



Press release on aggregated balance sheet of credit institutions

June 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)

158.2



Monthly transaction of households' deposits (Bn HUF)

97.8



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

6.8



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

131.2



Balance sheet total (Bn HUF)

57,453.5 -332.9

Change from previous month (Bn HUF)



Aggregated balance sheet of credit institutions - June 2021

According to seasonally adjusted data, households and non-financial corporations were net borrowers due to transactions in June 2021. Both sectors increased their deposit holdings in the month under review.

The stock of **household** loans rose by HUF 138.3 billion in seasonally adjusted terms and by HUF 158.2 billion in seasonally unadjusted terms, due to transactions. According to seasonally unadjusted data, the stock of forint loans increased by HUF 158.1 billion and that of foreign currency loans was largely unchanged.

The stock of prenatal baby support loans was HUF 1334.3 billion at the end of June.

Due to transactions, total deposits of the household sector rose by HUF 136.9 billion in seasonally adjusted terms and by HUF 97.8 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net inflows of HUF 74.7 billion and HUF 23.1 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 26.5 billion in seasonally adjusted terms and by HUF 6.8 billion in seasonally unadjusted terms. According to seasonally unadjusted data, the stock of forint loans rose by 36.2 billion and those of foreign currency loans fell by HUF 29.4 billion, due to transactions. Credit institutions' holdings of bonds issued by non-financial corporations rose by HUF 55.4 billion.

Excluding revaluations and other volume changes, the stock of non-financial corporations' deposits rose by HUF 203.0 billion in seasonally adjusted terms and by HUF 131.2 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net inflows of HUF 128.7 billion and HUF 2.6 billion, respectively, into forint and foreign currency deposits in the month.

In June 2021, **foreign liabilities** of credit institutions accounted for 10.5% 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
☐ Total assets	57 786,3	-646,1	175,4	137,8	0,0	-332,9	57 453,5
☐ 1. Non-financial corporations	9 890,1	62,3	40,8	-5,0	0,0	98,0	9 988,1
1.1 HUF loans	5 847,1	36,2	0,0	-3,0	0,0	33,3	5 880,3
1.2 FX loans	3 486,8	-29,4	39,6	0,0	0,0	10,2	3 497,0
1.3 Securities other than shares	556,2	55,4	1,2	-2,0	0,0	54,6	610,8
⊕ 2. Other financial corporations	1 693,9	11,4	4,7	1,1	0,0	17,2	1 711,1
⊕ 3. Central government	11 404,2	-125,0	8,0	-6,2	0,0	-123,3	11 280,9
⊕ 4. Local governments	163,8	-4,7	0,0	0,0	0,0	-4,7	159,1
☐ 5. Households	8 581,1	158,2	0,3	-1,6	0,0	156,9	8 737,9
5.1 HUF loans	8 554,8	158,1	0,0	-1,6	0,0	156,5	8 711,3
5.2 FX loans	26,3	0,1	0,3	0,0	0,0	0,4	26,7
⊕ 6. Non-residents	7 541,7	-124,5	99,6	16,7	0,0	-8,2	7 533,5
⊕ 7. Remaining assets	18 511,6	-623,6	22,1	132,8	0,0	-468,7	18 042,9
☐ Total liabilities	57 786,3	-646,1	175,4	137,8	0,0	-332,9	57 453,5
☐ 8. Non-financial corporations	11 717,9	131,2	56,8	0,0	0,0	188,0	11 905,9
8.1 HUF deposits	7 764,1	128,7	0,0	0,0	0,0	128,6	7 892,7
8.2 FX deposits	3 953,8	2,6	56,8	0,0	0,0	59,4	4 013,2
⊕ 9. Other financial corporations	3 004,2	66,9	14,5	0,0	0,0	81,4	3 085,6
⊕ 10. Central government	1 131,9	-18,2	0,4	0,0	0,0	-17,8	1 114,1
⊕ 11. Local governments	941,5	-25,6	0,1	0,0	0,0	-25,5	916,0
☐ 12. Households	11 673,9	97,8	26,3	0,0	0,0	124,1	11 797,9
12.1 HUF deposits	9 995,2	74,7	0,0	0,0	0,1	74,8	10 069,9
12.2 FX deposits	1 678,7	23,1	26,3	0,0	-0,1	49,3	1 728,0
⊕ 13. Debt securities issued (held by residents)	2 405,4	100,5	3,4	-17,9	0,0	86,0	2 491,4
⊕ 14. Non-residents	7 157,2	-1 222,1	76,8	5,3	0,0	-1 140,0	6 017,2
⊕ 15. Remaining liabilities	19 754,5	223,5	-3,0	150,4	0,0	371,0	20 125,4

* 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

June 2021

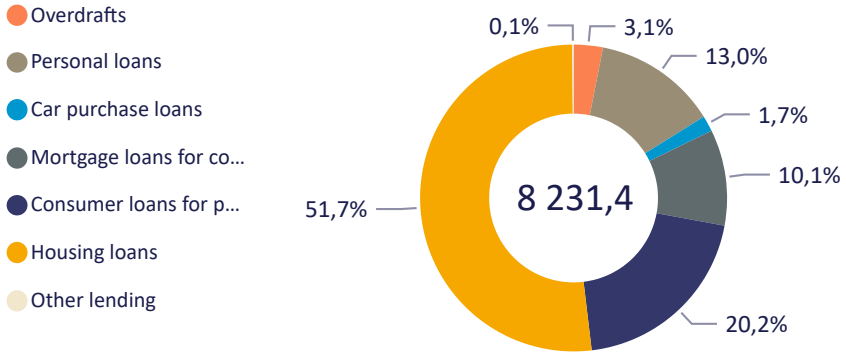


Loans to individuals by the purpose of loan

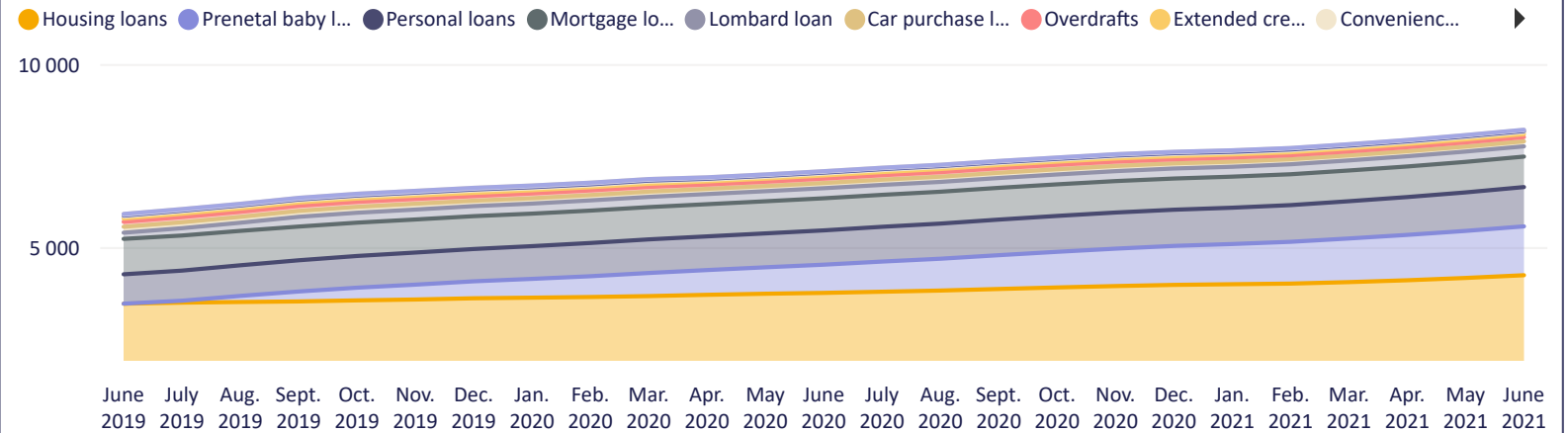
Monthly stocks by the purpose of loan

Overdrafts	Personal loans	Car purchase loans	Mortgage loans for consumption purpose	Consumer loans for purchase of goods	Housing loans	Other lending
253,0	1 073,3	137,0	832,6	1 664,5	4 258,8	265,2

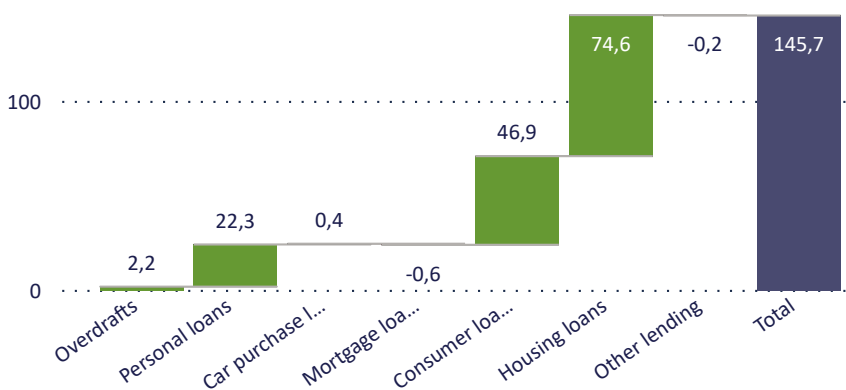
Distribution of stock at the end of the month by the purpose of loan (Bn HUF, %) - June 2021



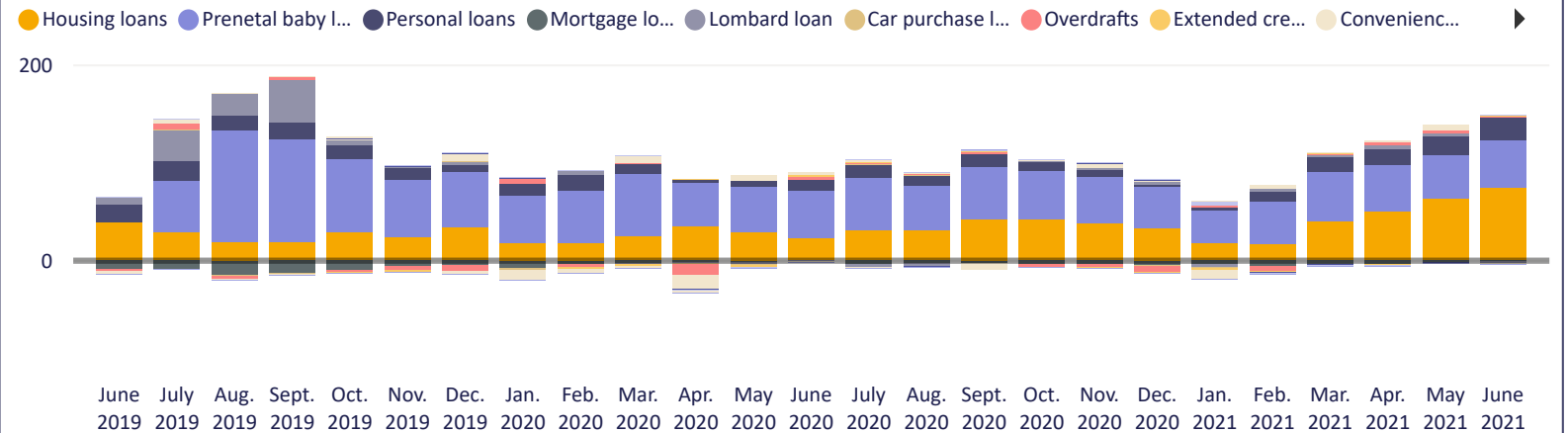
Loans to individuals - Stock at the end of the month (Bn HUF)



Monthly transactions by the purpose of loan (Bn HUF) - June 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 June 2019 - June 2021

