



# Press release on aggregated balance sheet of credit institutions

April 2021



Summary



Loans to individuals by the purpose of loans



Loans to and deposits of households and non-financial corporations



Foreign assets and liabilities



Loans to non-financial corporations by economic branches



Loans to non-financial corporations by SME



Loans to and deposits of other financial institutions



Monetary aggregates



Debt securities by sectors



Accrued interests



Other information

Monthly transaction of loans to households (Bn HUF)

122.3



Monthly transaction of households' deposits (Bn HUF)

107.1



Monthly transaction of loans to non-financial corporations (Bn HUF)

26.1



Monthly transaction of non-financial corporations' deposits (Bn HUF)

-138.1



Balance sheet total (Bn HUF)

56,682.5 +990.3

Change from previous month (Bn HUF)



## Aggregated balance sheet of credit institutions - April 2021

According to seasonally adjusted data, households were net borrowers and their deposit holdings also rose due to transactions in April 2021. By contrast, non-financial corporations also raised their stocks of loans, but their deposit holdings declined due to transactions.

The stock of **household** loans rose by HUF 116.9 billion in seasonally adjusted terms and by HUF 122.3 billion in seasonally unadjusted terms, due to transactions. According to seasonally unadjusted data, the stock of forint loans increased by HUF 122.7 billion and that of foreign currency loans was largely unchanged.

The stock of prenatal baby support loans was HUF 1239.3 billion at the end of April.

Due to transactions, total deposits of the household sector rose by HUF 121.1 billion in seasonally adjusted terms and by HUF 107.1 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net inflows of HUF 75.3 billion and HUF 31.9 billion, respectively, into forint and foreign currency deposits in the month.

Due to transactions, outstanding debt of the **non-financial corporate sector** rose by HUF 31.2 billion in seasonally adjusted terms and by HUF 26.1 billion in seasonally unadjusted terms. According to seasonally unadjusted data, the stock of forint loans rose by 41.8 billion and those of foreign currency loans fell by HUF 15.6 billion, due to transactions. Credit institutions' holdings of bonds issued by non-financial corporations rose by HUF 45.0 billion.

Excluding revaluations and other volume changes, the stock of non-financial corporations' deposits fell by HUF 7.3 billion in seasonally adjusted terms and by HUF 138.1 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net outflows of HUF 282.0 billion from forint deposits and an inflow of HUF 143.9 billion into foreign currency deposits in the month.

In April 2021, **foreign liabilities** of credit institutions accounted for 11.7% of the sector's balance sheet total.

Components of monthly stock changes	Opening stocks	Trans- actions	Revaluation due to FX- rate change	Re- classification	Other revaluation adjustment	Total changes	Closing stocks
<input type="checkbox"/> Total assets	55 692,2	1 117,1	-196,9	70,3	-0,2	990,3	56 682,5
<input type="checkbox"/> 1. Non-financial corporations	9 997,7	71,1	-50,2	-4,1	-0,2	16,6	10 014,3
1.1 HUF loans	5 755,8	41,8	0,0	-0,9	-0,2	40,7	5 796,6
1.2 FX loans	3 771,7	-15,6	-48,9	-0,1	0,0	-64,7	3 707,0
1.3 Securities other than shares	470,2	45,0	-1,2	-3,1	0,0	40,6	510,8
<input type="checkbox"/> 2. Other financial corporations	1 657,9	9,6	-5,3	0,2	0,0	4,6	1 662,4
<input type="checkbox"/> 3. Central government	11 201,2	-50,8	-8,4	58,4	0,0	-0,8	11 200,4
<input type="checkbox"/> 4. Local governments	164,7	-1,6	0,0	0,0	0,0	-1,6	163,1
<input type="checkbox"/> 5. Households	8 321,7	122,3	-0,3	-1,2	0,0	120,8	8 442,4
5.1 HUF loans	8 293,3	122,7	0,0	-1,2	0,0	121,6	8 414,9
5.2 FX loans	28,3	-0,5	-0,3	0,0	0,0	-0,8	27,6
<input type="checkbox"/> 6. Non-residents	7 719,5	-79,2	-110,2	0,0	0,0	-189,4	7 530,1
<input type="checkbox"/> 7. Remaining assets	16 629,5	1 045,8	-22,6	16,9	0,0	1 040,1	17 669,7
<input type="checkbox"/> Total liabilities	55 692,2	1 117,1	-196,9	70,3	-0,2	990,3	56 682,5
<input type="checkbox"/> 8. Non-financial corporations	12 040,8	-138,1	-58,1	0,0	-1,8	-198,1	11 842,7
8.1 HUF deposits	8 421,4	-282,0	0,0	0,0	0,0	-282,1	8 139,3
8.2 FX deposits	3 619,4	143,9	-58,1	0,0	-1,8	84,0	3 703,4
<input type="checkbox"/> 9. Other financial corporations	2 960,0	49,5	-16,1	0,0	2,6	36,0	2 996,0
<input type="checkbox"/> 10. Central government	891,0	152,7	-0,4	0,0	38,8	191,1	1 082,0
<input type="checkbox"/> 11. Local governments	981,8	-51,5	-0,1	0,0	0,0	-51,6	930,2
<input type="checkbox"/> 12. Households	11 576,6	107,1	-27,6	0,0	0,3	79,8	11 656,4
12.1 HUF deposits	9 987,0	75,3	0,0	0,0	0,3	75,5	10 062,5
12.2 FX deposits	1 589,6	31,9	-27,6	0,0	0,0	4,3	1 593,9
<input type="checkbox"/> 13. Debt securities issued (held by residents)	2 389,7	18,9	-3,9	6,9	0,0	21,9	2 411,6
<input type="checkbox"/> 14. Non-residents	5 793,0	932,4	-87,1	2,0	0,0	847,2	6 640,2
<input type="checkbox"/> 15. Remaining liabilities	19 059,3	46,0	-3,4	61,5	-40,0	64,0	19 123,3

\* The data reflect the effects of the Covid-19 pandemic and the government measures taken in response (e.g. the repayment moratorium).



Filter

Selected month

April 2021

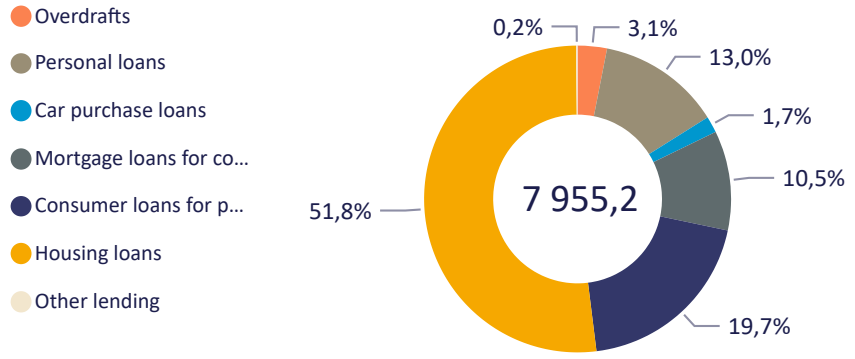


# Loans to individuals by the purpose of loan

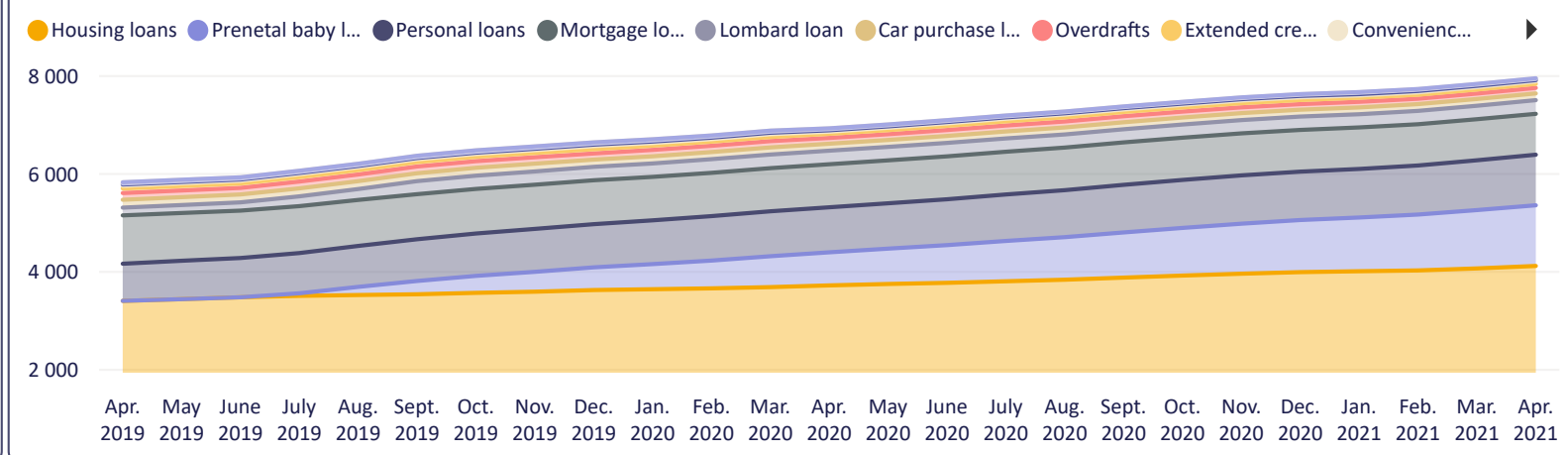
### Monthly stocks by the purpose of loan

Overdrafts	Personal loans	Car purchase loans	Mortgage loans for consumption purpose	Consumer loans for purchase of goods	Housing loans	Other lending
245,4	1 033,3	137,3	835,2	1 570,0	4 121,3	258,3

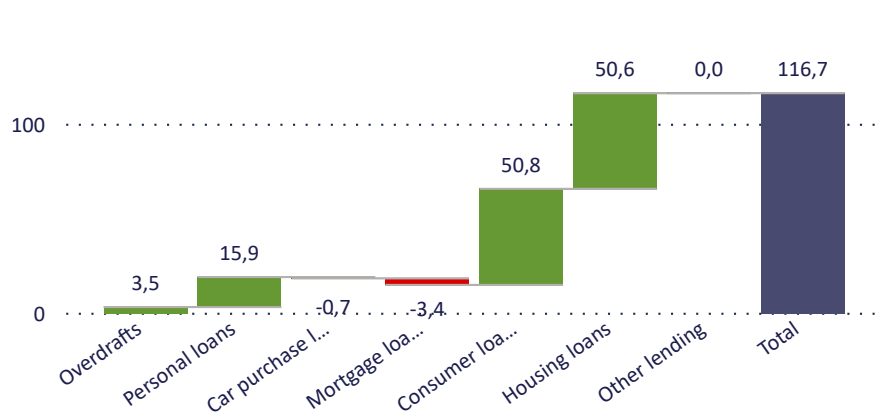
### Distribution of stock at the end of the month by the purpose of loan (Bn HUF, %) - April 2021



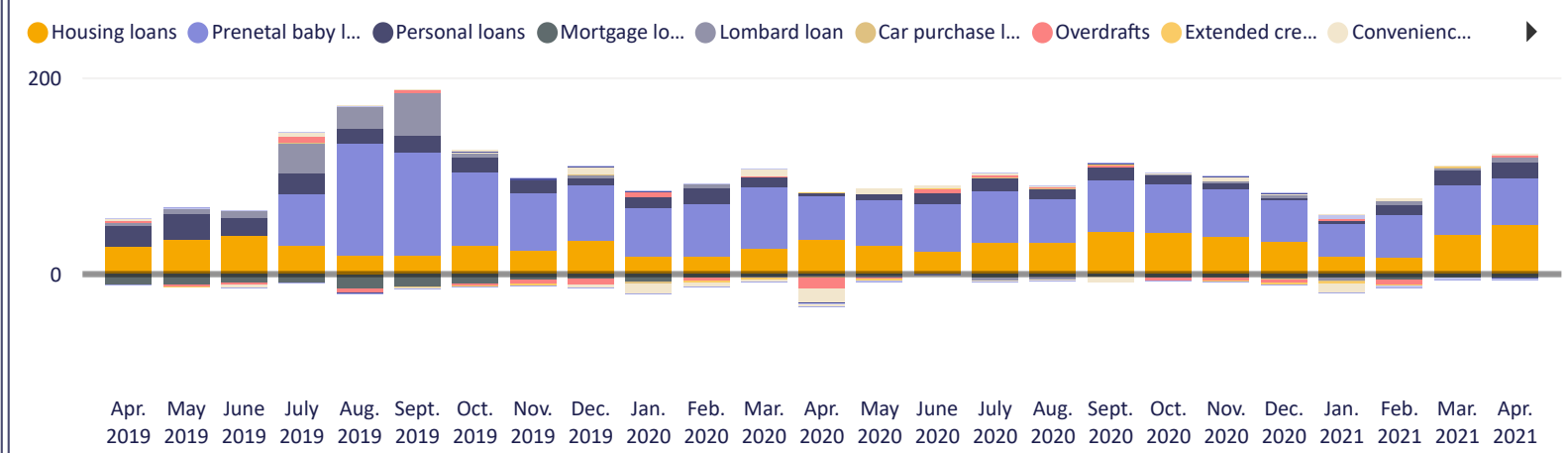
### Loans to individuals - Stock at the end of the month (Bn HUF)



