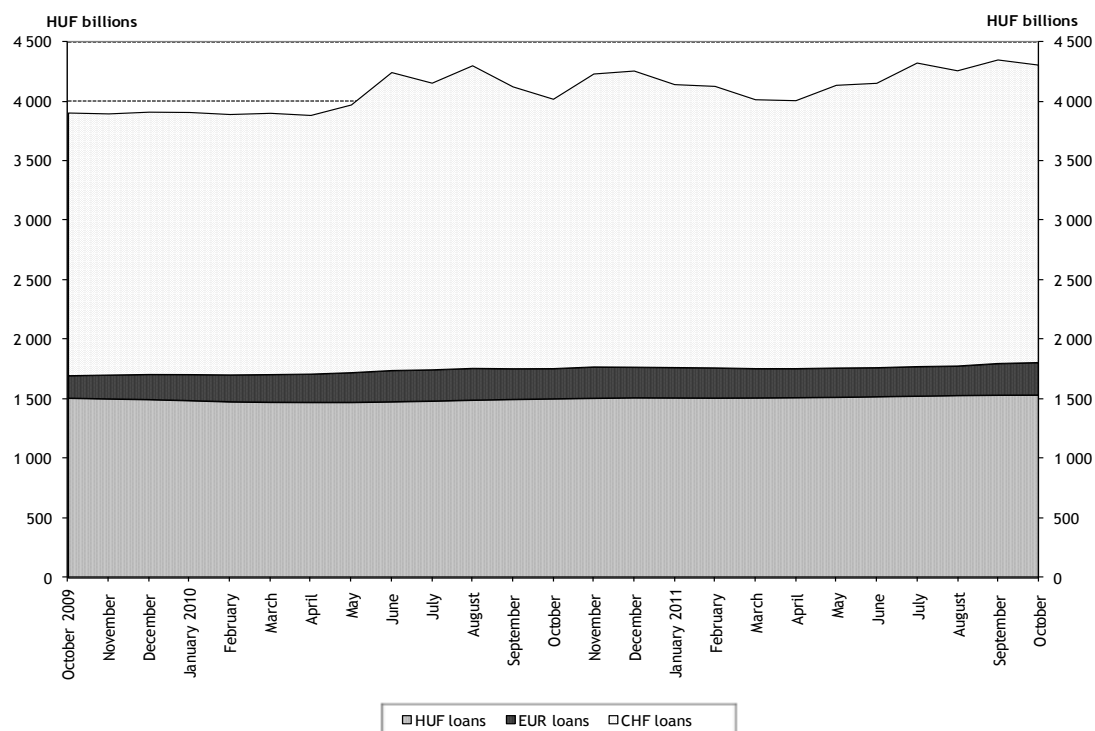
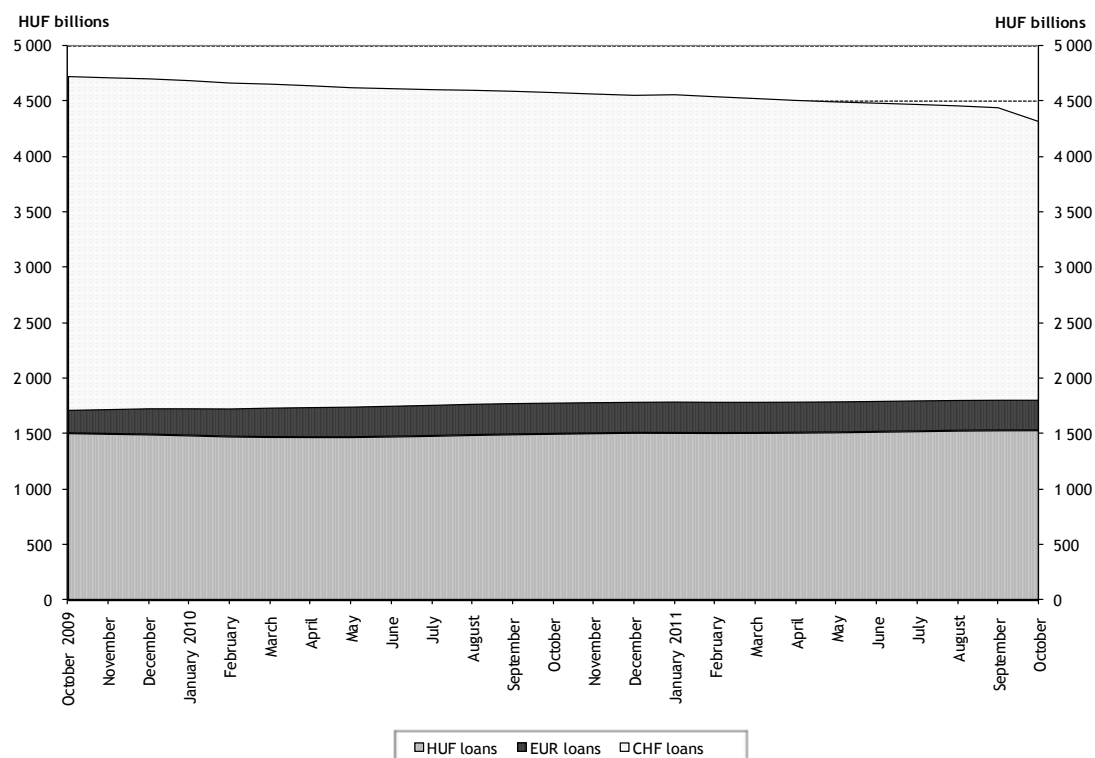


Chart 4 Outstanding forint, euro and Swiss franc-denominated housing loans of households
Calculated at the MNB's mid-rates for 28 October 2011



