



Press release on aggregated balance sheet of credit institutions

August 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)

124.9



Monthly transaction of households' deposits (Bn HUF)

118.5



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

231.4



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

262.9



Balance sheet total (Bn HUF)

60,265.9 +663.1

Change from previous month (Bn HUF)



Aggregated balance sheet of credit institutions - August 2021

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

The stock of household loans rose by HUF 111.4 billion in seasonally adjusted terms and by HUF 124.9 billion in seasonally unadjusted terms, due to transactions. According to seasonally unadjusted data, the stocks of forint loans and foreign currency loans increased by HUF 122.6 billion and by HUF 2.3 billion, respectively.

The stock of prenatal baby support loans was HUF 1418.8 billion at the end of August.

Due to transactions, total deposits of the household sector rose by HUF 130.9 billion in seasonally adjusted terms and by HUF 118.5 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net inflows of HUF 48.0 billion and HUF 70.5 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 178.8 billion in seasonally adjusted terms and by HUF 231.4 billion in seasonally unadjusted terms. According to seasonally unadjusted data, the stock of forint loans increased by HUF 246.2 billion and that of foreign currency loans fell by HUF 14.8 billion due to transactions. Credit institutions' holdings of bonds issued by non-financial corporations fell by HUF 4.7 billion.

Excluding revaluations and other volume changes, the stock of non-financial corporations' deposits rose by HUF 134.2 billion in seasonally adjusted terms and by HUF 262.9 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net withdrawals of HUF 62.1 billion from forint deposits and net inflows of HUF 325.0 billion into foreign currency deposits during the period under review.

In August 2021, foreign liabilities of credit institutions accounted for 12.9 % of the sector's balance sheet total.

Components of monthly stock changes	Opening stocks	Transactions	Revaluation due to FX-rate change	Re-classification	Other revaluation adjustment	Total changes	Closing stocks
☐ Total assets	59 602,8	893,4	-295,5	65,3	-0,1	663,1	60 265,9
☐ 1. Non-financial corporations	10 247,4	226,7	-93,6	-8,0	0,0	125,1	10 372,5
1.1 HUF loans	5 991,1	246,2	0,0	-0,6	0,0	245,6	6 236,6
1.2 FX loans	3 590,9	-14,8	-90,7	-0,2	0,0	-105,7	3 485,2
1.3 Securities other than shares	665,4	-4,7	-2,9	-7,2	0,0	-14,8	650,6
⊕ 2. Other financial corporations	1 719,0	-3,8	-11,8	0,4	0,0	-15,2	1 703,8
⊕ 3. Central government	11 272,9	-48,1	-13,6	-93,7	0,0	-155,5	11 117,5
⊕ 4. Local governments	160,3	2,1	0,0	0,0	0,0	2,1	162,4
☐ 5. Households	8 869,0	124,9	-0,7	-2,0	0,1	122,2	8 991,3
5.1 HUF loans	8 842,2	122,6	0,0	-2,0	0,1	120,6	8 962,8
5.2 FX loans	26,8	2,3	-0,7	0,0	0,0	1,6	28,4
⊕ 6. Non-residents	7 611,2	134,9	-144,0	-1,0	-0,1	-10,2	7 601,0
⊕ 7. Remaining assets	19 723,0	456,7	-31,7	169,7	-0,1	594,6	20 317,6
☐ Total liabilities	59 602,8	893,4	-295,5	65,3	-0,1	663,1	60 265,9
☐ 8. Non-financial corporations	12 150,7	262,9	-98,9	0,0	-0,9	163,2	12 313,9
8.1 HUF deposits	8 242,5	-62,1	0,0	0,0	-0,9	-63,0	8 179,5
8.2 FX deposits	3 908,2	325,0	-98,9	0,0	0,1	226,2	4 134,4
⊕ 9. Other financial corporations	3 141,9	113,8	-19,8	0,0	0,0	94,0	3 235,9
⊕ 10. Central government	1 099,0	-43,1	-0,7	0,0	-0,8	-44,6	1 054,3
⊕ 11. Local governments	919,9	-24,2	-0,2	0,0	0,1	-24,3	895,6
☐ 12. Households	11 921,1	118,5	-43,3	0,0	0,2	75,3	11 996,4
12.1 HUF deposits	10 184,6	48,0	0,0	0,0	0,0	48,0	10 232,6
12.2 FX deposits	1 736,5	70,5	-43,3	0,0	0,2	27,4	1 763,8
⊕ 13. Debt securities issued (held by residents)	2 478,9	23,0	-8,2	-15,0	0,0	-0,2	2 478,7
⊕ 14. Non-residents	7 517,8	369,3	-126,3	-0,3	-0,3	242,5	7 760,4
⊕ 15. Remaining liabilities	20 373,6	73,2	1,8	80,6	1,7	157,2	20 530,8

* 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

August 2021

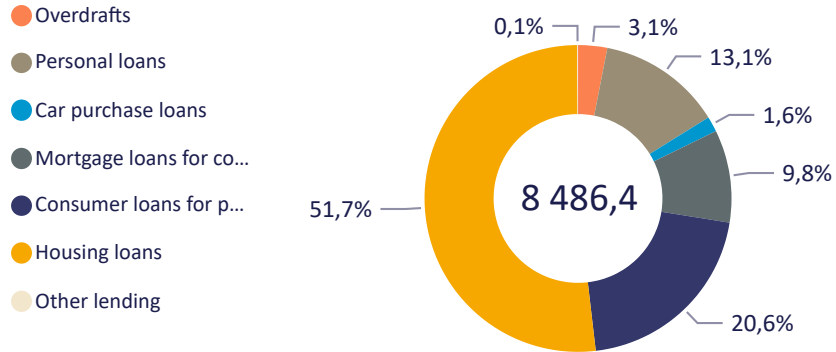


Loans to individuals by the purpose of loan

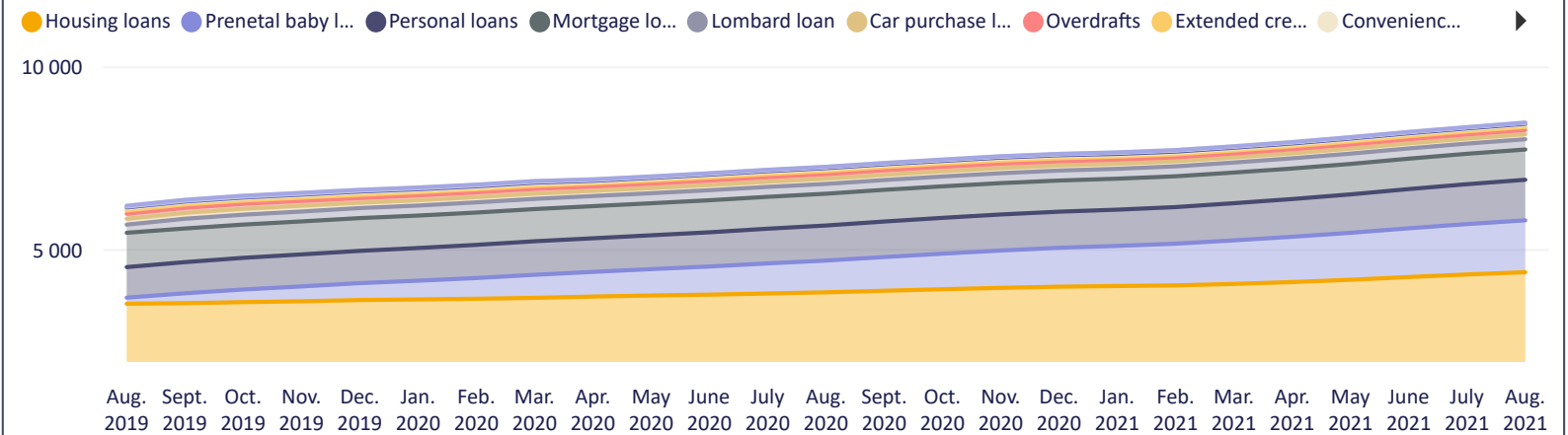
Monthly stocks by the purpose of loan

Overdrafts	Personal loans	Car purchase loans	Mortgage loans for consumption purpose	Consumer loans for purchase of goods	Housing loans	Other lending
260,0	1 110,6	137,1	828,4	1 750,5	4 391,5	268,4

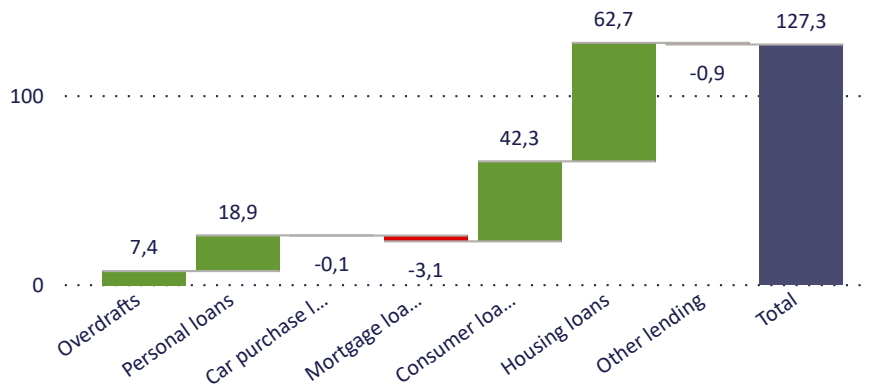
Distribution of stock at the end of the month by the purpose of loan (Bn HUF, %) - August 2021



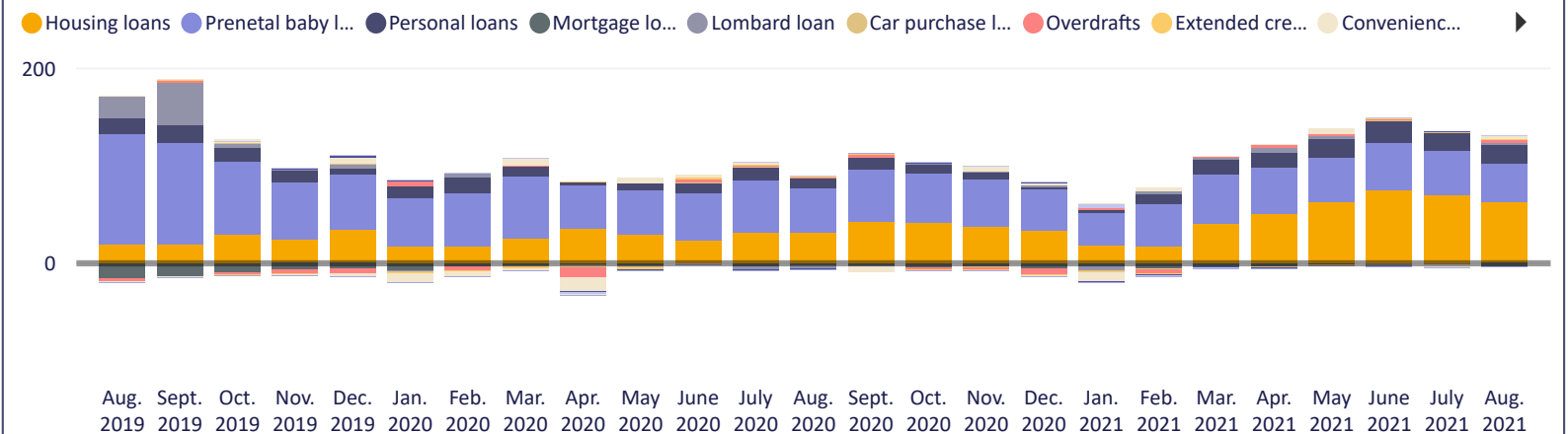
Loans to individuals - Stock at the end of the month (Bn HUF)



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



Loans to individuals - Monthly transactions (Bn HUF)