### Monthly transactions by the purpose of loan (Bn HUF) - April 2021



### Loans to individuals - Monthly transactions (Bn HUF)





# Aggregated balance sheet of credit institutions

## Loans to and deposits of households and non-financial corporations

Stocks, transactions | Annualized growth rate

Filter April 2019 - April 2021

Households | Non-financial corporations

Total | HUF | Foreign currency

Households - Ratio of loans and deposits (%) - April 2021

**72.4** +0.5

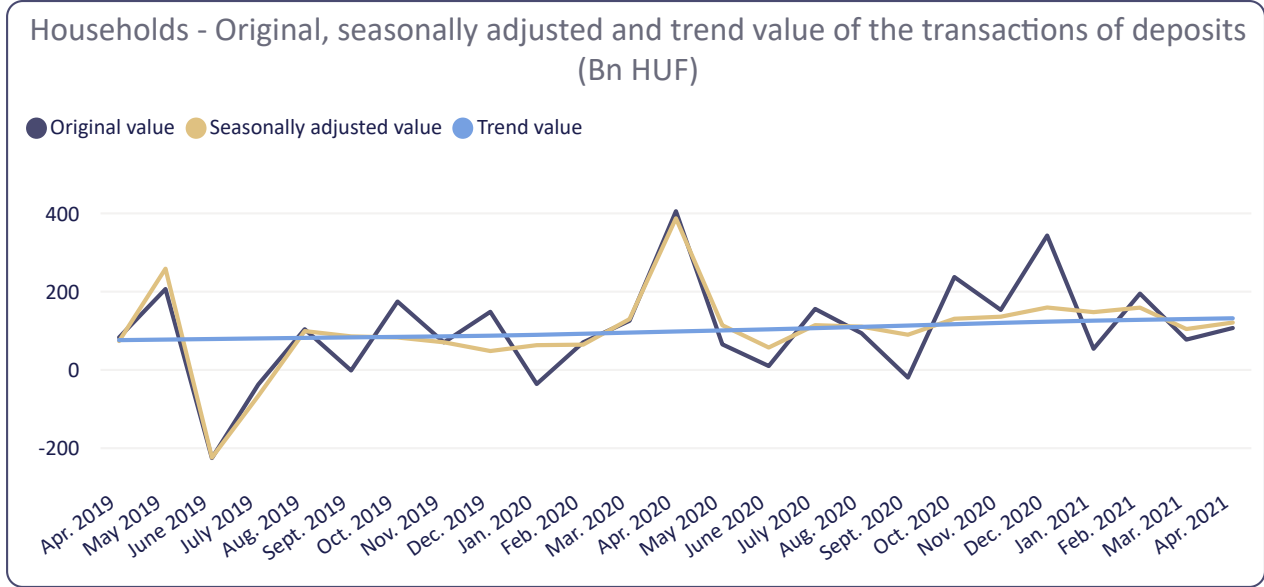
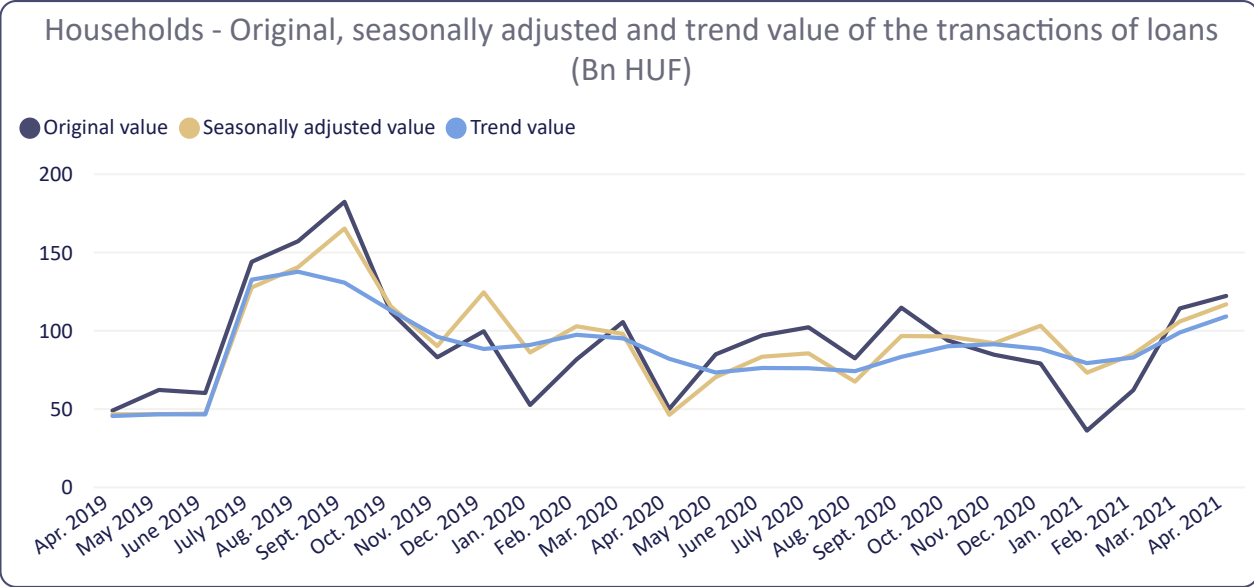
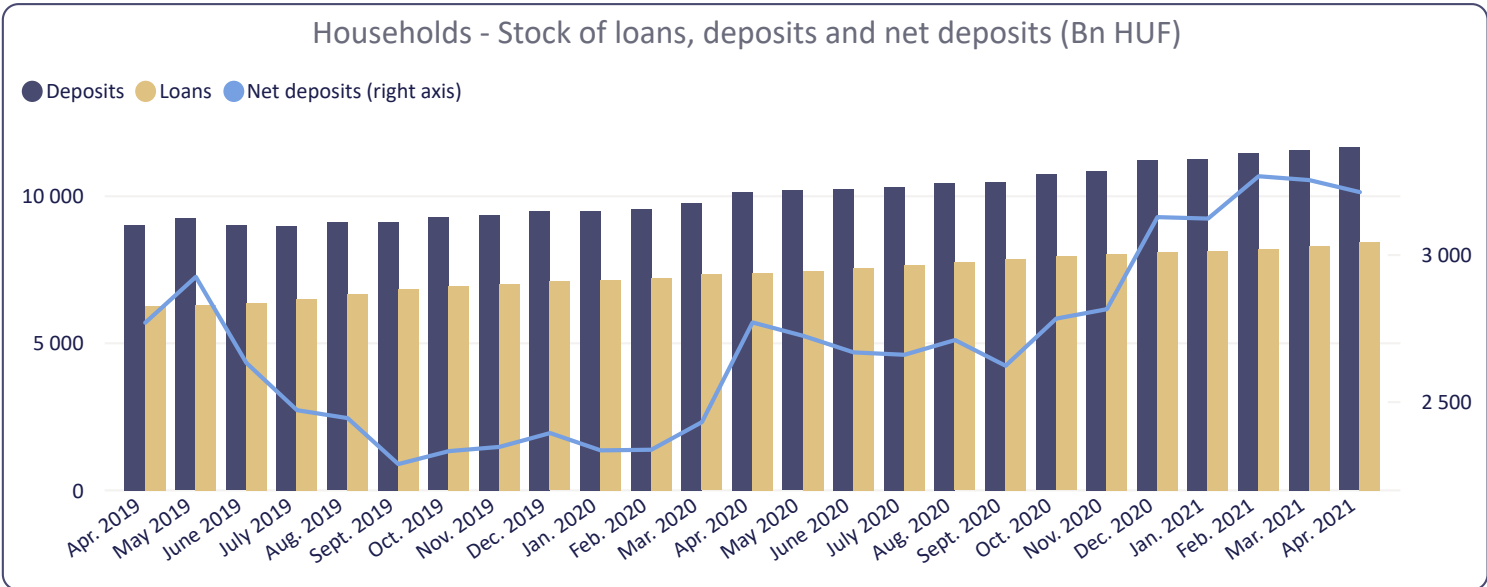
Change from previous month (percentage point)

Households - Seasonally adjusted value of the monthly transaction of loans (Bn HUF) - April 2021

**116.9**

Households - Seasonally adjusted value of the monthly transaction of deposits (Bn HUF) - April 2021