Households | Non-financial corporations

Total | HUF | Foreign currency

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

74.1 +0.6

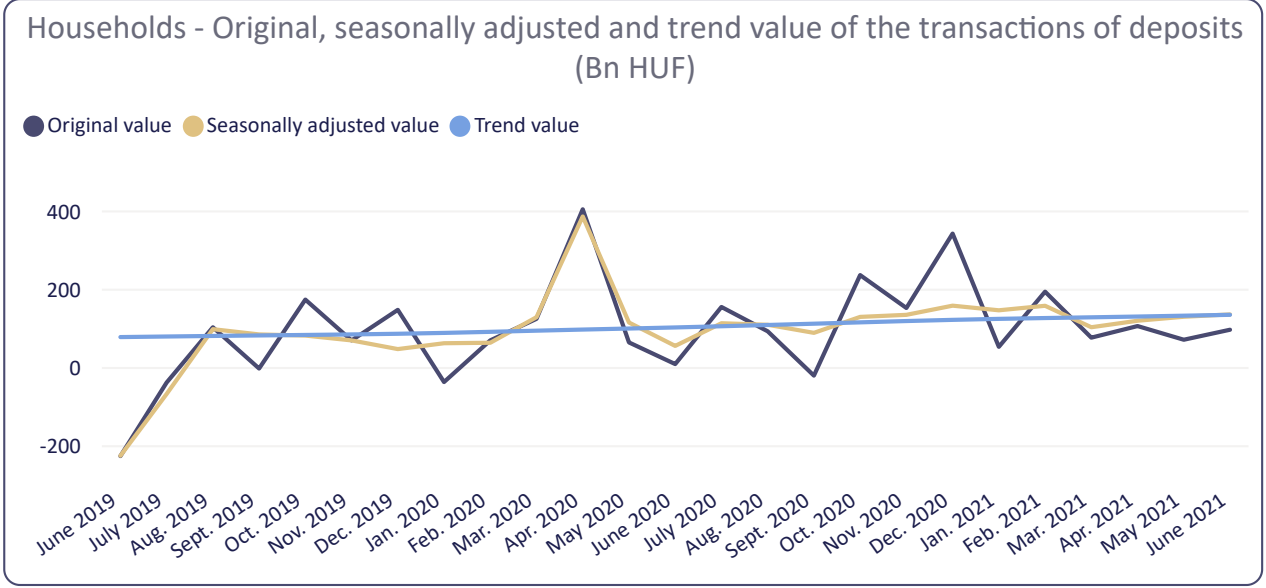
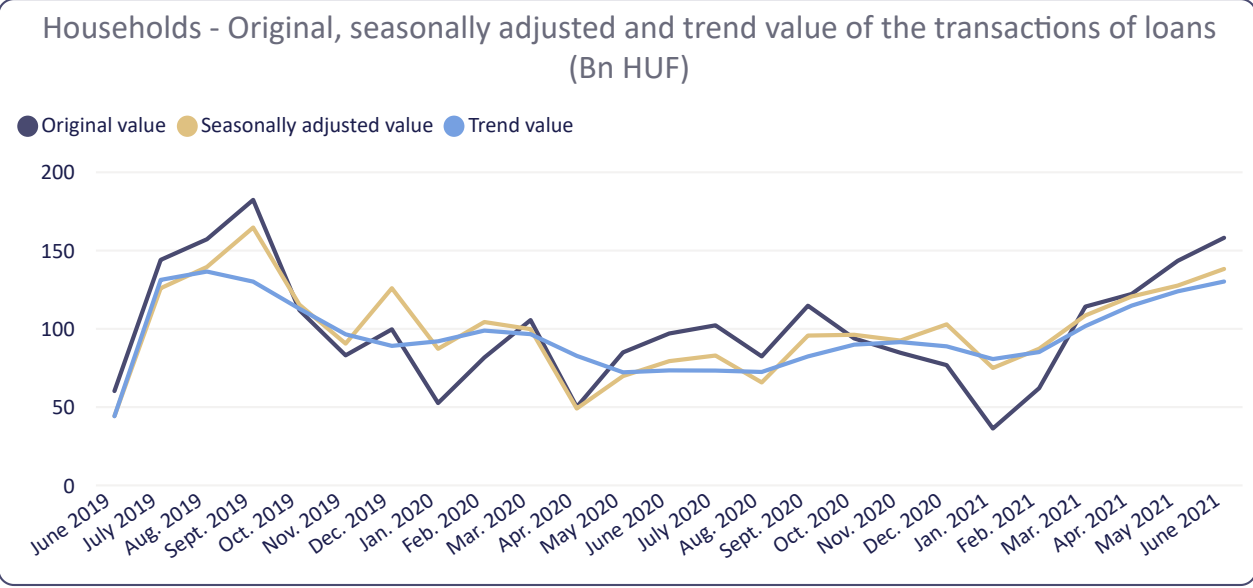
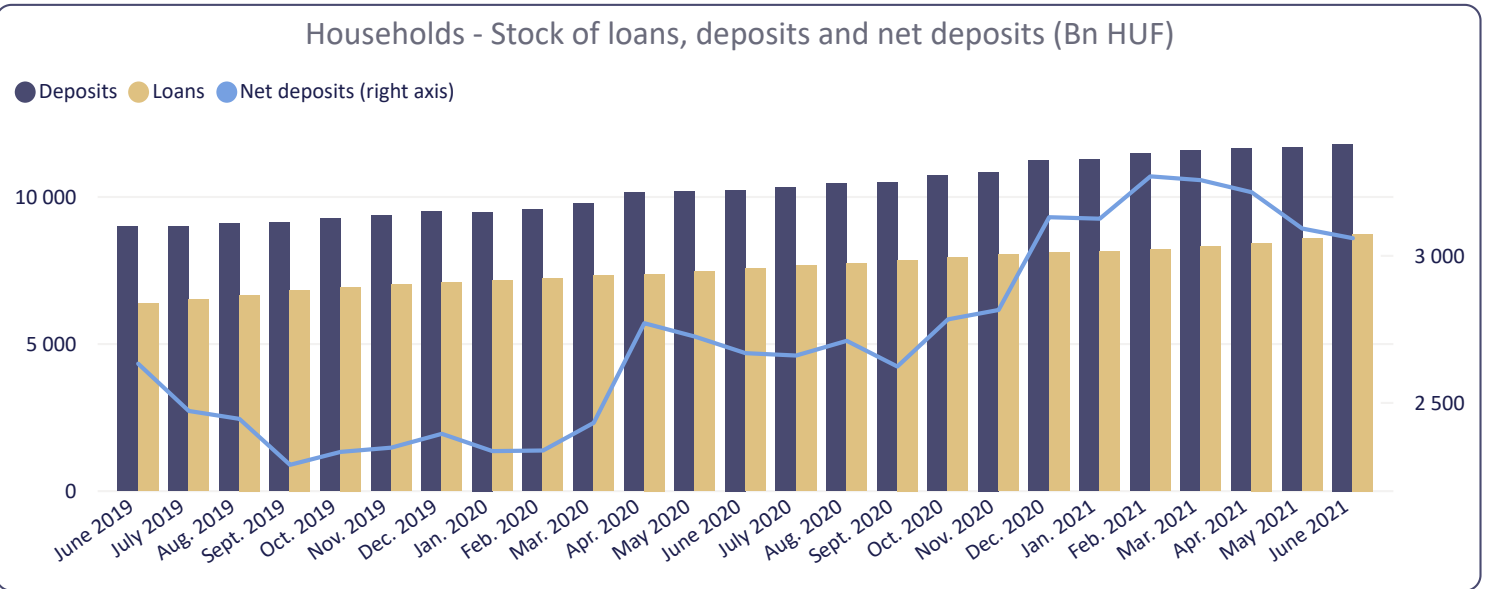
Change from previous month (percentage point)

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

138.3

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

136.9





Stocks, transactions | Annualized growth rate

Filter June 2019 - June 2021

Households | **Non-financial corporations**

Total | HUF | Foreign currency

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

78.8 -0.9

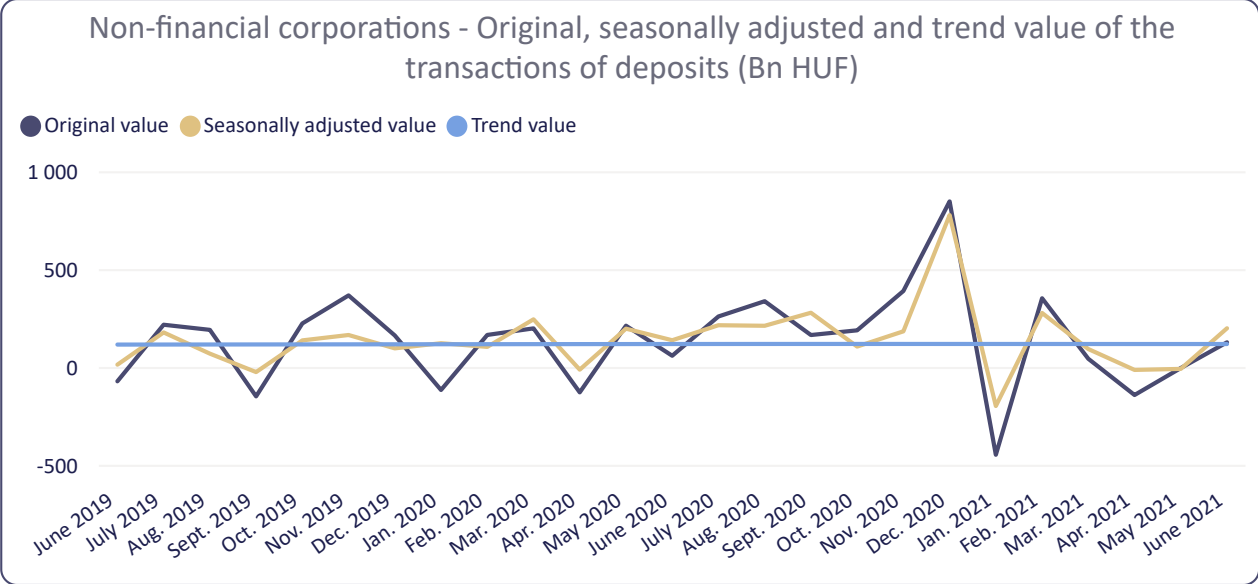
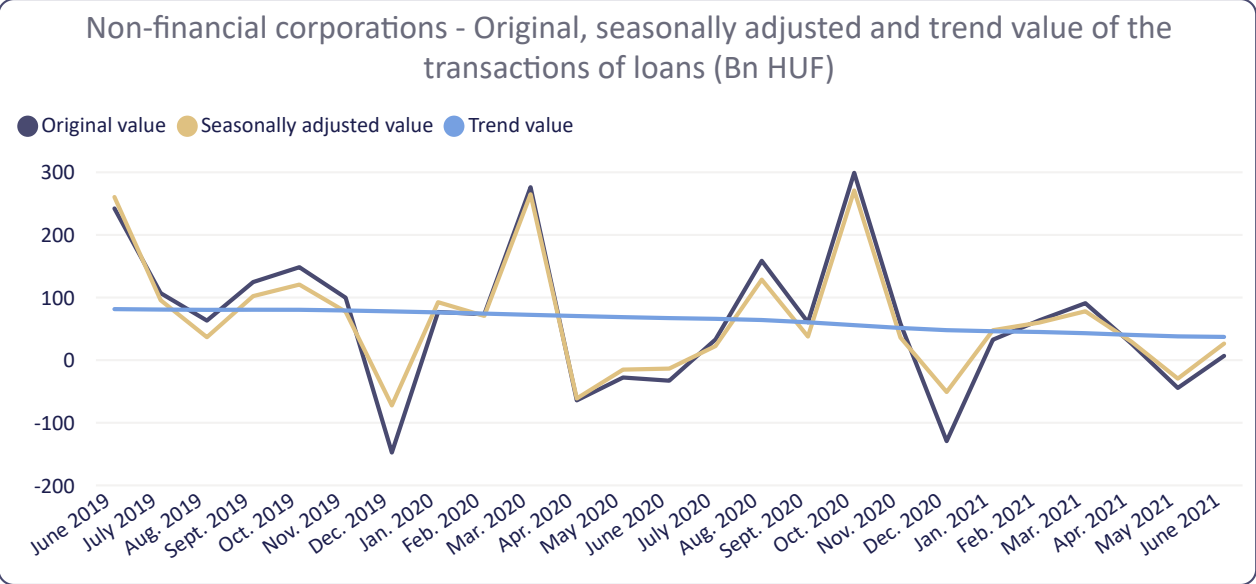
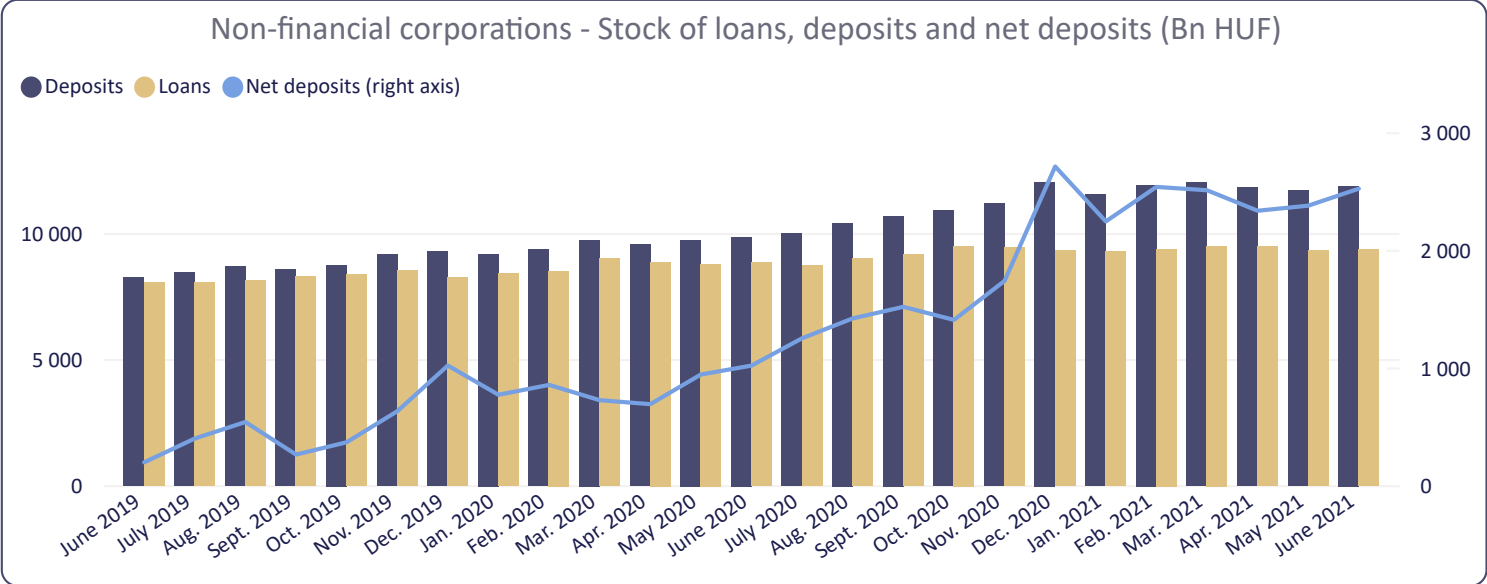
Change from previous month (percentage point)