Aggregated balance sheet of credit institutions

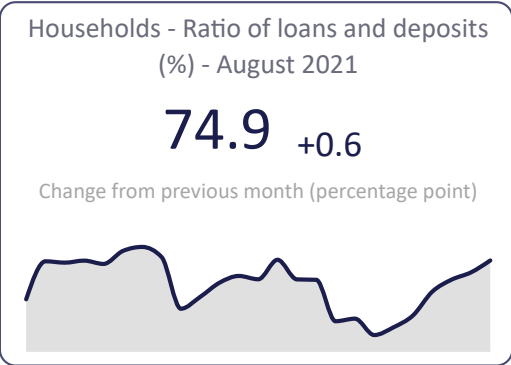
Loans to and deposits of households and non-financial corporations

Stocks, transactions | Annualized growth rate

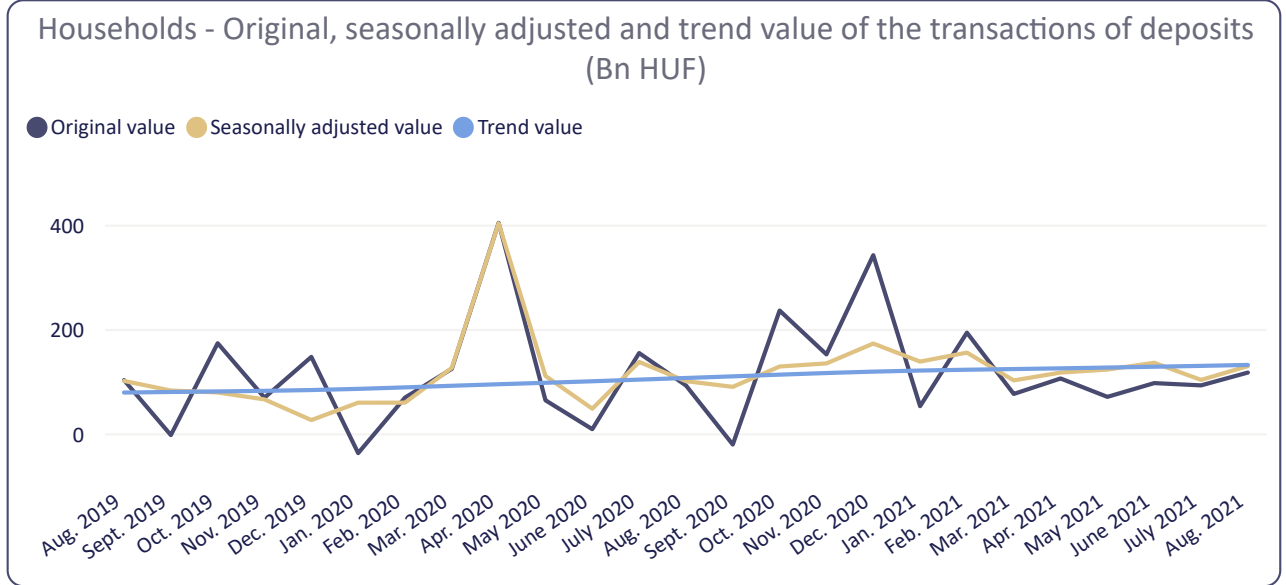
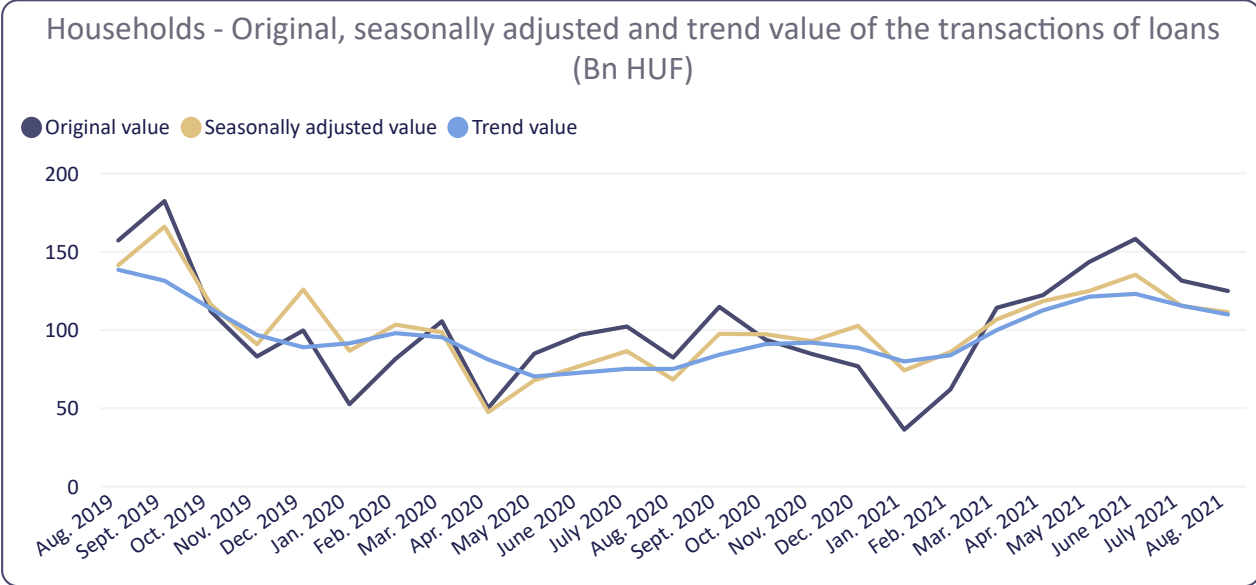
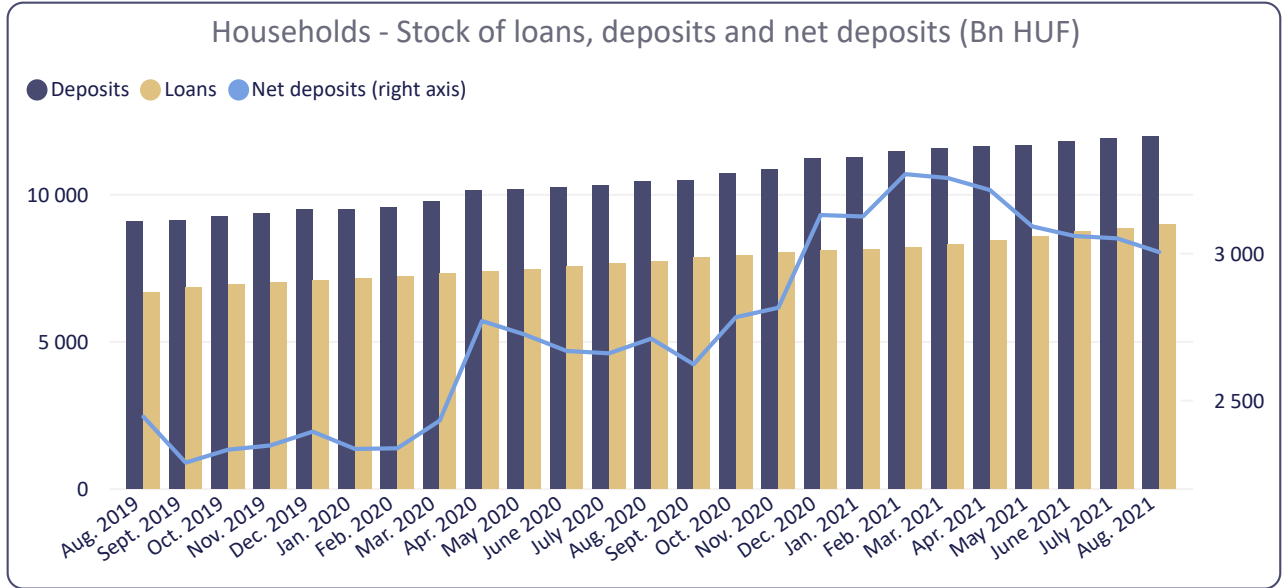
Filter August 2019 - August 2021

Households | Non-financial corporations

Total | HUF | Foreign currency



Households - Original value of the monthly transaction of loans (Bn HUF) - August 2021	124.9
Households - Seasonally adjusted value of the monthly transaction of loans (Bn HUF) - August 2021	111.4
Households - Original value of the monthly transaction of deposits (Bn HUF) - August 2021	118.5
Households - Seasonally adjusted value of the monthly transaction of deposits (Bn HUF) - August 2021	130.9





Aggregated balance sheet of credit institutions

Loans to and deposits of households and non-financial corporations

Stocks, transactions | Annualized growth rate

Filter August 2019 - August 2021

Households | **Non-financial corporations**

Total | HUF | Foreign currency

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

79.0 +0.1

Change from previous month (percentage point)

Non-financial corporations - Original value of the monthly transaction of loans (Bn HUF) - August 2021