⁴ 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 current⁵ mid-rates

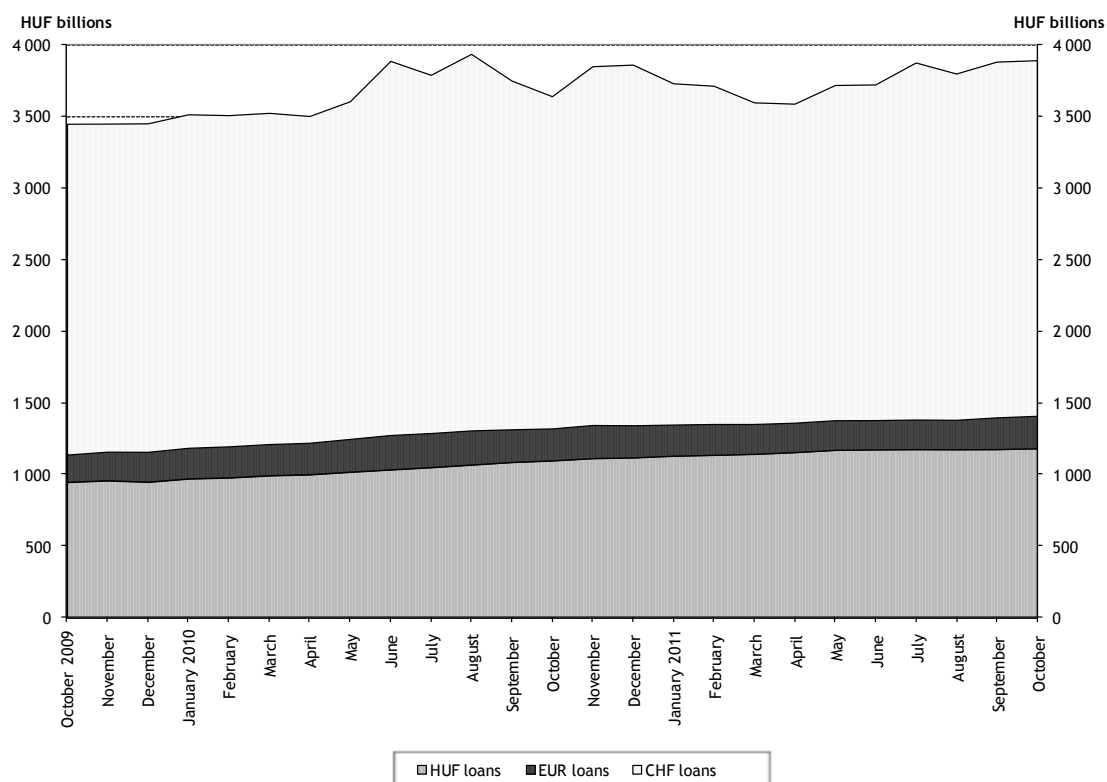
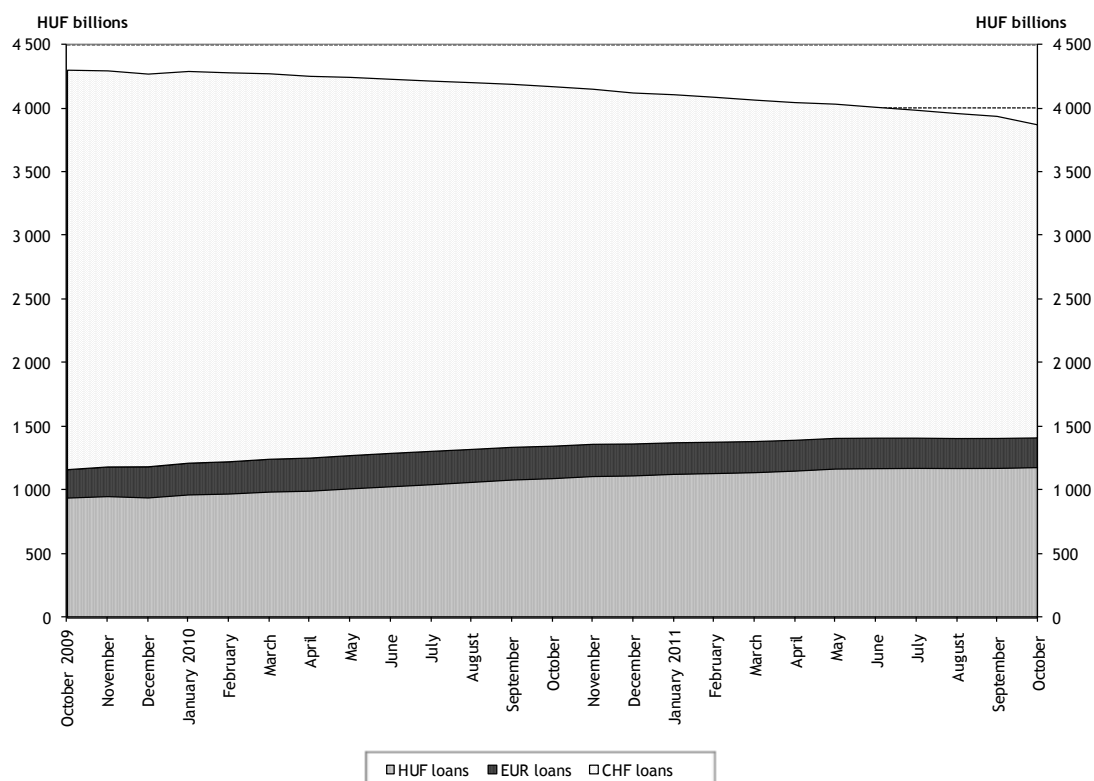


Chart 6 Outstanding forint, euro and Swiss franc-denominated consumer loans of households
Calculated at the MNB's mid-rates for 28 October 2011



