



Press release on aggregated balance sheet of credit institutions

April 2022



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)

72.5



Monthly transaction of households' deposits (Bn HUF)

-20.9



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

8.7



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

398.5



Balance sheet total (Bn HUF)

68,150.6 +2,845.3

Change from previous month (Bn HUF)



Magyar Nemzeti Bank
Statistics Portal

Published: 01 June, 2022

Aggregated balance sheet of credit institutions - April 2022

According to seasonally adjusted data, households and non-financial corporations were net borrowers due to transactions in April 2022. Both sectors' deposit holdings increased in the month under review.

In April 2022, the stock of **household** loans rose by HUF 67.6 billion in seasonally adjusted terms and by HUF 72.5 billion in seasonally unadjusted terms, due to transactions. According to seasonally unadjusted data, the stock of forint loans increased by HUF 72.9 billion and that of foreign currency loans fell by HUF 0.4 billion.

Due to transactions, total deposits of the household sector rose by HUF 90.1 billion in seasonally adjusted terms and it fell by HUF 20.9 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net withdrawals of HUF 55.6 billion from forint deposits and net inflows of HUF 34.7 billion into foreign currency deposits during the period under review.

Due to transactions, outstanding debt of the **non-financial corporate sector** rose by HUF 26.3 billion in seasonally adjusted terms and by HUF 8.7 billion in seasonally unadjusted terms. According to seasonally unadjusted data, the stock of forint loans increased by HUF 28.8 billion and that of foreign currency loans fell by HUF 20.1 billion due to transactions. Credit institutions' holdings of bonds issued by non-financial corporations rose by HUF 130.2 billion.

Excluding revaluations and other volume changes, the stock of non-financial corporations' deposits rose by HUF 507.7 billion in seasonally adjusted terms and by HUF 398.5 billion in seasonally unadjusted terms. According to seasonally unadjusted data, there were net inflows of HUF 158.6 billion and of HUF 239.9 billion into forint deposits and foreign currency deposits, respectively, in the period under review.

In April 2022, foreign liabilities of credit institutions accounted for 13.7% of the sector's balance sheet total.

Components of monthly stock changes	Opening stocks	Trans- actions	Revaluation due to FX- rate change	Other revaluation adjustments	Reclassifi- cation, other adjustments	Total changes	Closing stocks
☐ Total assets	65 305,2	2 170,9	418,4	251,7	4,3	2 845,3	68 150,6
☐ 1. Non-financial corporations	11 426,1	138,9	89,4	-25,9	2,1	204,5	11 630,6
1.1 HUF loans	6 369,8	28,8	0,0	-0,5	0,0	28,3	6 398,1
1.2 FX loans	3 977,6	-20,1	86,7	-0,7	2,0	67,9	4 045,5
1.3 Securities other than shares	1 078,7	130,2	2,7	-24,6	0,0	108,3	1 187,0
⊕ 2. Other financial corporations	1 864,9	12,0	11,1	-2,5	0,0	20,6	1 885,5
⊕ 3. Central government	11 751,9	269,0	20,0	-182,2	2,0	108,8	11 860,7
⊕ 4. Local governments	155,7	0,4	0,0	0,0	0,0	0,4	156,1
☐ 5. Households	9 243,1	72,5	0,6	-2,1	0,0	70,9	9 314,0
5.1 HUF loans	9 215,3	72,9	0,0	-2,1	0,0	70,8	9 286,1
5.2 FX loans	27,8	-0,4	0,6	0,0	0,0	0,2	27,9
⊕ 6. Non-residents	8 816,9	-113,8	261,1	-16,9	0,0	130,4	8 947,2
⊕ 7. Remaining assets	22 046,7	1 792,0	36,1	481,3	0,3	2 309,7	24 356,4
☐ Total liabilities	65 305,2	2 170,9	418,4	251,7	4,3	2 845,3	68 150,6
☐ 8. Non-financial corporations	13 698,5	398,5	123,7	0,0	0,1	522,3	14 220,8
8.1 HUF deposits	9 211,0	158,6	0,0	0,0	-0,3	158,3	9 369,3
8.2 FX deposits	4 487,5	239,9	123,7	0,0	0,4	364,0	4 851,5
⊕ 9. Other financial corporations	3 992,4	-329,7	39,3	0,0	-0,2	-290,6	3 701,8
⊕ 10. Central government	1 050,6	-9,3	2,2	0,0	0,7	-6,5	1 044,1
⊕ 11. Local governments	1 256,5	-34,5	0,2	0,0	0,1	-34,2	1 222,3
☐ 12. Households	13 264,4	-20,9	59,6	0,0	0,1	38,8	13 303,2
12.1 HUF deposits	11 280,2	-55,6	0,0	0,0	0,1	-55,5	11 224,6
12.2 FX deposits	1 984,3	34,7	59,6	0,0	0,0	94,3	2 078,6
⊕ 13. Debt securities issued (held by residents)	2 847,1	54,4	6,9	-38,9	0,0	22,5	2 869,6
⊕ 14. Non-residents	7 385,8	1 731,8	208,6	-16,4	-0,1	1 923,9	9 309,8
⊕ 15. Remaining liabilities	21 809,8	380,7	-22,2	307,0	3,7	669,1	22 478,9



