





Press release on aggregated balance sheet of credit institutions


November 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

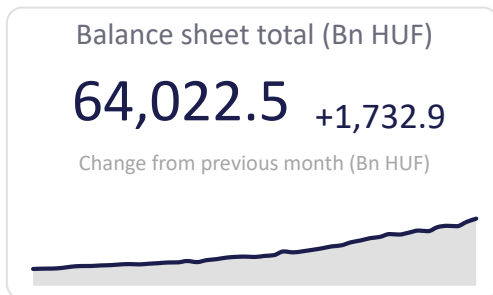
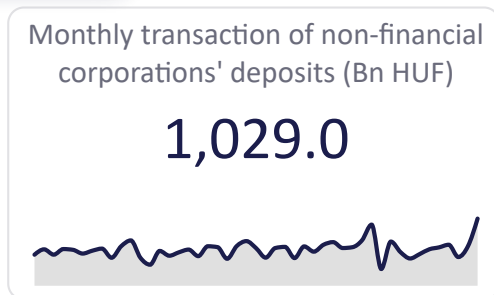
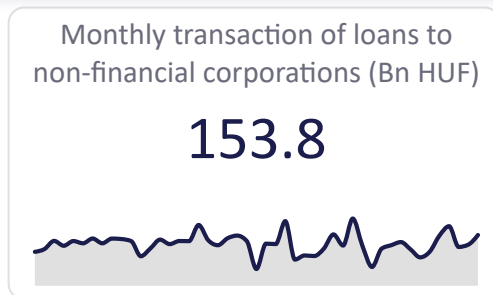
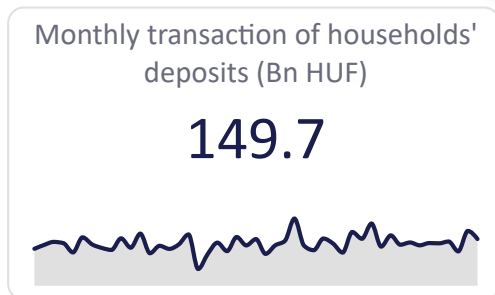
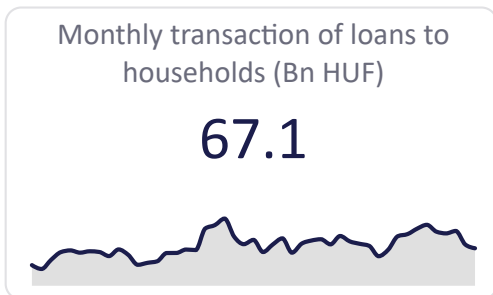
 Loans to and deposits of other financial institutions

 Monetary aggregates

 Debt securities by sectors

 Accrued interests

 Other information



Aggregated balance sheet of credit institutions - November 2021

In November 2021, in seasonally adjusted terms households were net borrowers due to transactions and their deposit holdings increased. Loans to non-financial corporations also rose. In addition, their deposit holdings increased strongly in the month.

In November 2021, the stock of **household** loans rose by HUF 80.9 billion in seasonally adjusted terms and by HUF 67.1 billion in seasonally unadjusted terms, due to transactions. According to seasonally unadjusted data, the stocks of forint loans rose by HUF 71.4 billion and foreign currency loans declined by HUF 4.3 billion.

The stock of baby-expecting loans was HUF 1534.3 billion at the end of November.

Due to transactions, total deposits of the household sector rose by HUF 133.2 billion in seasonally adjusted terms and by HUF 149.7 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net inflows of HUF 200.3 billion into forint deposits and net outflows of HUF 50.7 billion from foreign currency deposits during the period under review.

Due to transactions, outstanding debt of the **non-financial corporate sector** rose by HUF 123.1 billion in seasonally adjusted terms and by HUF 153.8 billion in seasonally unadjusted terms. According to seasonally unadjusted data, the stock of forint loans and foreign currency loans increased by HUF 145.3 billion and HUF 8.5 billion, respectively, due to transactions. Credit institutions' holdings of bonds issued by non-financial corporations rose by HUF 33.2 billion.

Excluding revaluations and other volume changes, the stock of non-financial corporations' deposits rose by HUF 795.2 billion in seasonally adjusted terms and by HUF 1029.0 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net inflows of HUF 714.5 billion and HUF 314.5 billion, respectively, into forint and foreign currency deposits in the month.

In November 2021, **foreign liabilities** of credit institutions accounted for 12.2% 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
<input type="checkbox"/> Total assets	62 289,6	1 328,6	262,6	141,6	0,0	1 732,9	64 022,5
<input type="checkbox"/> 1. Non-financial corporations	10 756,8	186,9	66,8	-15,8	0,0	237,8	10 994,7
1.1 HUF loans	6 282,4	145,3	0,0	-1,5	0,0	143,7	6 426,1
1.2 FX loans	3 681,2	8,5	64,7	0,0	0,0	73,1	3 754,3
1.3 Securities other than shares	793,2	33,2	2,1	-14,3	0,0	21,0	814,2
<input type="checkbox"/> 2. Other financial corporations	1 740,3	6,6	8,2	-0,1	0,0	14,7	1 754,9
<input type="checkbox"/> 3. Central government	10 761,2	330,0	16,6	-297,9	0,0	48,6	10 809,8
<input type="checkbox"/> 4. Local governments	156,8	2,1	0,0	0,0	0,0	2,1	158,9
<input type="checkbox"/> 5. Households	9 205,3	67,1	0,5	-1,0	0,0	66,7	9 272,0
5.1 HUF loans	9 175,7	71,4	0,0	-1,0	0,0	70,4	9 246,2
5.2 FX loans	29,6	-4,3	0,5	0,0	0,0	-3,8	25,8
<input type="checkbox"/> 6. Non-residents	7 794,2	251,8	143,6	-1,8	0,0	393,6	8 187,8
<input type="checkbox"/> 7. Remaining assets	21 875,0	484,1	27,0	458,3	0,0	969,4	22 844,4
<input type="checkbox"/> Total liabilities	62 289,6	1 328,6	262,6	141,6	0,0	1 732,9	64 022,5
<input type="checkbox"/> 8. Non-financial corporations	12 576,2	1 029,0	77,0	0,0	-6,8	1 099,2	13 675,4
8.1 HUF deposits	8 719,3	714,5	0,0	0,0	-4,5	710,0	9 429,3
8.2 FX deposits	3 856,9	314,5	77,0	0,0	-2,4	389,2	4 246,1
<input type="checkbox"/> 9. Other financial corporations	3 700,2	-129,5	21,6	0,0	6,8	-101,1	3 599,1
<input type="checkbox"/> 10. Central government	1 151,9	241,1	2,0	0,0	0,0	243,1	1 395,0
<input type="checkbox"/> 11. Local governments	1 101,9	11,2	0,2	0,0	0,0	11,4	1 113,3
<input type="checkbox"/> 12. Households	12 330,2	149,7	39,2	0,0	0,0	188,8	12 519,0
12.1 HUF deposits	10 491,7	200,3	0,0	0,0	0,0	200,3	10 692,0
12.2 FX deposits	1 838,5	-50,7	39,2	0,0	0,0	-11,5	1 827,0
<input type="checkbox"/> 13. Debt securities issued (held by residents)	2 540,3	186,5	6,7	-52,8	0,0	140,4	2 680,7
<input type="checkbox"/> 14. Non-residents	7 878,7	-189,3	115,7	-3,9	0,1	-77,4	7 801,3
<input type="checkbox"/> 15. Remaining liabilities	21 010,2	29,9	0,2	198,3	0,0	228,5	21 238,7



Filter

Selected month

November 2021

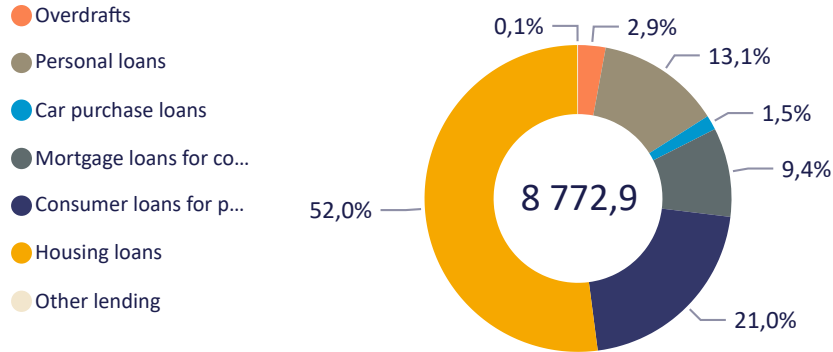


Loans to individuals by the purpose of loan

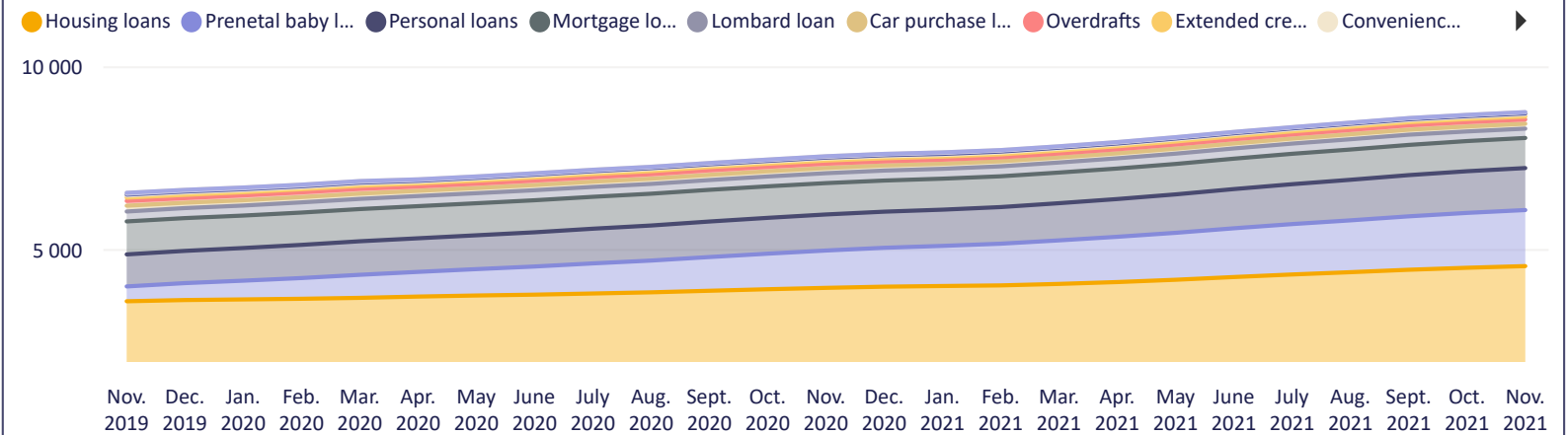
Monthly stocks by the purpose of loan

Overdrafts	Personal loans	Car purchase loans	Mortgage loans for consumption purpose	Consumer loans for purchase of goods	Housing loans	Other lending
253,8	1 149,4	134,8	823,7	1 844,6	4 558,2	262,3

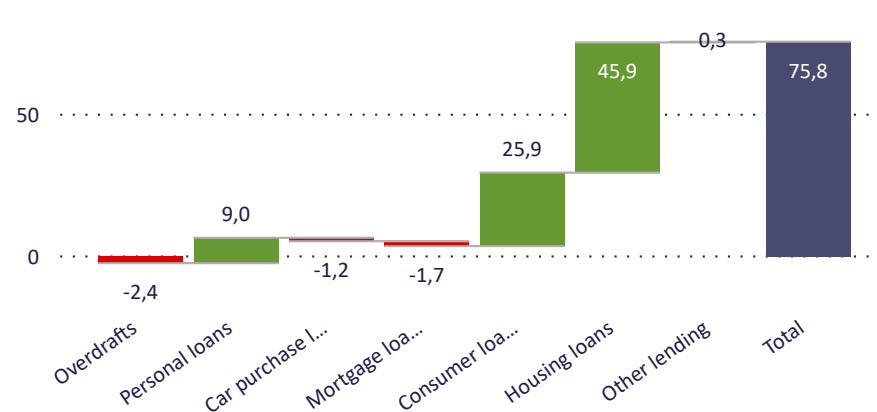
Distribution of stock at the end of the month by the purpose of loan (Bn HUF, %) - November 2021