**121.1**





Stocks, transactions | Annualized growth rate

Filter April 2019 - April 2021

Households | **Non-financial corporations**

**Total** | HUF | Foreign currency

Non-financial corporations - Ratio of loans and deposits (%) - April 2021

**80.2** +1.1

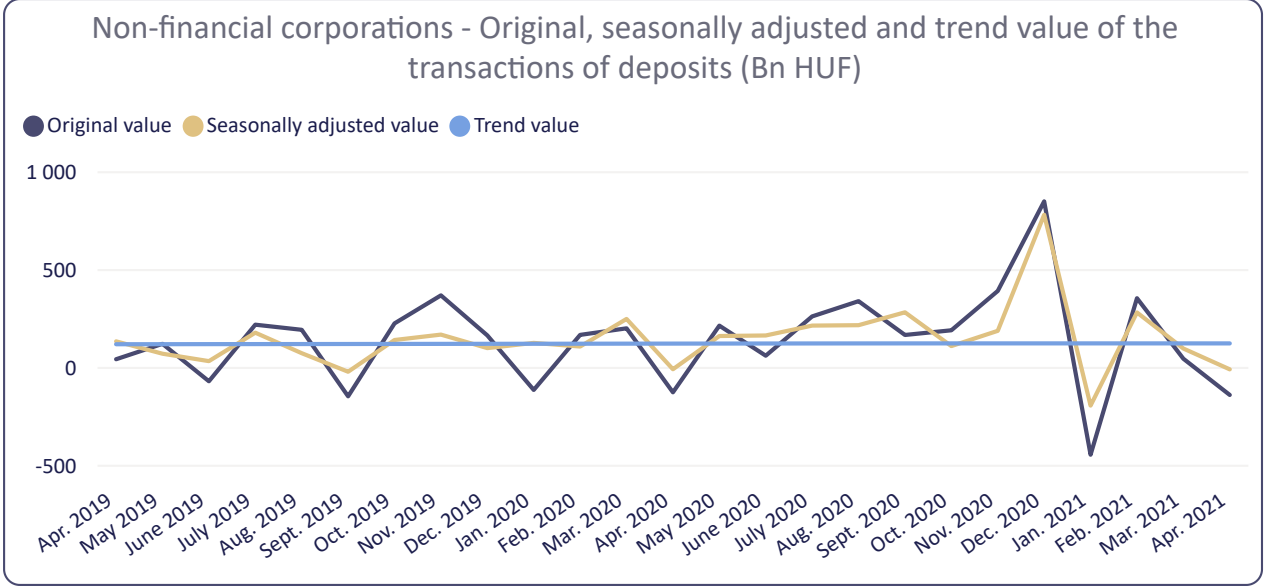
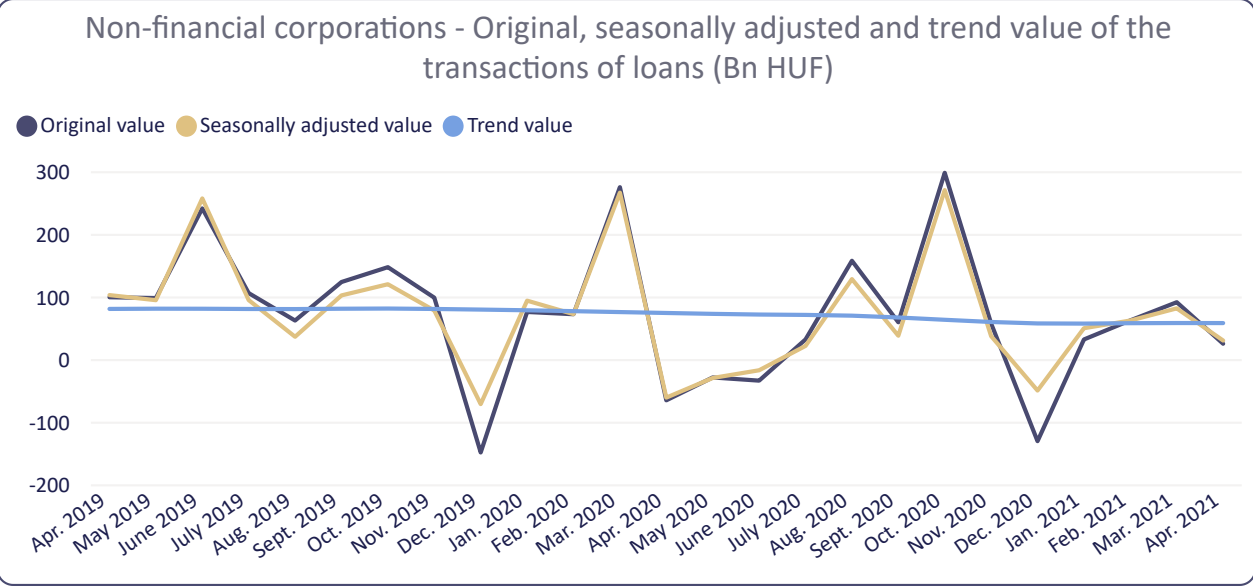
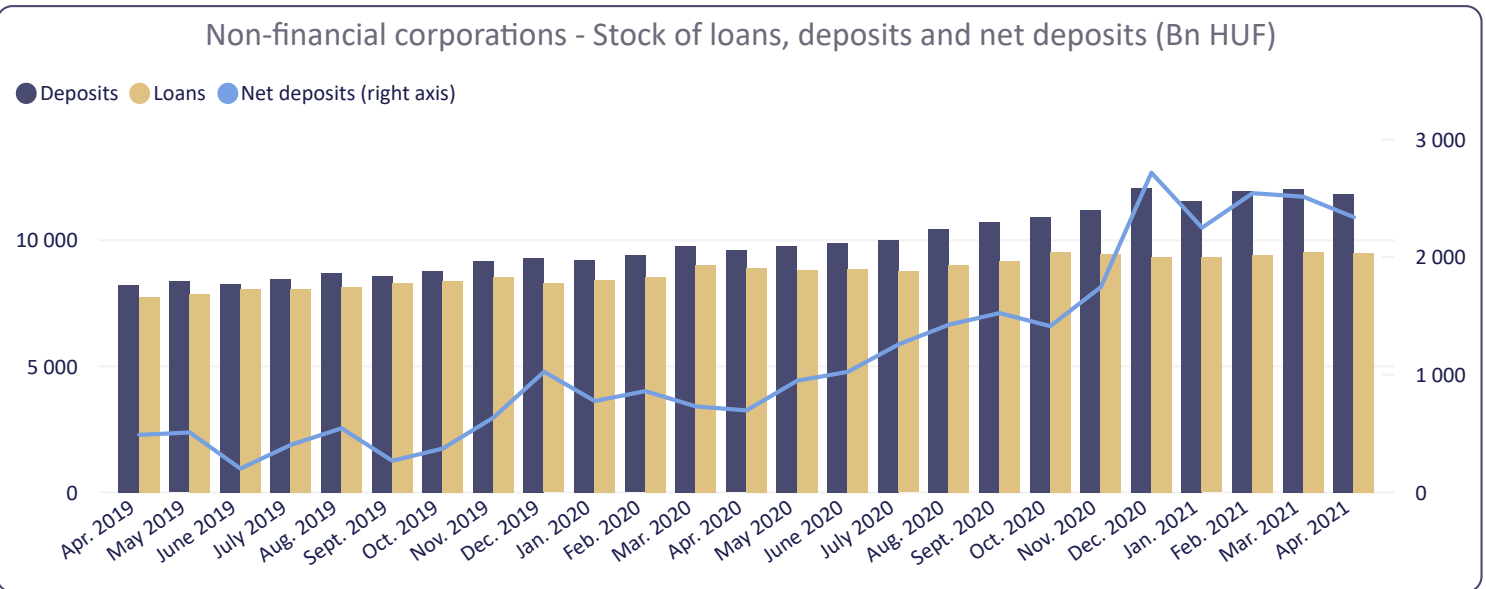
Change from previous month (percentage point)

Non-financial corporations - Seasonally adjusted value of the monthly transaction of loans (Bn HUF) - April 2021

**31.2**

Non-financial corporations - Seasonally adjusted value of the monthly transaction of deposits (Bn HUF) - April 2021

**-7.3**





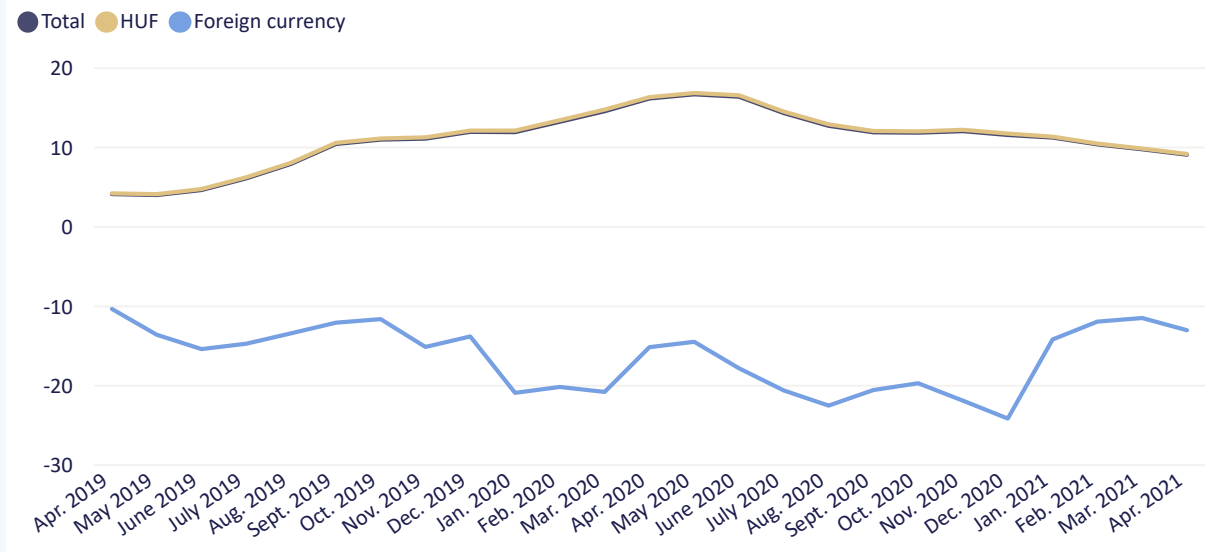
# Aggregated balance sheet of credit institutions

## Transaction-based annualised real growth rate of households' and non-financial corporations' loans and deposits

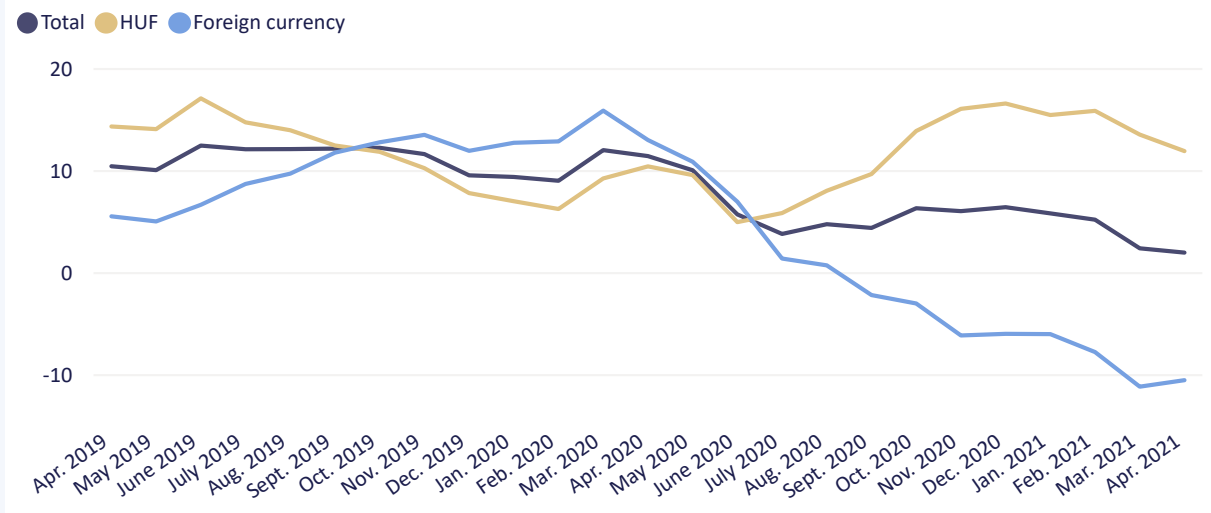
Stocks, transactions **Annualised growth rate**

Filter April 2019 - April 2021

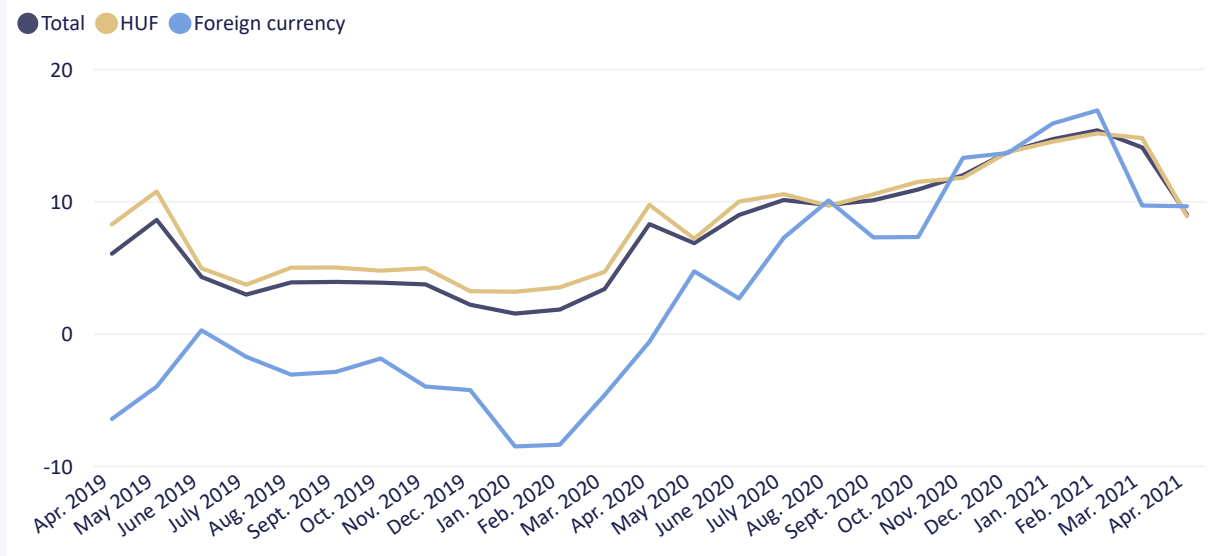
### Transaction-based annualised real growth rate of loans to households (%)



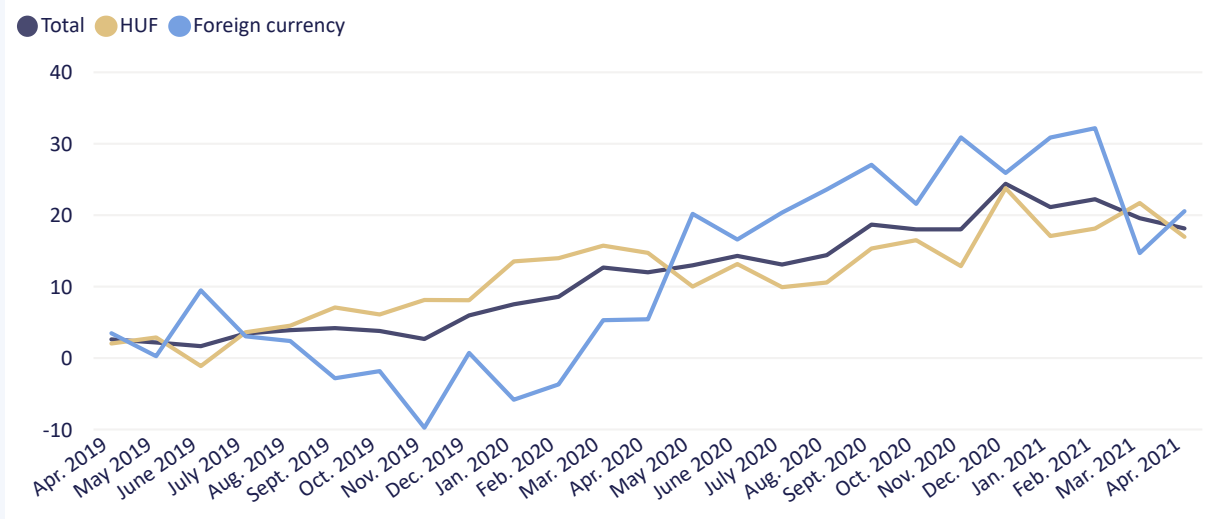
### Transaction-based annualised real growth rate of loans to non-financial corporations (%)