⁵ 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 current⁶ mid-rates

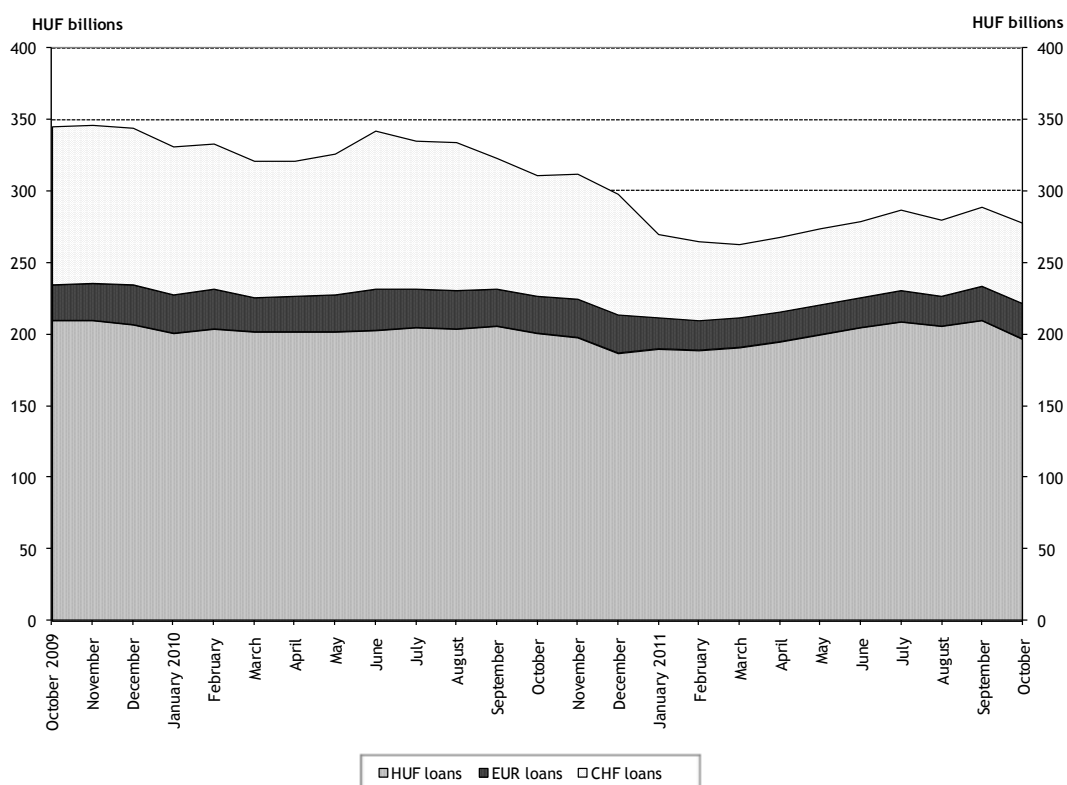
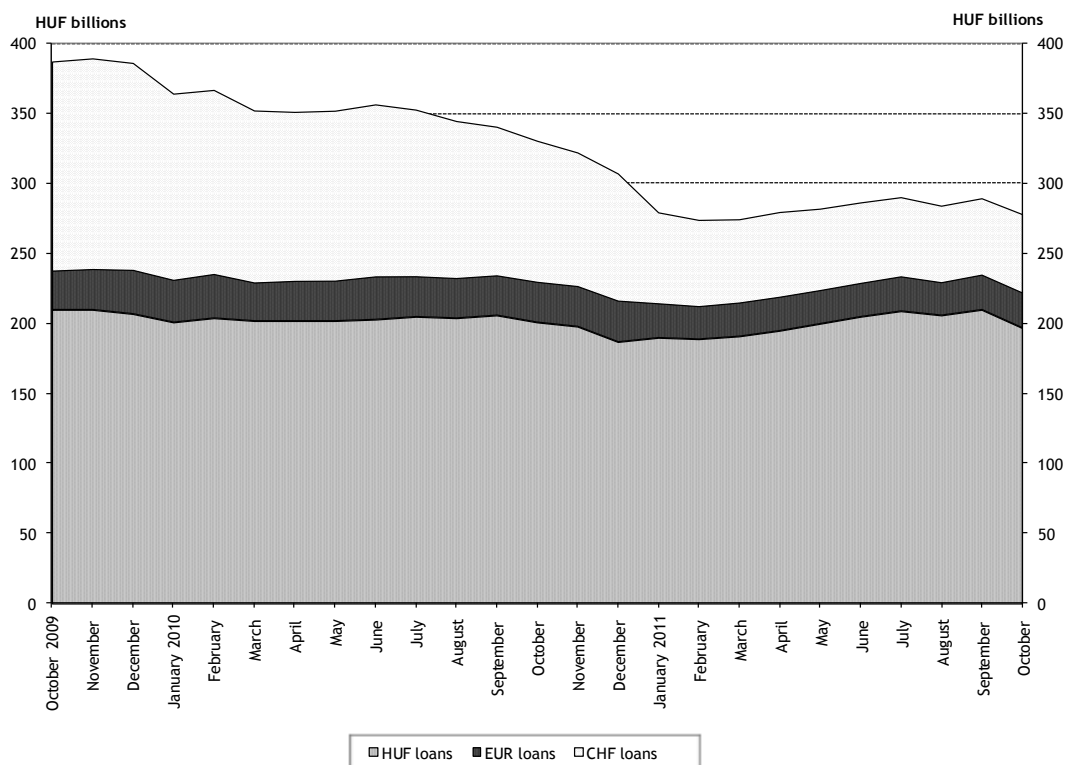


Chart 8 Outstanding forint, euro and Swiss franc-denominated other loans of households
Calculated at the MNB's mid-rates for 28 October 2011