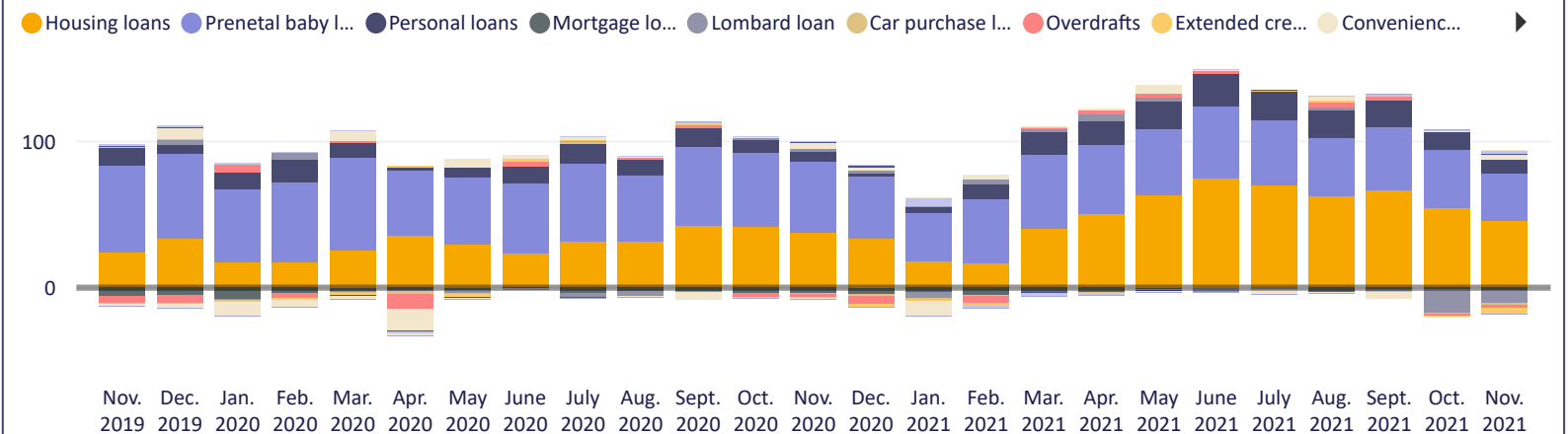
Loans to individuals - Stock at the end of the month (Bn HUF)



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

Households | Non-financial corporations

Total | HUF | Foreign currency

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

74.1 -0.6

Change from previous month (percentage point)

Households - Original value of the monthly transaction of loans (Bn HUF) - November 2021

67.1

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

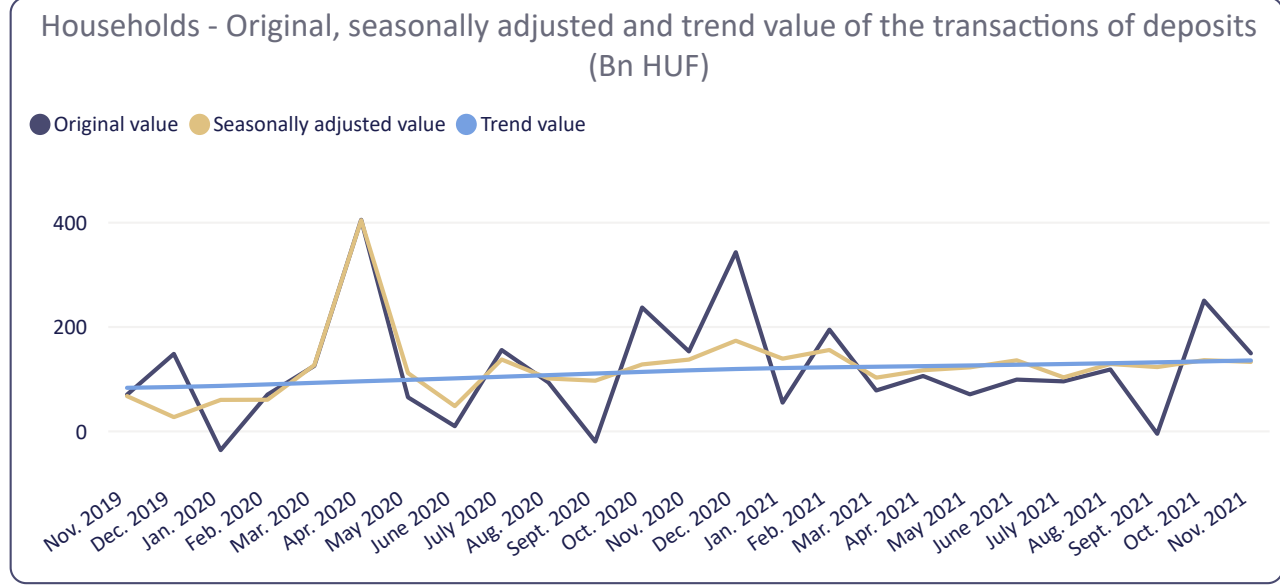
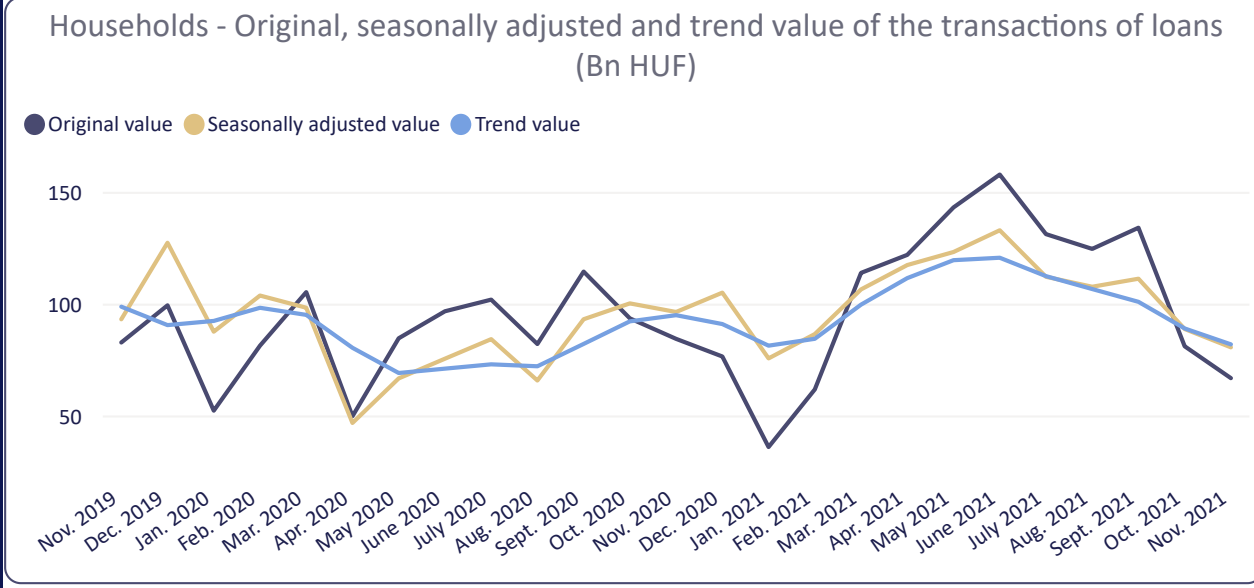
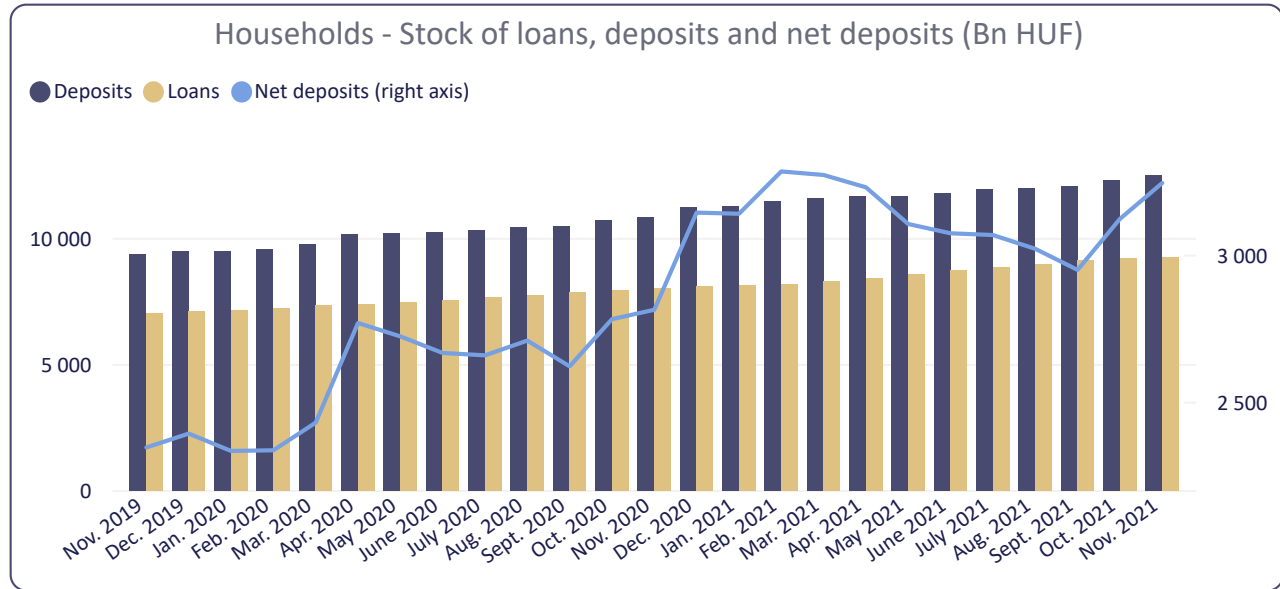
80.9

Households - Original value of the monthly transaction of deposits (Bn HUF) - November 2021

149.7

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

133.2





Aggregated balance sheet of credit institutions

Loans to and deposits of households and non-financial corporations

Stocks, transactions | Annualized growth rate

Filter: November 2019 - November 2021

Households | **Non-financial corporations**

Total | HUF | Foreign currency

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

74.4 -4.8

Change from previous month (percentage point)