### Transaction-based annualised real growth rate of the deposits of households (%)



### Transaction-based annualised real growth rate of the deposits of non-financial corporations (%)





Filter April 2019 - April 2021



## Foreign assets and liabilities

Foreign assets as percentage of the balance sheet total (%) - April 2021

**13.4** -0.6

Change from previous month (percentage point)



Foreign liabilities as percentage of the balance sheet total (%) - April 2021

**11.7** +1.3

Change from previous month (percentage point)



The stock of foreign assets at the end of the month (Bn HUF) - April 2021

**7,622.0** -192.6

Change from previous month (Bn HUF)



The stock of foreign liabilities at the end of the month (Bn HUF) - April 2021

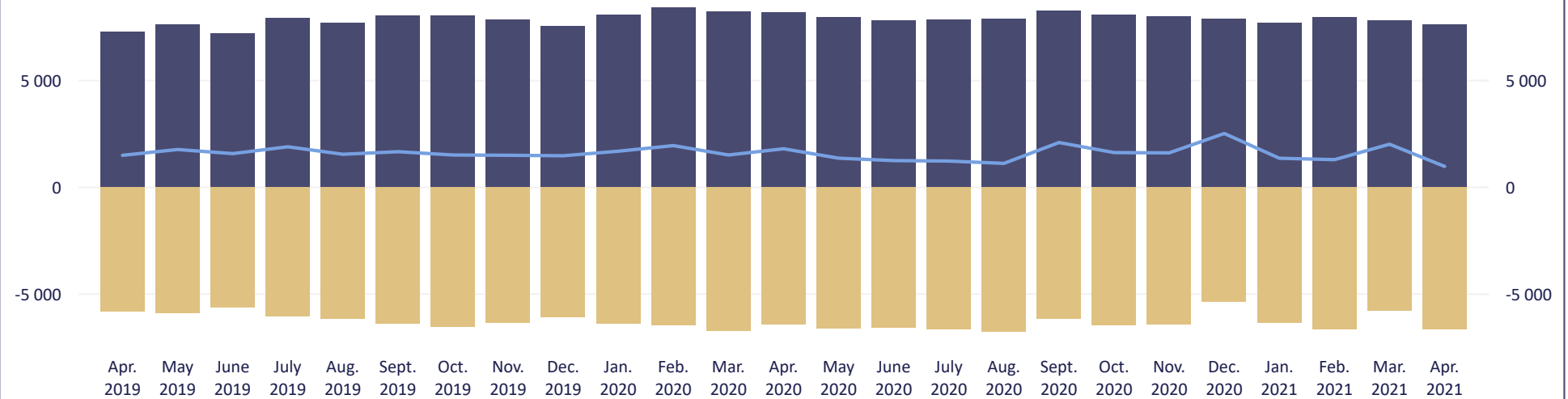
**6,640.2** +847.2

Change from previous month (Bn HUF)



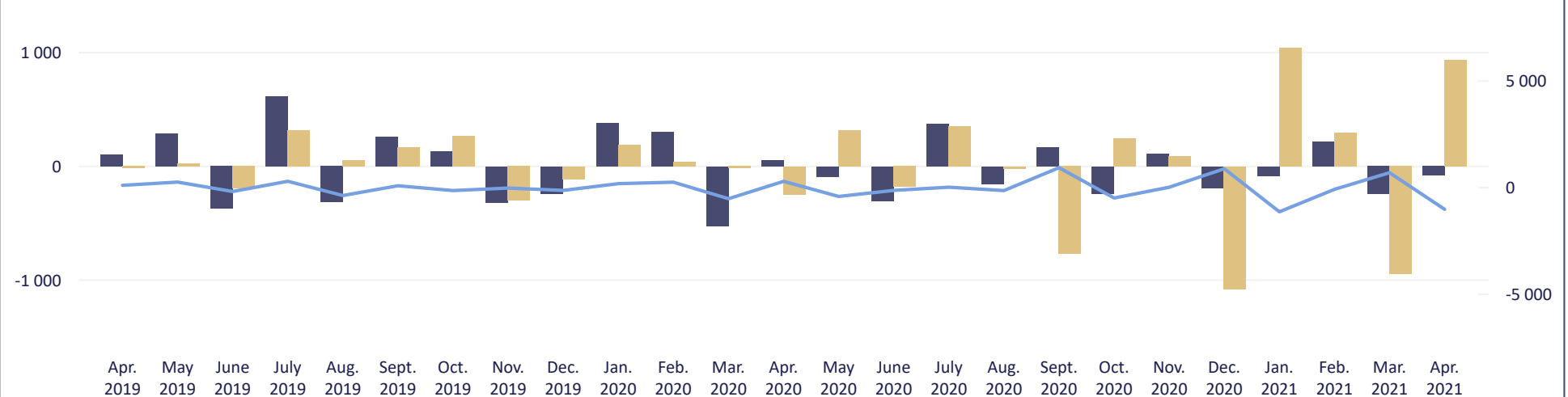
### The stock of foreign assets, foreign liabilities and net foreign assets at the end of the months (Bn HUF)

● Foreign assets ● Foreign liabilities ● Net foreign assets (right axis)



### Monthly transactions of foreign assets, foreign liabilities and net foreign assets (Bn HUF)

● Foreign assets ● Foreign liabilities ● Net foreign assets (right axis)





Filter End of quarter March 2021

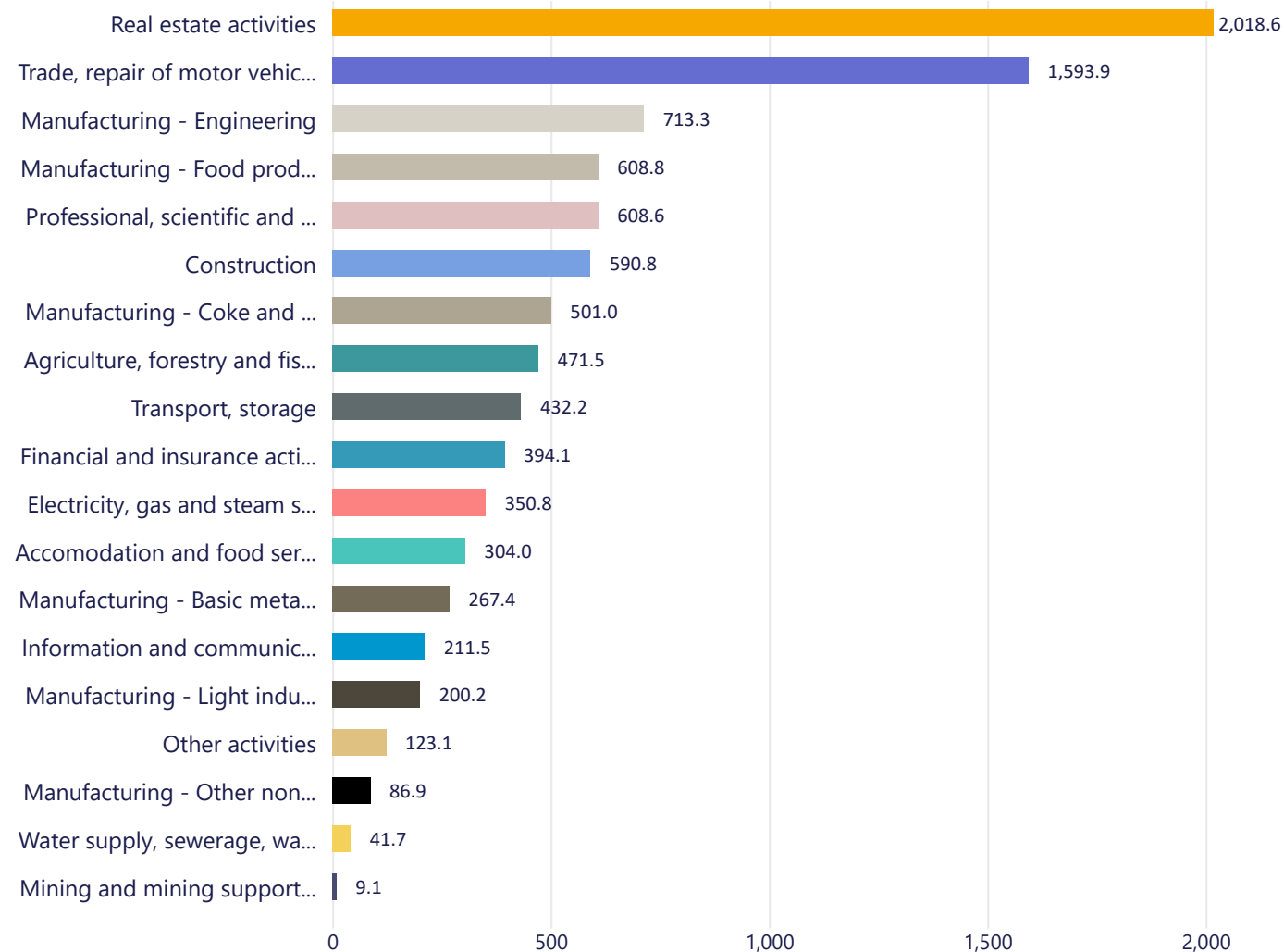


# Loans to non-financial corporations by economic branches

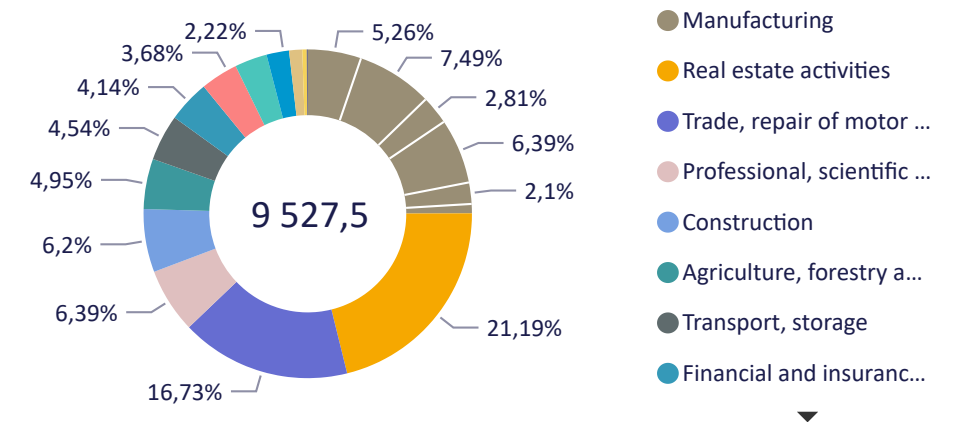
HUF Foreign currency

Overdrafts Up to 1 year Over 1 year

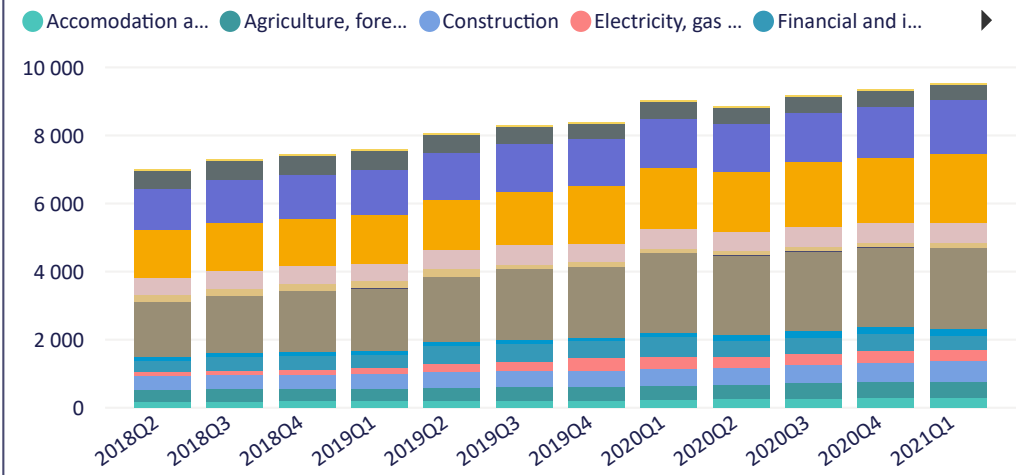
Stock of loans to non financial corporations at end of the quarter (Bn HUF) - March 2021



Distribution of loans to non financial corporations (Bn HUF, %) - March 2021



Stock of loans to non financial corporations (Bn HUF) - March 2021



\* Stocks for the end of the current quarter are published with data for the first month after the end of the quarter.