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

26.5

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

203.0

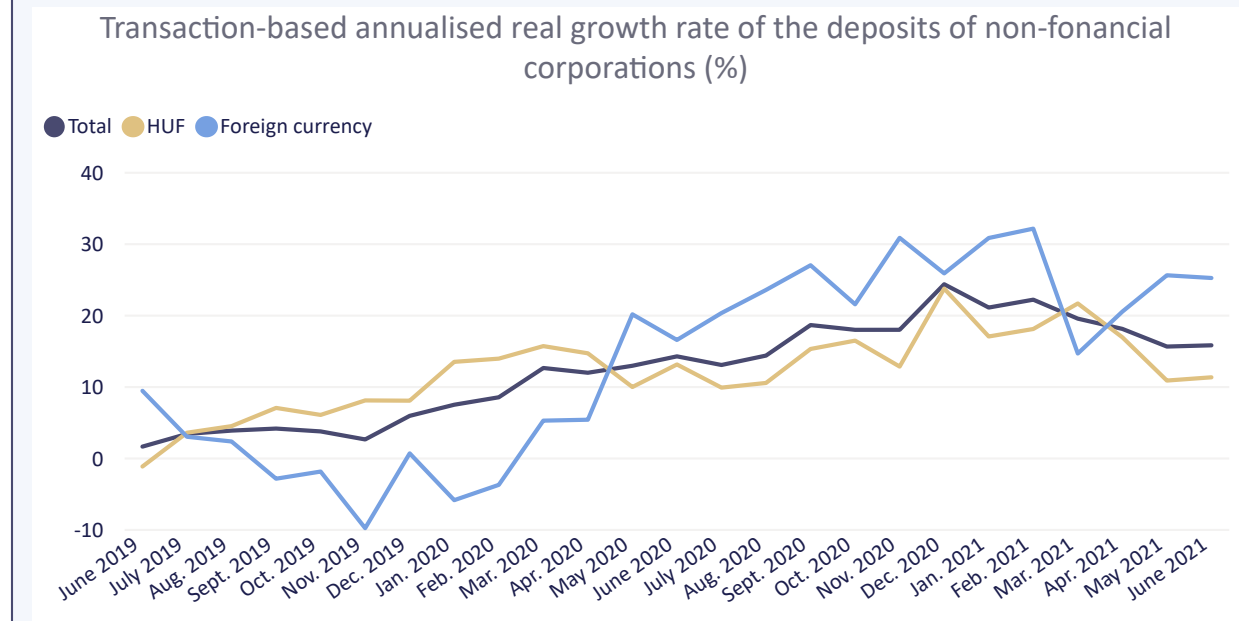
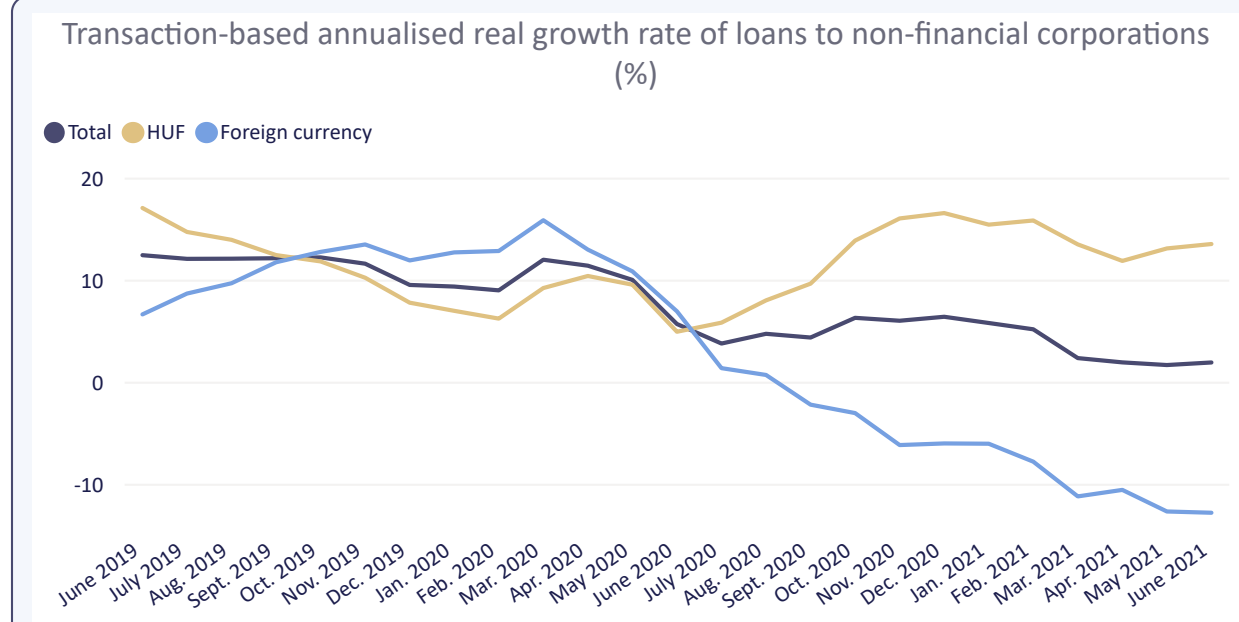
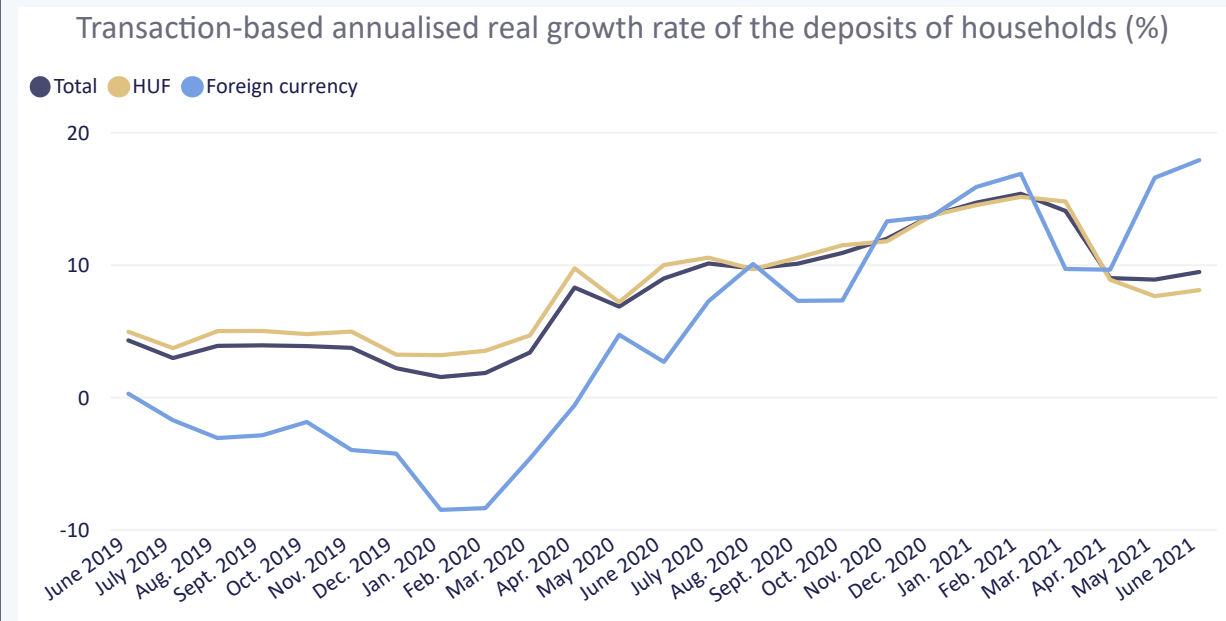
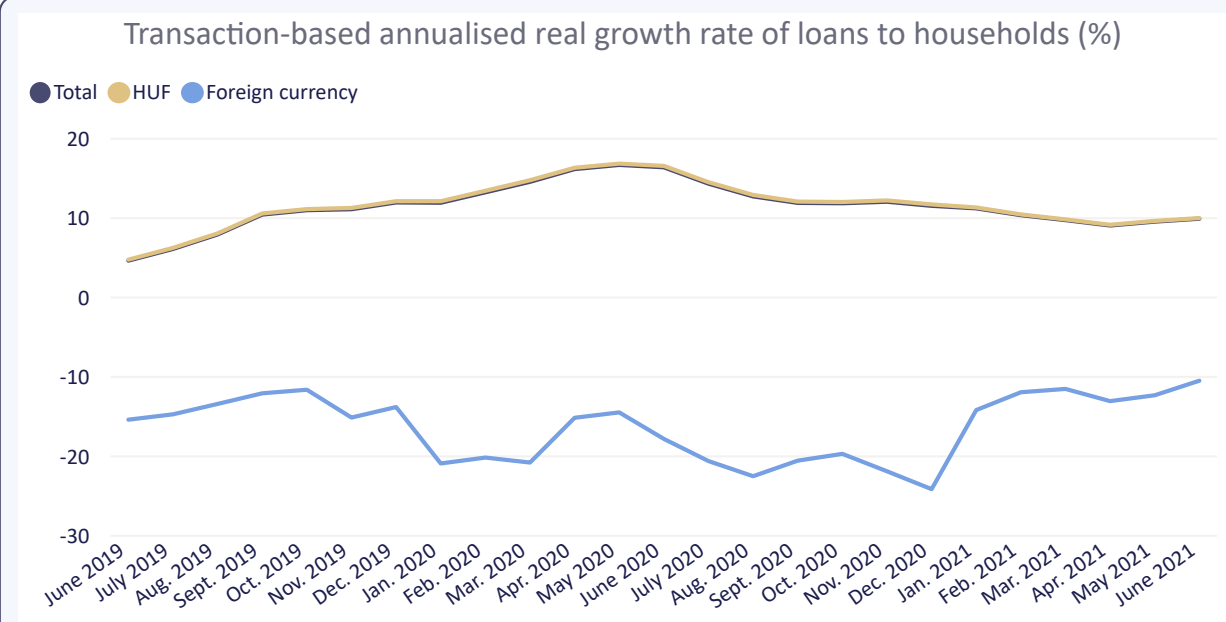