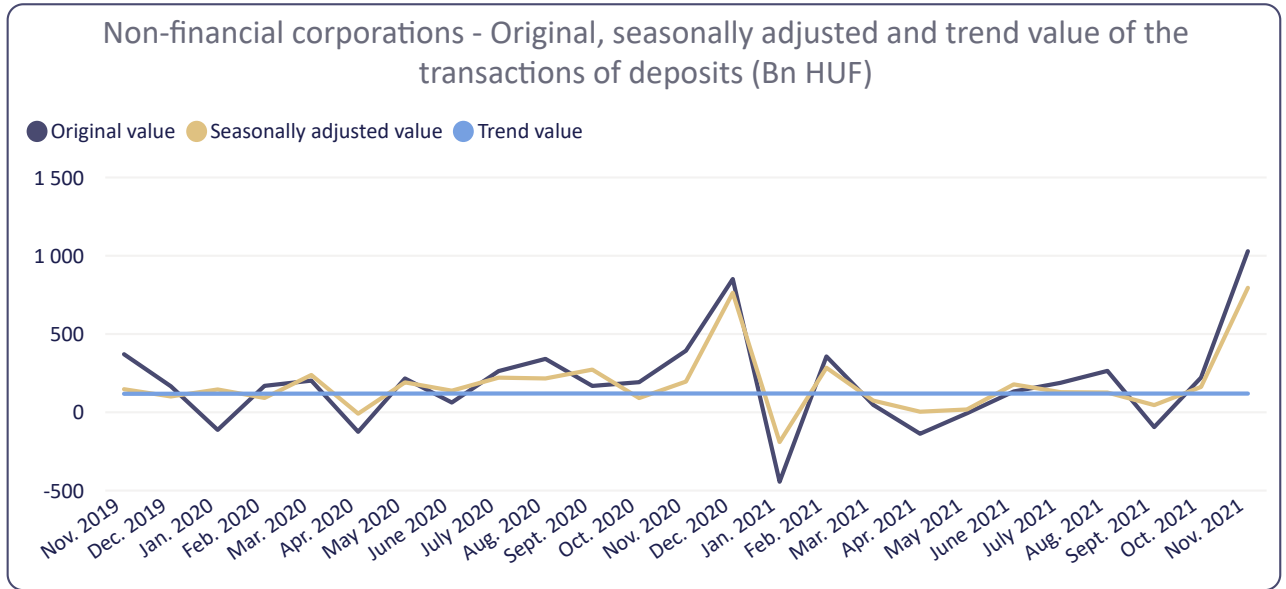
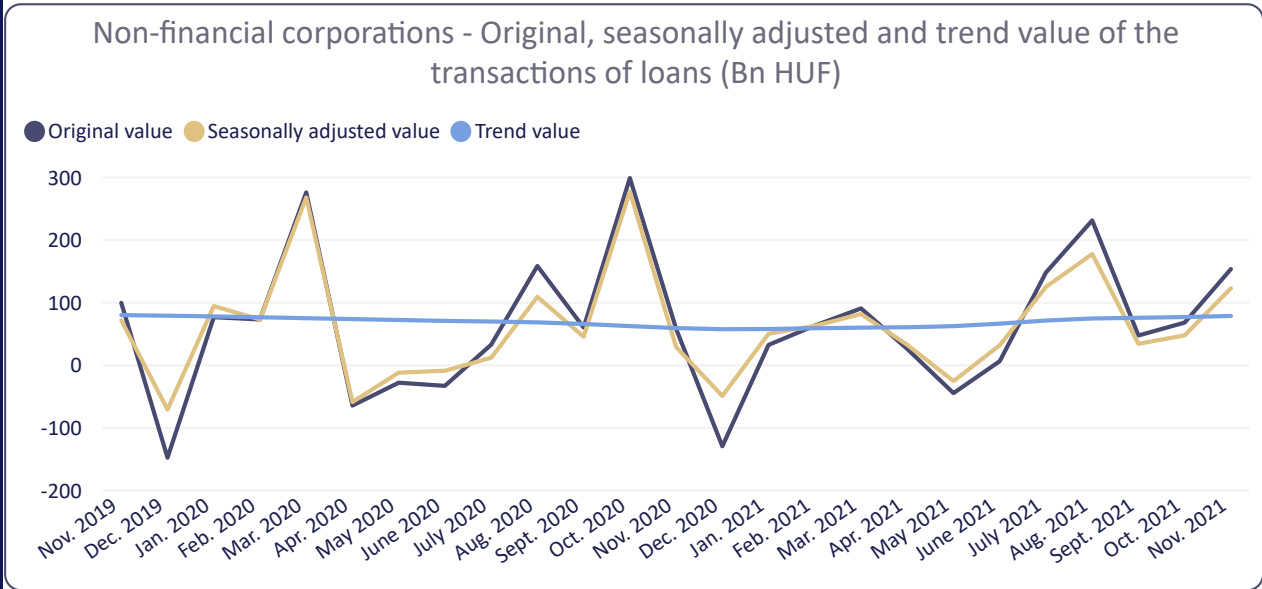
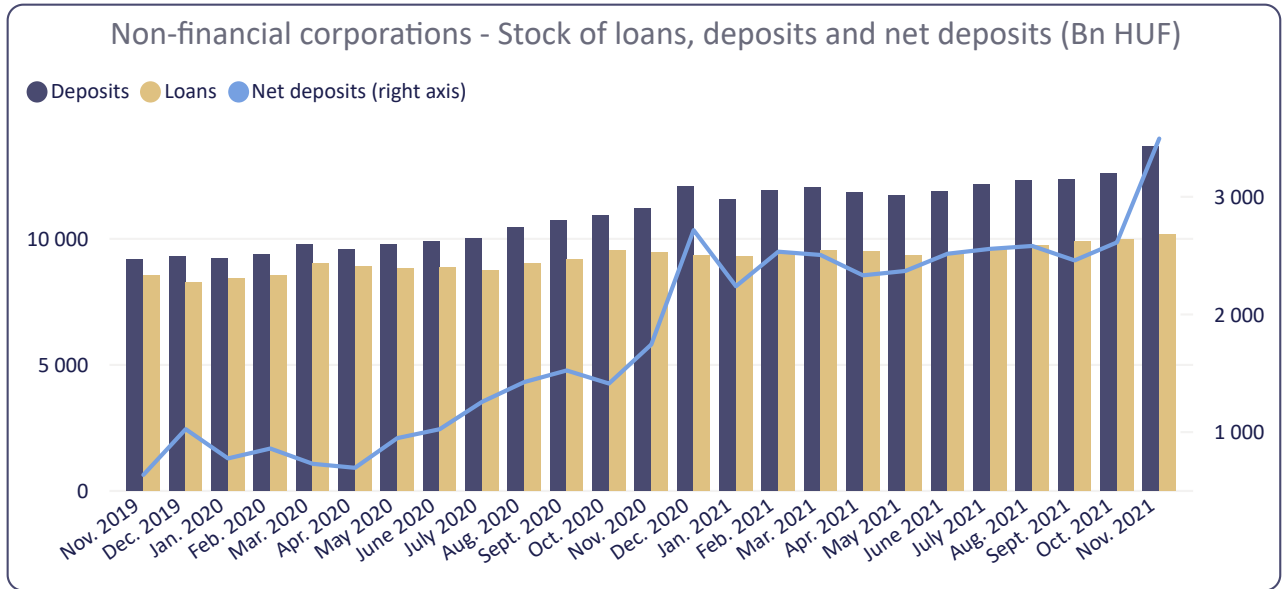


Non-financial corporations - Original value of the monthly transaction of loans (Bn HUF) - November 2021
153.8

Non-financial corporations - Seasonally adjusted value of the monthly transaction of loans (Bn HUF) - November 2021
123.1

Non-financial corporations - Original value of the monthly transaction of deposits (Bn HUF) - November 2021
1,029.0

Non-financial corporations - Seasonally adjusted value of the monthly transaction of deposits (Bn HUF) - November 2021
795.2



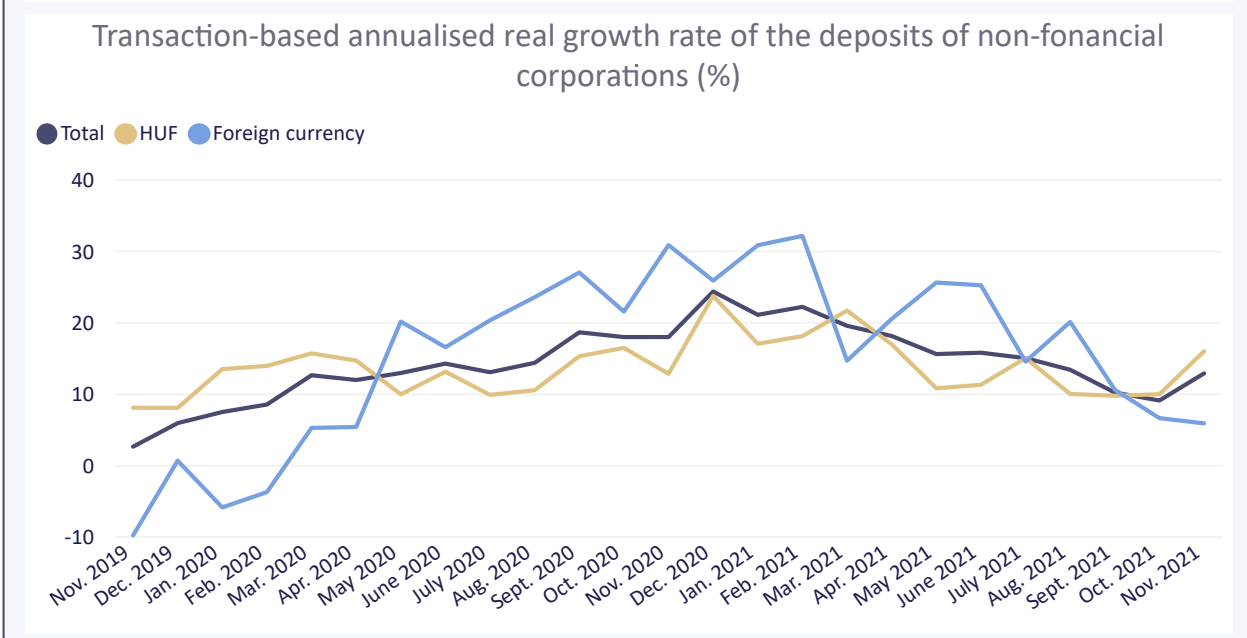
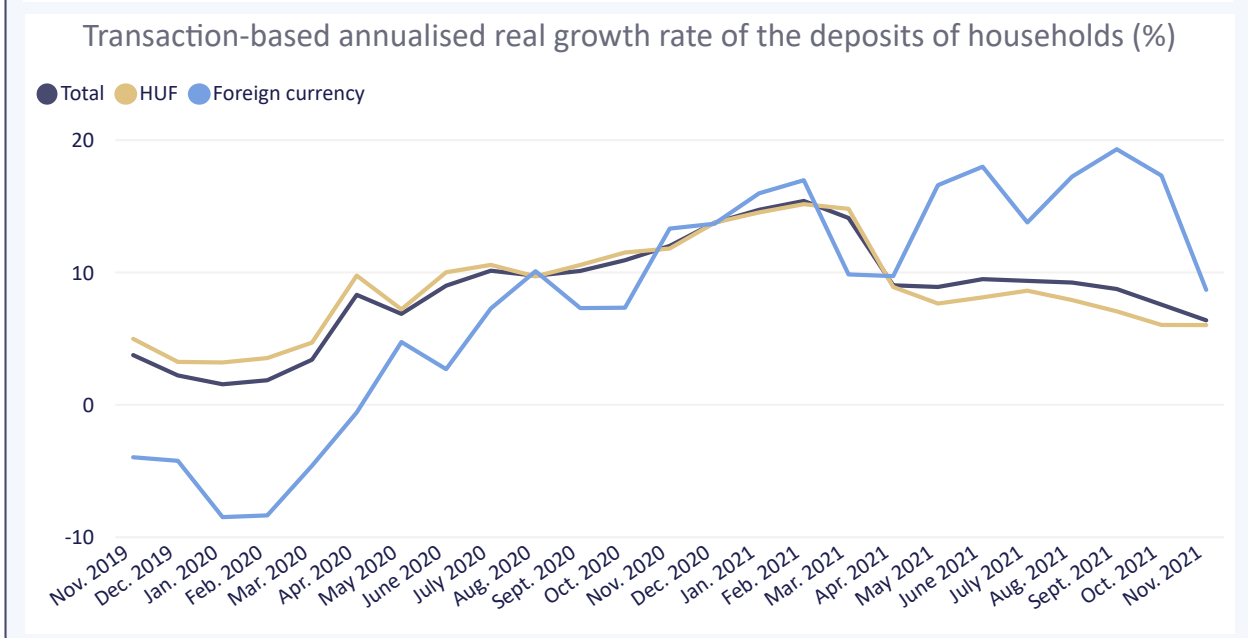
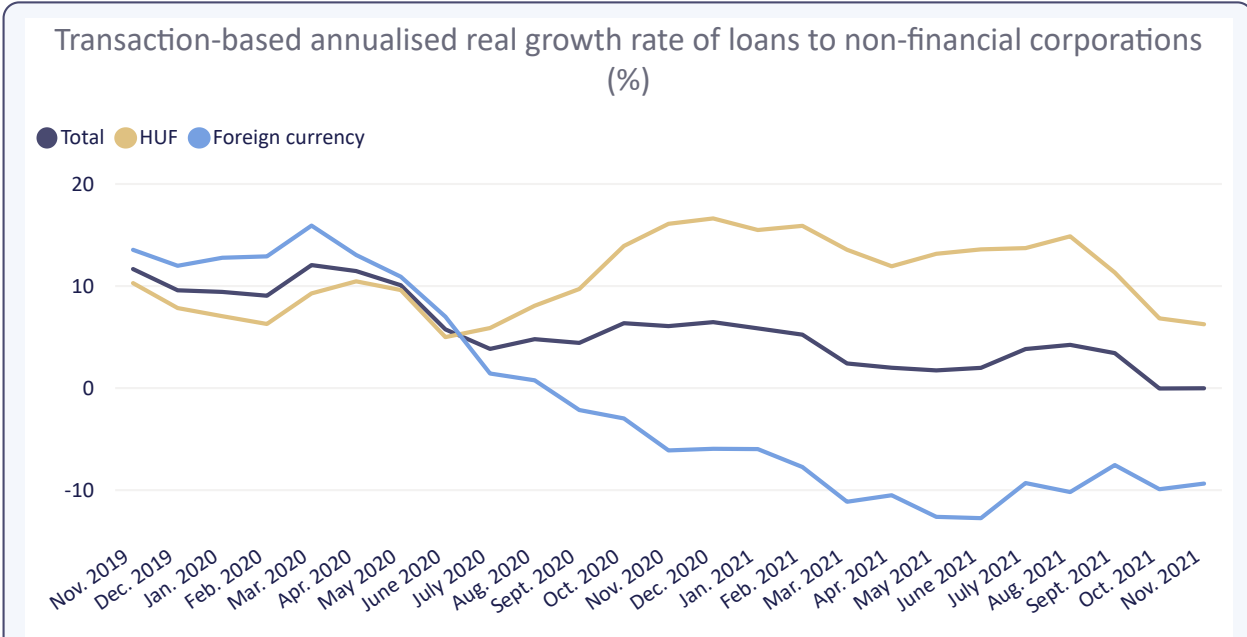
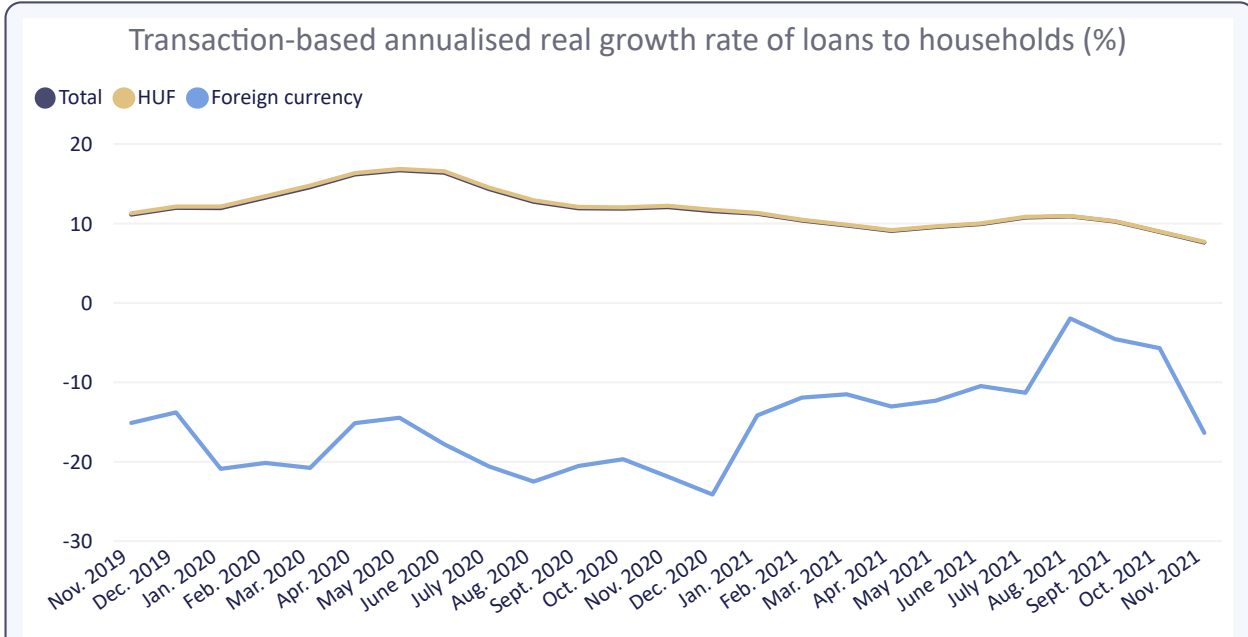