⁶ 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

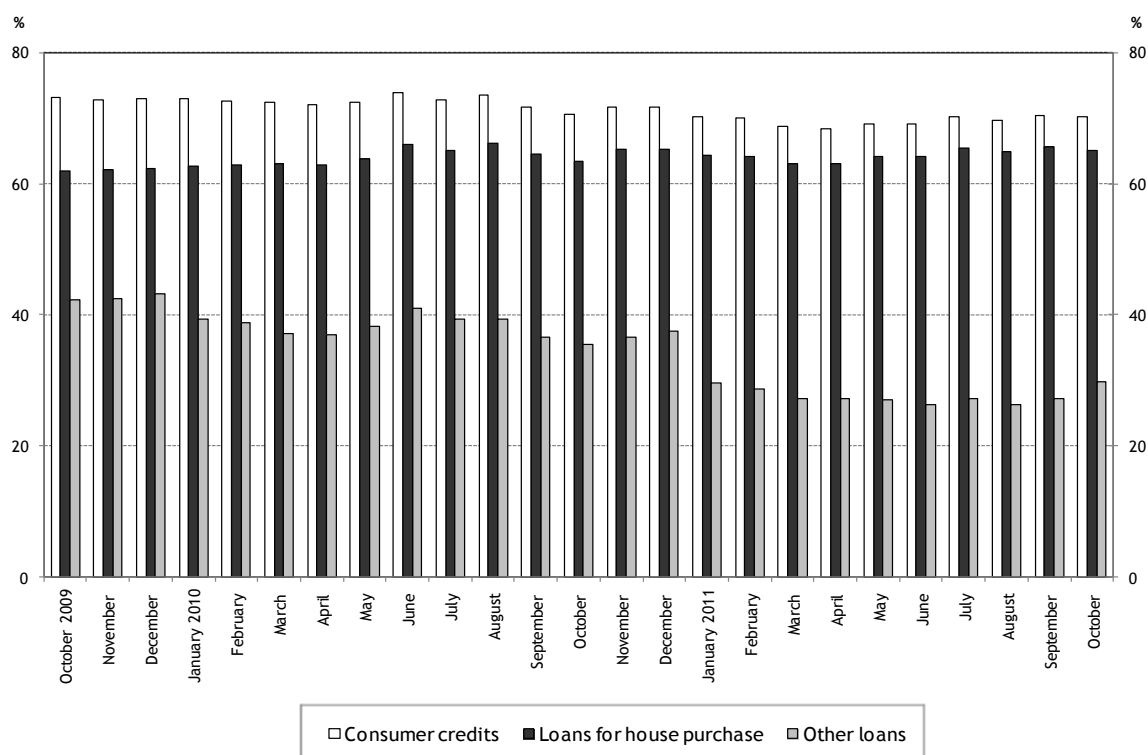
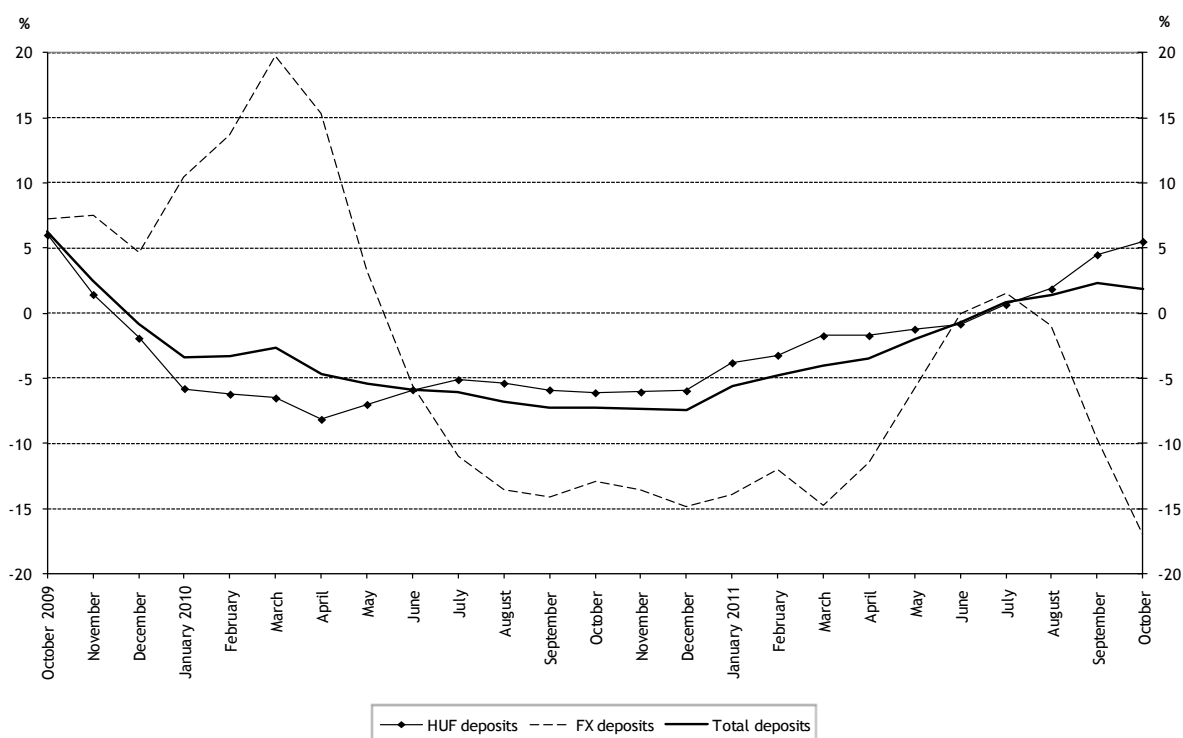


Chart 10 Real growth of household deposits⁷



⁷ Transactions-based growth rate (see the Methodological notes).