Aggregated balance sheet of credit institutions

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

Stocks, transactions | Annualised growth rate | Filter | June 2019 - June 2021





Filter June 2019 - June 2021



Foreign assets and liabilities

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

13.3 +0.1

Change from previous month (percentage point)



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

10.5 -1.9

Change from previous month (percentage point)



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

7,616.7 -7.1

Change from previous month (Bn HUF)



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

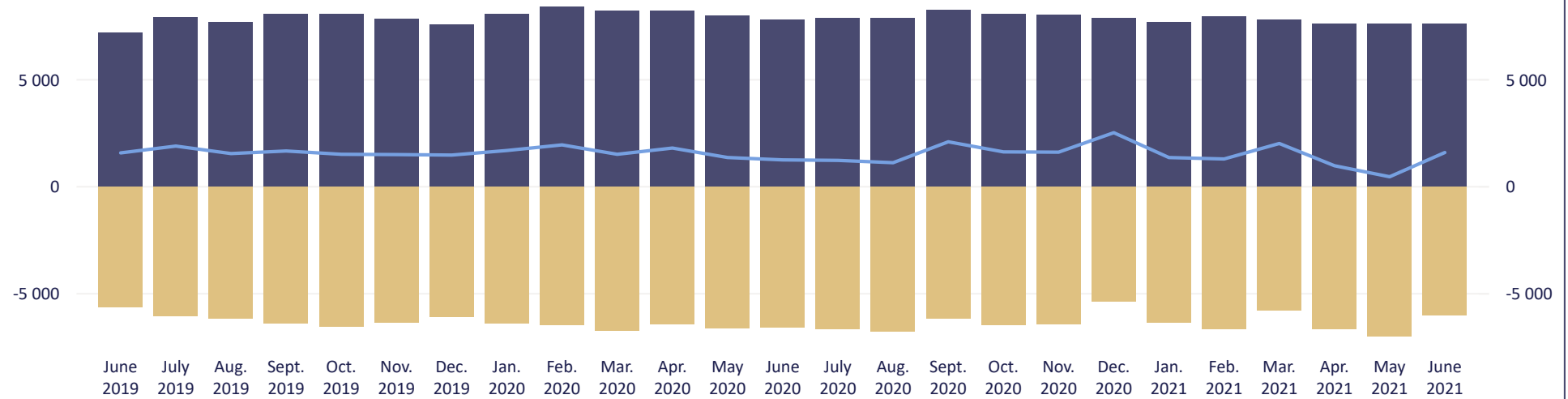
6,017.2 -1,140.0

Change from previous month (Bn HUF)



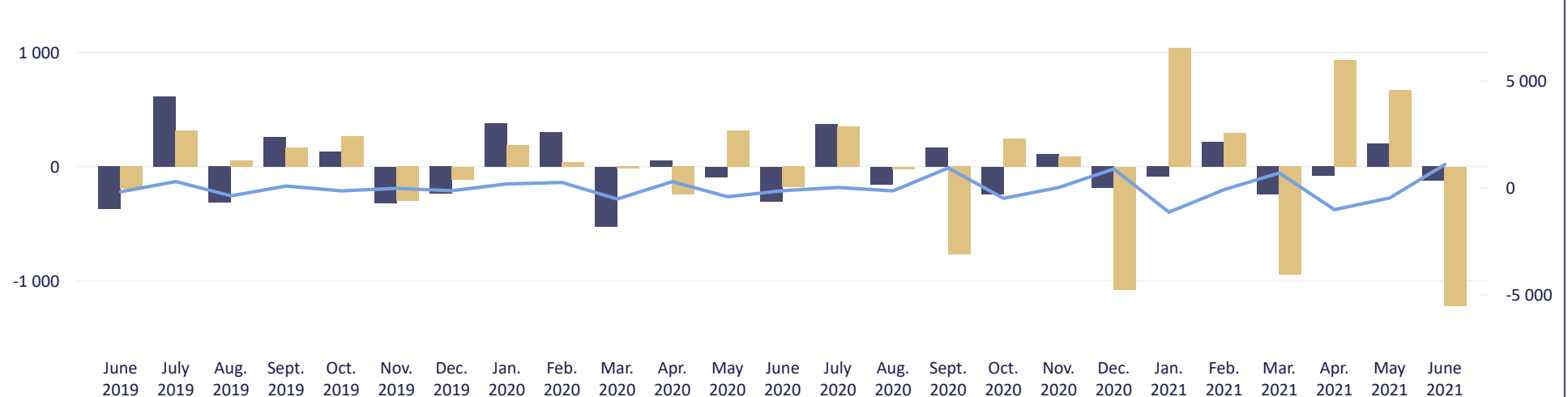
The stock of foreign assets, foreign liabilities and net foreign assets at the end of the months (Bn HUF)

● 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

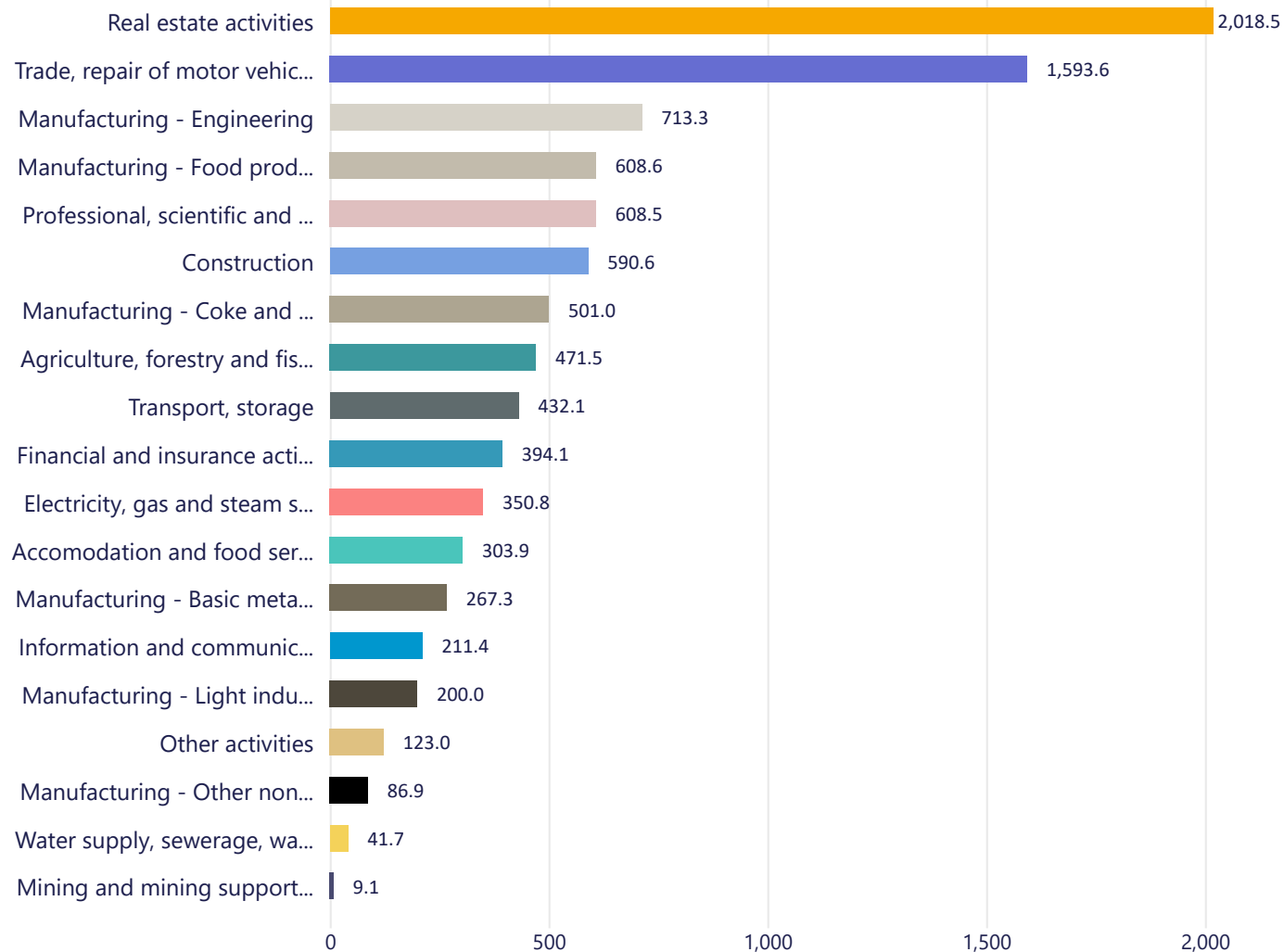


Loans to non-financial corporations by economic branches

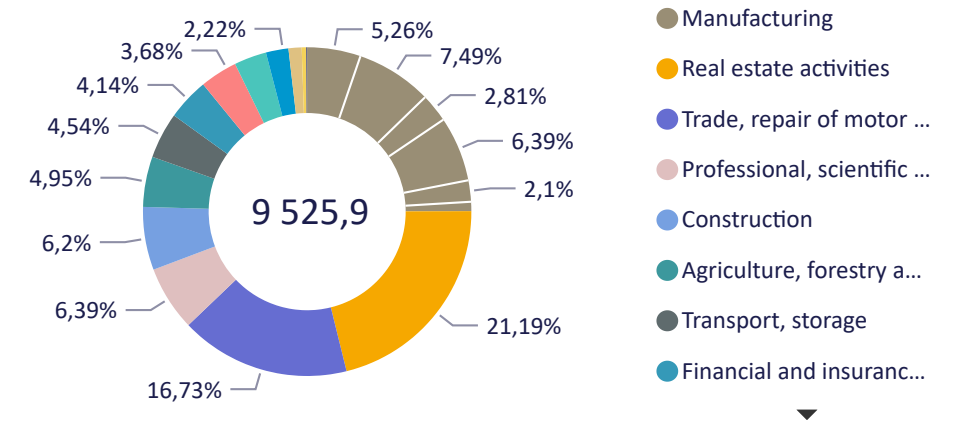
HUF **Foreign currency**

Overdrafts **Up to 1 year** **Over 1 year**

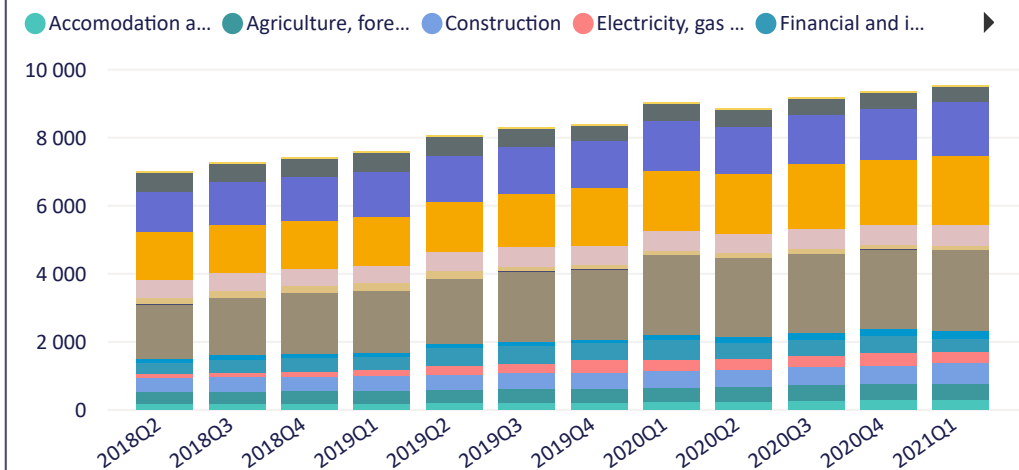
Stock of loans to non financial corporations at end of the quarter (Bn HUF) - March 2021