Aggregated balance sheet of credit institutions

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

Stocks, transactions | Annualised growth rate

Filter | November 2019 - November 2021





Filter November 2019 - November 2021



Foreign assets and liabilities

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

12.8 +0.3

Change from previous month (percentage point)



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

12.2 -0.5

Change from previous month (percentage point)



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

8,187.8 +393.6

Change from previous month (Bn HUF)



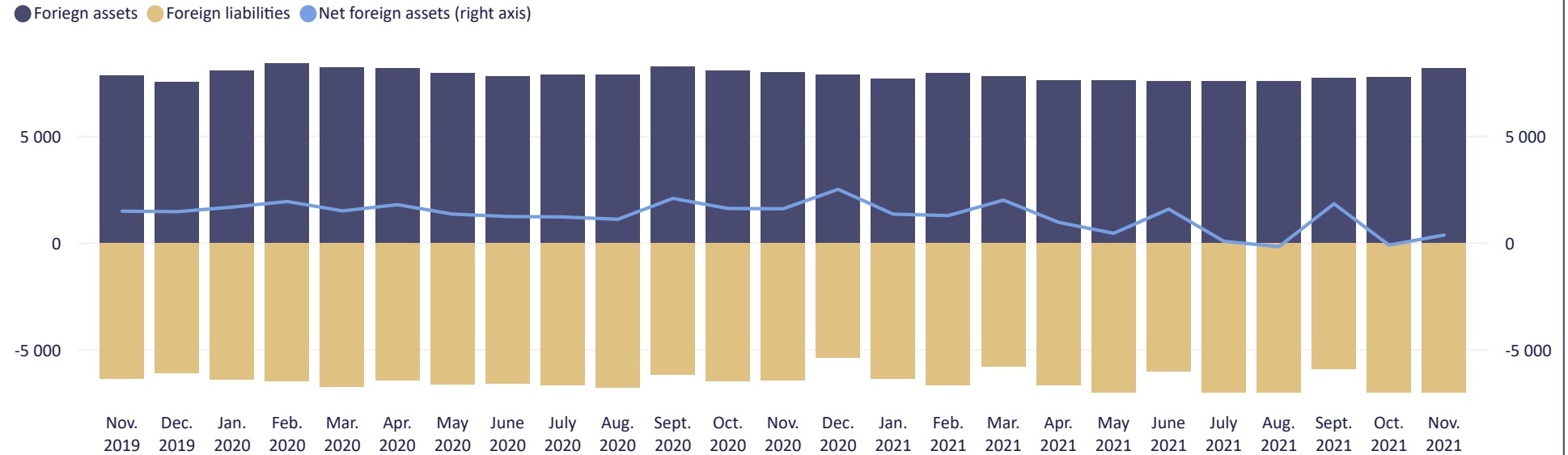
The stock of foreign liabilities at the end of the month (Bn HUF) - November 2021

7,801.3 -77.4

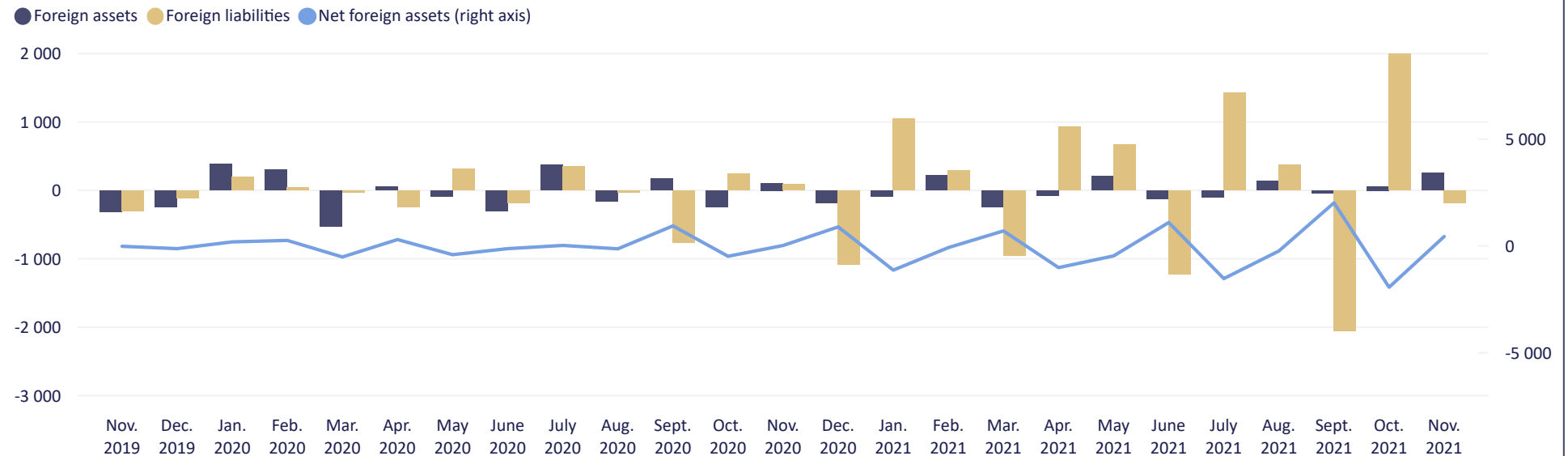
Change from previous month (Bn HUF)