Filter End of quarter March 2021



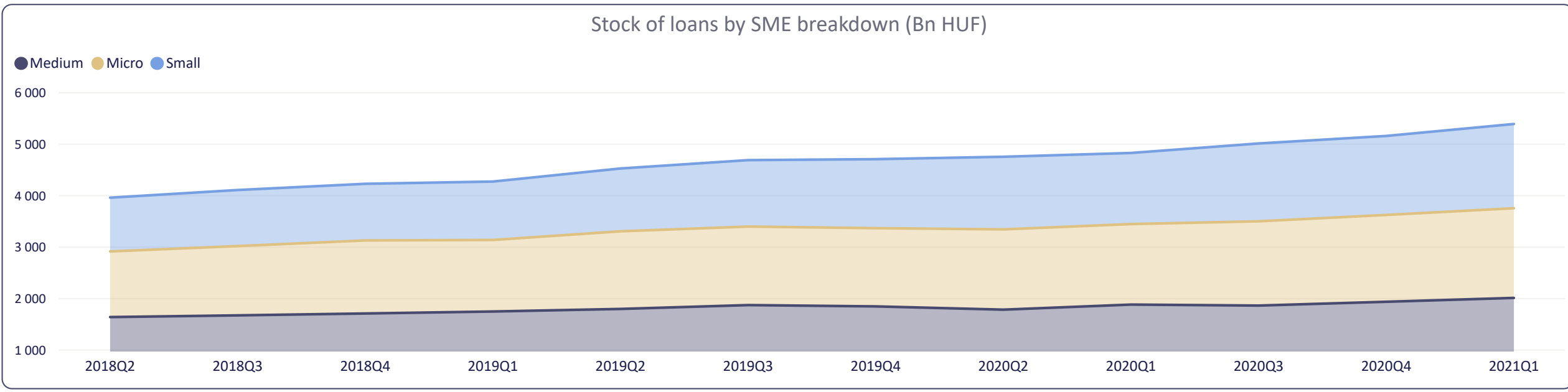
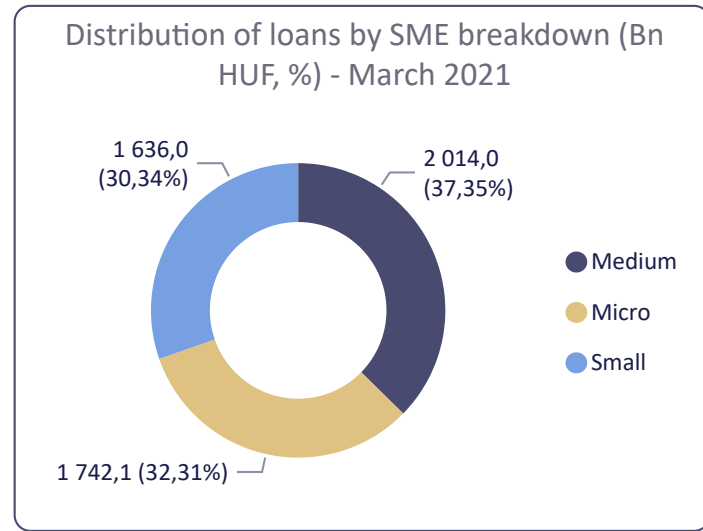
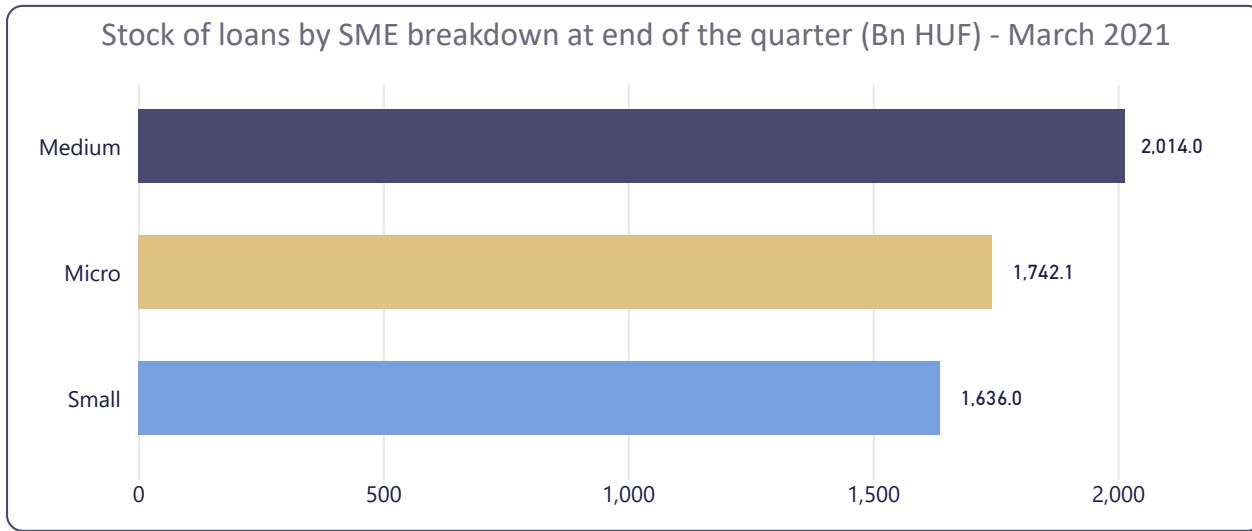
# Loans to non-financial corporations by SME breakdown

HUF  Foreign currency
  Overdrafts  Up to 1 year  Over 1 year

Stock of loans by SME breakdown at end of the quarter (Bn HUF) - March 2021

**5,392.1** +232.2

Change form previous month (Bn HUF)



\* Stocks for the end of the current quarter are published with data for the first month after the end of the quarter.

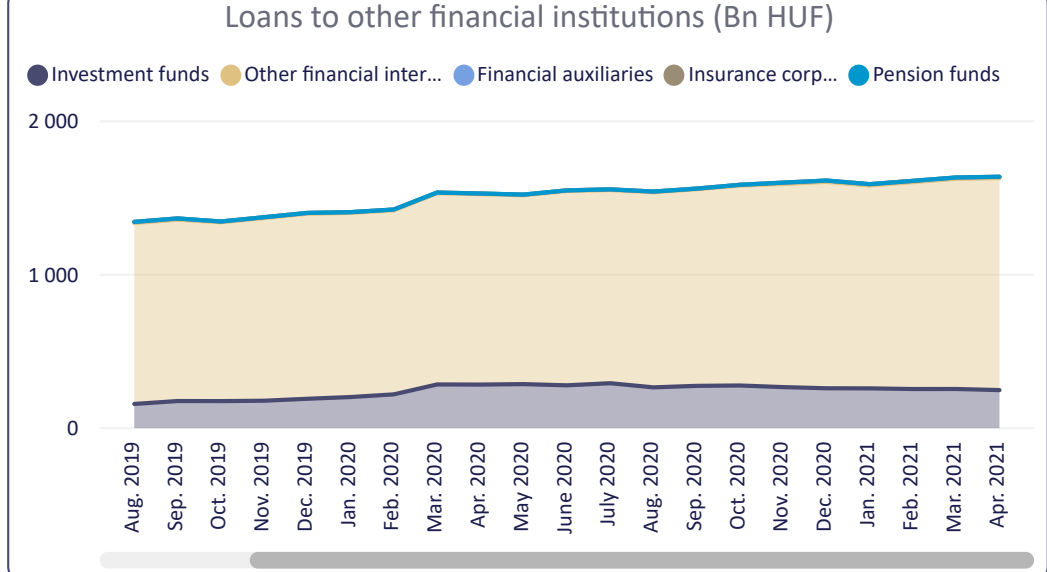
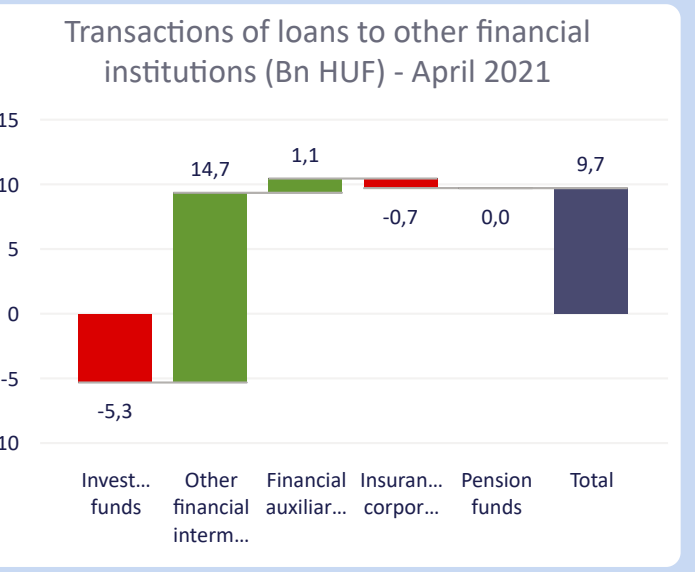
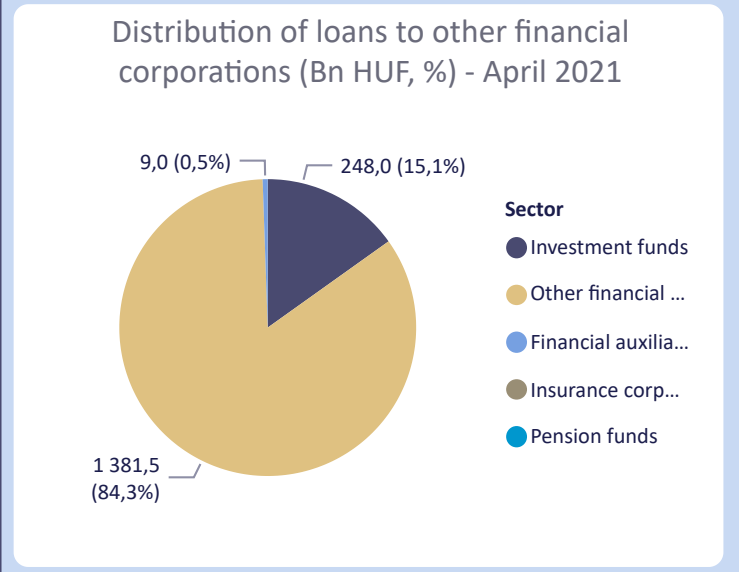
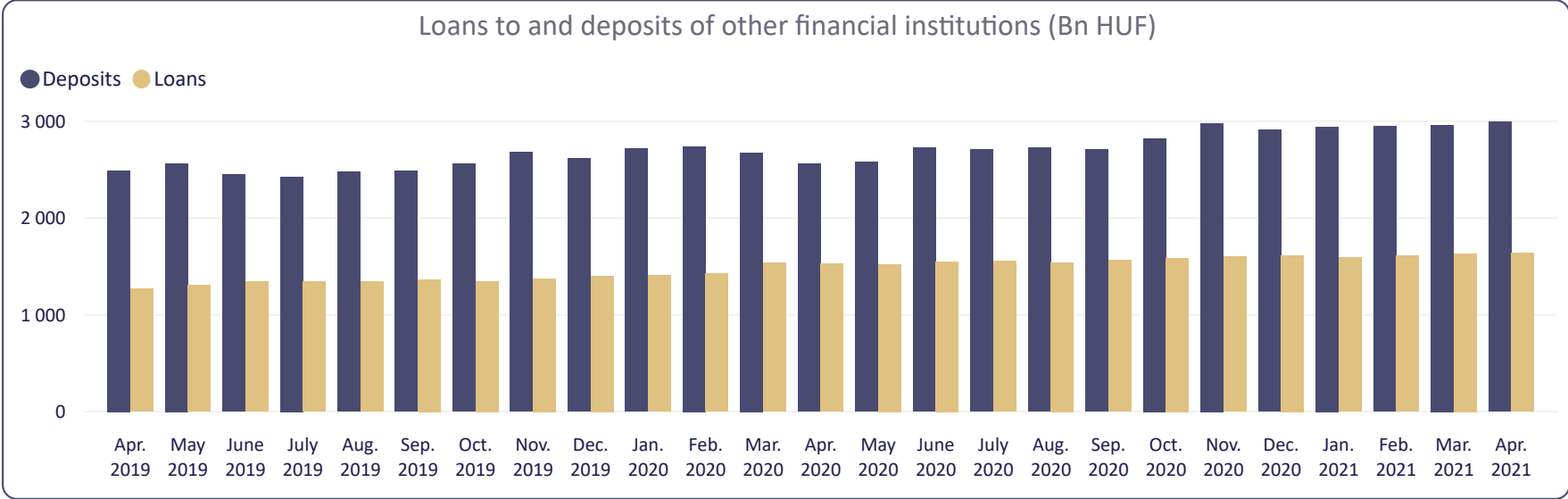
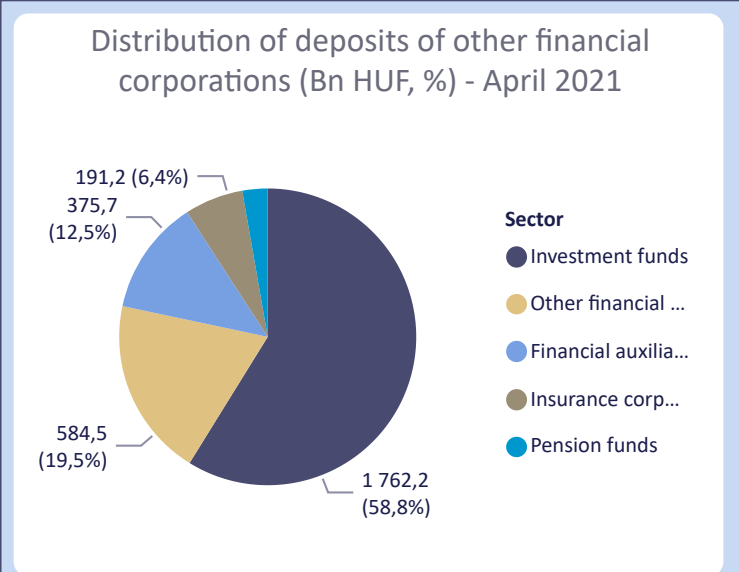