231.4

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

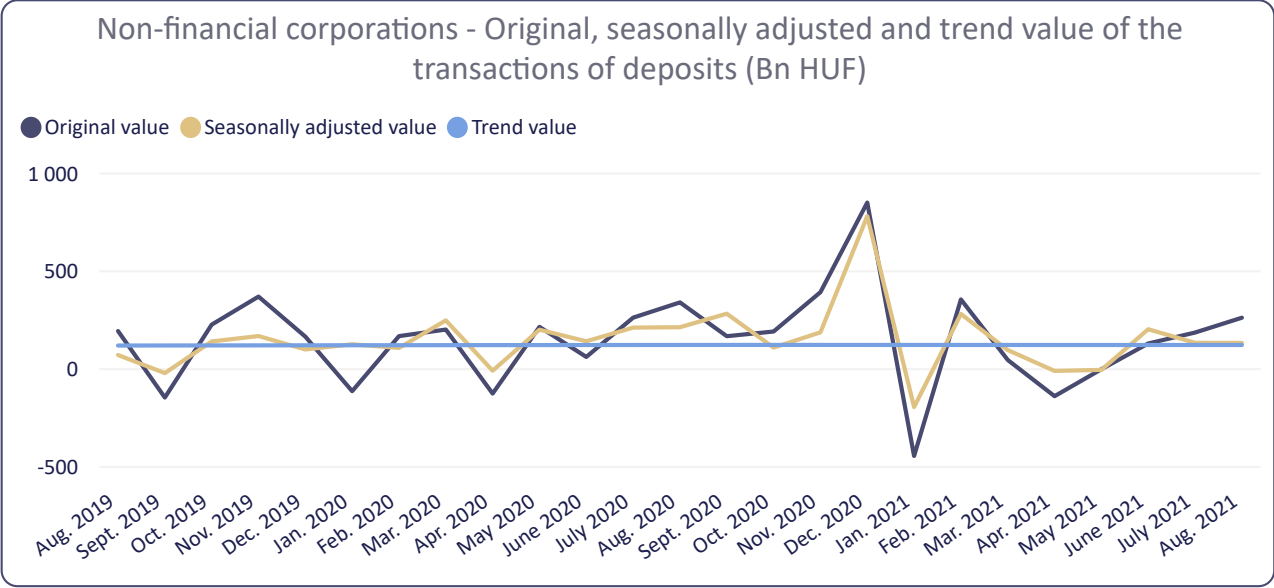
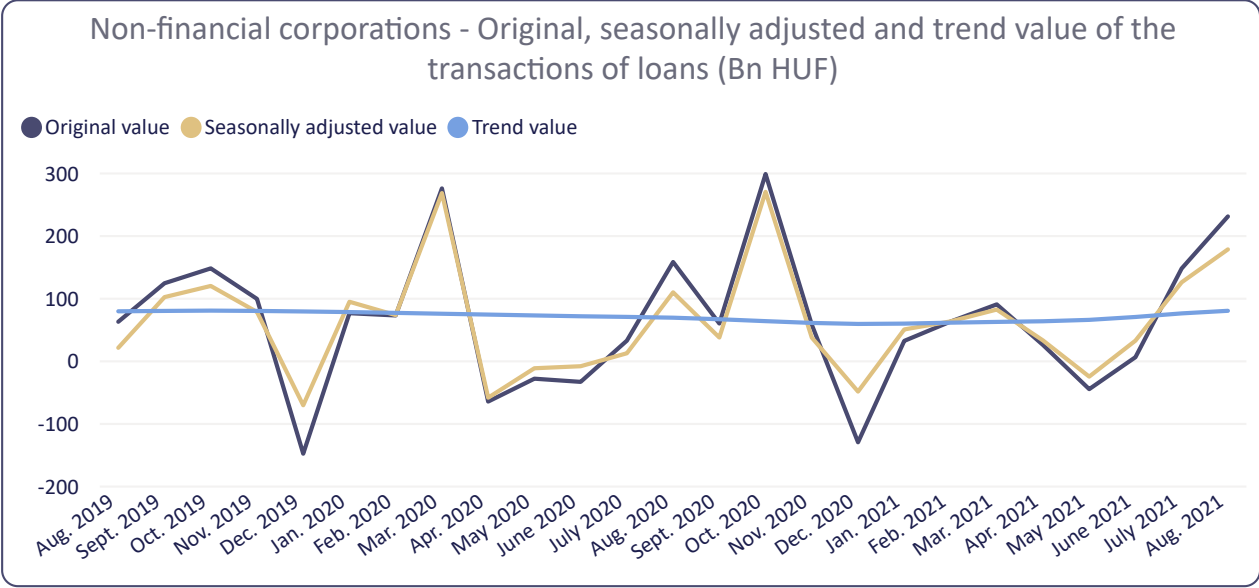
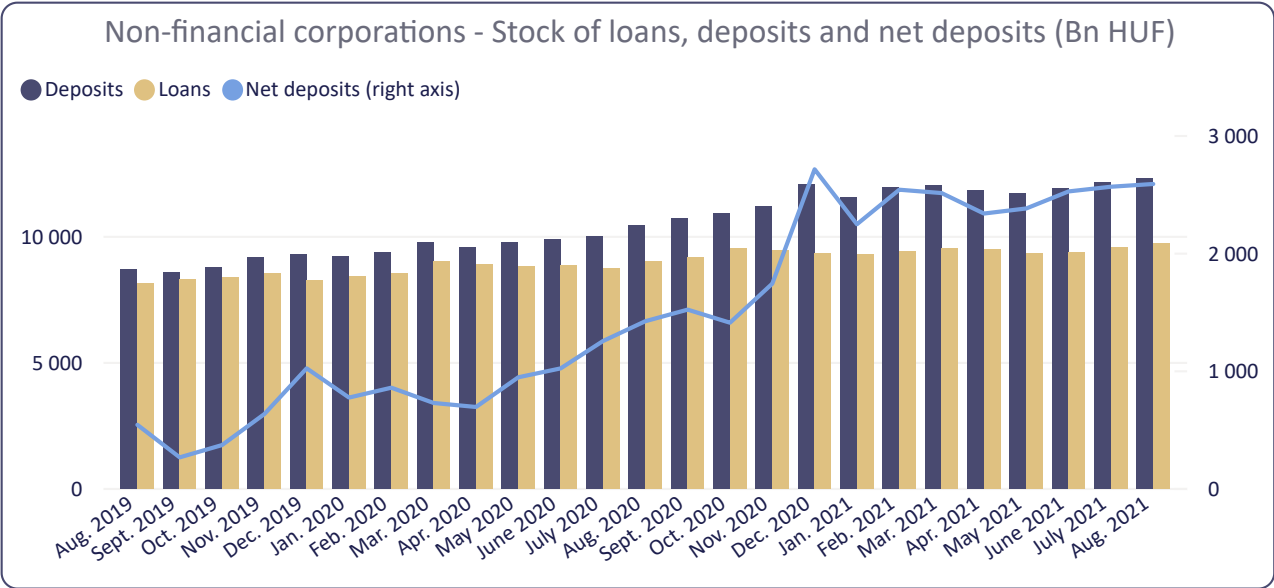
178.8

Non-financial corporations - Original value of the monthly transaction of deposits (Bn HUF) - August 2021

262.9

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

134.2



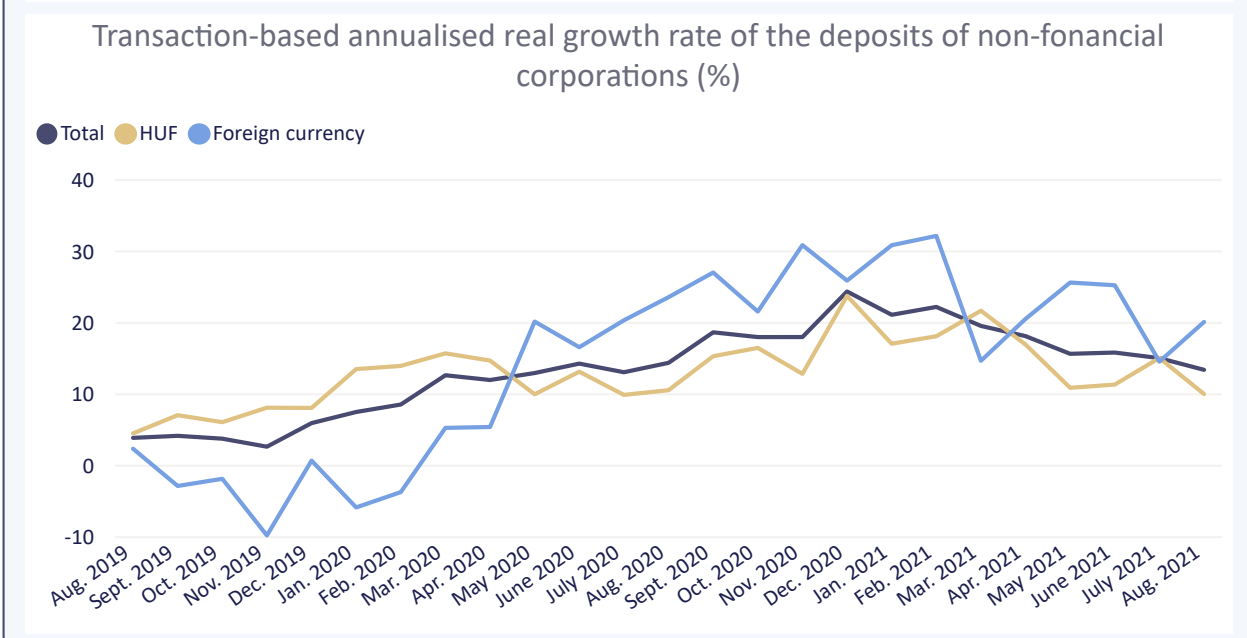
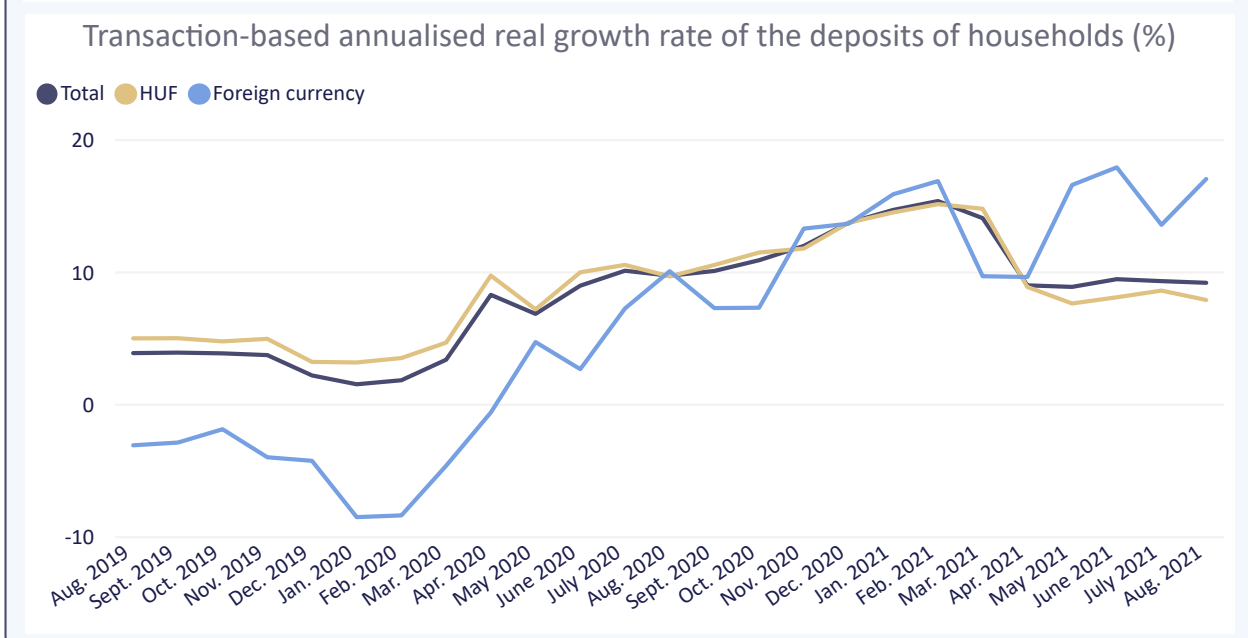
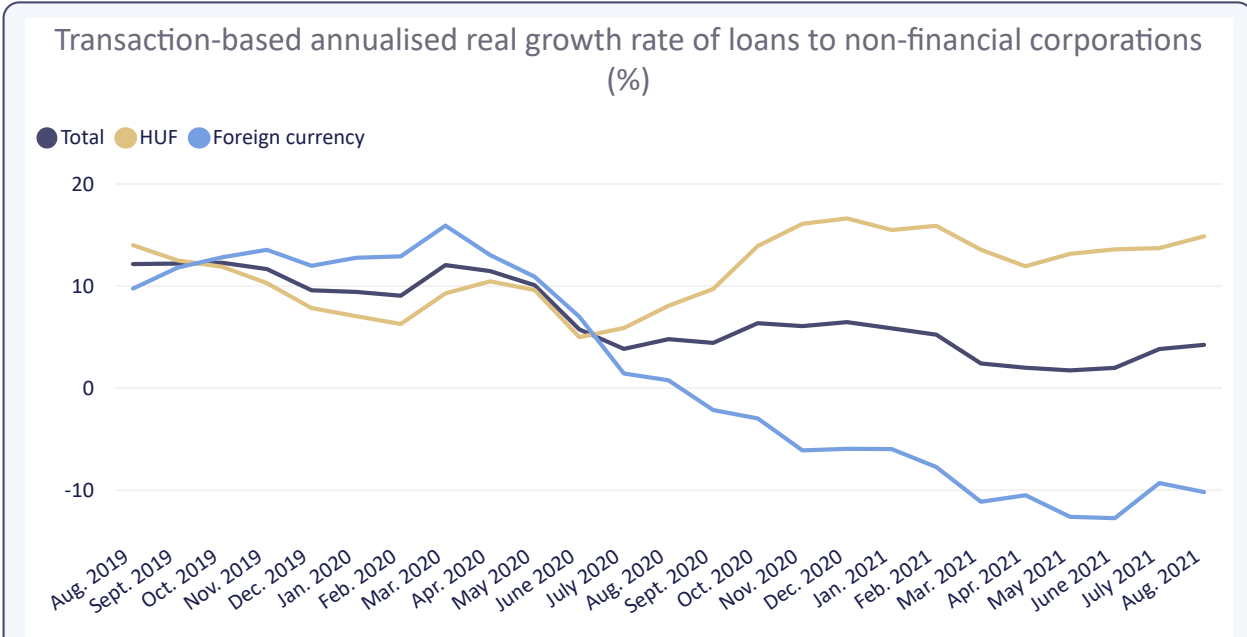
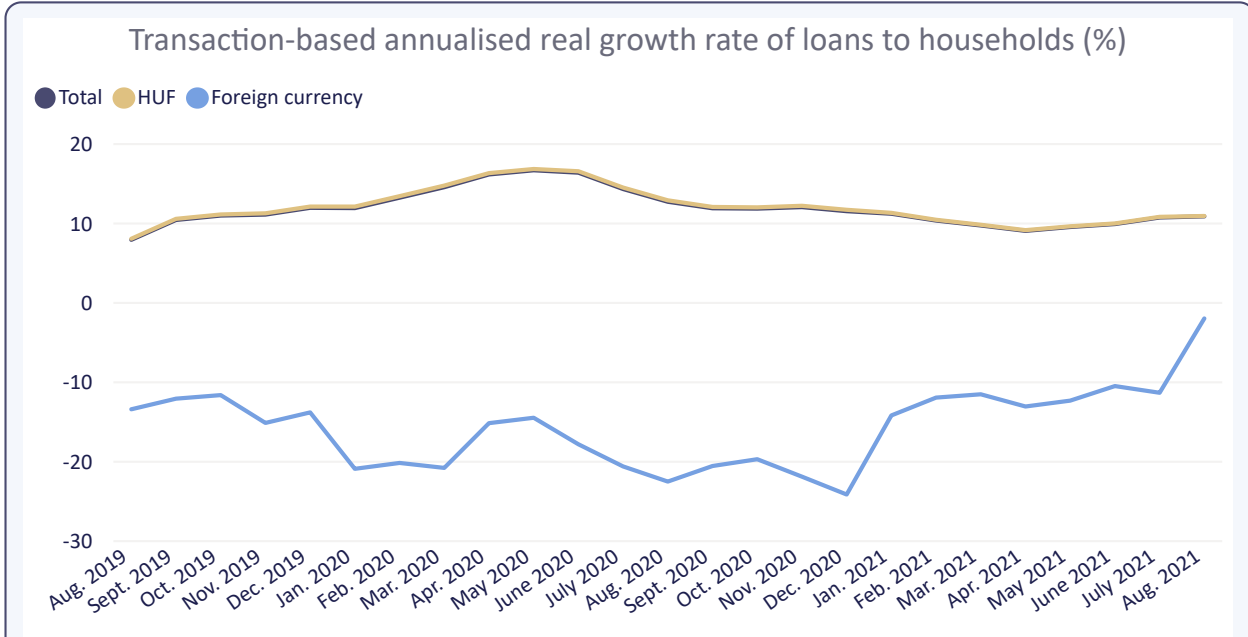