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

September 2021



Loans to non-financial corporations by economic branches

HUF

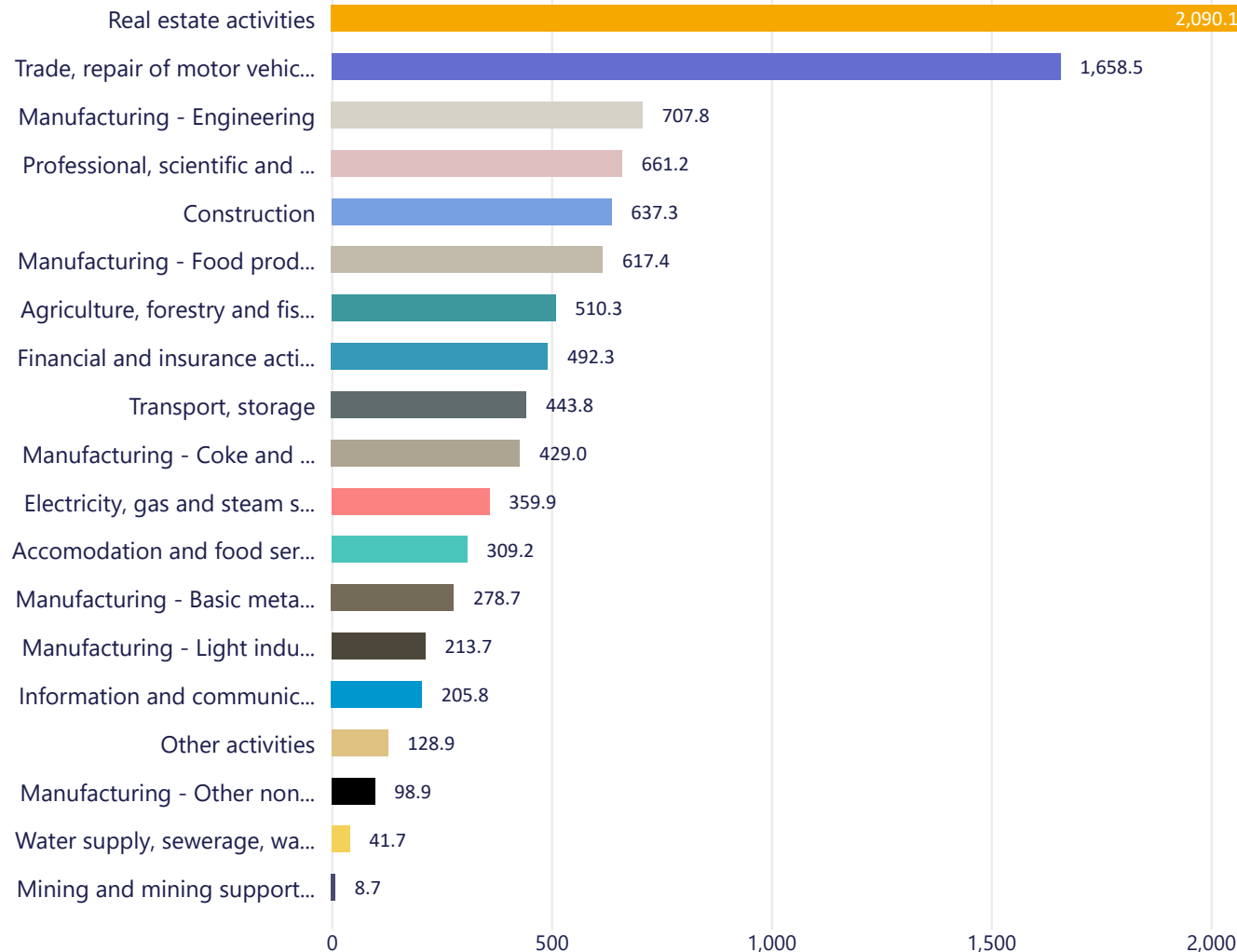
Foreign currency

Overdrafts

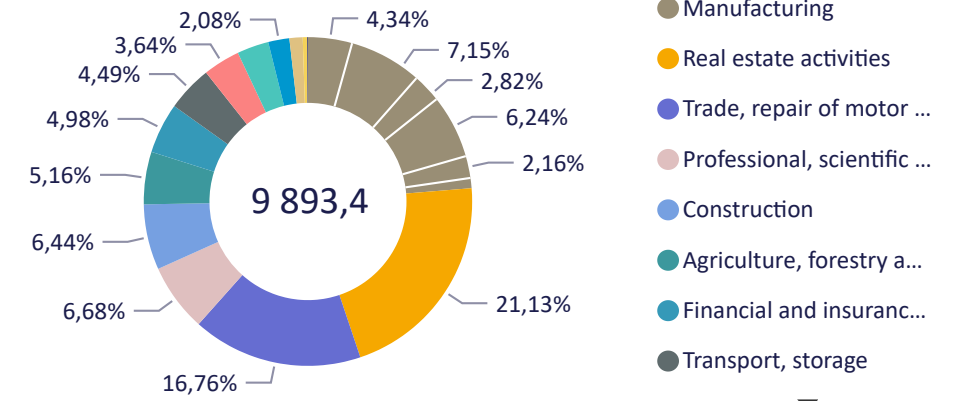
Up to 1 year

Over 1 year

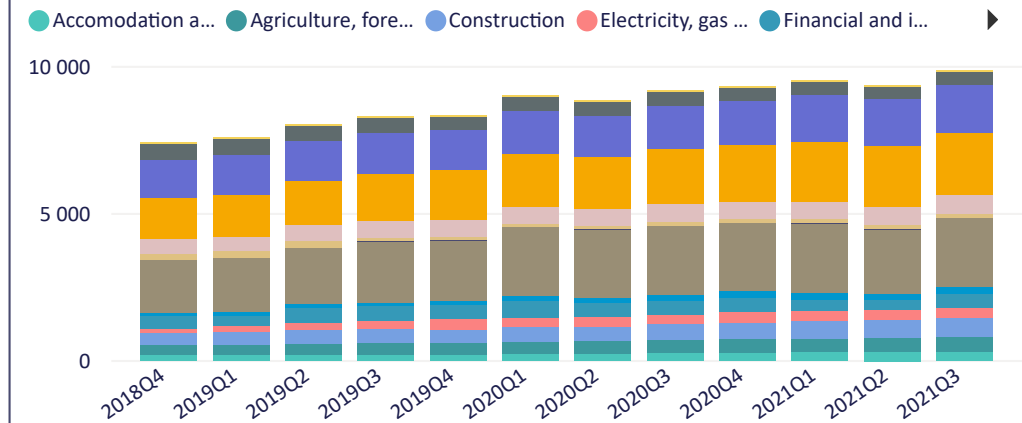
Stock of loans to non financial corporations at end of the quarter (Bn HUF) - September 2021



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



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

September 2021



Loans to non-financial corporations by SME breakdown

HUF

Foreign currency

Overdrafts

Up to 1 year

Over 1 year

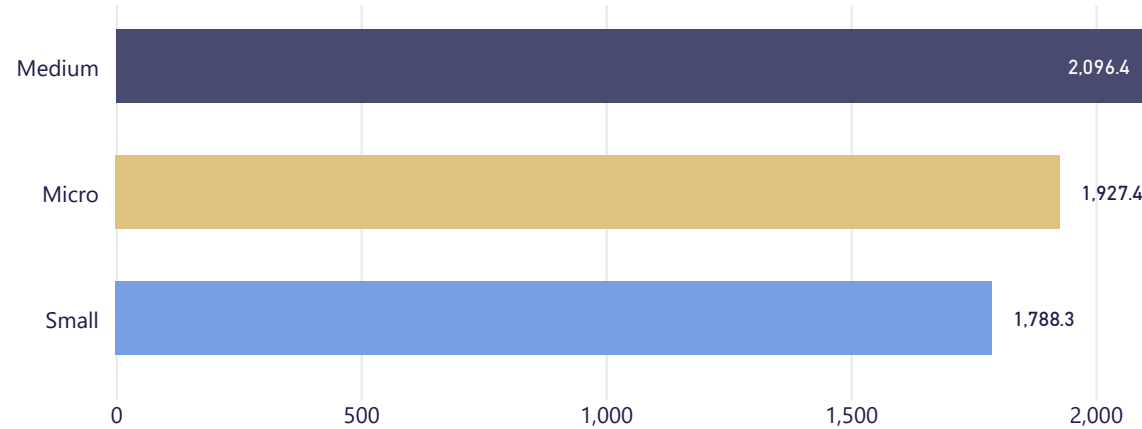
Stock of loans by SME breakdown at end of the quarter (Bn HUF) - September 2021

5,812.2

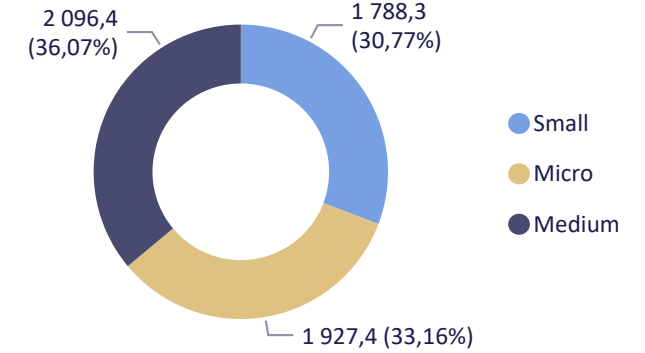
+269.6

Change form previous month (Bn HUF)

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

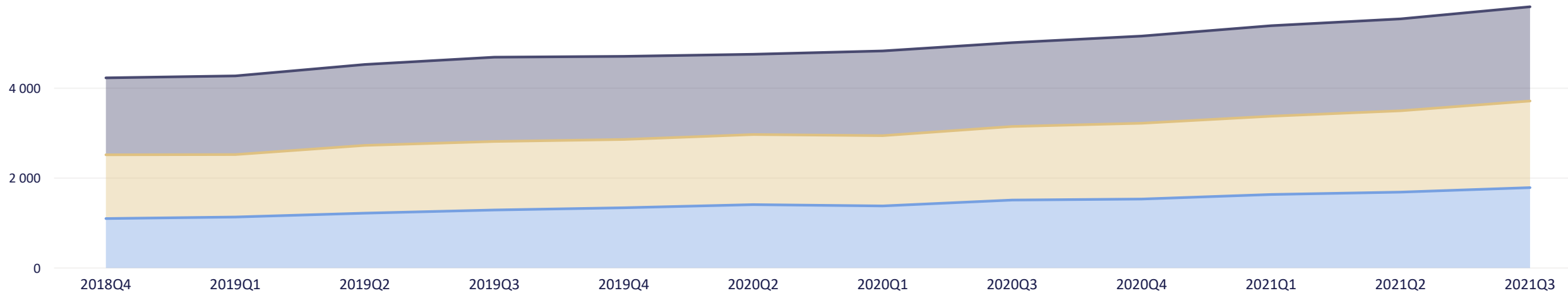


Distribution of loans by SME breakdown (Bn HUF, %) - September 2021



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.