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

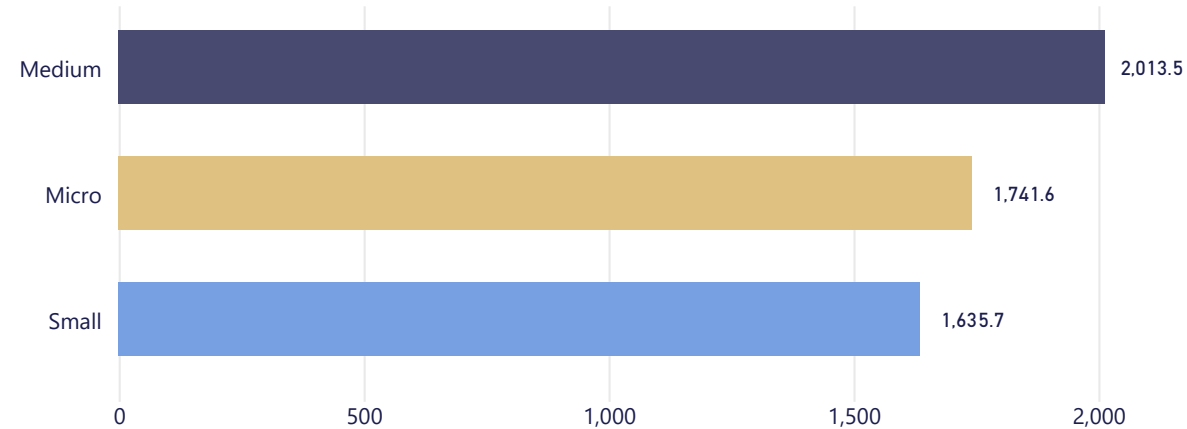
Stock of loans by SME breakdown at end of the quarter (Bn HUF) - March 2021

5,390.8

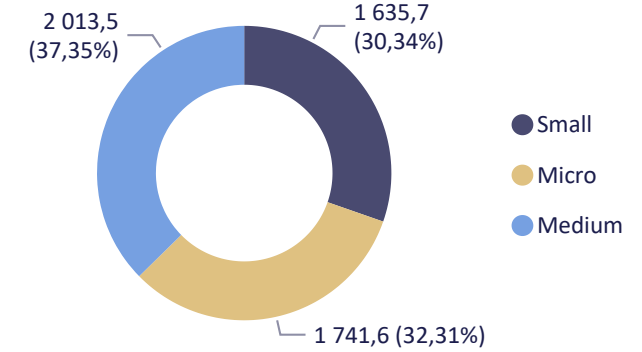
+230.6

Change form previous month (Bn HUF)

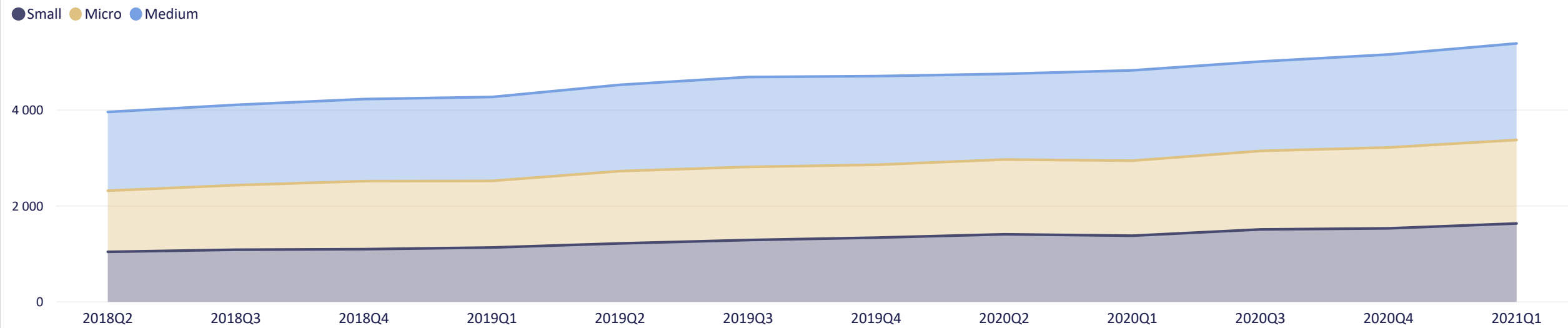
Stock of loans by SME breakdown at end of the quarter (Bn HUF) - March 2021



Distribution of loans by SME breakdown (Bn HUF, %) - March 2021



Stock of loans by SME breakdown (Bn HUF)



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

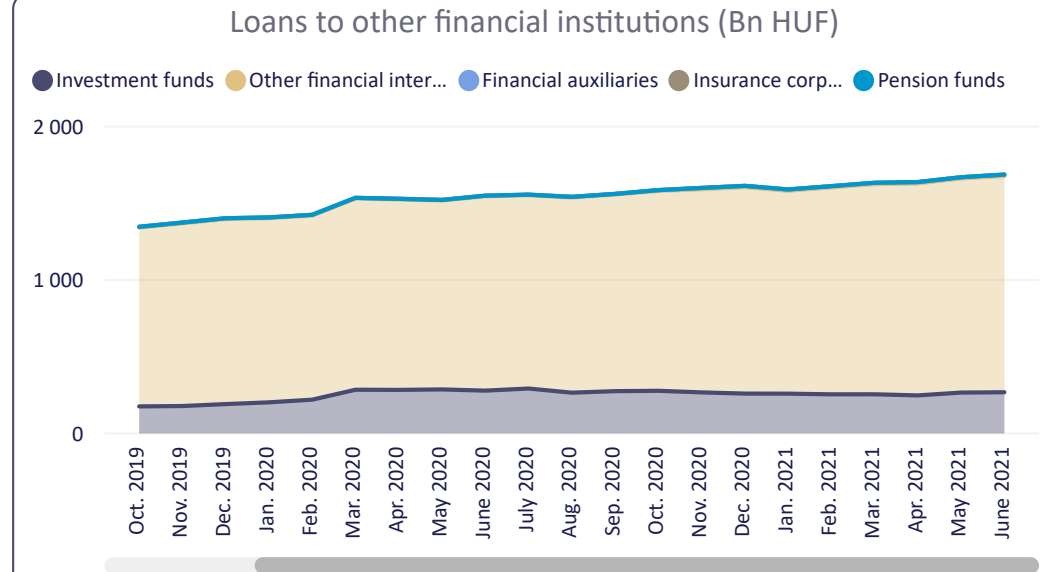
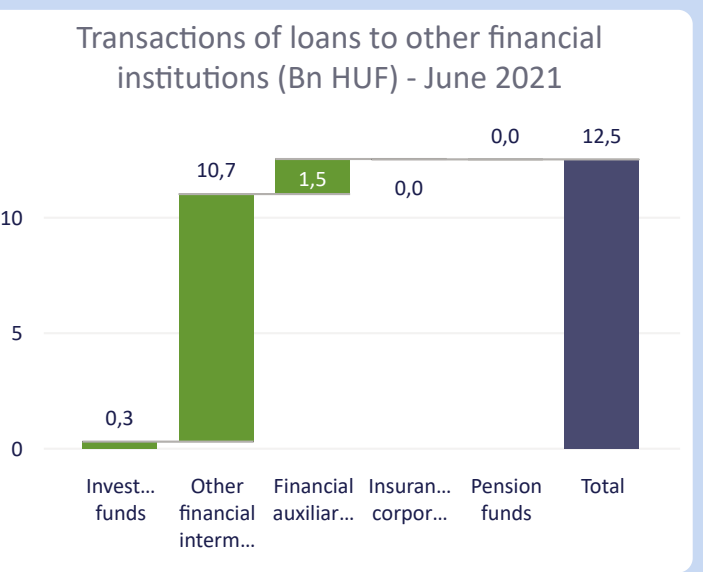
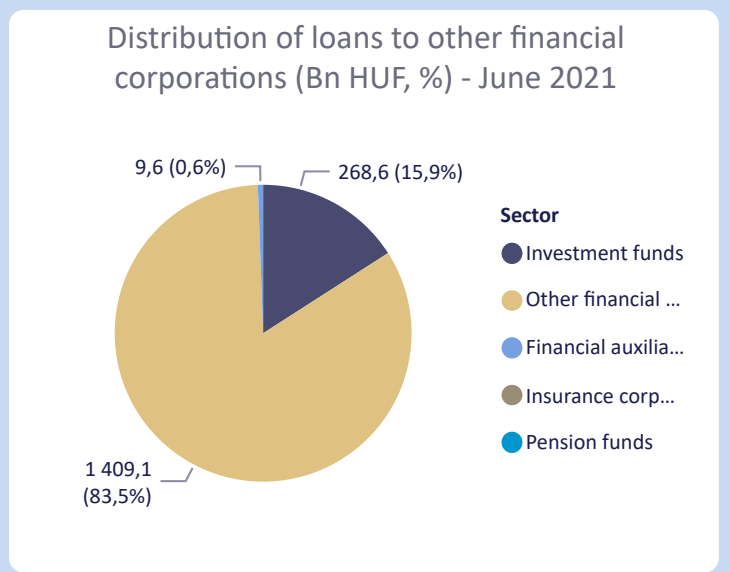
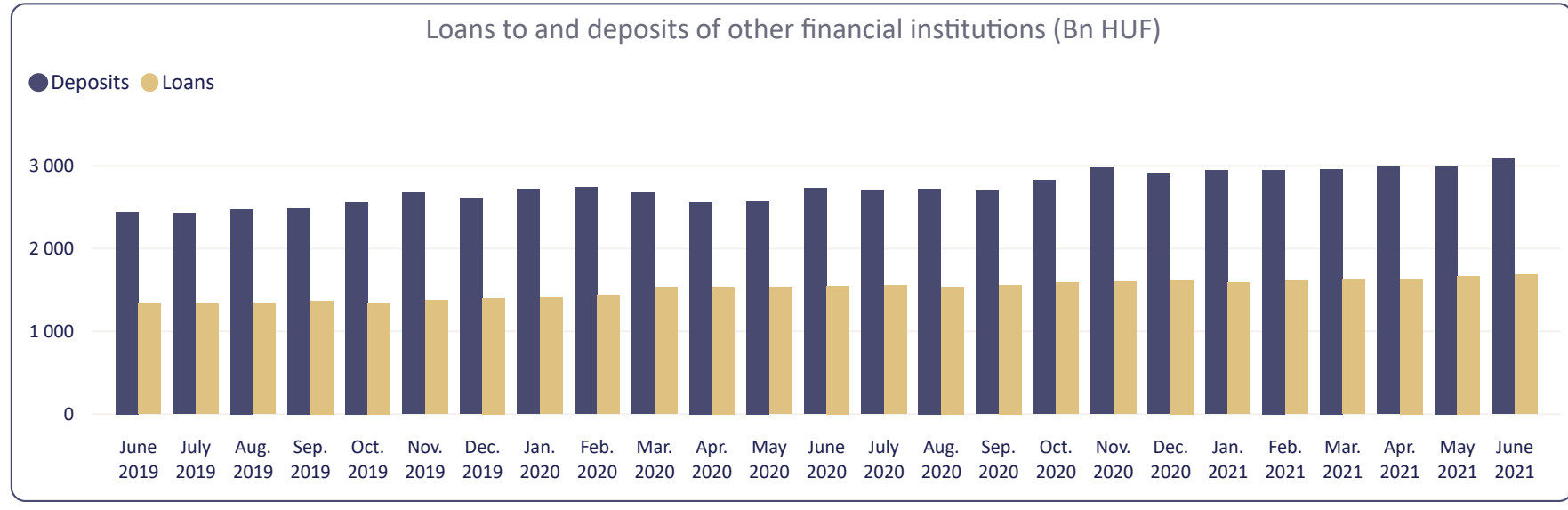
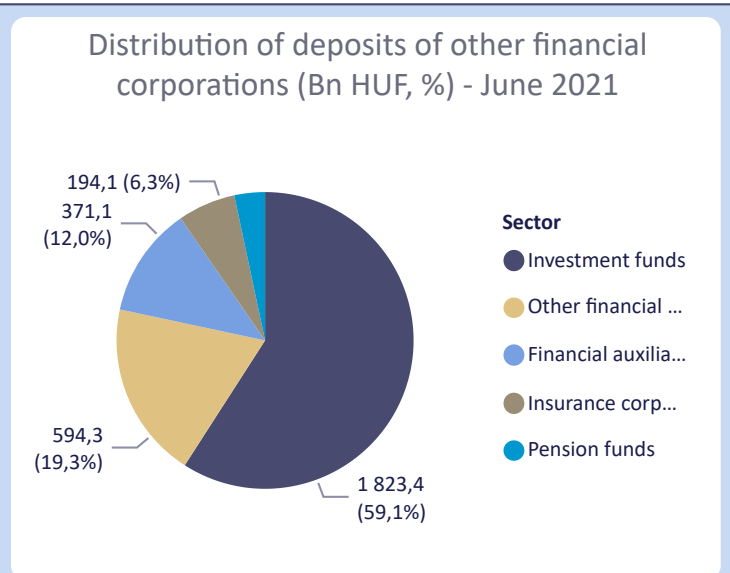