Filter

Selected month

April 2022

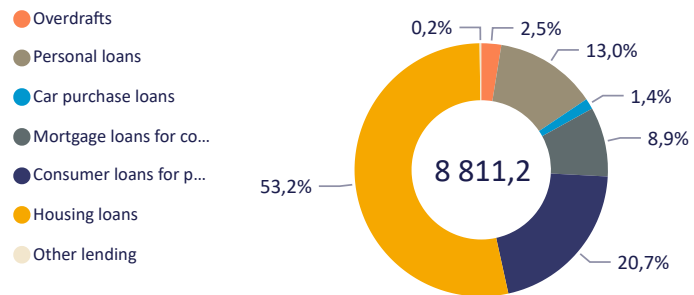


Loans to individuals by the purpose of loan

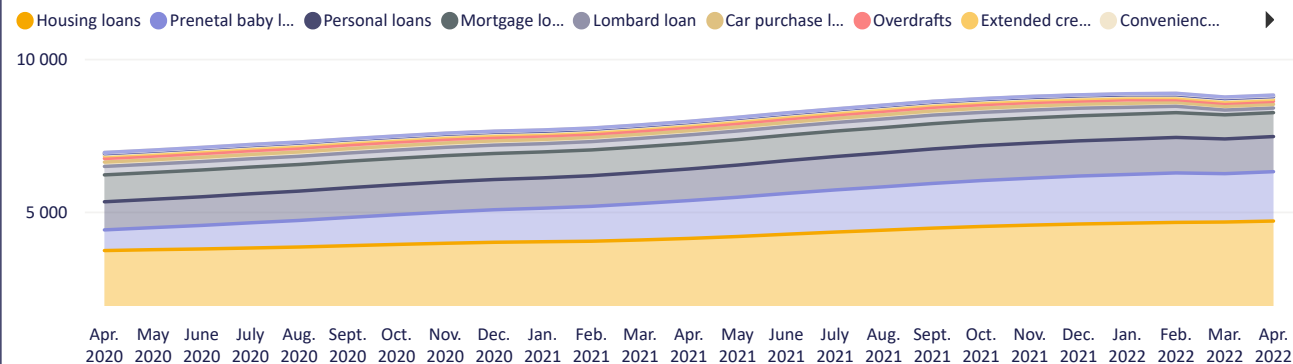
Monthly stocks by the purpose of loan

Overdrafts	Personal loans	Car purchase loans	Mortgage loans for consumption purpose	Consumer loans for purchase of goods	Housing loans	Other lending
224,6	1 148,7	121,4	781,9	1 826,0	4 690,1	243,2