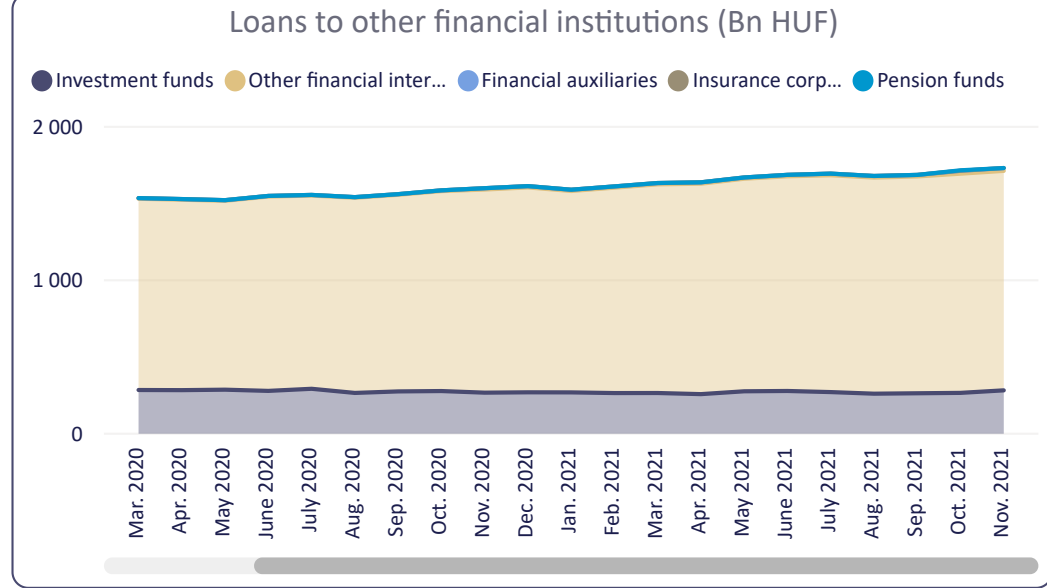
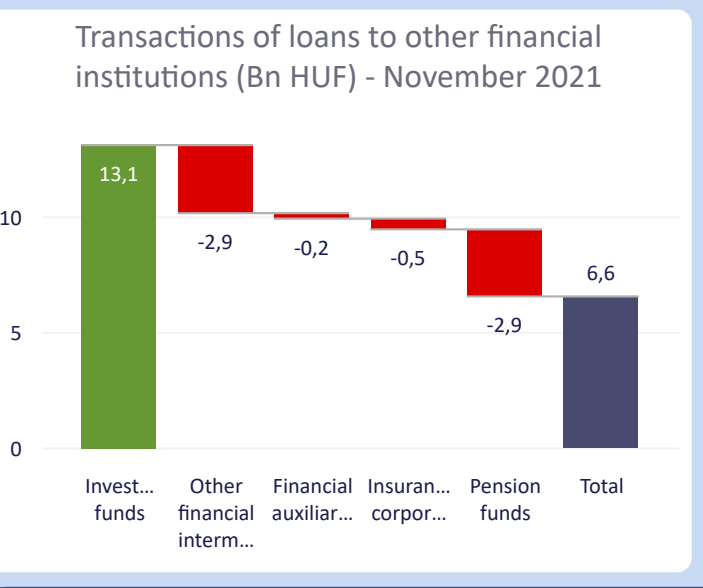
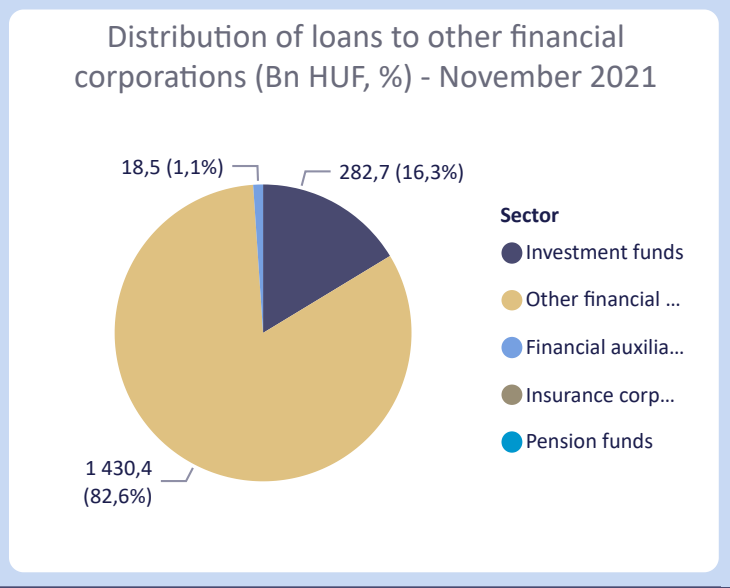
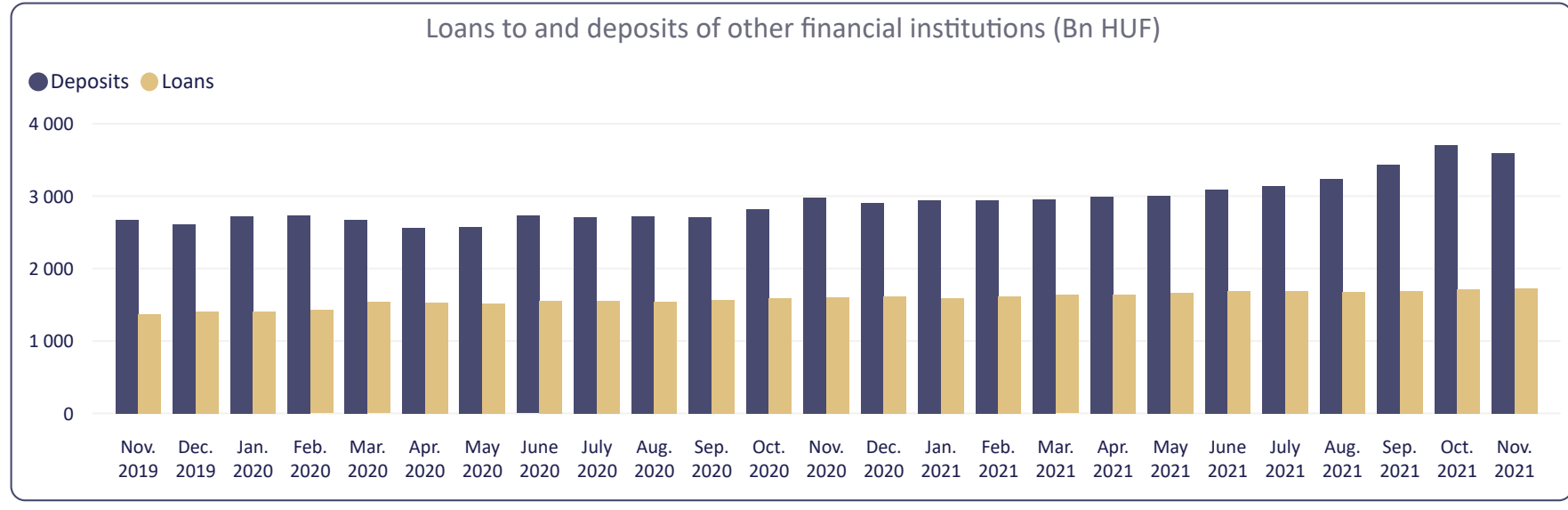
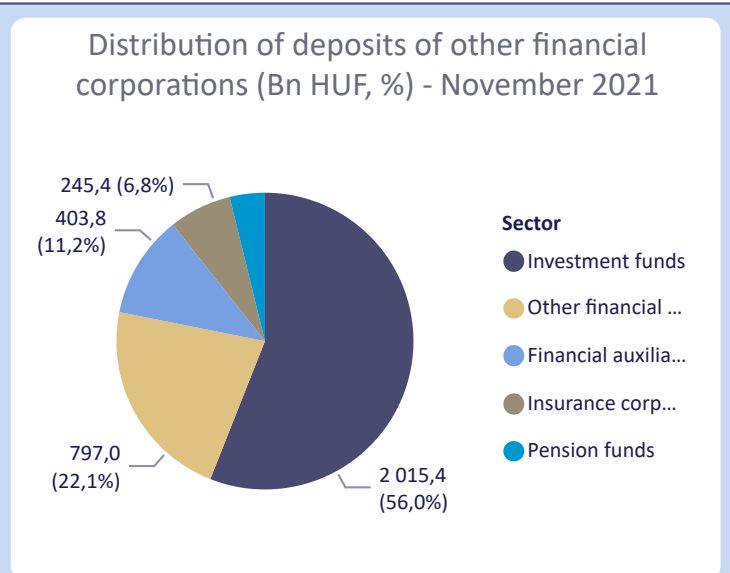




Filter Selected month ▼
 November 2021 ▼

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
November 2021



Monetary aggregates - M1

Original value of M1 (Bn HUF) - November 2021

33,102.4 +1,204.1

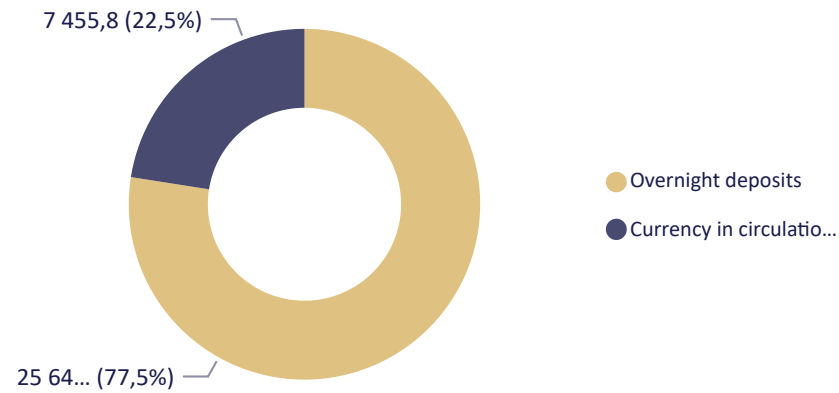
Changes from previous month (Bn HUF)

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

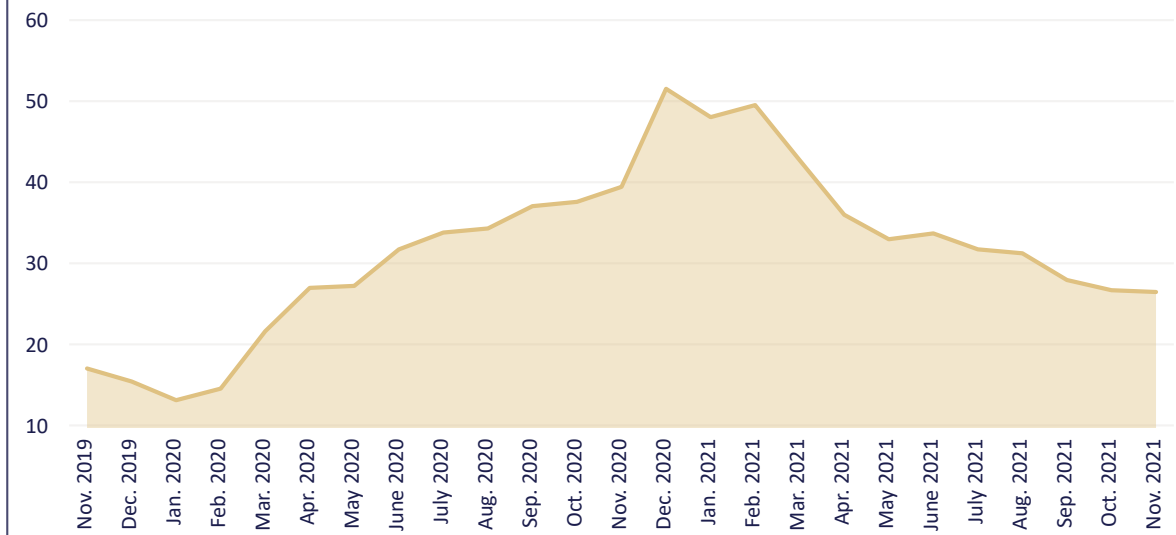
32,819.1 +700.5

Changes from previous month (Bn HUF)

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

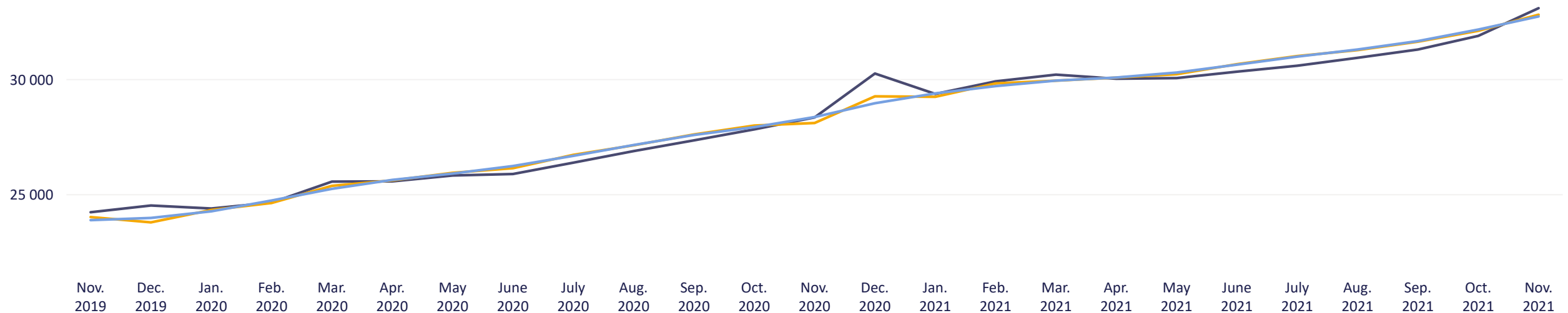


Transaction-based annualised real growth rate of M1 (%)



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

Original value Seasonally adjusted value Trend value





M1 M2 M3

Filter Selected month
November 2021



Monetary aggregates - M2

Original value of M2 (Bn HUF) - November 2021

37,648.6 +1,302.4

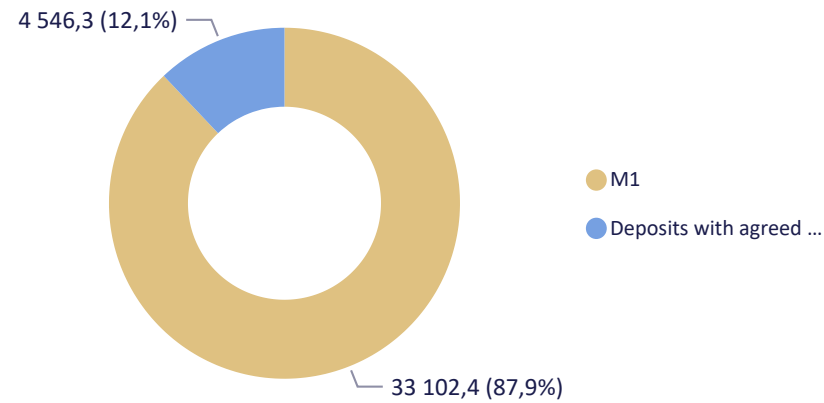
Changes from previous month (Bn HUF)