Filter Selected month ▼
 June 2021 ▼

Other financial institutions' loans and deposits

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





M1 M2 M3

Filter Selected month
June 2021



Monetary aggregates - M1

Original value of M1 (Bn HUF) - June 2021

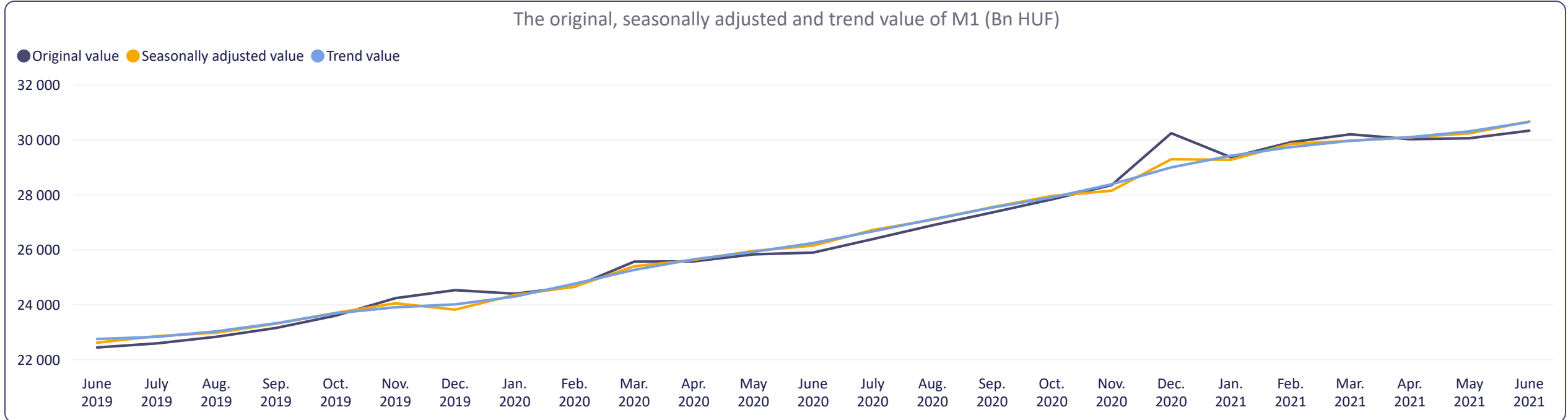
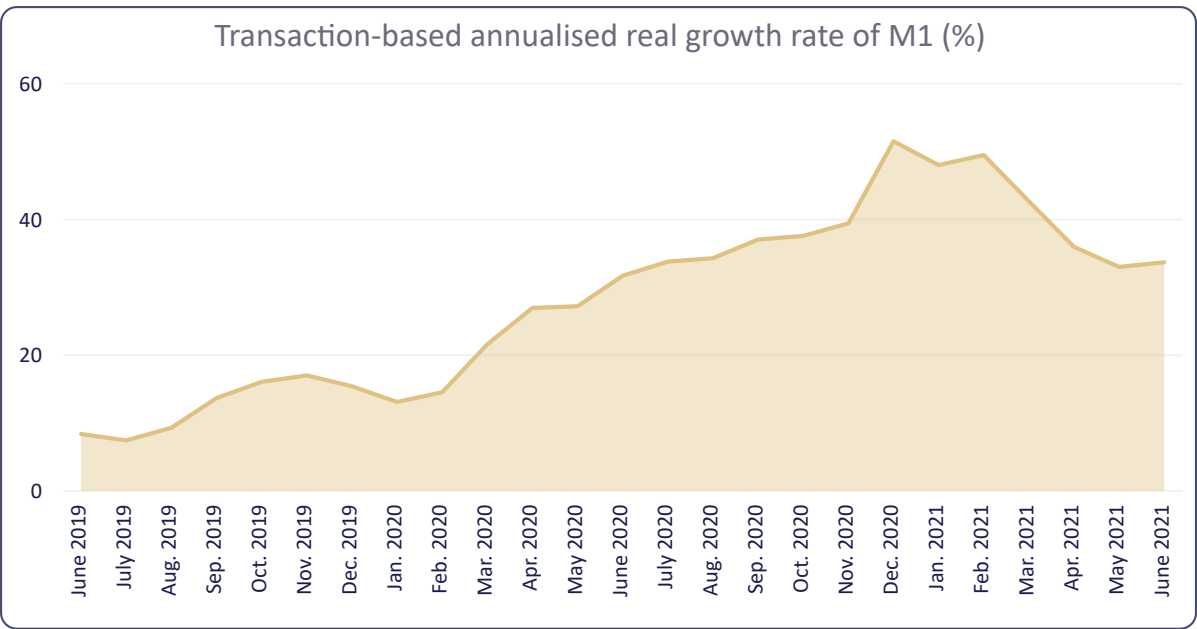
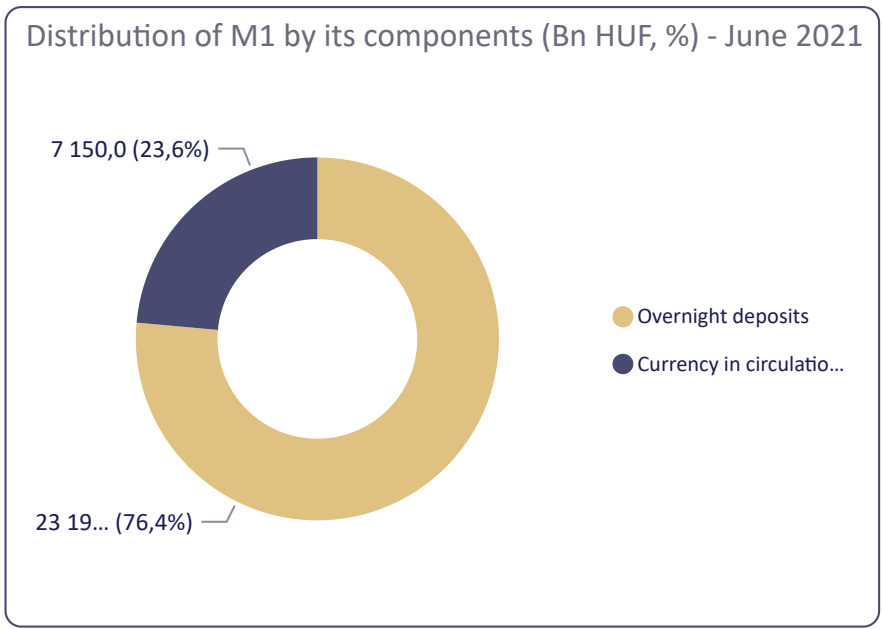
30,340.5 +275.1

Changes from previous month (Bn HUF)

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

30,674.0 +429.2

Changes from previous month (Bn HUF)





Monetary aggregates - M2

M1 M2 M3

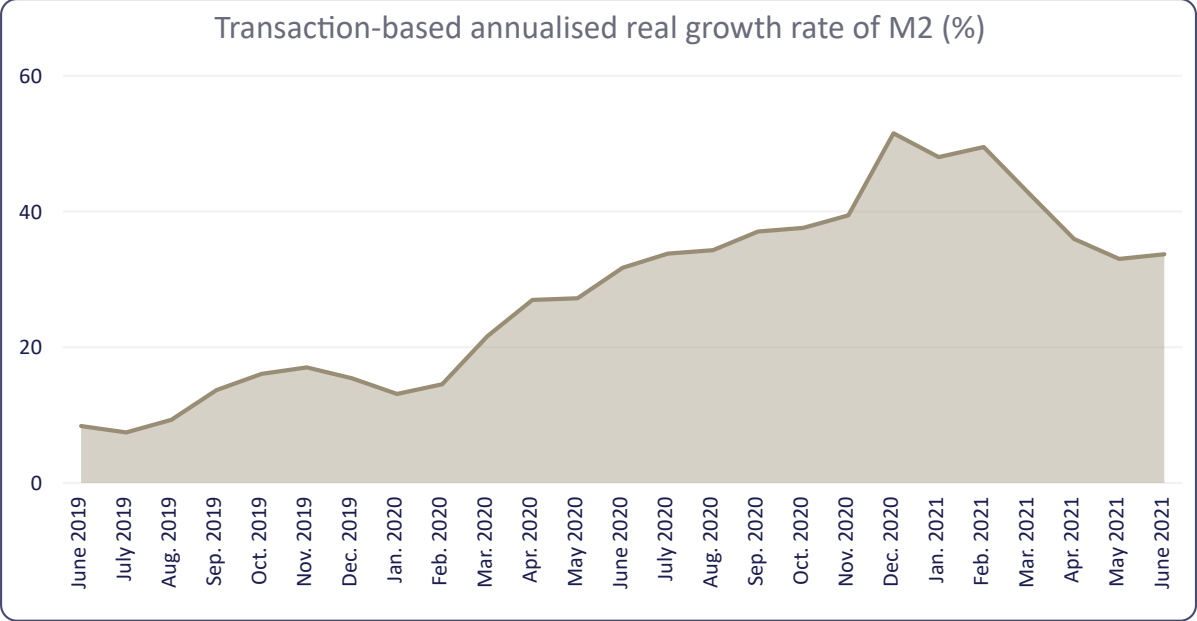
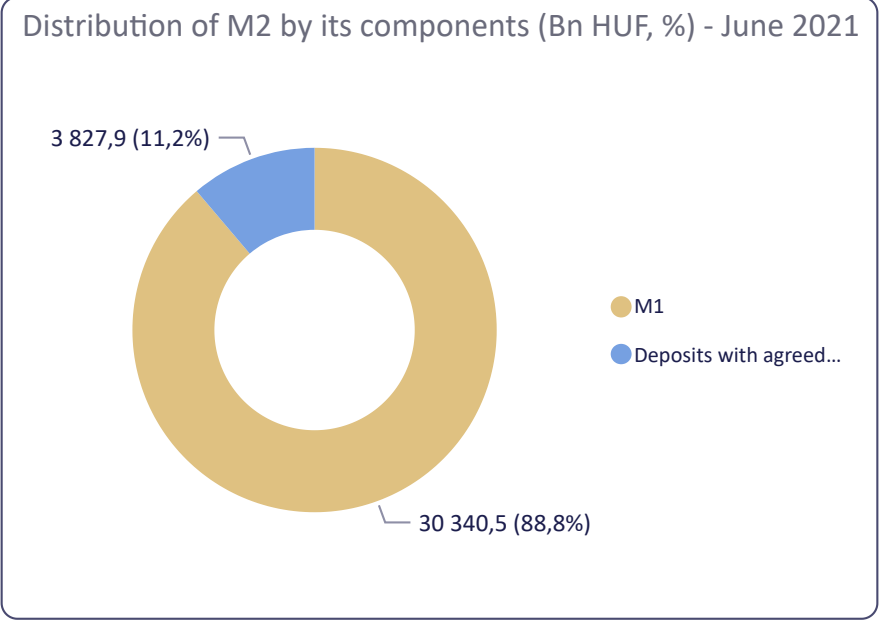
Filter Selected month
June 2021