Chart 11 Seasonally and exchange rate adjusted net new deposits of households

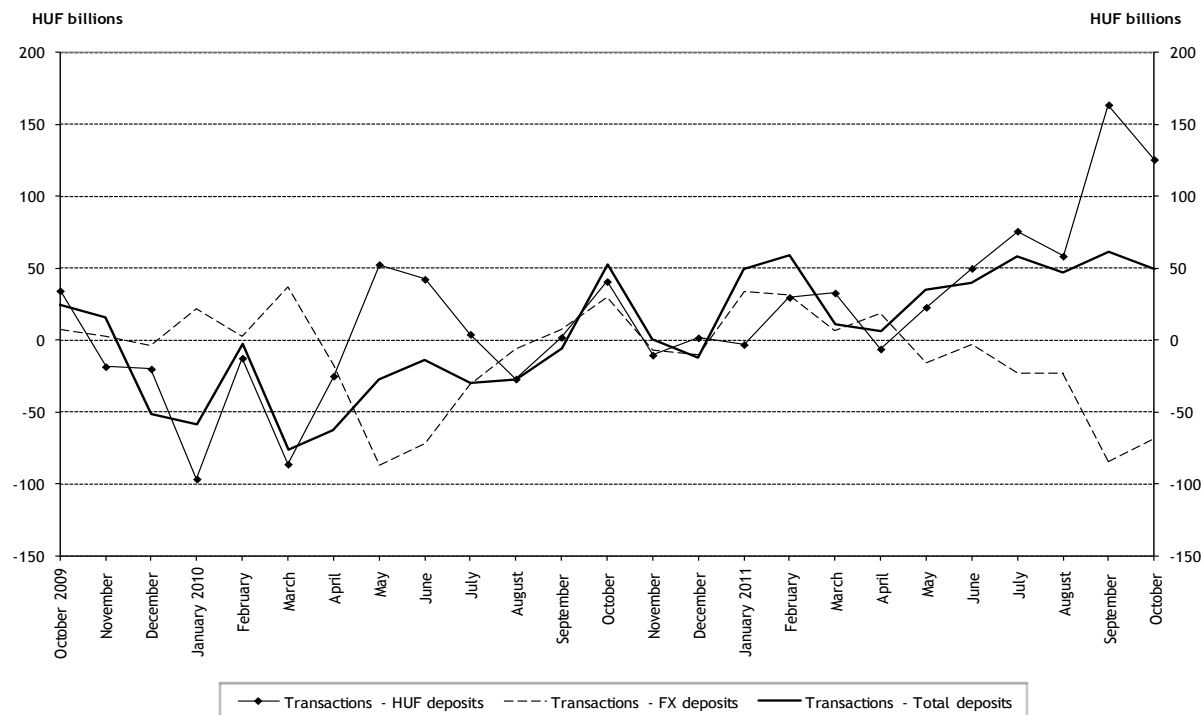
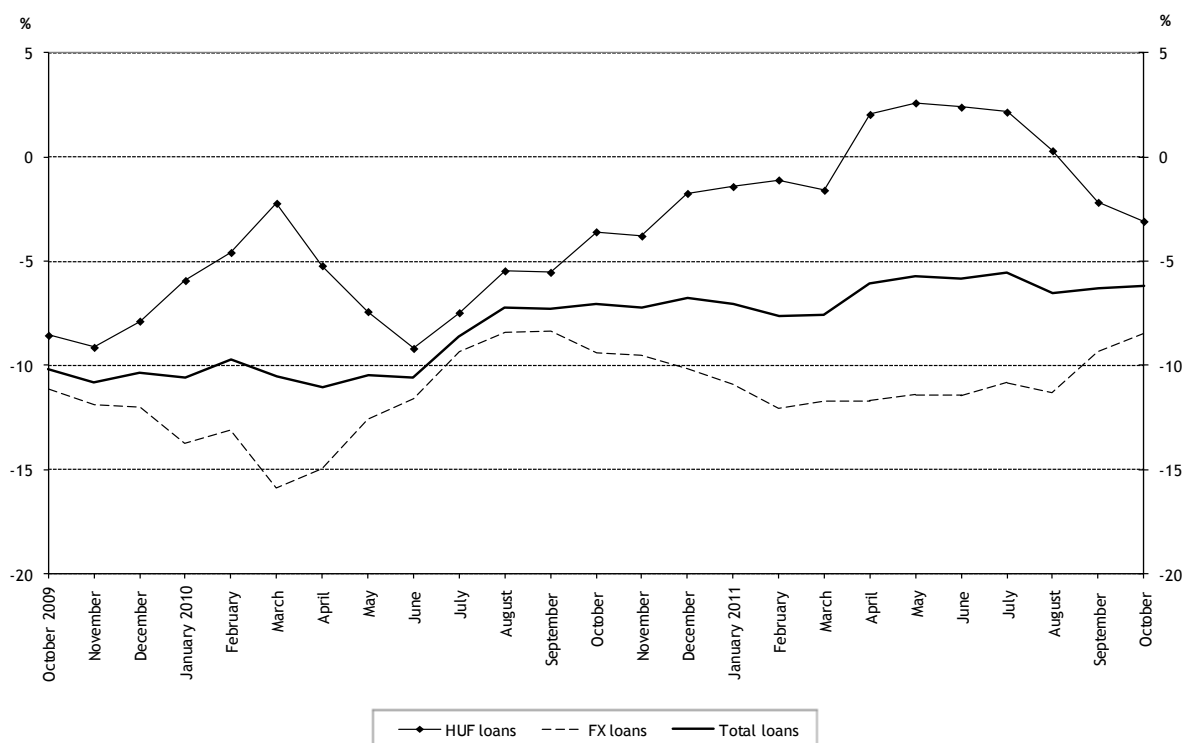


Chart 12 Real growth of non-financial corporations' outstanding borrowing⁸



⁸ Transactions-based growth rate (see the Methodological notes).

Chart 13 Seasonally and exchange rate adjusted net new borrowing by non-financial corporations⁹