Aggregated balance sheet of credit institutions

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

Stocks, transactions | Annualised growth rate

Filter | August 2019 - August 2021





Filter August 2019 - August 2021



Foreign assets and liabilities

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

12.6 -0.2

Change from previous month (percentage point)



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

12.9 +0.3

Change from previous month (percentage point)



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

7,601.0 -10.2

Change from previous month (Bn HUF)



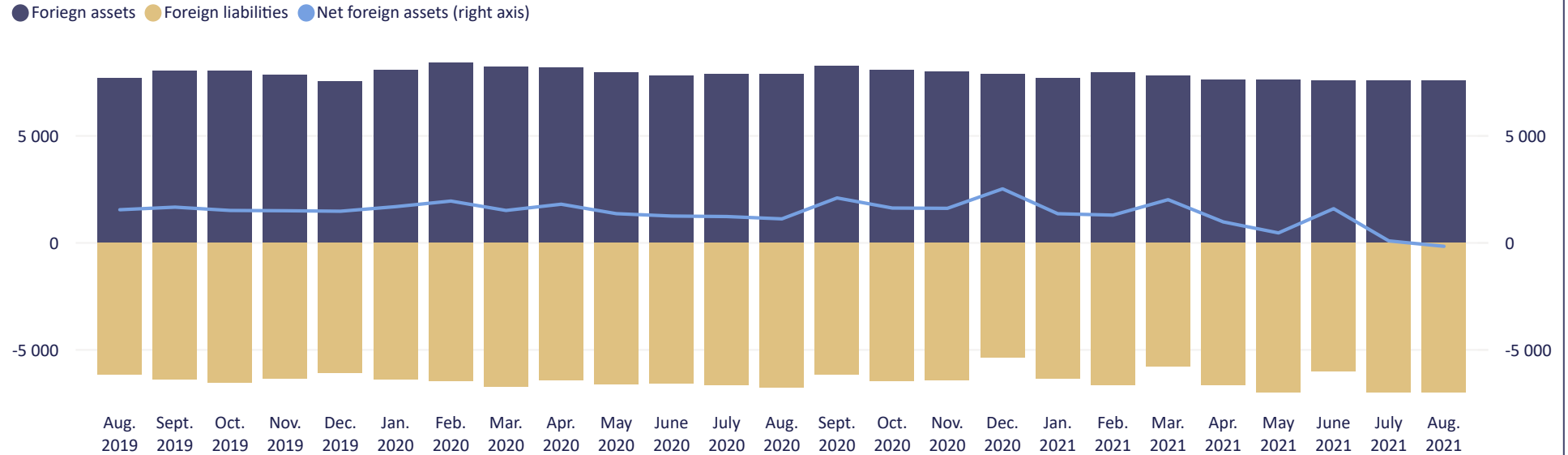
The stock of foreign liabilities at the end of the month (Bn HUF) - August 2021

7,760.4 +242.5

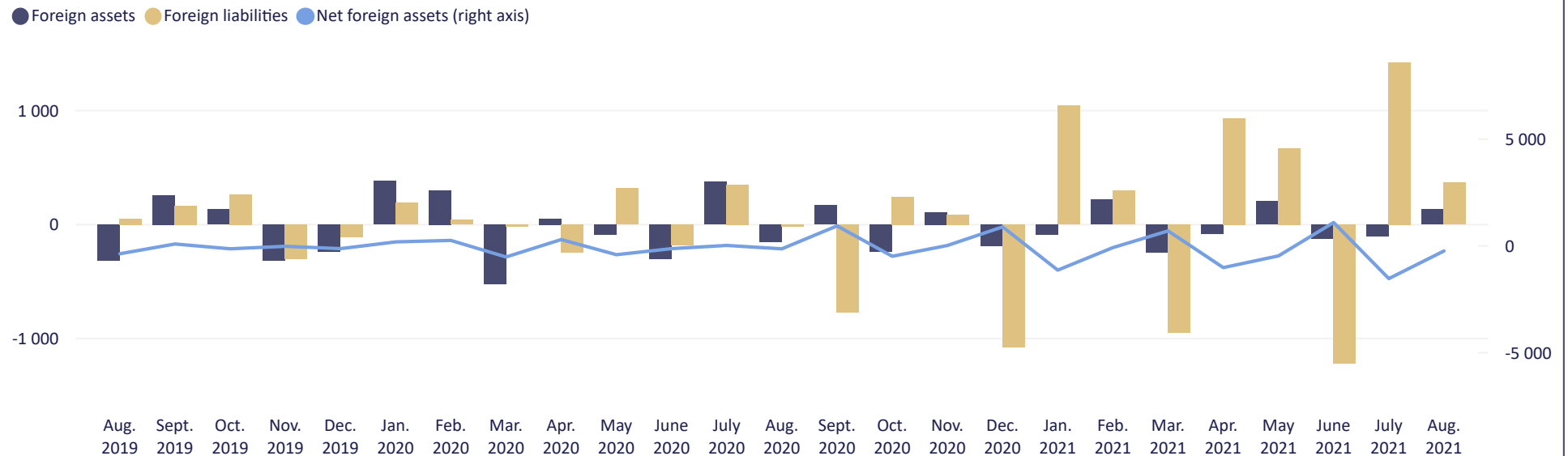
Change from previous month (Bn HUF)