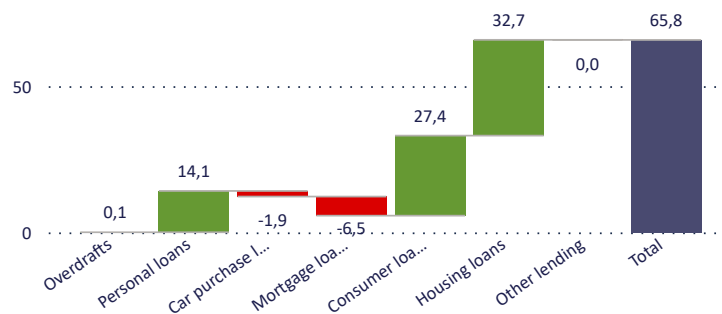
Distribution of stock at the end of the month by the purpose of loan (Bn HUF, %) - April 2022



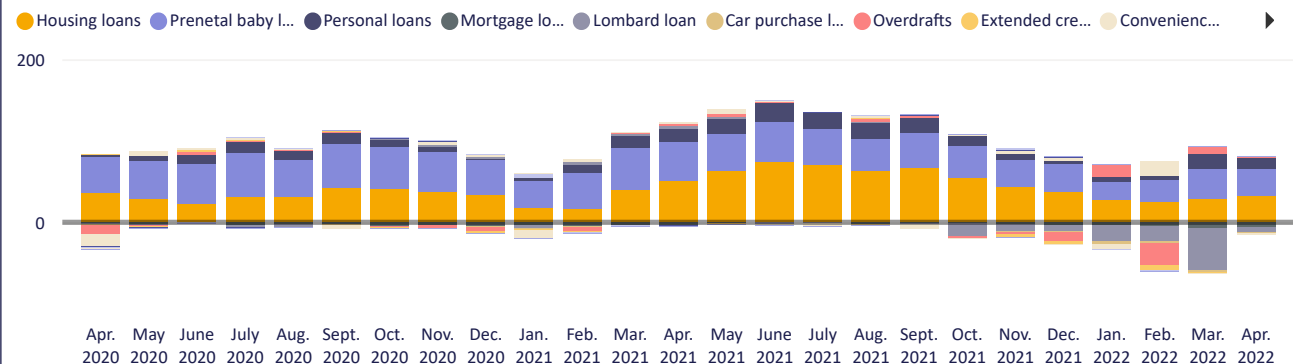
Loans to individuals - Stock at the end of the month (Bn HUF)



Monthly transactions by the purpose of loan (Bn HUF) - April 2022



Loans to individuals - Monthly transactions (Bn HUF)





Aggregated balance sheet of credit institutions

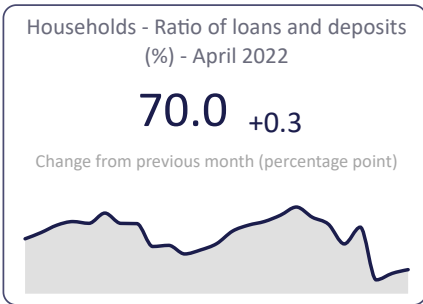
Loans to and deposits of households and non-financial corporations

Stocks, transactions | Annualized growth rate

Filter April 2020 - April 2022

Households | Non-financial corporations

Total | HUF | Foreign currency



Households - Original value of the monthly transaction of loans (Bn HUF) - April 2022

72.5

Households - Seasonally adjusted value of the monthly transaction of loans (Bn HUF) - April 2022