Original value of M2 (Bn HUF) - June 2021

34,168.4 +378.0

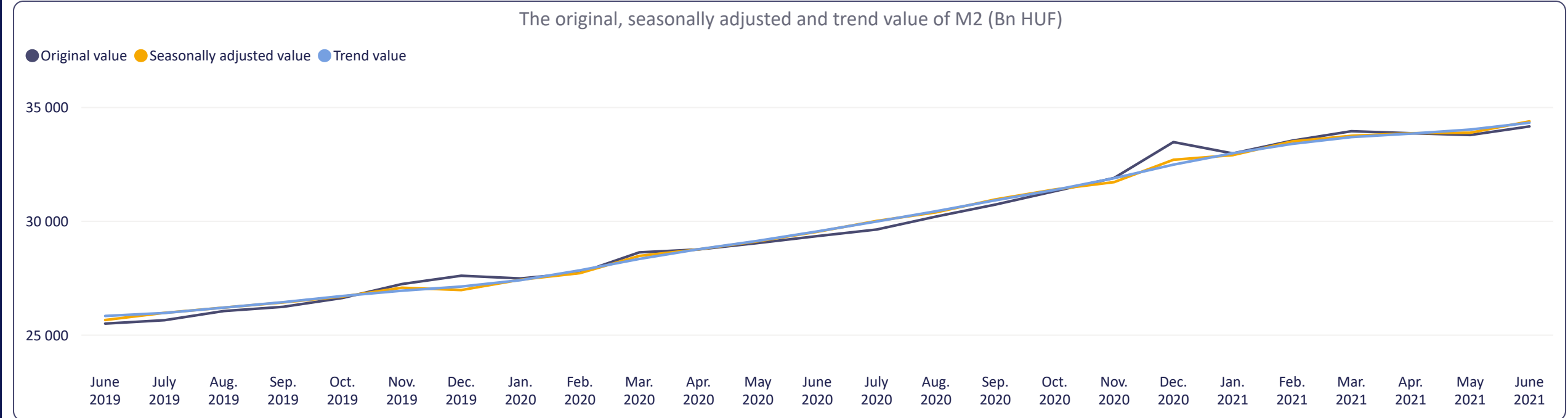
Changes from previous month (Bn HUF)



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

34,391.2 +500.3

Changes from previous month (Bn HUF)





Monetary aggregates - M3

M1 M2 M3

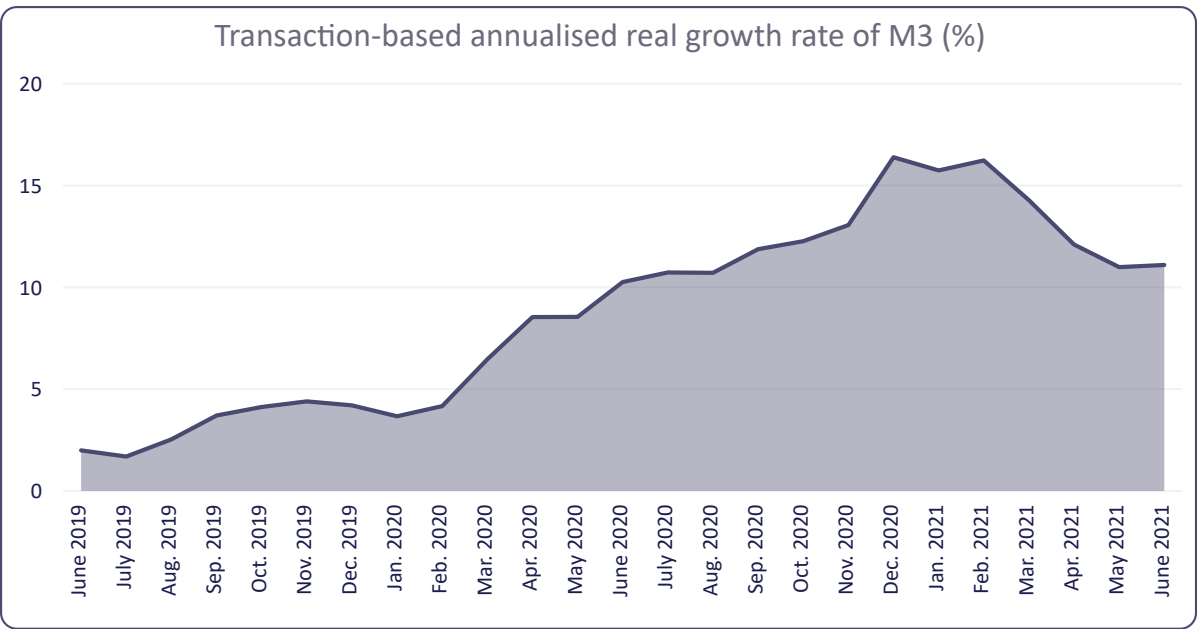
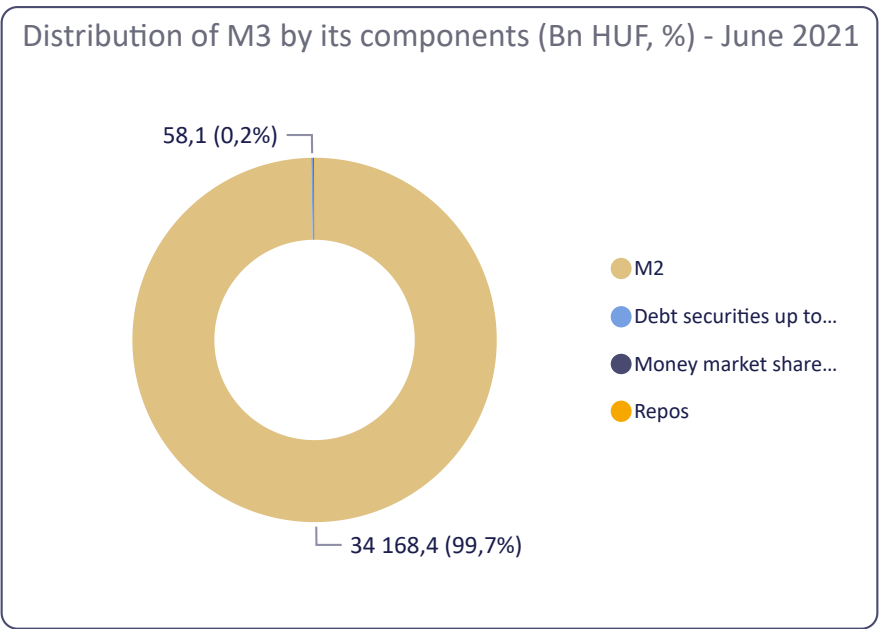
Filter Selected month



Original value of M3 (Bn HUF) - June 2021

34,268.3 +397.1

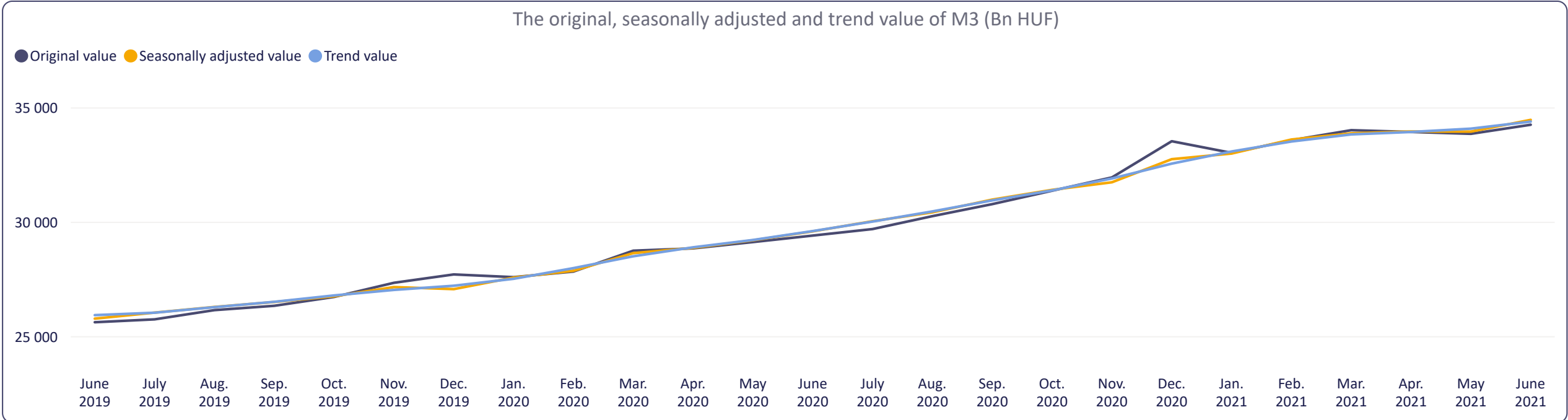
Changes from previous month (Bn HUF)



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

34,482.2 +514.8

Changes from previous month (Bn HUF)





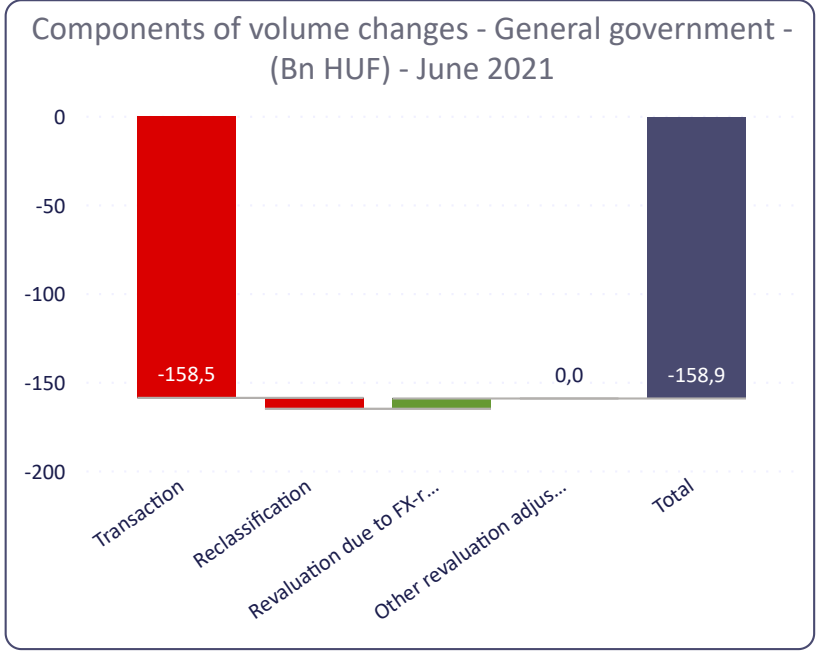
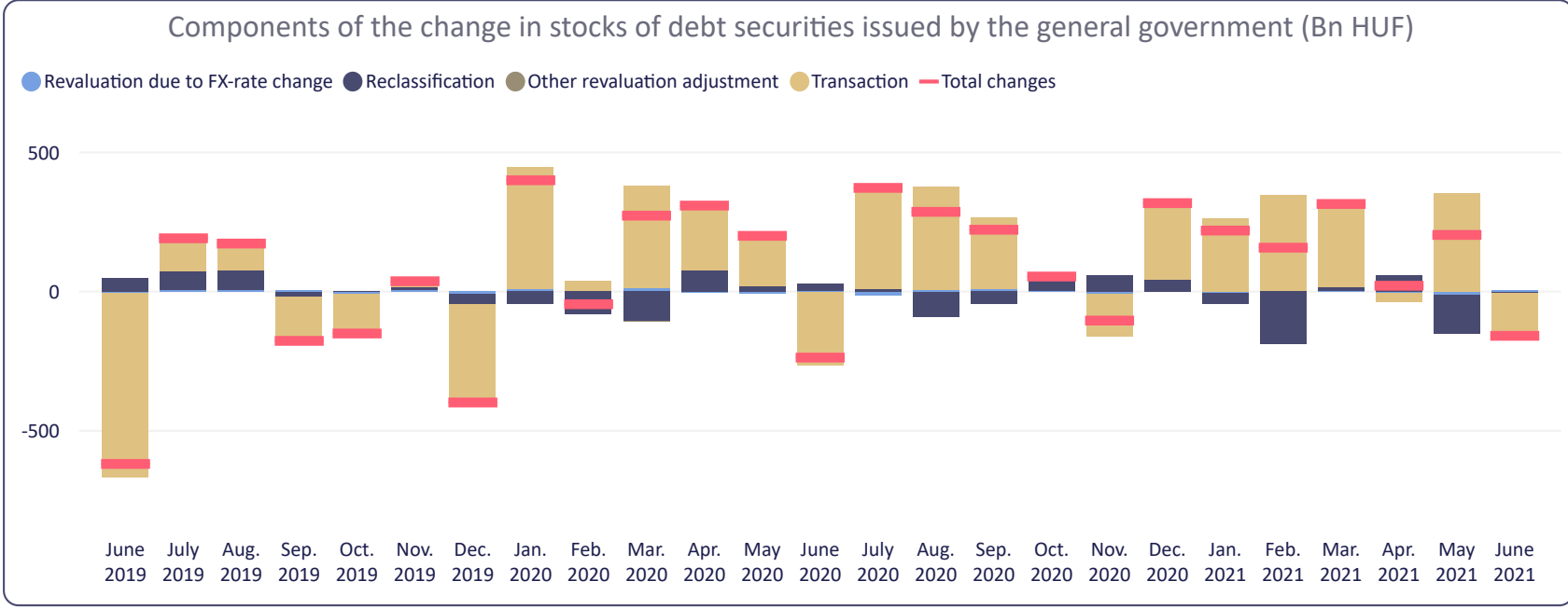
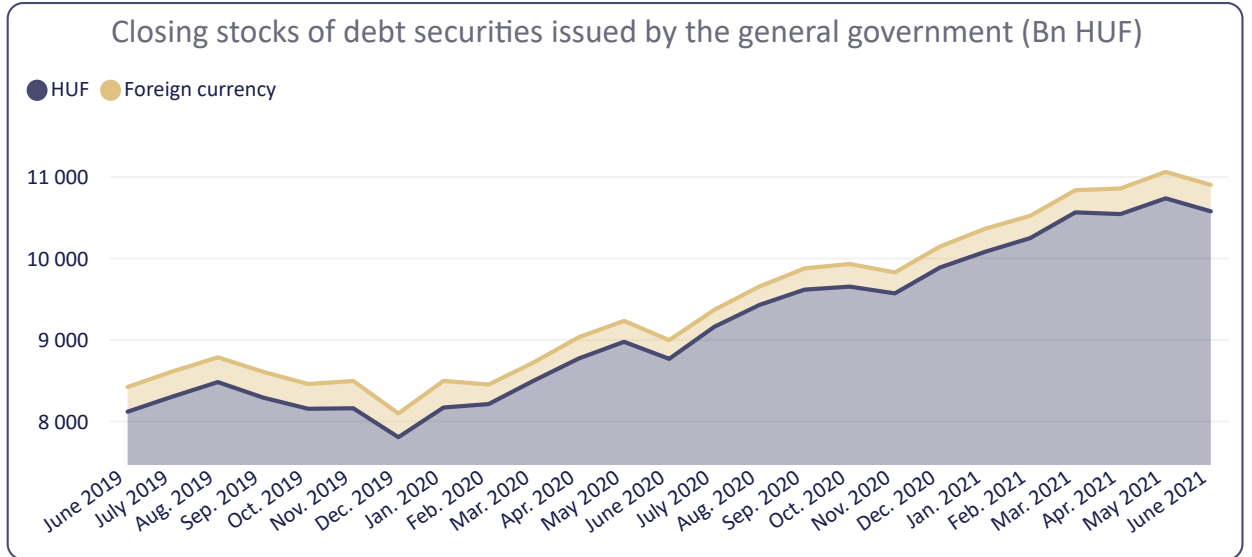
Filter Selected month ▼ × Y i
 June 2021 ▼