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



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





Filter

End of quarter

June 2021



Loans to non-financial corporations by economic branches

HUF

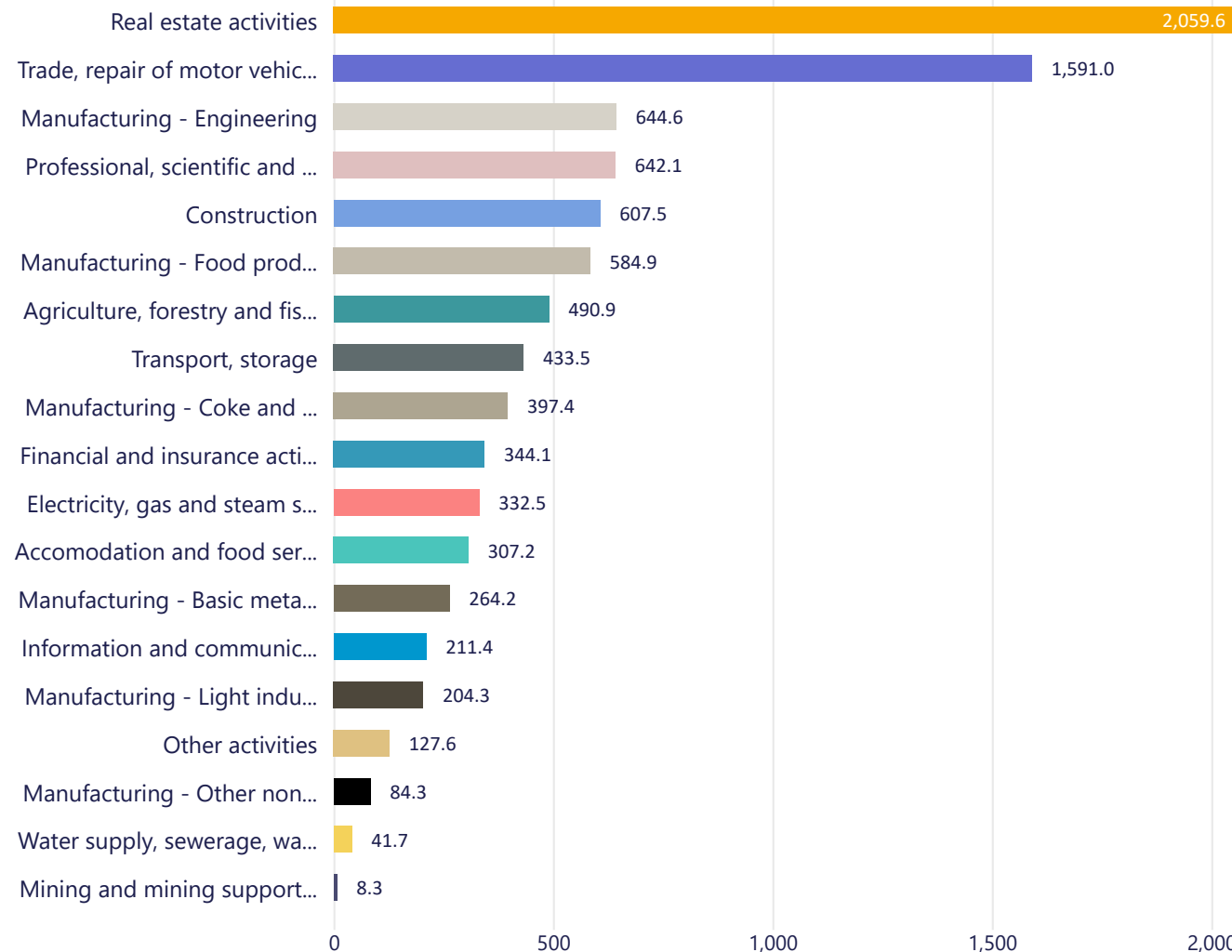
Foreign currency

Overdrafts

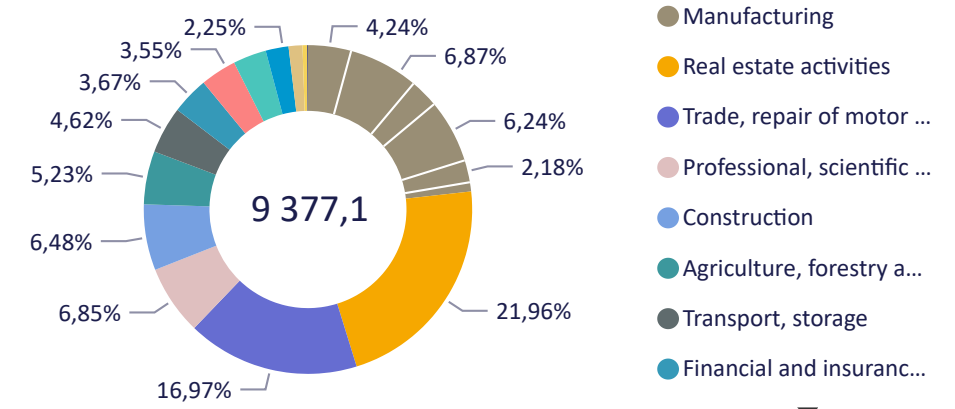
Up to 1 year

Over 1 year

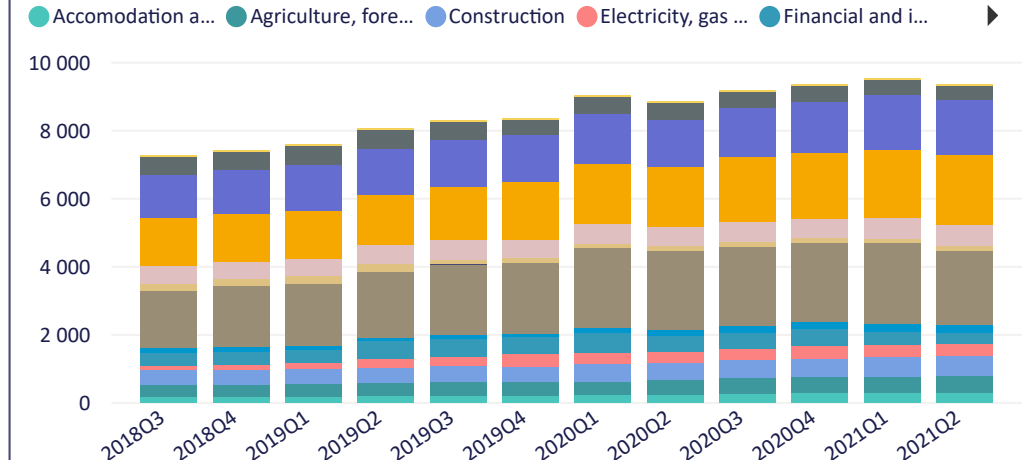
Stock of loans to non financial corporations at end of the quarter (Bn HUF) - June 2021



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



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

June 2021



Loans to non-financial corporations by SME breakdown

HUF

Foreign currency

Overdrafts

Up to 1 year

Over 1 year

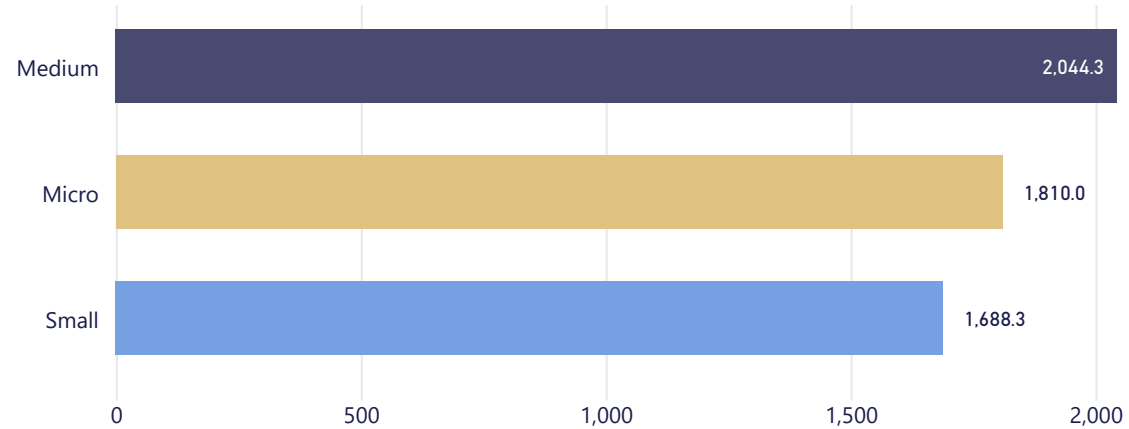
Stock of loans by SME breakdown at end of the quarter (Bn HUF) - June 2021

5,542.6

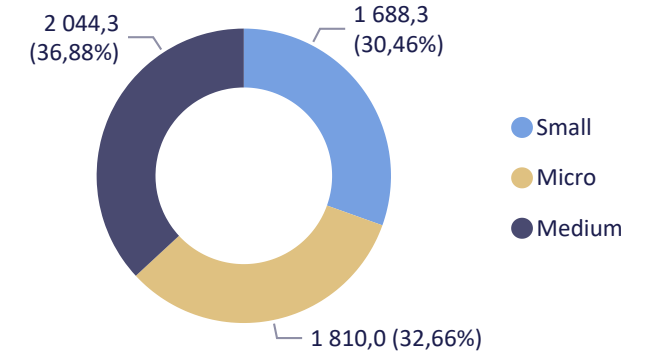
+151.8

Change form previous month (Bn HUF)

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

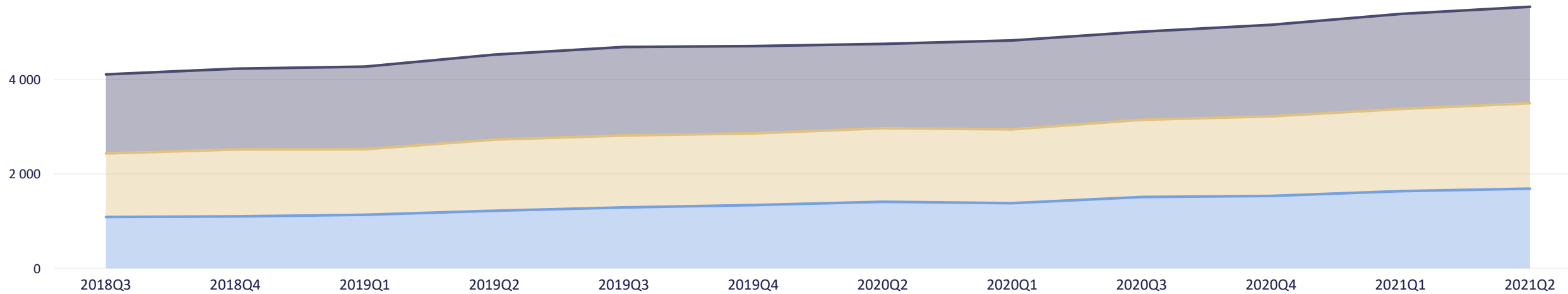


Distribution of loans by SME breakdown (Bn HUF, %) - June 2021



Stock of loans by SME breakdown (Bn HUF)

● Small ● Micro ● Medium



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

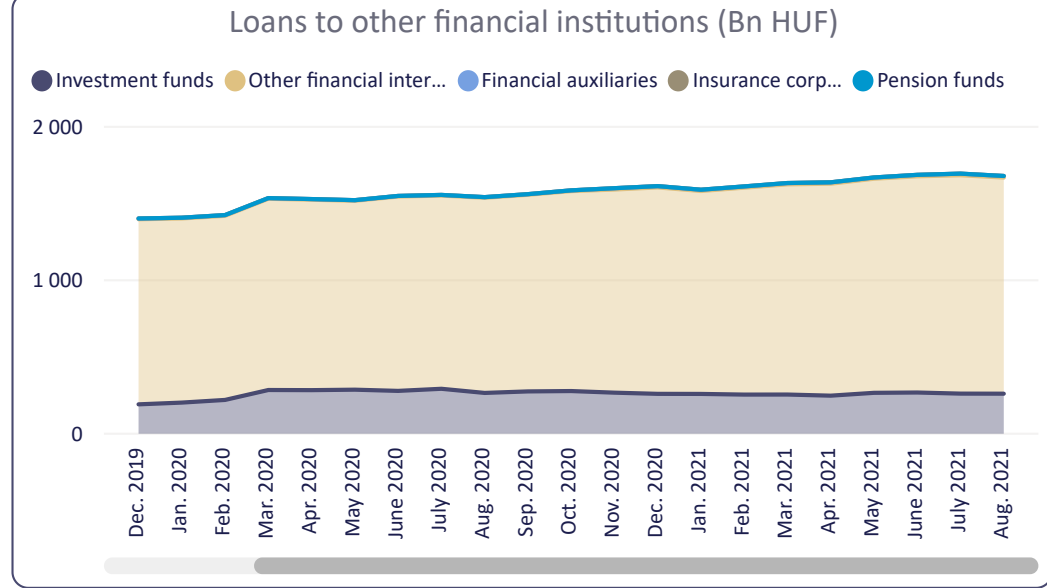
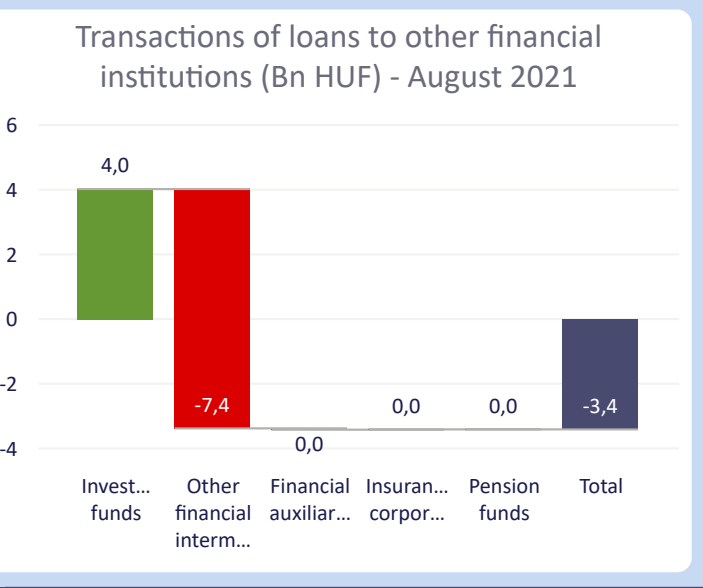
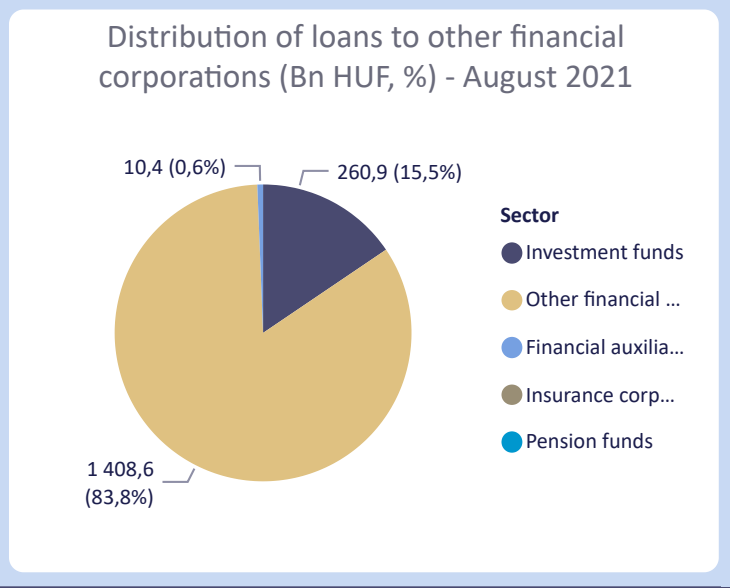
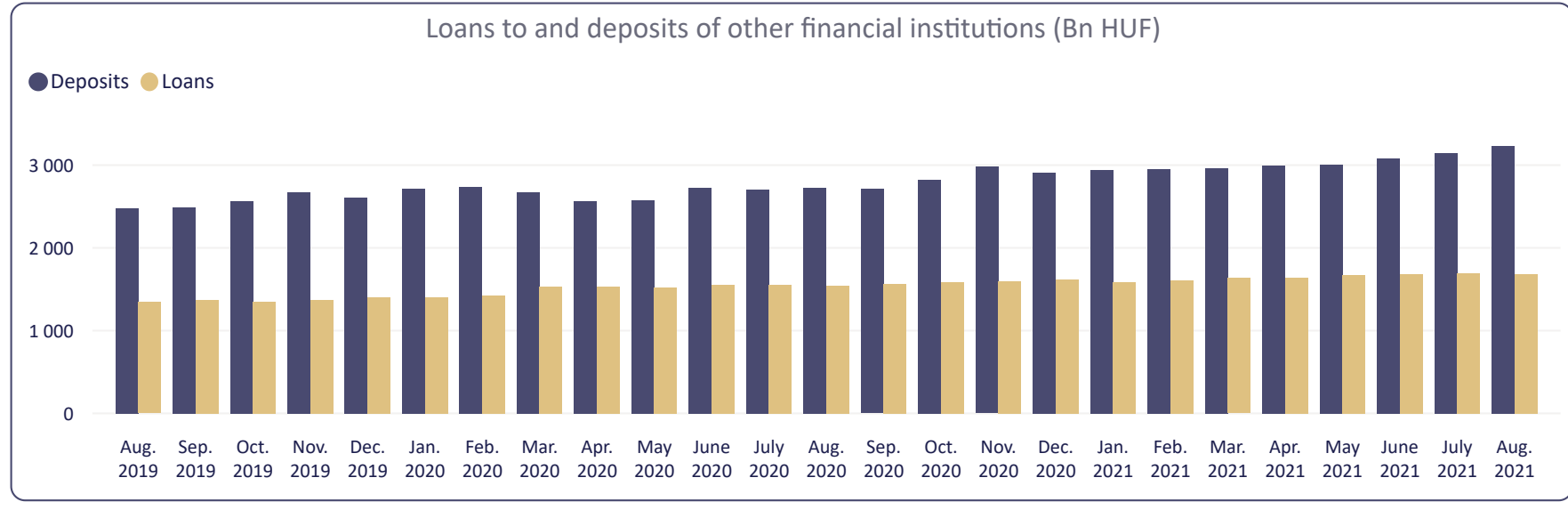
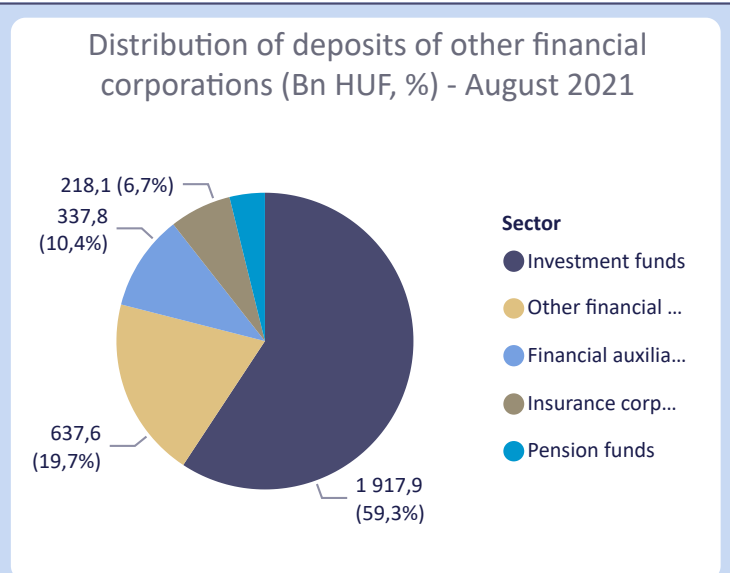