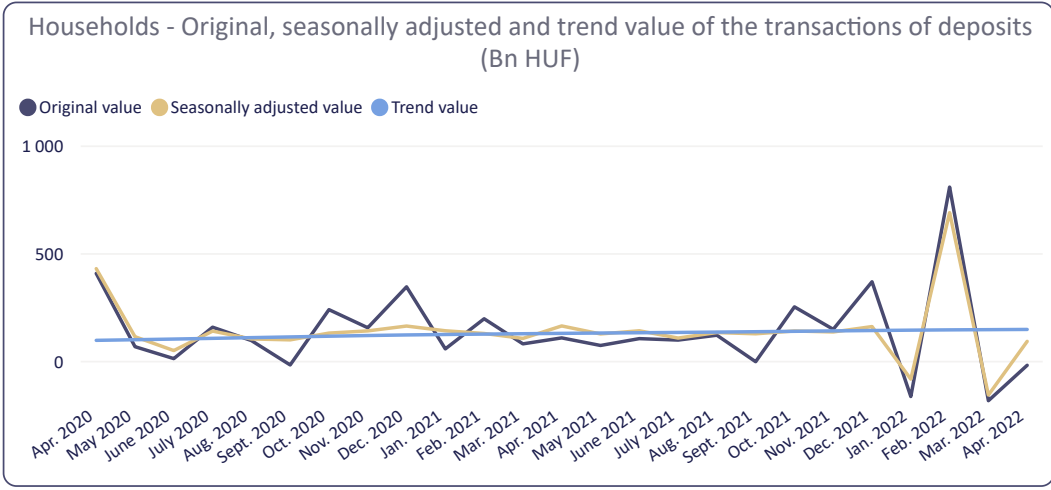
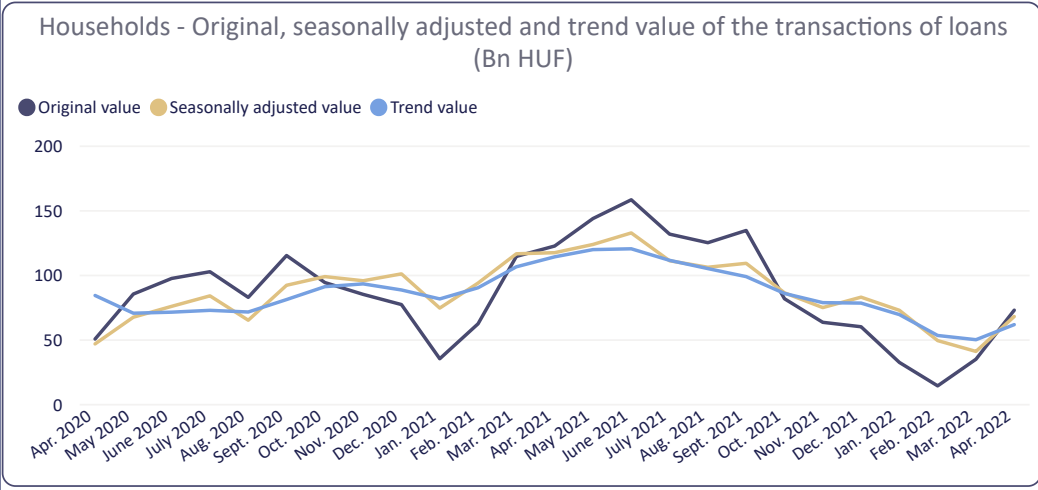
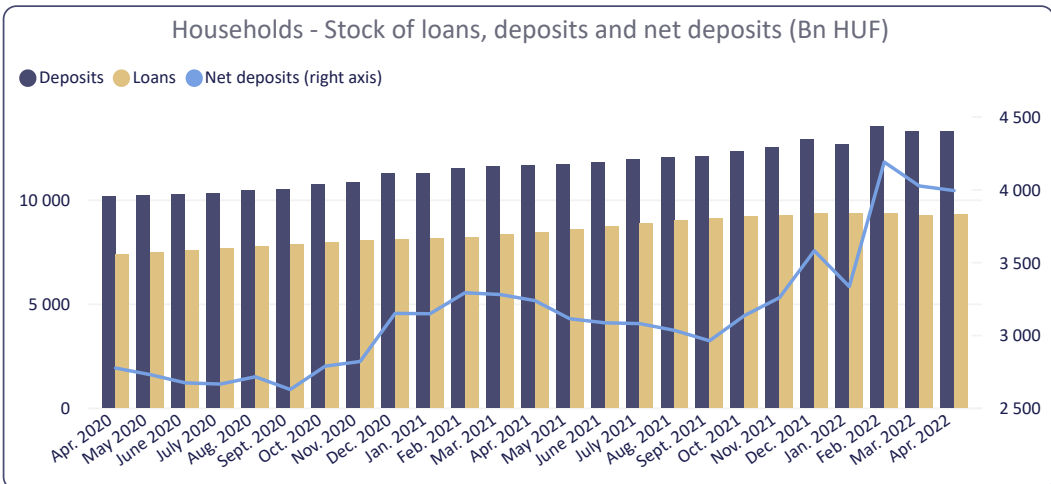
67.6