Filter Selected month ▼  
 April 2021 ▼

# Other financial institutions' loans and deposits

Investment funds    Other financial intermediaries    Financial auxiliaries    Insurance corporations    Pension funds    HUF    Foreign currency





# Monetary aggregates - M1

M1 M2 M3

Filter Selected month  
April 2021

Original value of M1 (Bn HUF) - April 2021

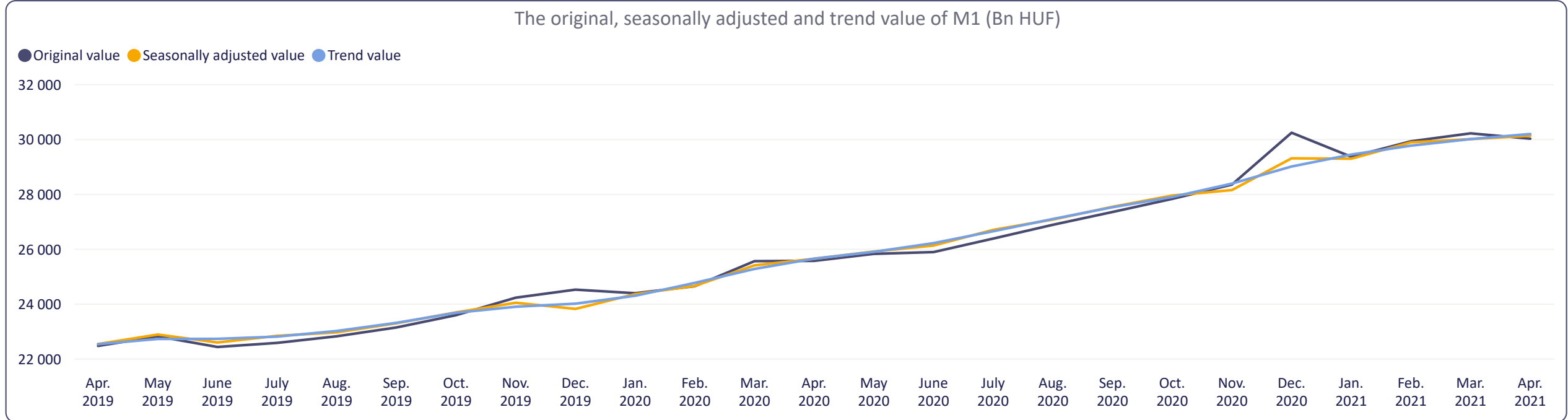
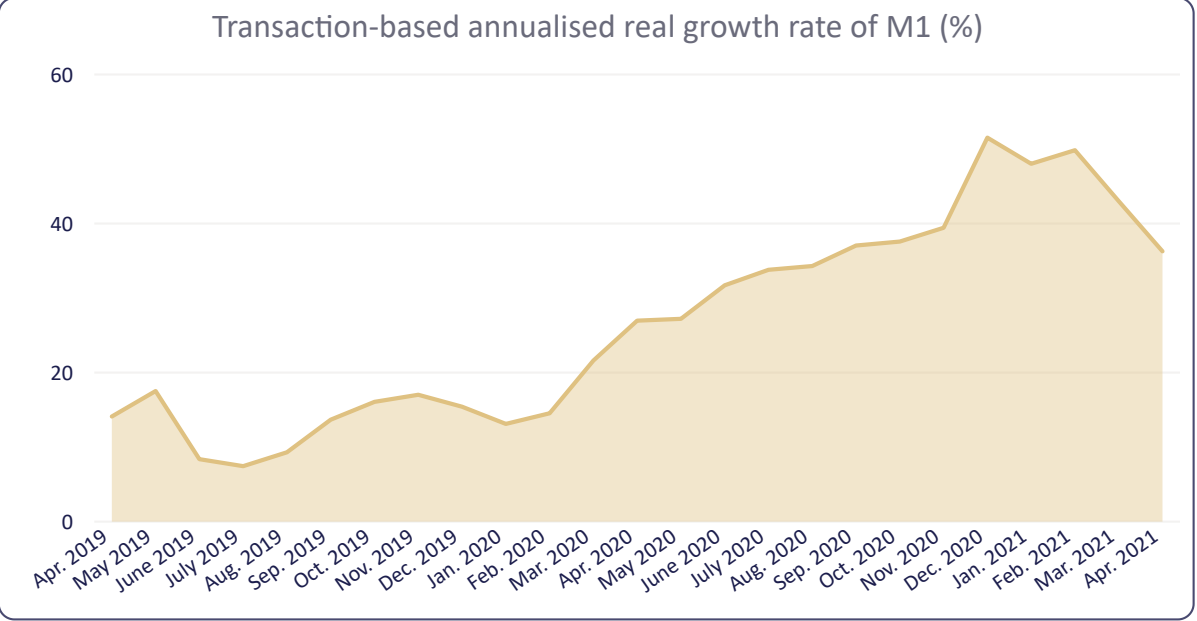
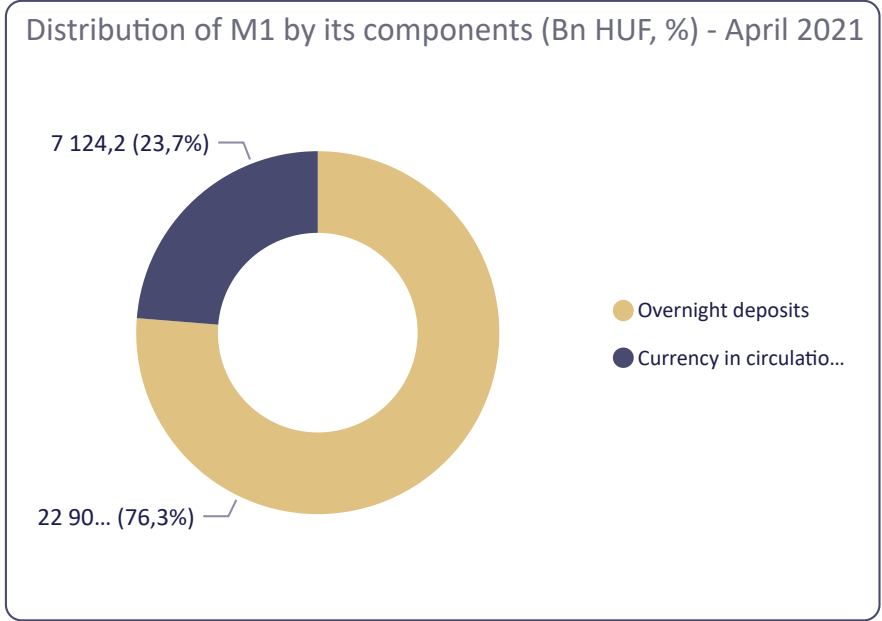
**30,030.2** -194.8

Changes from previous month (Bn HUF)

Seasonally adjusted value of M1 (Bn HUF) - April 2021

**30,137.6** +122.4

Changes from previous month (Bn HUF)





# Monetary aggregates - M2

M1 M2 M3

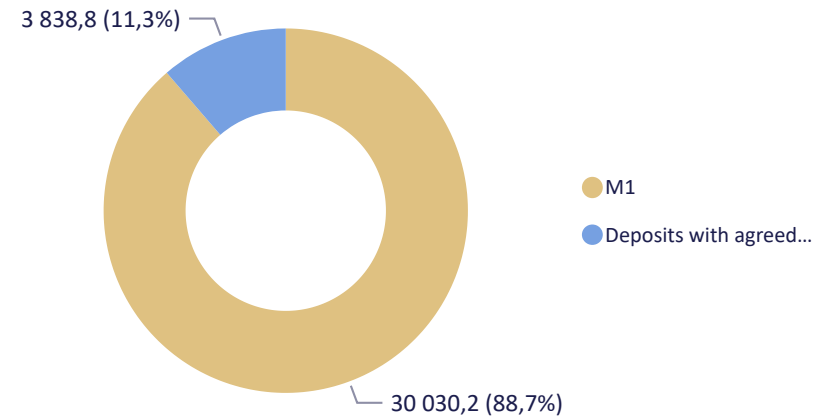
Filter Selected month  
April 2021

Original value of M2 (Bn HUF) - April 2021

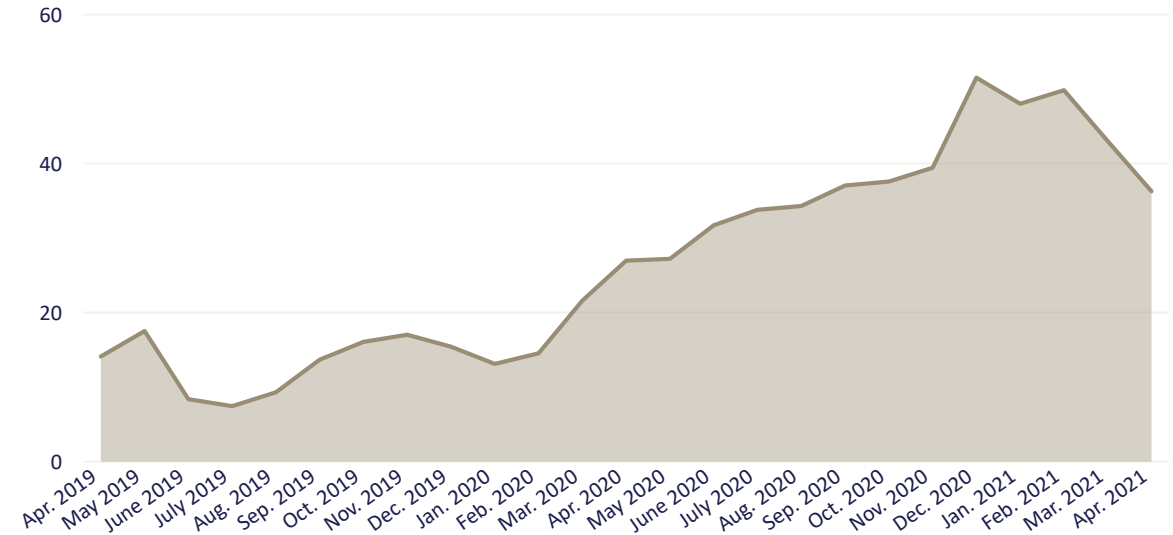
**33,869.1** -126.9

Changes from previous month (Bn HUF)