Filter Selected month ▼
 August 2021 ▼

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
August 2021



Monetary aggregates - M1

Original value of M1 (Bn HUF) - August 2021

31,052.2

+456.2

Changes from previous month (Bn HUF)

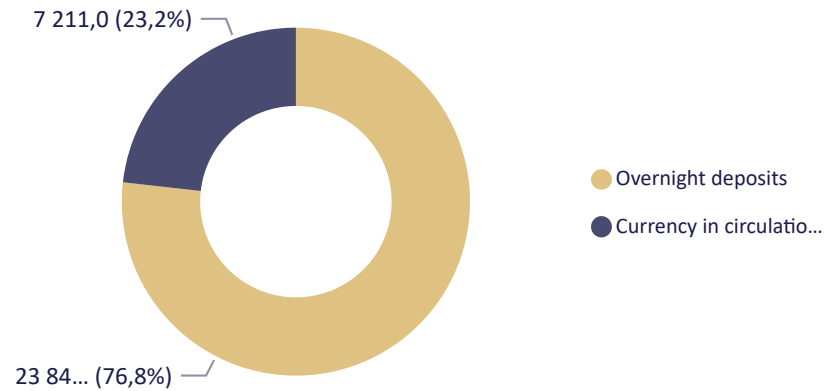
Seasonally adjusted value of M1 (Bn HUF) - August 2021

31,320.3

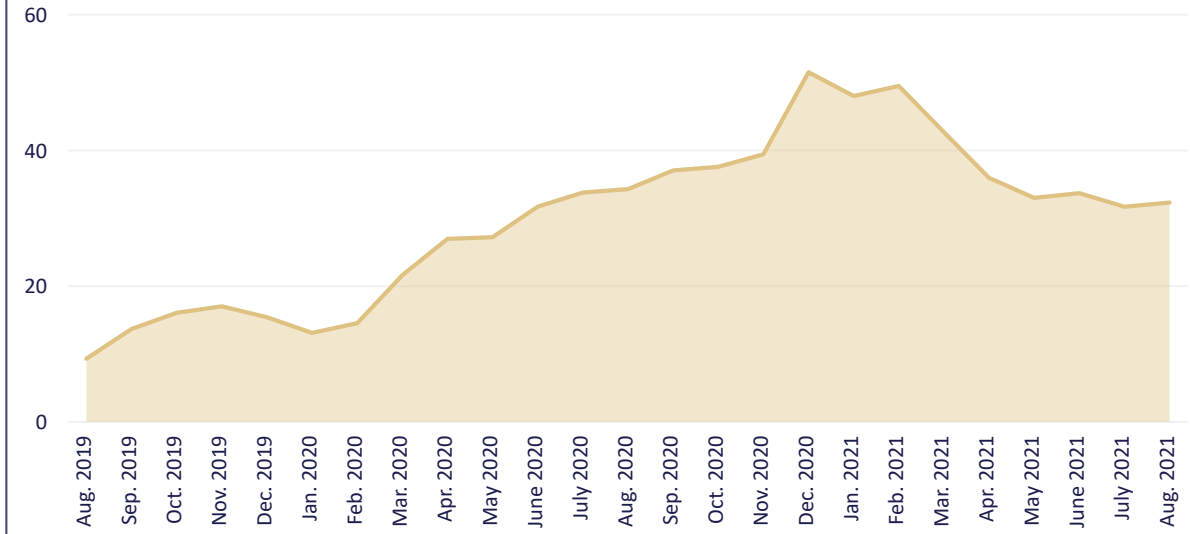
+323.3

Changes from previous month (Bn HUF)

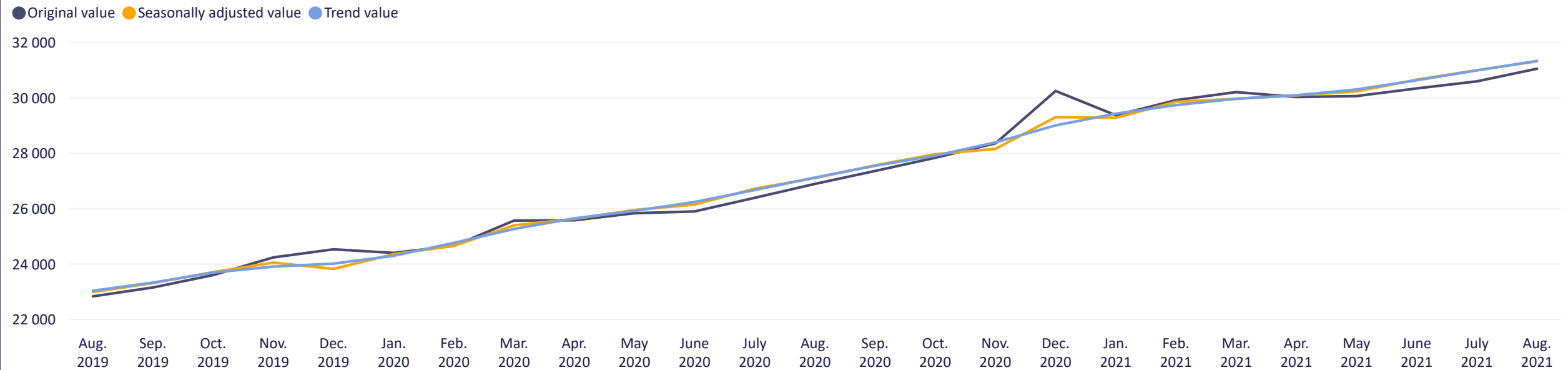
Distribution of M1 by its components (Bn HUF, %) - August 2021



Transaction-based annualised real growth rate of M1 (%)



The original, seasonally adjusted and trend value of M1 (Bn HUF)





Monetary aggregates - M2

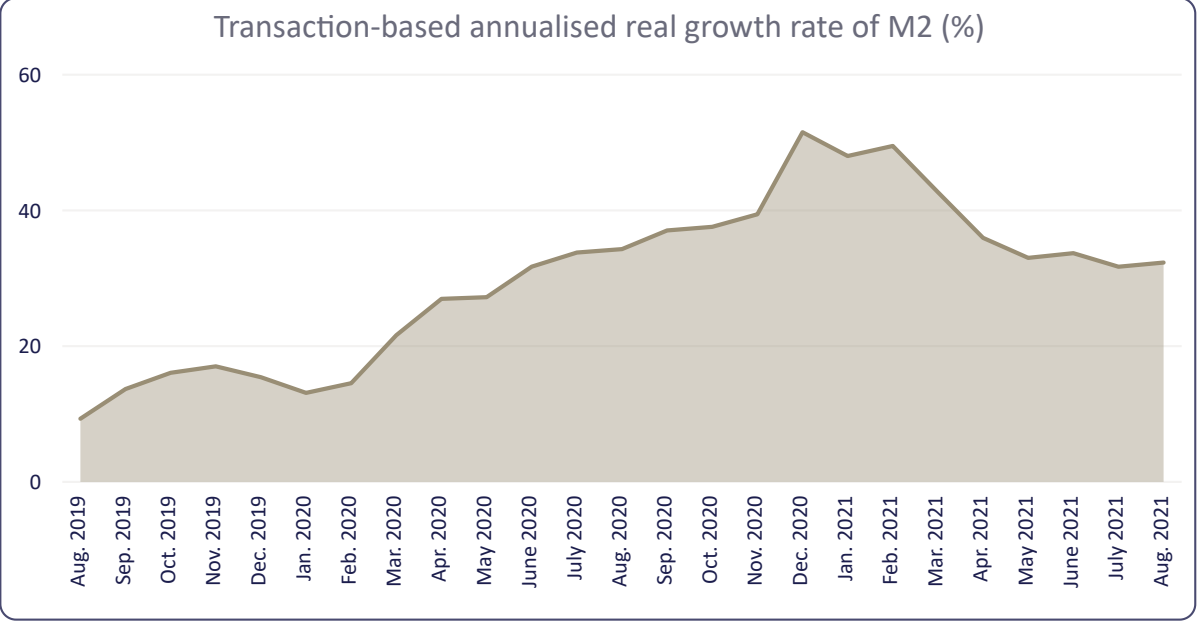
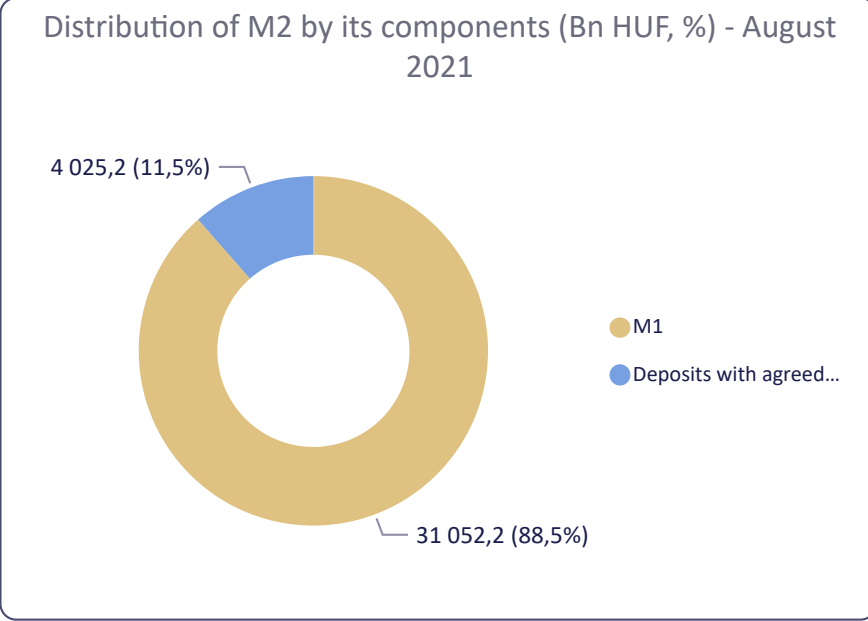
M1 M2 M3