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

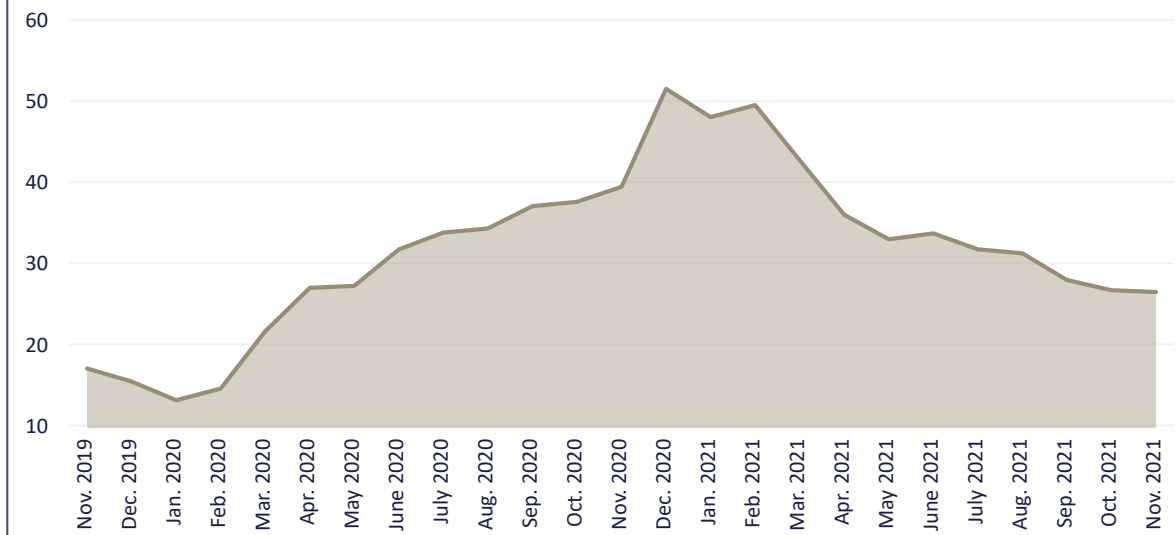
37,314.3 +885.4

Changes from previous month (Bn HUF)

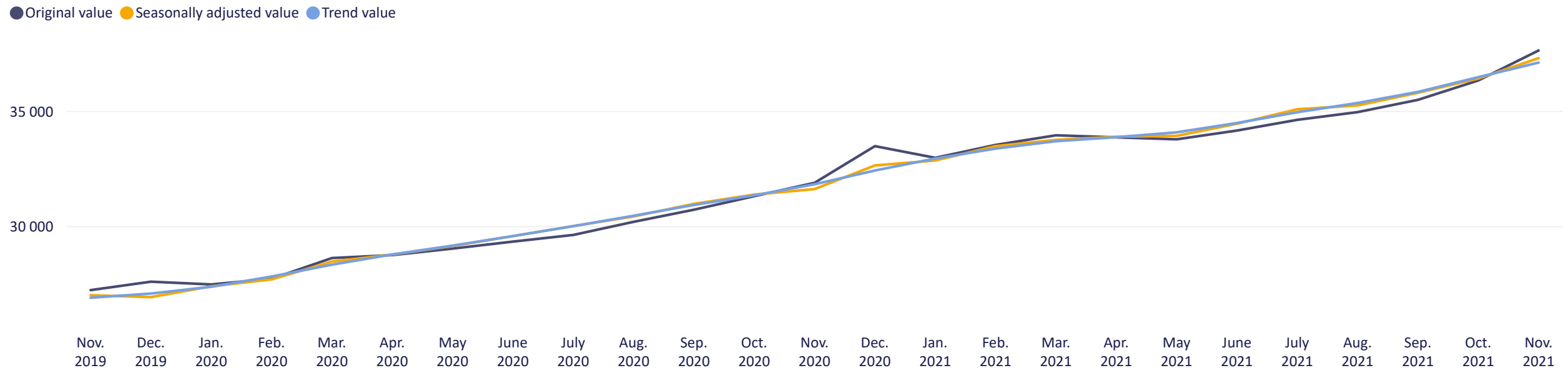
Distribution of M2 by its components (Bn HUF, %) - November 2021



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



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





M1 M2 M3

Filter Selected month
November 2021



Monetary aggregates - M3

Original value of M3 (Bn HUF) - November 2021

37,779.8 +1,301.5

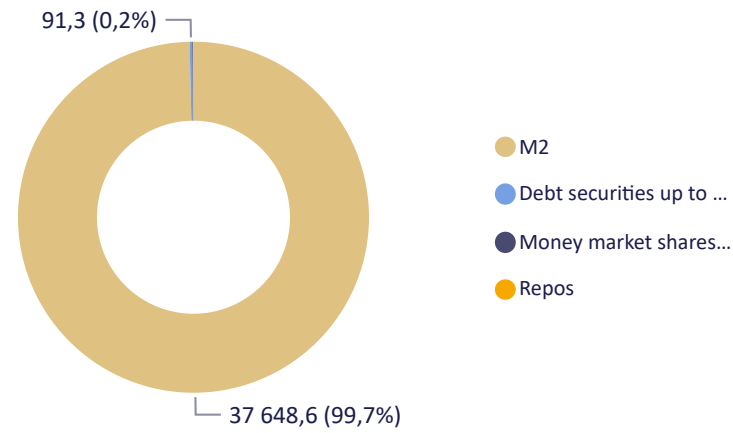
Changes from previous month (Bn HUF)

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

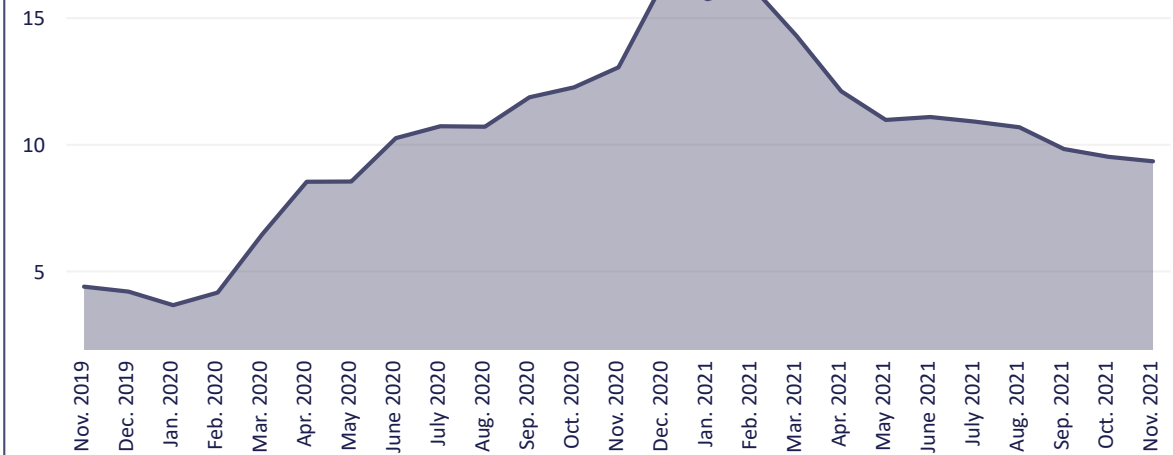
37,418.3 +904.8

Changes from previous month (Bn HUF)

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

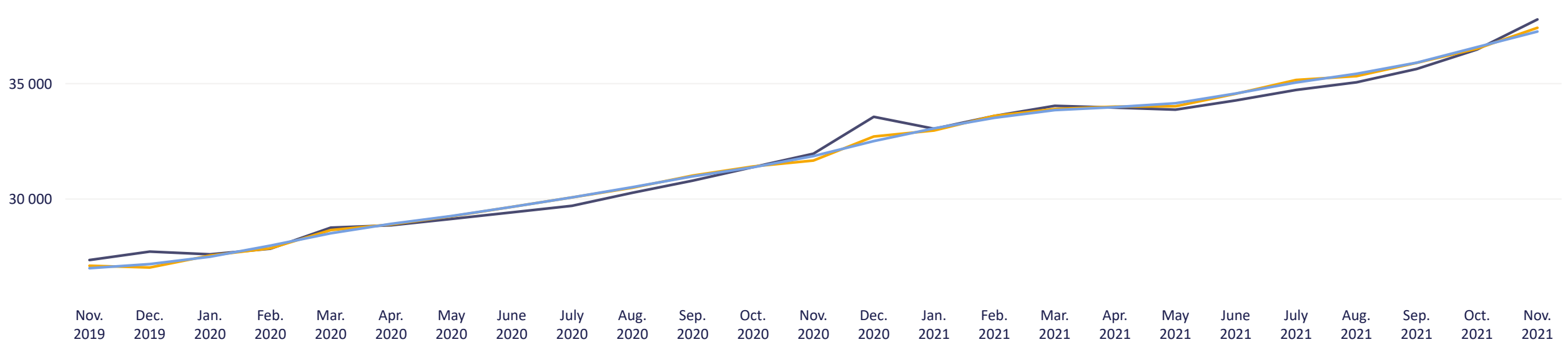


Transaction-based annualised real growth rate of M3 (%)



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

Original value Seasonally adjusted value Trend value





Filter

Selected month



November 2021

General government

Non-financial corporations

Financial corporations

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

10,420.3 +37.7

Change from previous month (Bn HUF)

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

9,942.4 +35.2

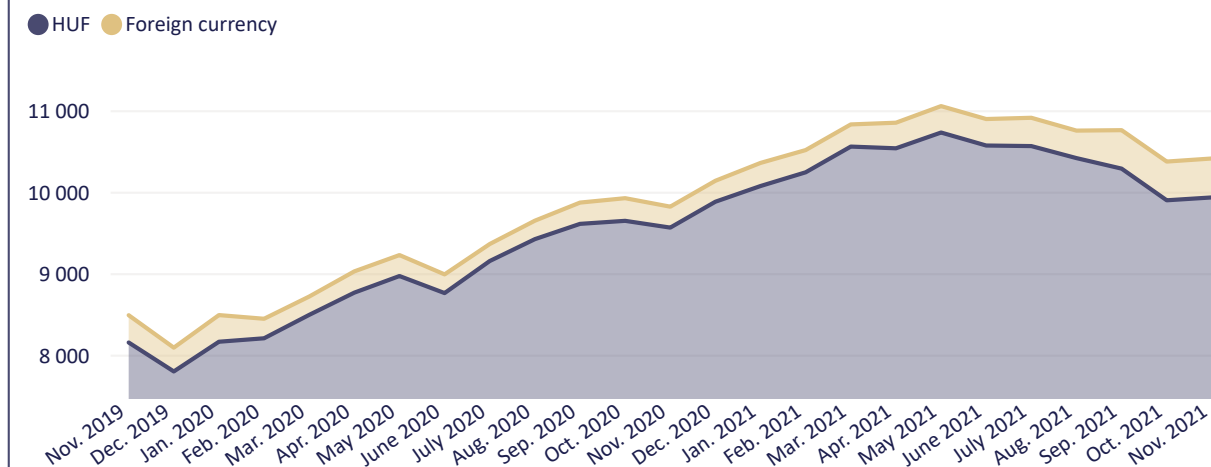
Change from previous month (Bn HUF)