Distribution of M2 by its components (Bn HUF, %) - April 2021



Transaction-based annualised real growth rate of M2 (%)

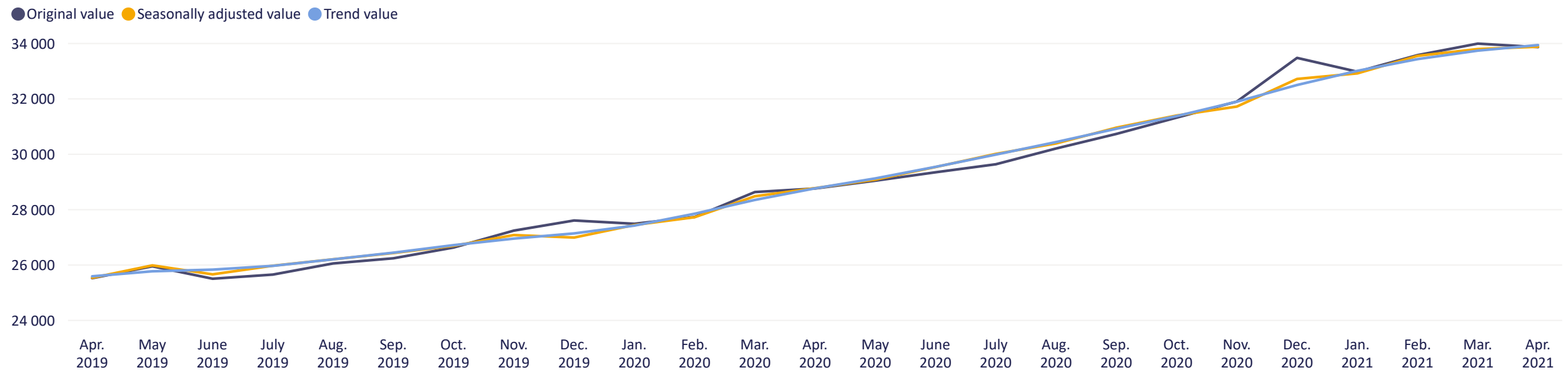


Seasonally adjusted value of M2 (Bn HUF) - April 2021

**33,883.5** +83.4

Changes from previous month (Bn HUF)

The original, seasonally adjusted and trend value of M2 (Bn HUF)





M1 M2 M3

Filter Selected month April 2021



# Monetary aggregates - M3

Original value of M3 (Bn HUF) - April 2021

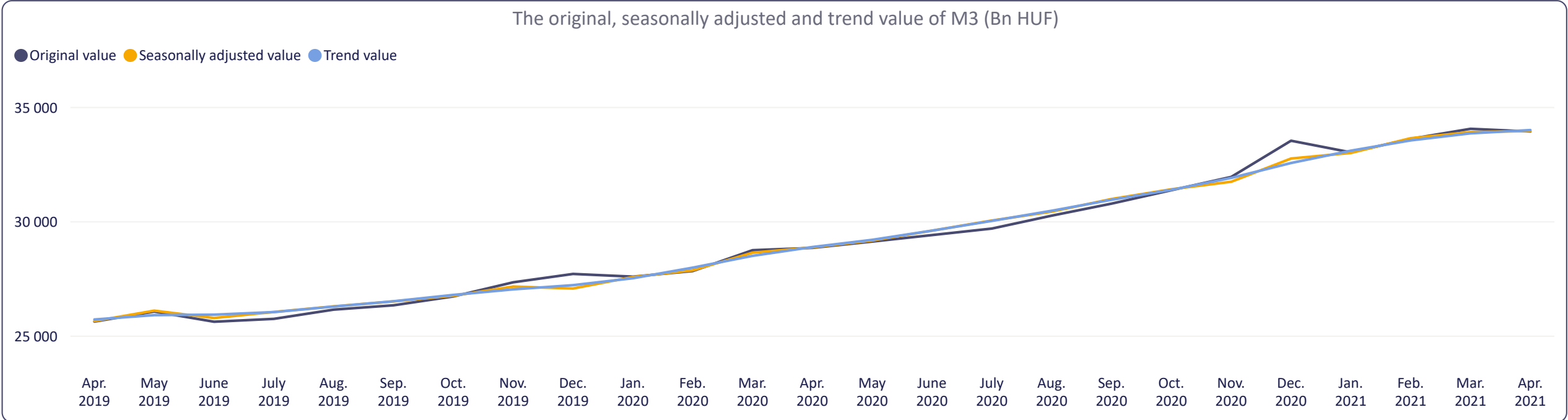
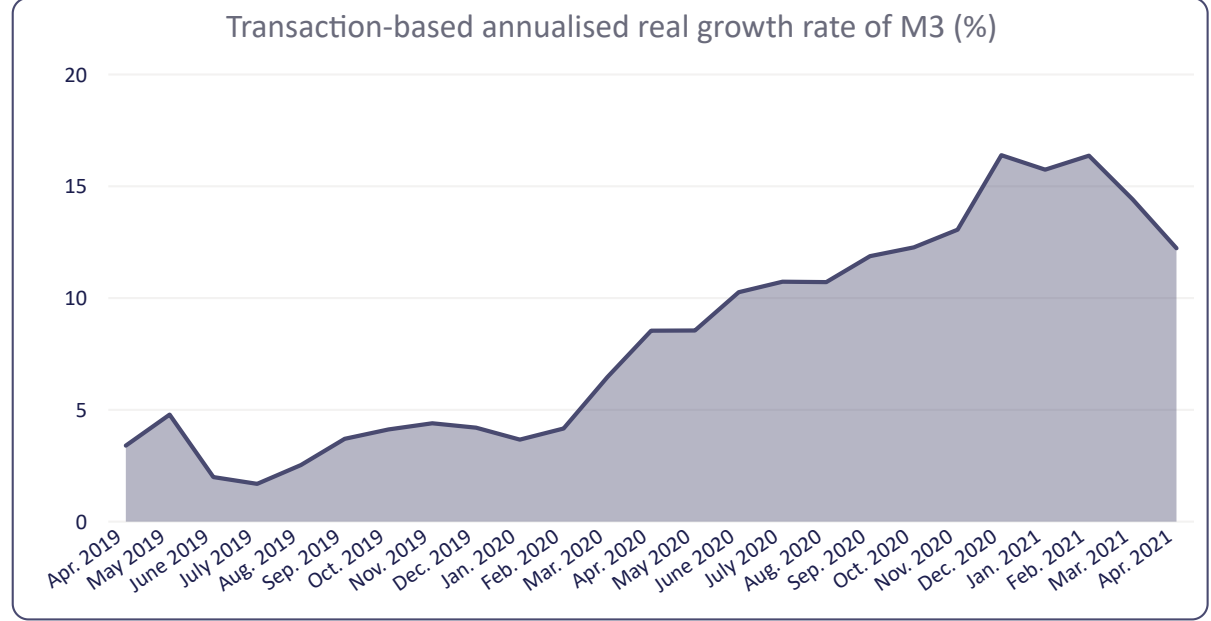
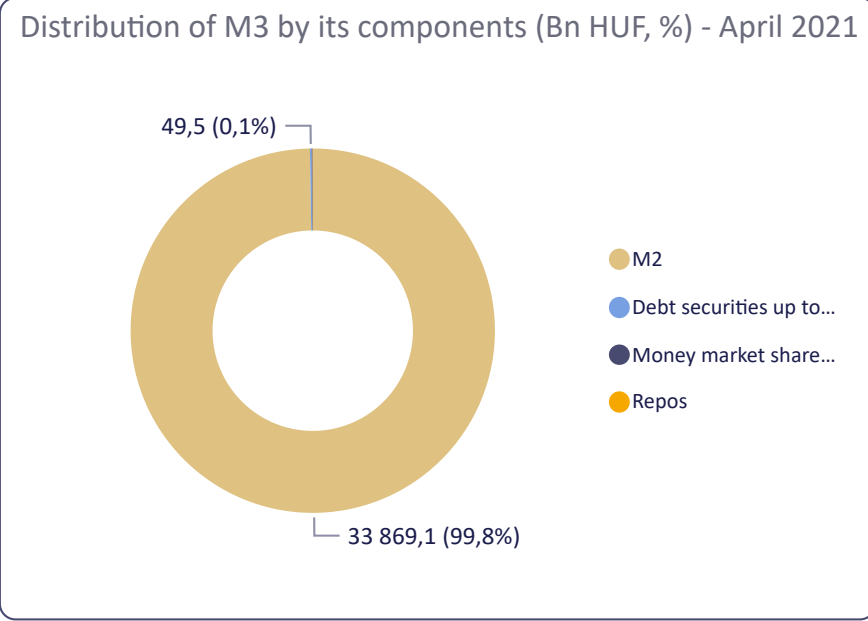
**33,952.0** -116.5

Changes from previous month (Bn HUF)

Seasonally adjusted value of M3 (Bn HUF) - April 2021

**33,972.2** +46.4

Changes from previous month (Bn HUF)





Filter

Selected month

April 2021



General government

Non-financial corporations

Financial corporations

Closing stock - General government (Bn HUF) - April 2021

10,859.5 +21.1

Change from previous month (Bn HUF)

Closing stock - General government - HUF (Bn HUF) - April 2021

10,545.3 -21.2

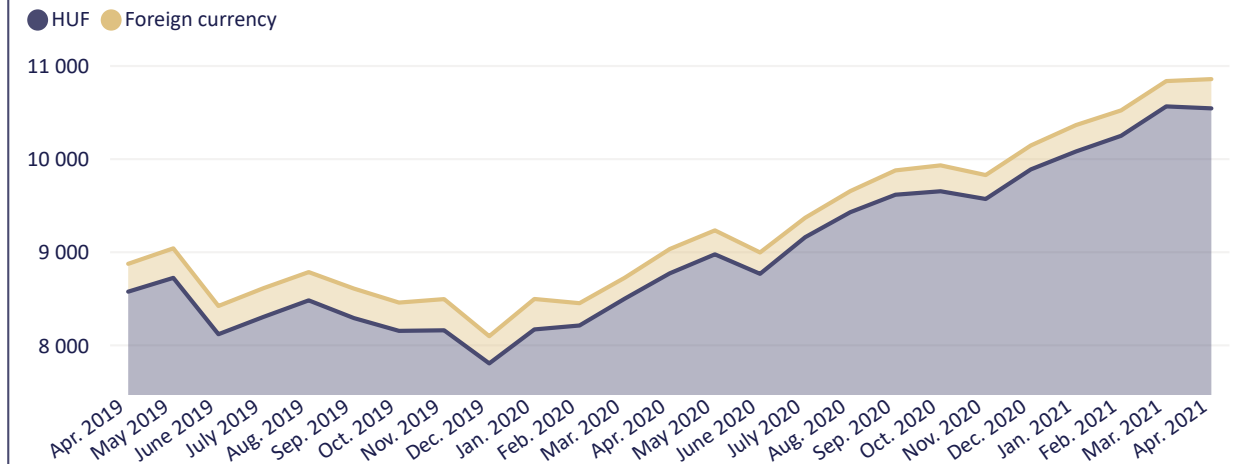
Change from previous month (Bn HUF)