Filter Selected month
August 2021

Original value of M2 (Bn HUF) - August 2021

35,077.4 +446.9

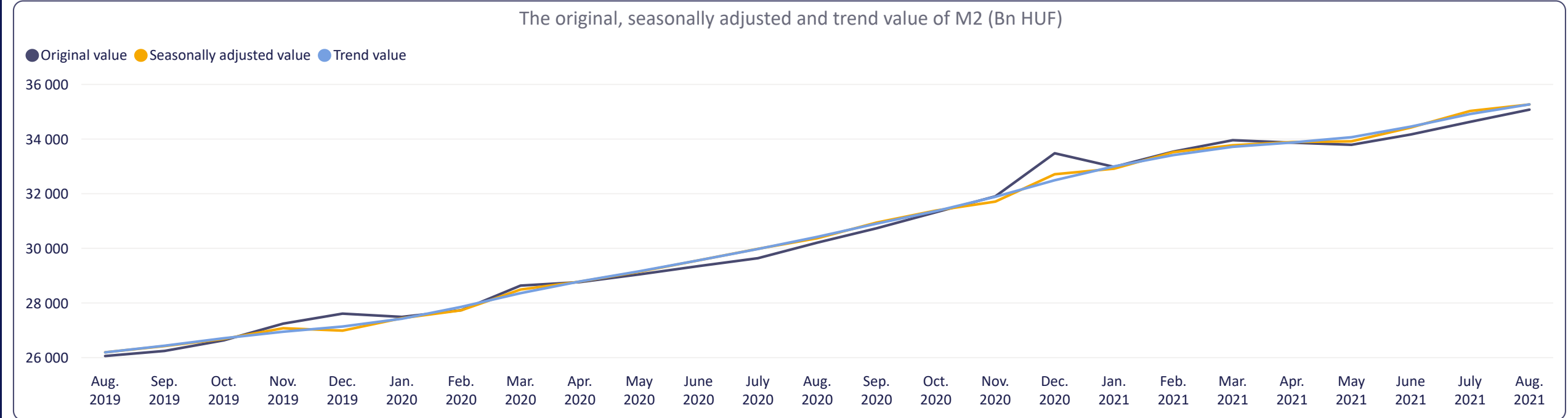
Changes from previous month (Bn HUF)



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

35,266.5 +238.3

Changes from previous month (Bn HUF)





M1 M2 M3

Filter Selected month
August 2021



Monetary aggregates - M3

Original value of M3 (Bn HUF) - August 2021

35,161.9 +442.8

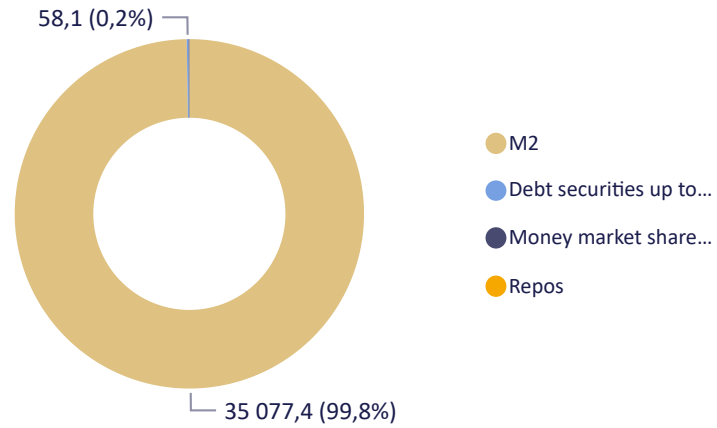
Changes from previous month (Bn HUF)

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

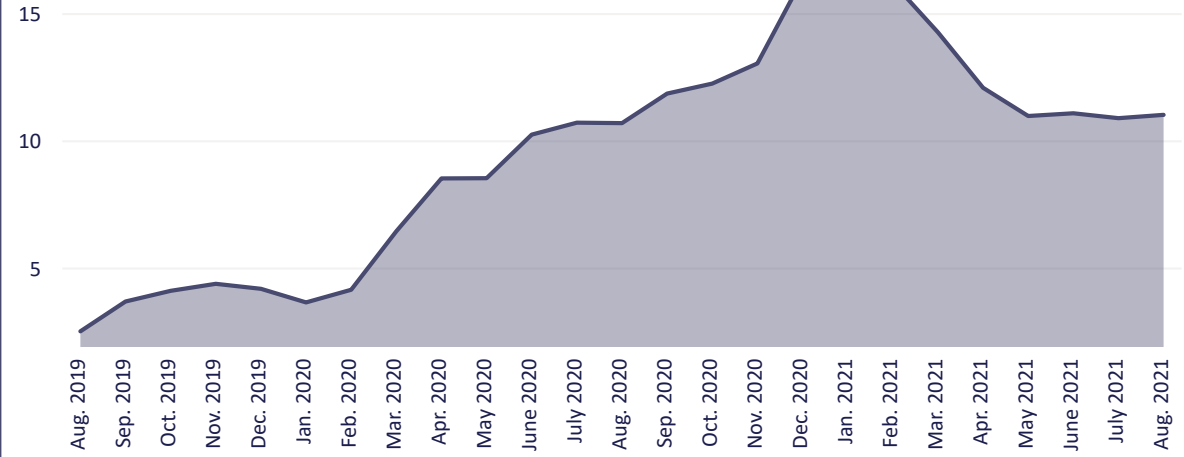
35,327.5 +238.3

Changes from previous month (Bn HUF)

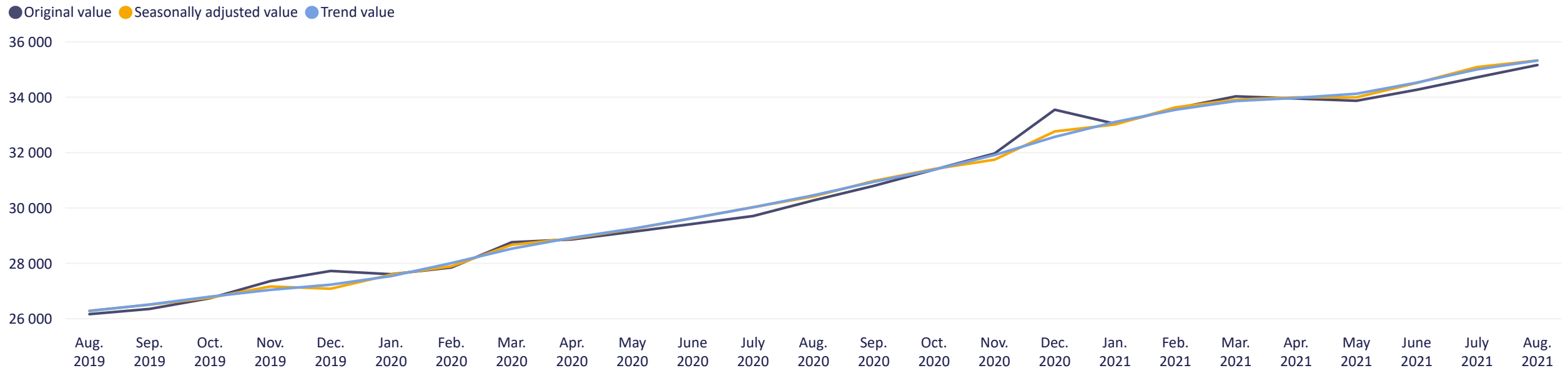
Distribution of M3 by its components (Bn HUF, %) - August 2021



Transaction-based annualised real growth rate of M3 (%)



The original, seasonally adjusted and trend value of M3 (Bn HUF)





Filter

Selected month

August 2021



General government

Non-financial corporations

Financial corporations

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

10,762.4 -157.6

Change from previous month (Bn HUF)

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

10,425.0 -147.6

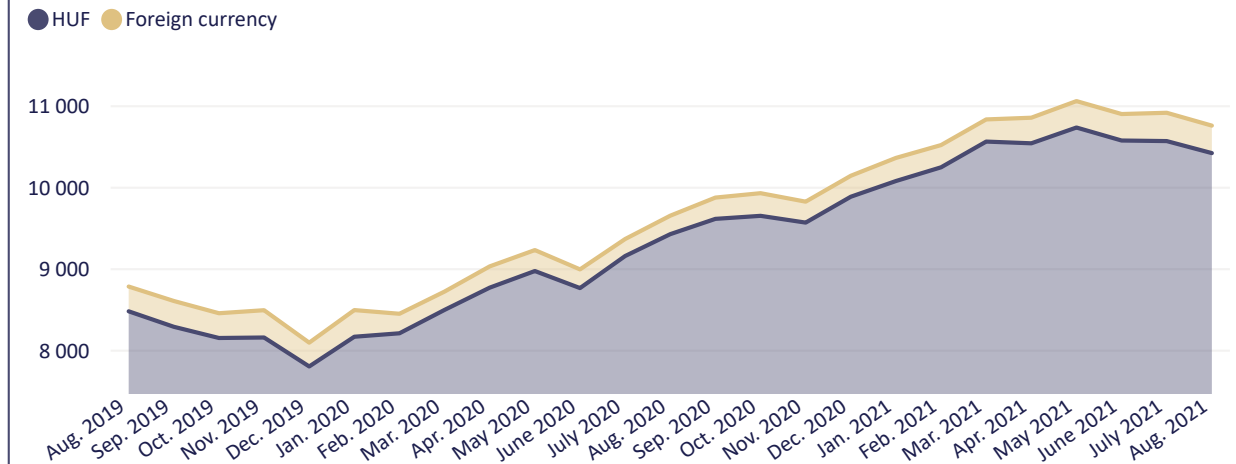
Change from previous month (Bn HUF)