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

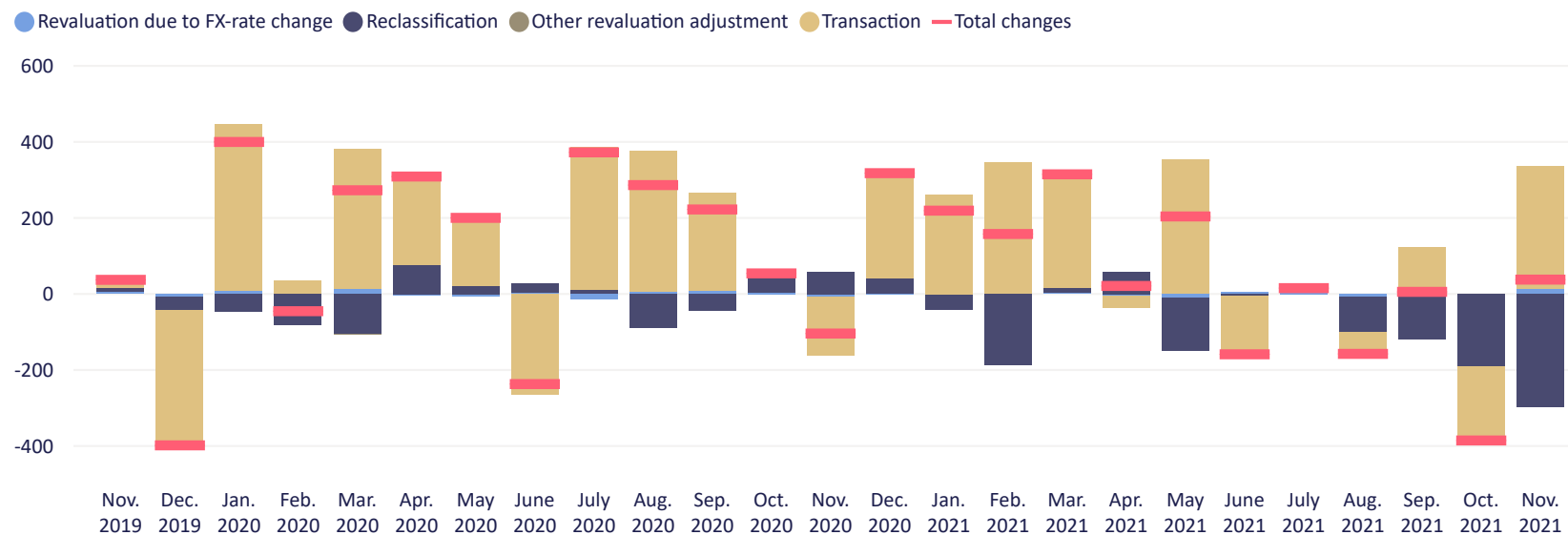
477.9 +2.6

Change from previous month (Bn HUF)

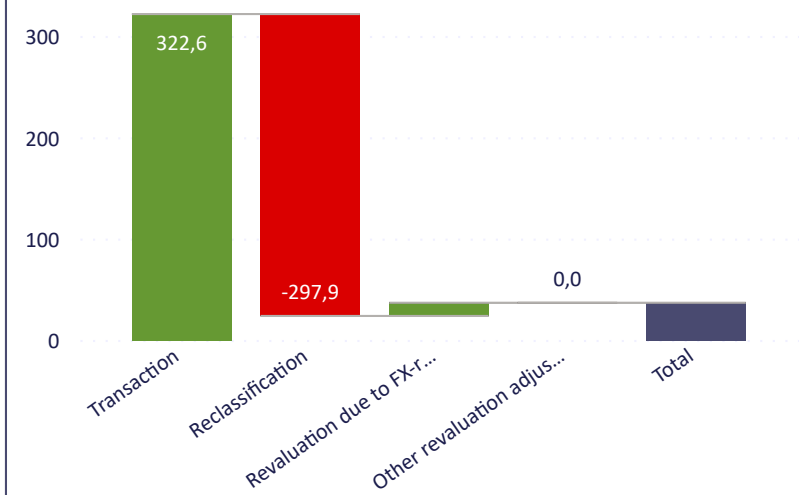
Closing stocks of debt securities issued by the general government (Bn HUF)



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



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





Accrued interest on MFI loans and deposits

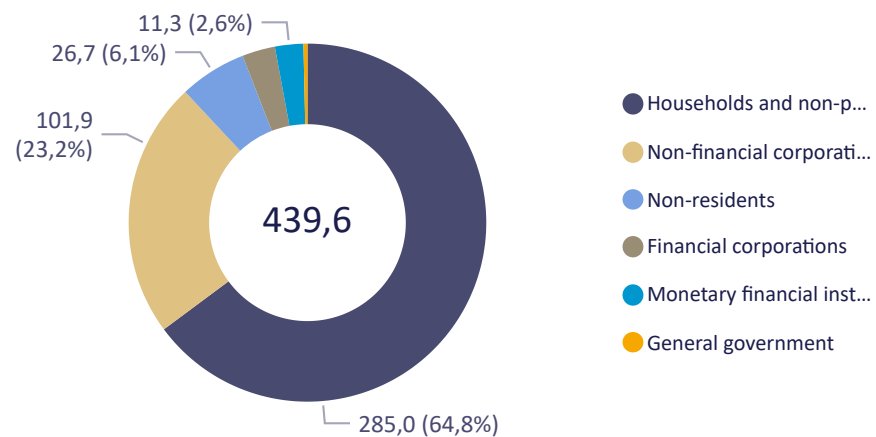
Filter

Selected month

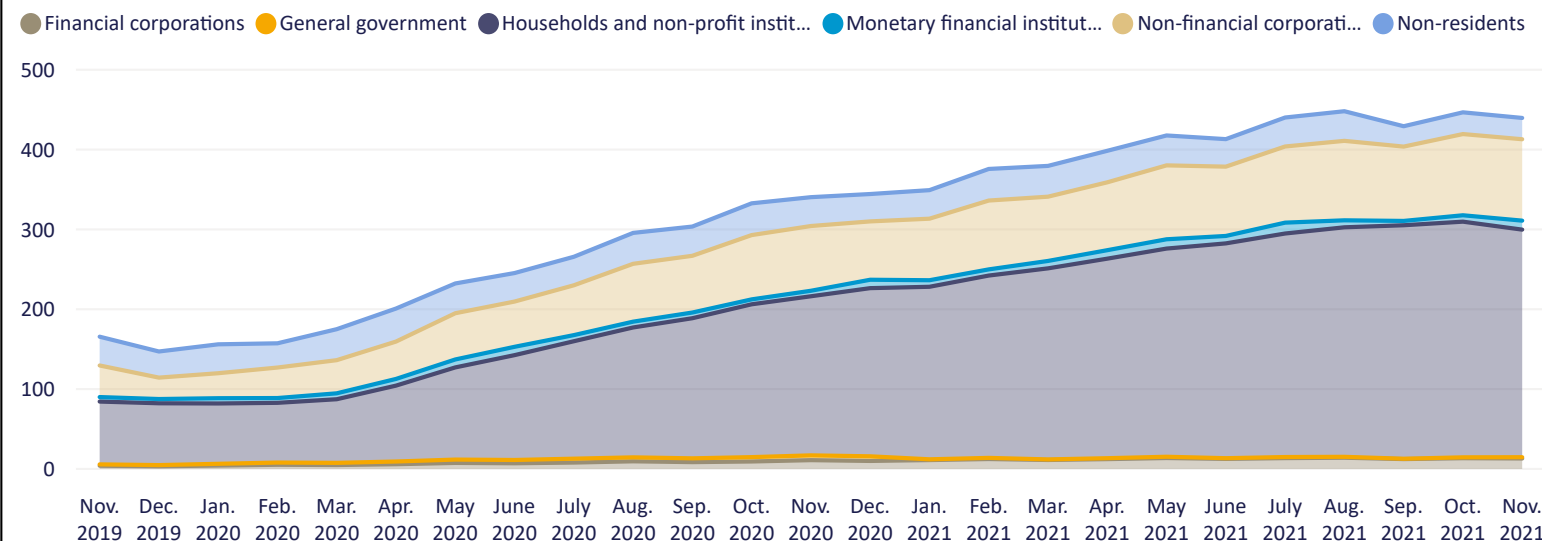
November 2021



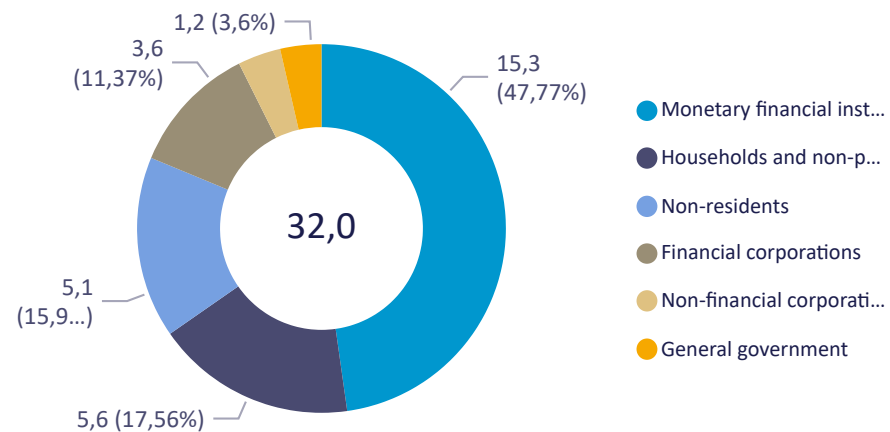
Distribution of accrued interests on loans (Bn HUF) - November 2021



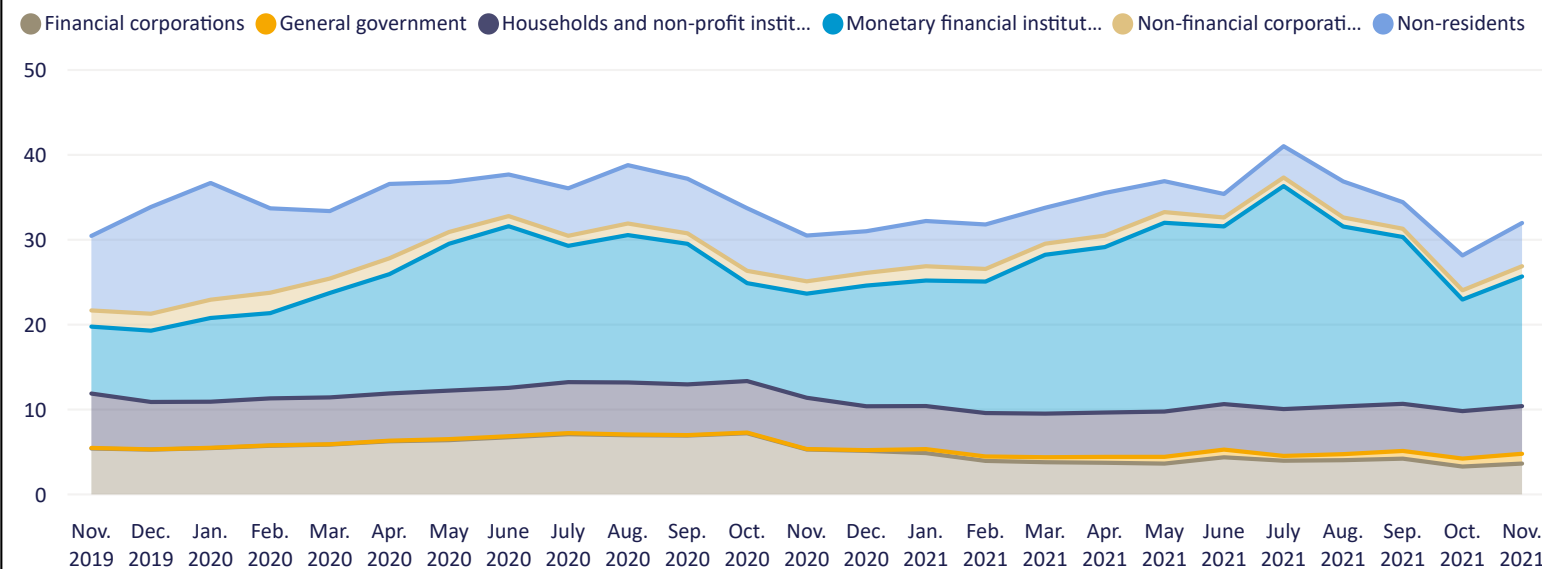
Accrued interests on loans (Bn HUF)



Distribution of accrued interests on deposits (Bn HUF) - November 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 -> 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 February, 2022

Publication calendar >

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

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