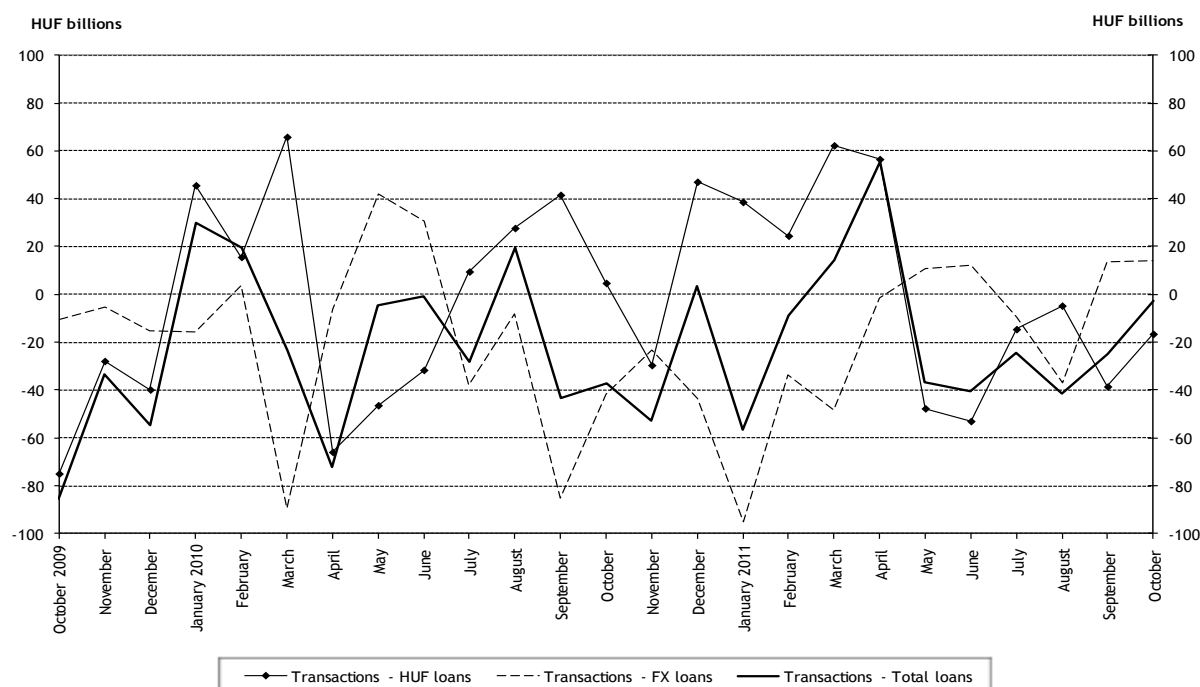
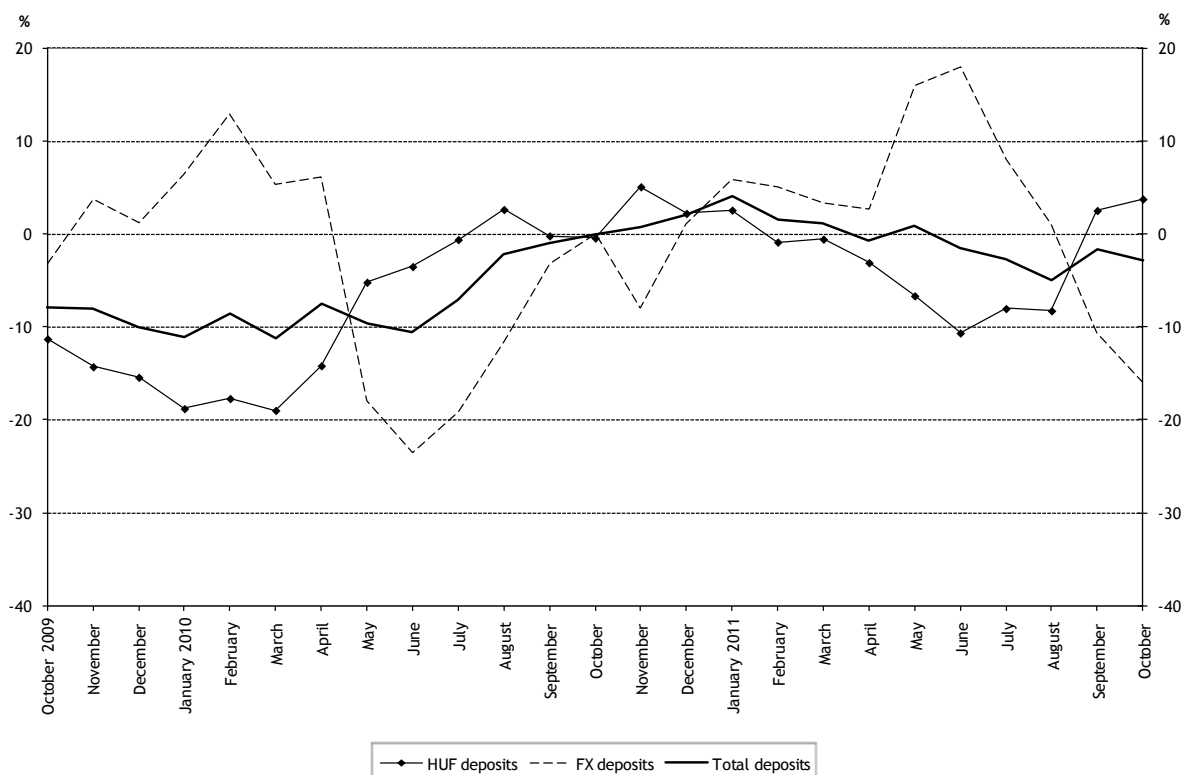


Chart 14 Real growth of non-financial corporations' deposits¹⁰



⁹ The time series for non-financial corporations' foreign currency loans contain not seasonally adjusted data, as seasonal adjustment did not produce a meaningful result, due to the considerable change in the behaviour of the series.

¹⁰ Transactions-based growth rate (see the Methodological notes).

Chart 15 Seasonally and exchange rate adjusted net new deposits of non-financial corporations