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

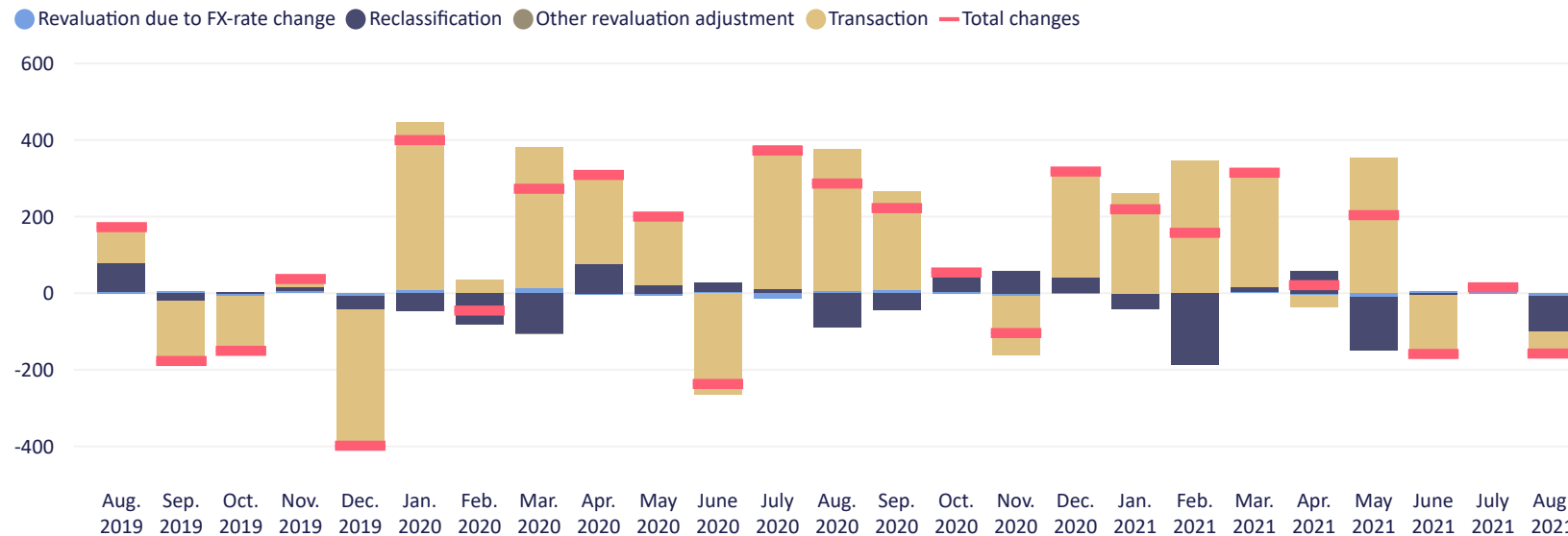
337.4 -10.0

Change from previous month (Bn HUF)

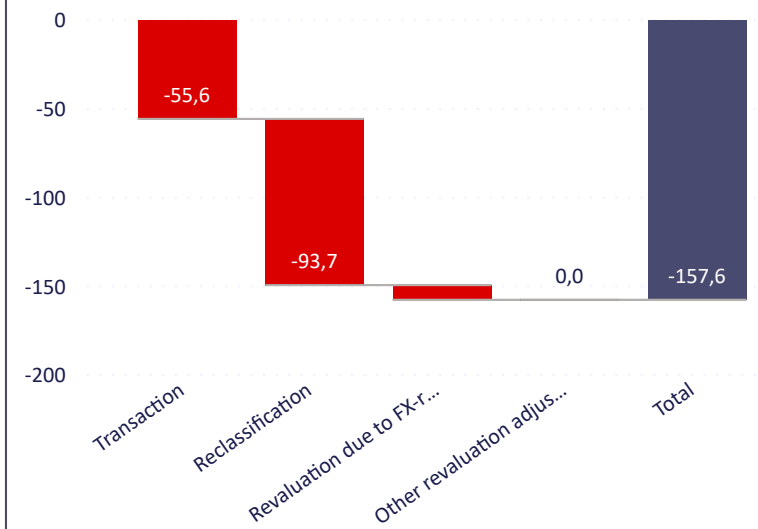
Closing stocks of debt securities issued by the general government (Bn HUF)



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



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





Accrued interest on MFI loans and deposits

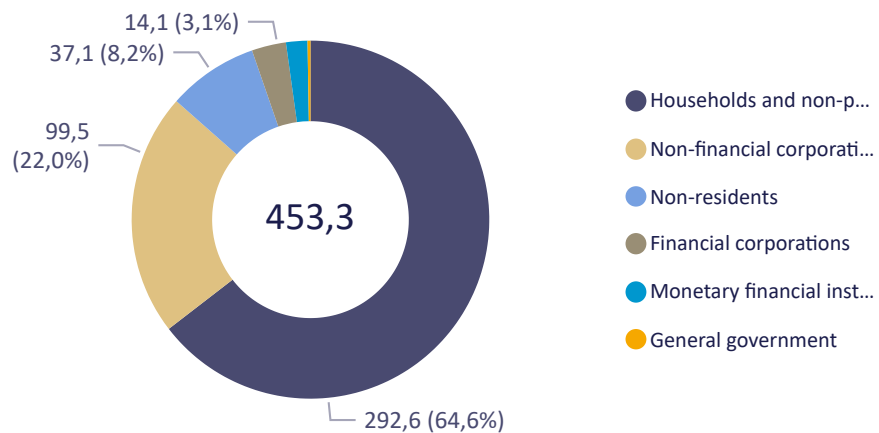
Filter

Selected month

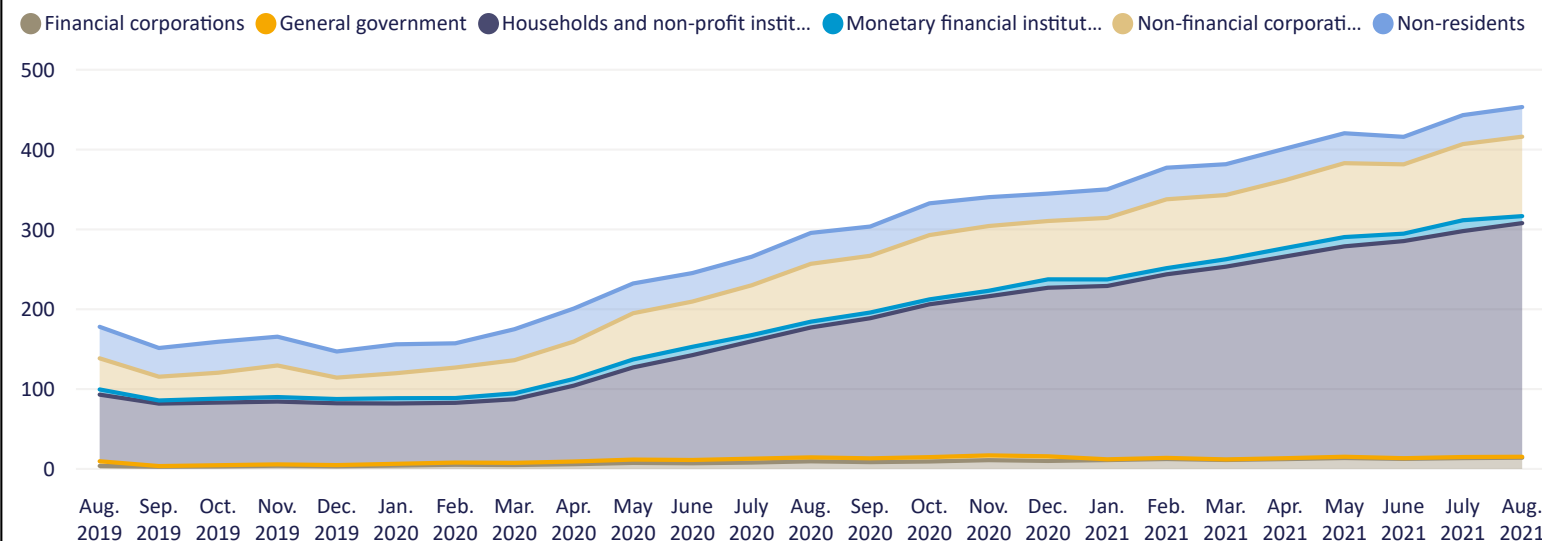
August 2021



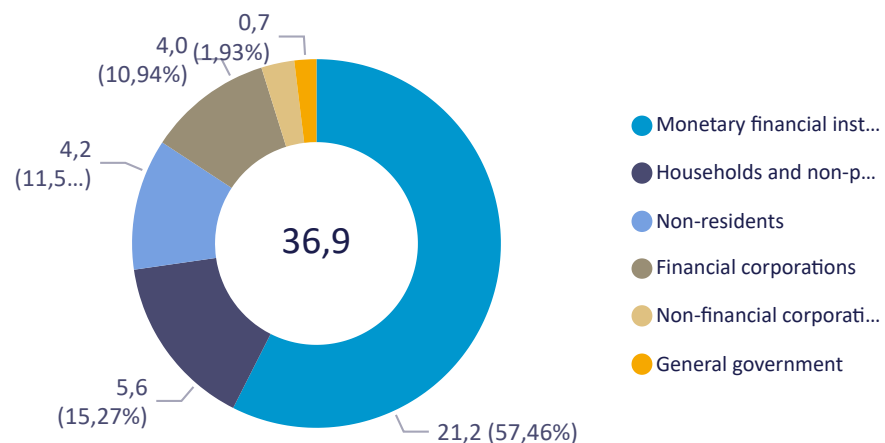
Distribution of accrued interests on loans (Bn HUF) - August 2021



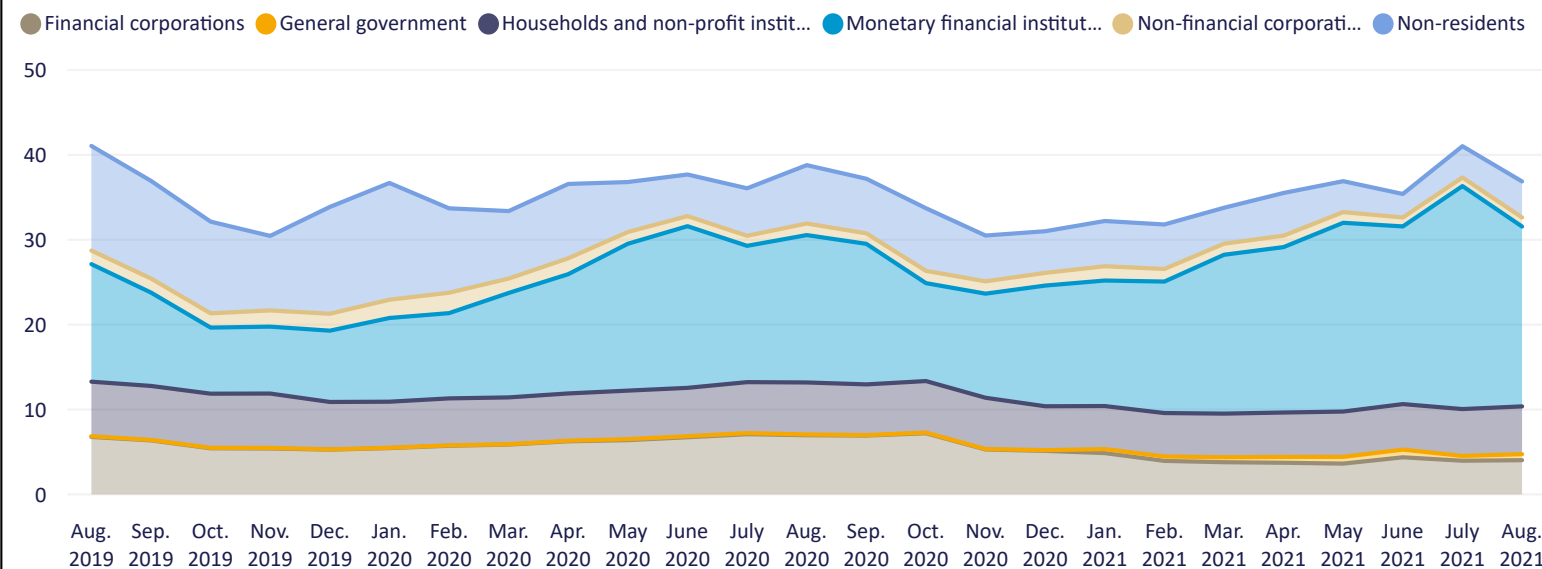
Accrued interests on loans (Bn HUF)



Distribution of accrued interests on deposits (Bn HUF) - August 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: **03 November, 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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