General government

Non-financial corporations

Financial corporations

<p>Closing stock - General government (Bn HUF) - June 2021</p> <p>10,904.1 -158.9</p> <p>Change from previous month (Bn HUF)</p>	<p>Closing stock - General government - HUF (Bn HUF) - June 2021</p> <p>10,579.0 -159.6</p> <p>Change from previous month (Bn HUF)</p>	<p>Closing stock - General government - Foreign currency (Bn HUF) - June 2021</p> <p>325.2 +0.7</p> <p>Change from previous month (Bn HUF)</p>
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Accrued interest on MFI loans and deposits

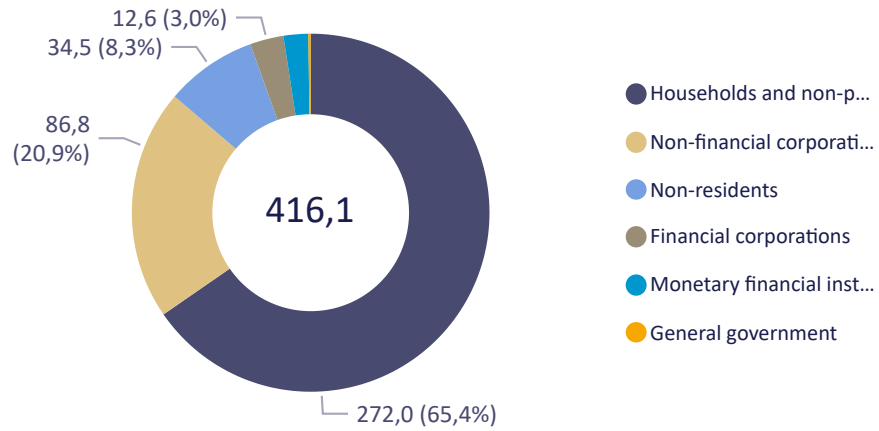
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Selected month

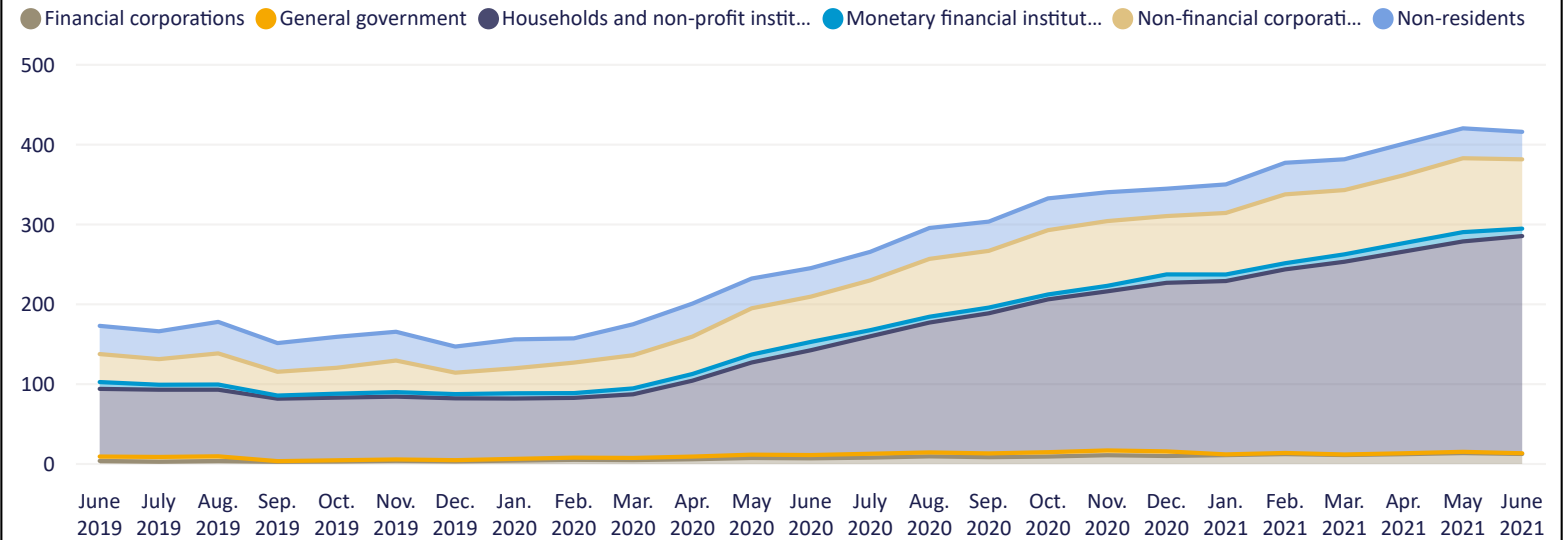
June 2021



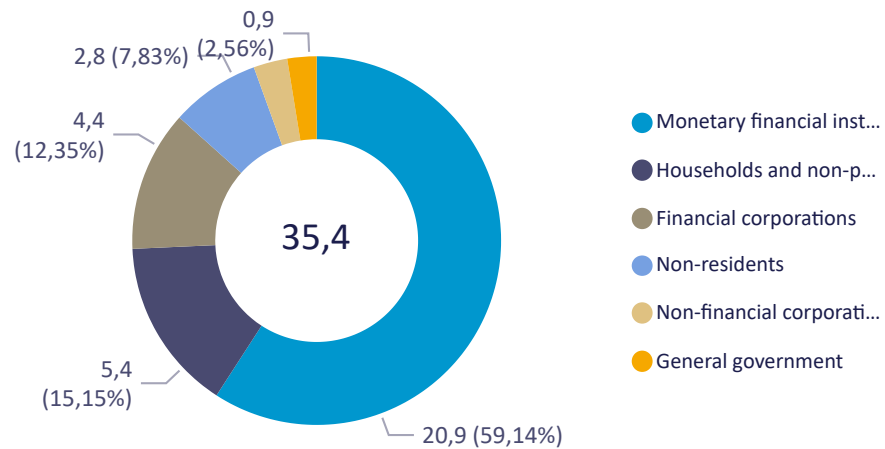
Distribution of accrued interests on loans (Bn HUF) - June 2021



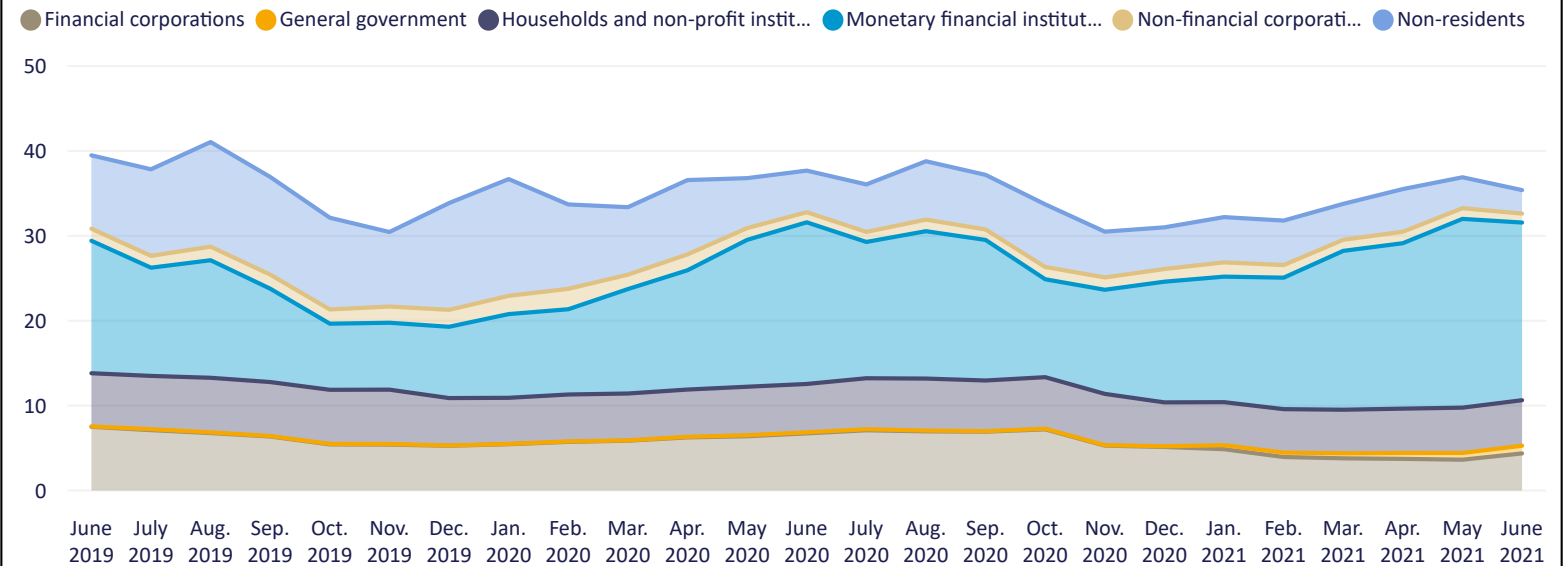
Accrued interests on loans (Bn HUF)



Distribution of accrued interests on deposits (Bn HUF) - June 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 -> 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 -> 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: **02 September, 2021**

Publication calendar >

Access to Publication calendar on the MNB's website: www.mnb.hu -> EN -> Statistics -> Release calendar for Statistics

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