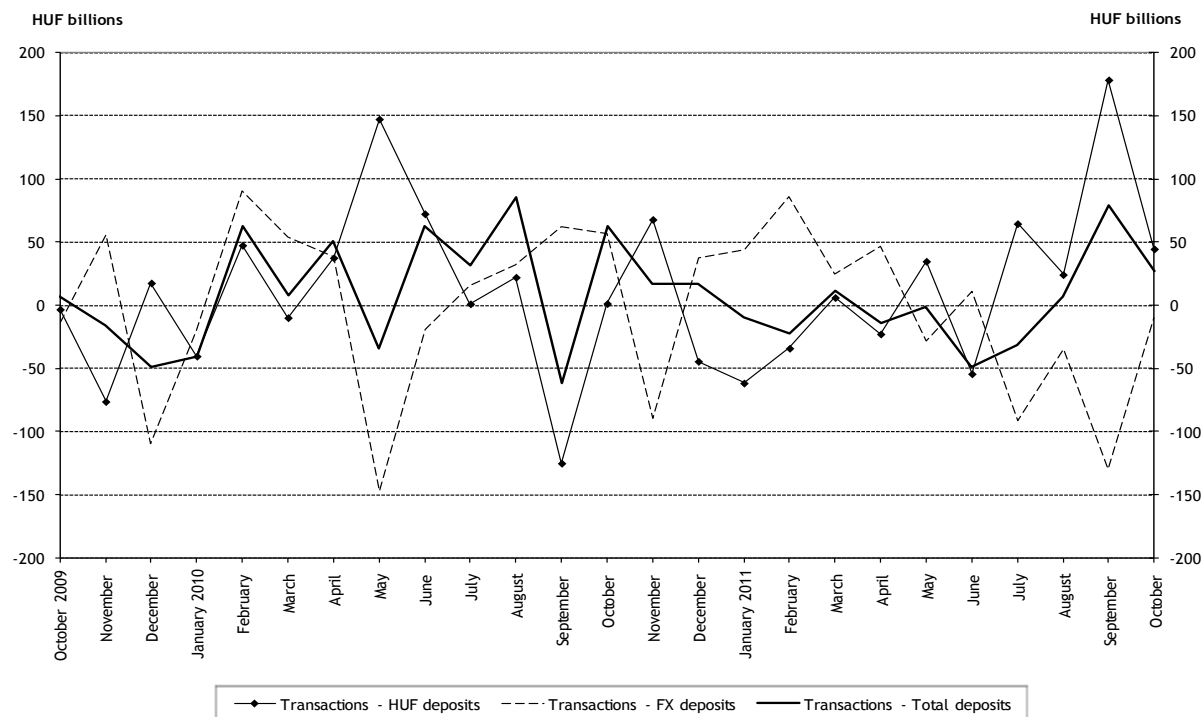
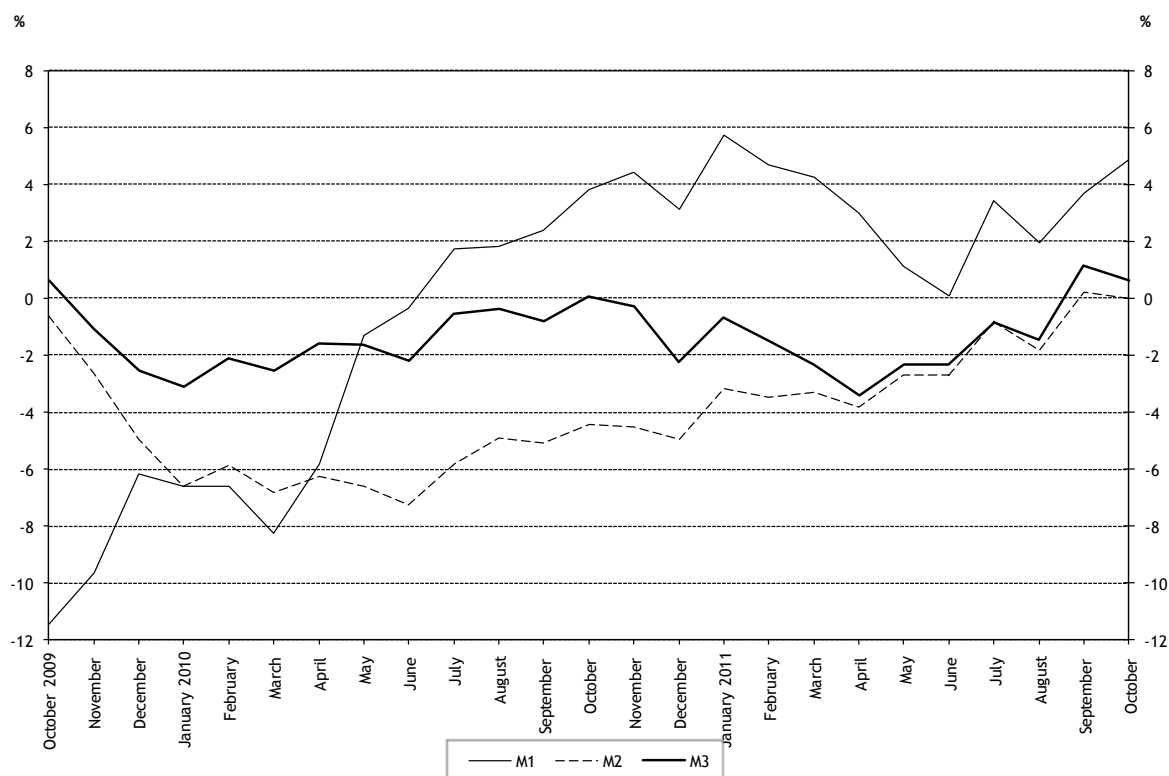


Chart 16 Real growth of the monetary aggregates¹¹



¹¹ For an interpretation of the trend plotted on the chart, see the Methodological notes.