Closing stock - General government - Foreign currency (Bn HUF) - April 2021

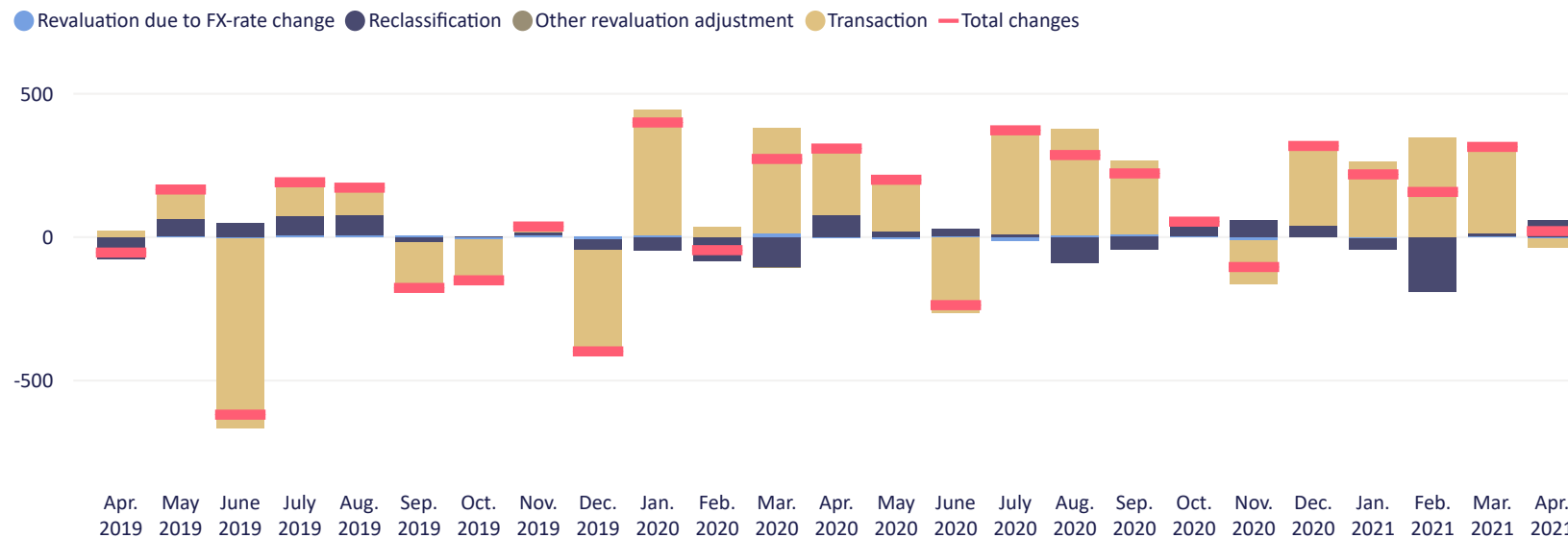
314.2 +42.2

Change from previous month (Bn HUF)

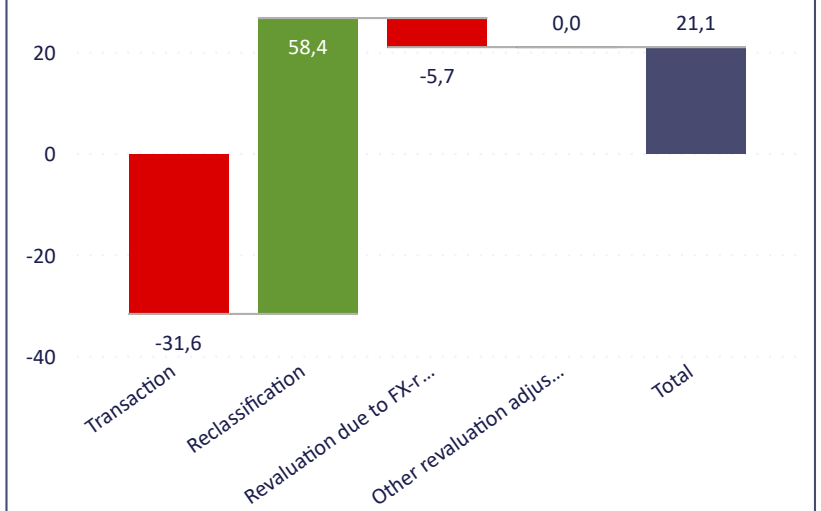
Closing stocks of debt securities issued by the general government (Bn HUF)



Components of the change in stocks of debt securities issued by the general government (Bn HUF)



Components of volume changes - General government - (Bn HUF) - April 2021





Accrued interest on MFI loans and deposits

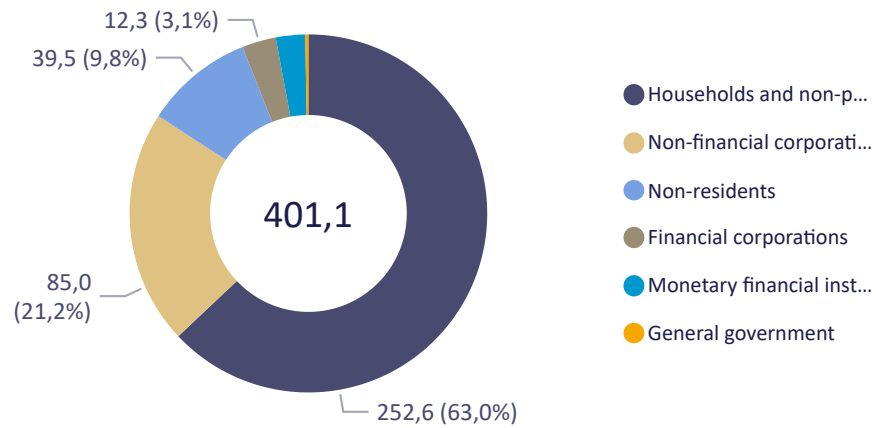
Filter

Selected month

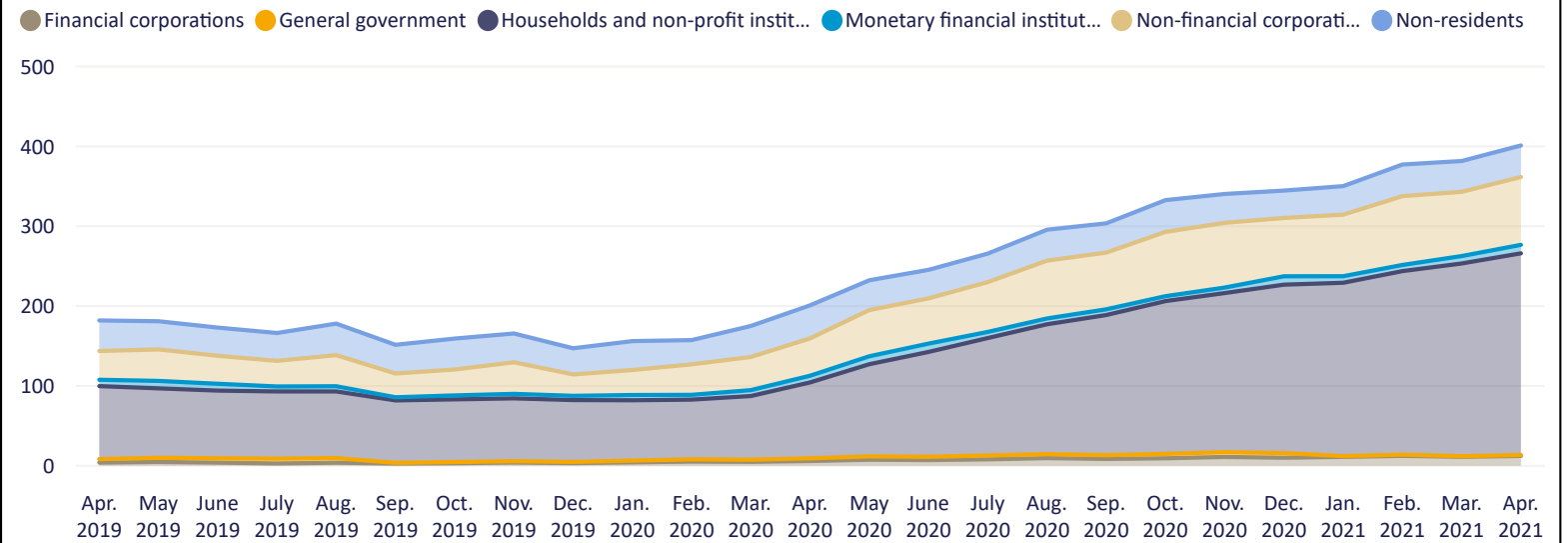
April 2021



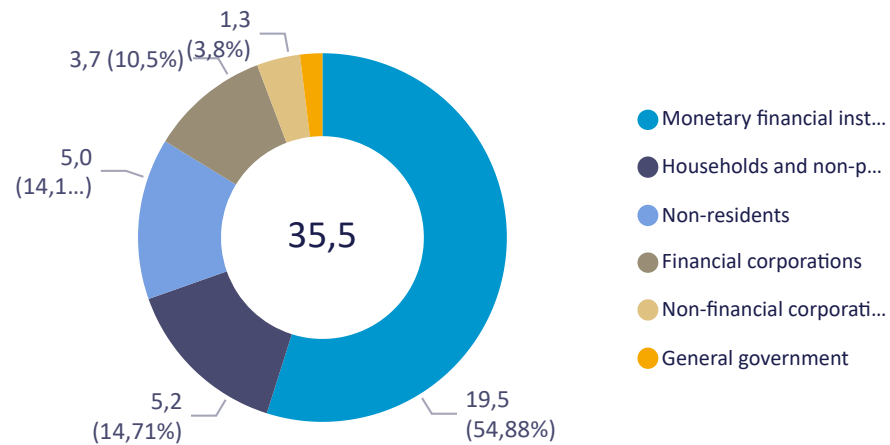
Distribution of accrued interests on loans (Bn HUF) - April 2021



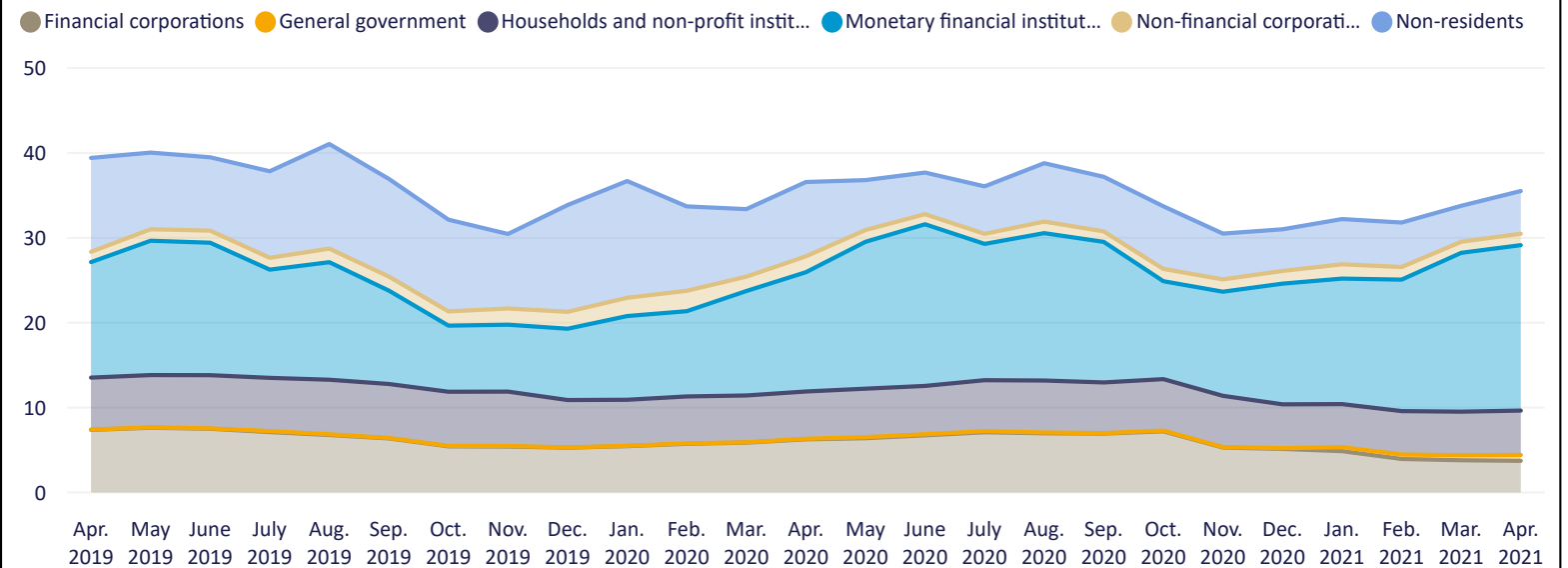
Accrued interests on loans (Bn HUF)



Distribution of accrued interests on deposits (Bn HUF) - April 2021



Accrued interests on deposits (Bn HUF)





## Other information

### Related time series

#### Time series >

Access to time series on the MNB's website: [www.mnb.hu](http://www.mnb.hu) -> EN -> Statistics -> Statistical Data and Information -> Statistical Time Series -> [Statistics](#) -> [Statistical Data and Information](#) -> Statistical Time Series -> X. Monetary and other balance sheet statistics -> Monetary Statistics

### Notes on methodology

#### Methodological notes >

Access to methodological notes on the MNB's website: [www.mnb.hu](http://www.mnb.hu) -> EN -> Statistics -> Statistical Data and Information -> Methodological notes -> Methodological notes of aggregated balance sheet of credit institutions

### Information about the next publication

The next press release will be published on: **01 July, 2021**

#### Publication calendar >

Access to Publication calendar on the MNB's website: [www.mnb.hu](http://www.mnb.hu) -> EN -> Statistics -> Release calendar for Statistics

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