Households - Original value of the monthly transaction of deposits (Bn HUF) - April 2022

-20.9

Households - Seasonally adjusted value of the monthly transaction of deposits (Bn HUF) - April 2022

90.1





Aggregated balance sheet of credit institutions

Loans to and deposits of households and non-financial corporations

Stocks, transactions | Annualized growth rate

Filter April 2020 - April 2022

Households | **Non-financial corporations**

Total | HUF | Foreign currency

Non-financial corporations - Ratio of loans and deposits (%) - April 2022

73.4 -2.1

Change from previous month (percentage point)

Non-financial corporations - Original value of the monthly transaction of loans (Bn HUF) - April 2022

8.7

Non-financial corporations - Seasonally adjusted value of the monthly transaction of loans (Bn HUF) - April 2022

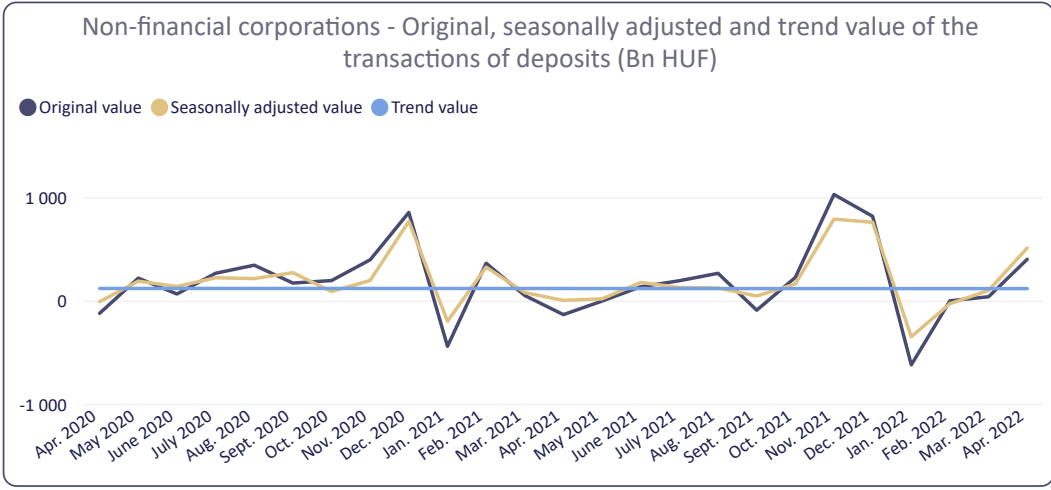
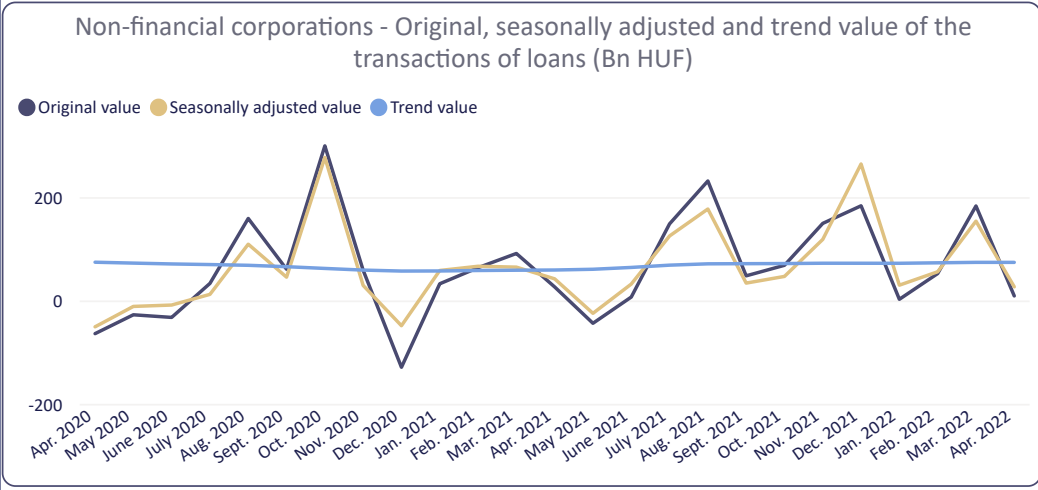
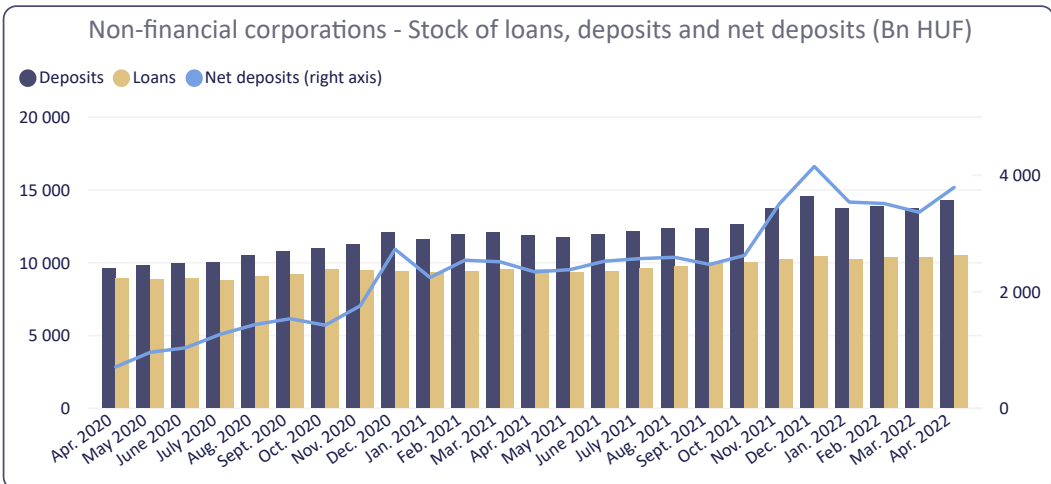
26.3