Chart 17 Seasonally adjusted M1

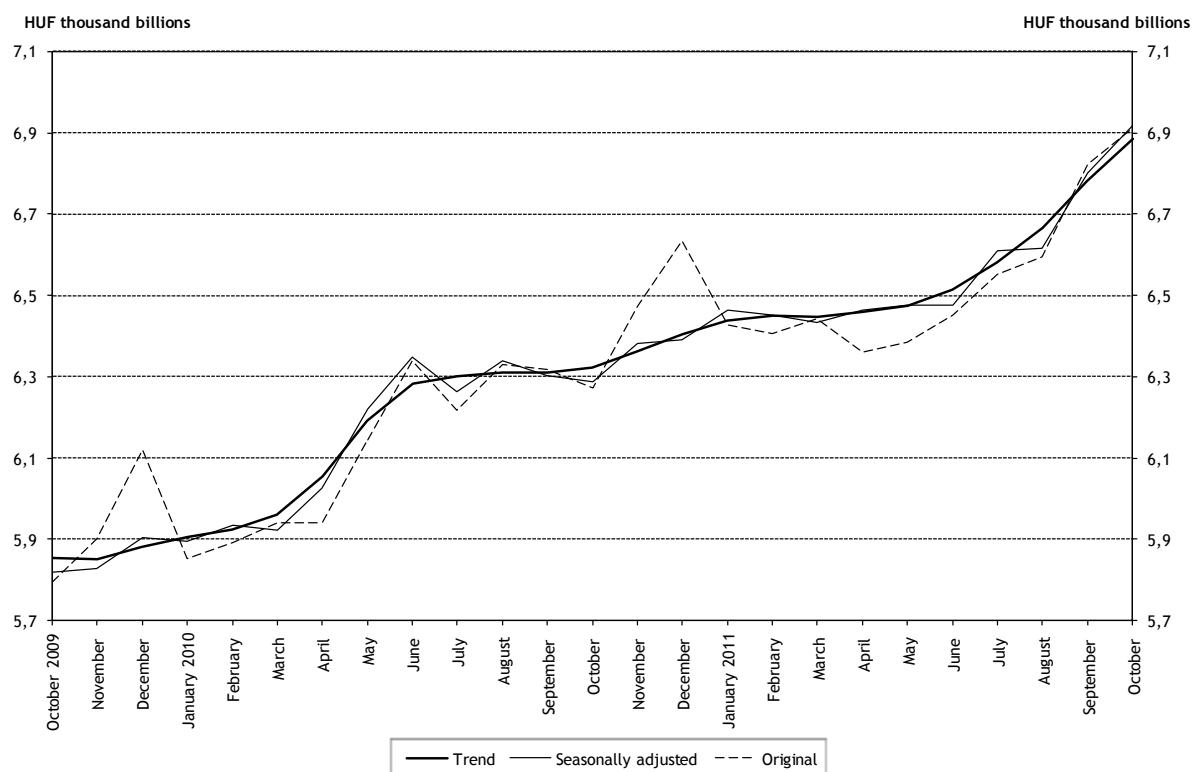


Chart 18 Seasonally adjusted M2

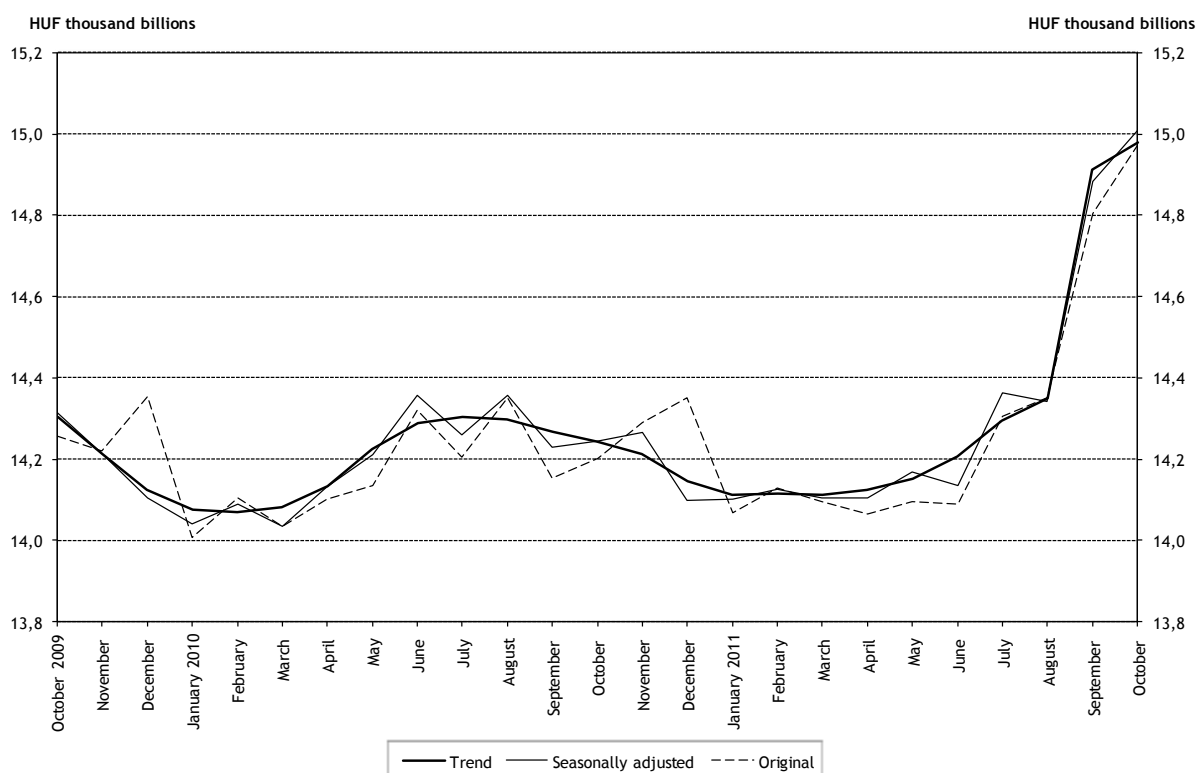


Chart 19 Seasonally adjusted M3

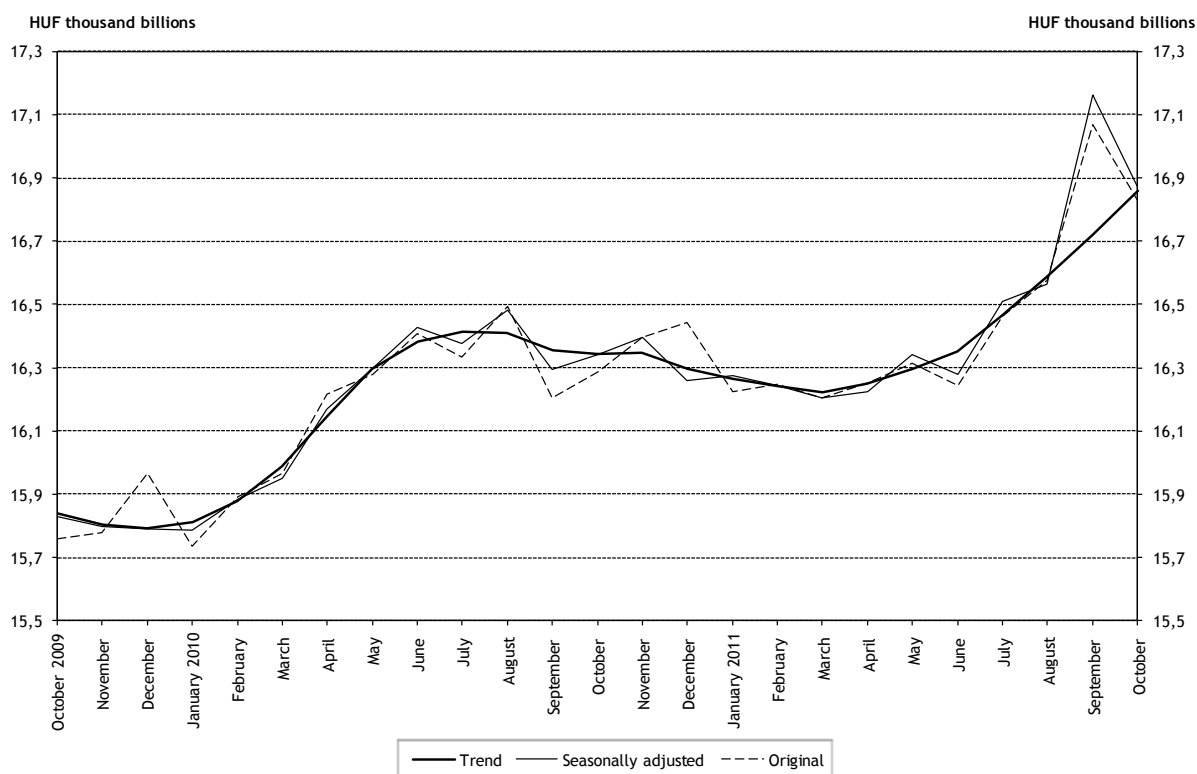


Chart 20 Total foreign exposure of credit institutions