Non-financial corporations - Original value of the monthly transaction of deposits (Bn HUF) - April 2022

398.5

Non-financial corporations - Seasonally adjusted value of the monthly transaction of deposits (Bn HUF) - April 2022

507.7



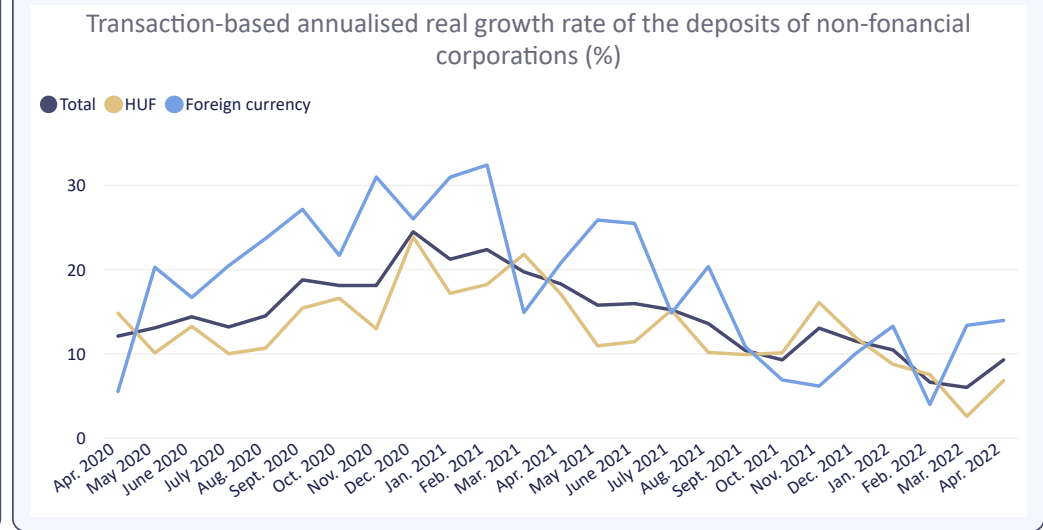
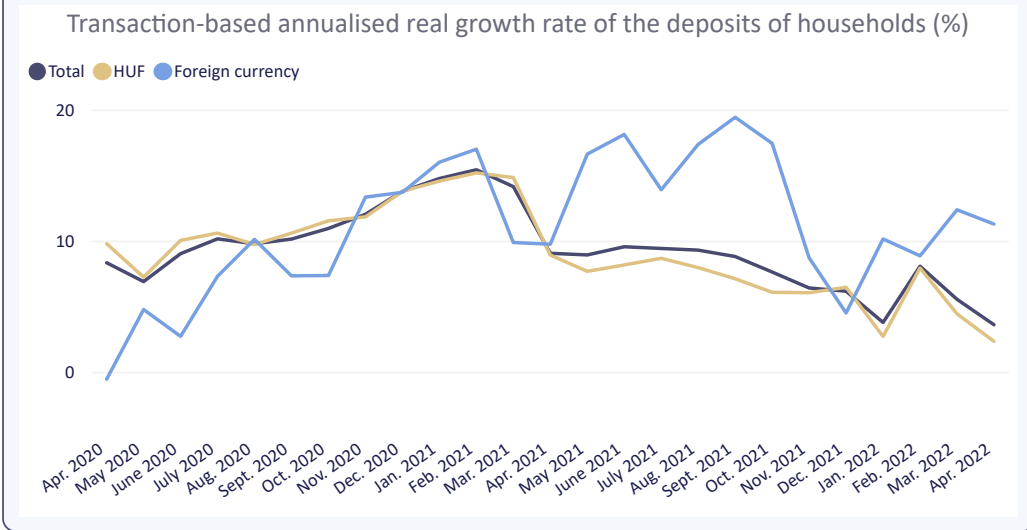
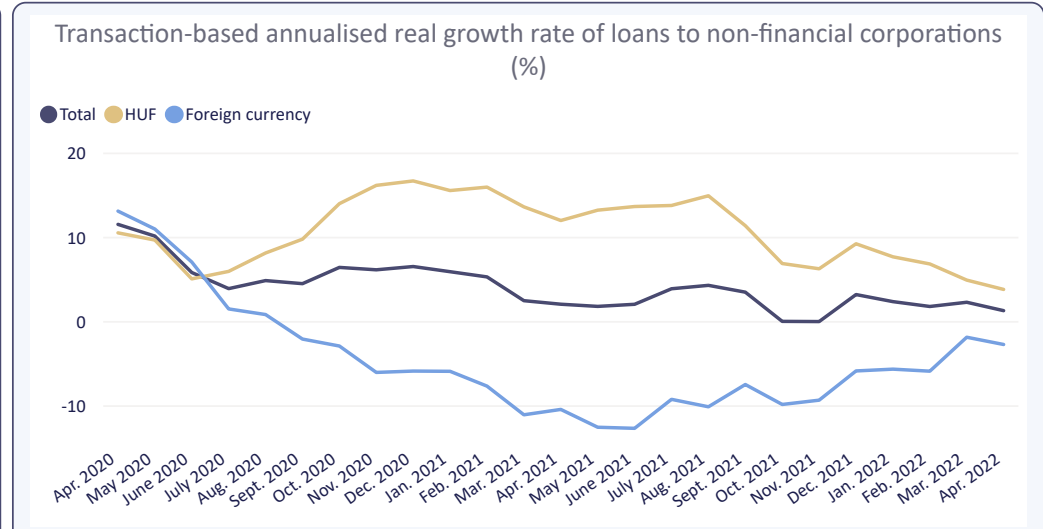
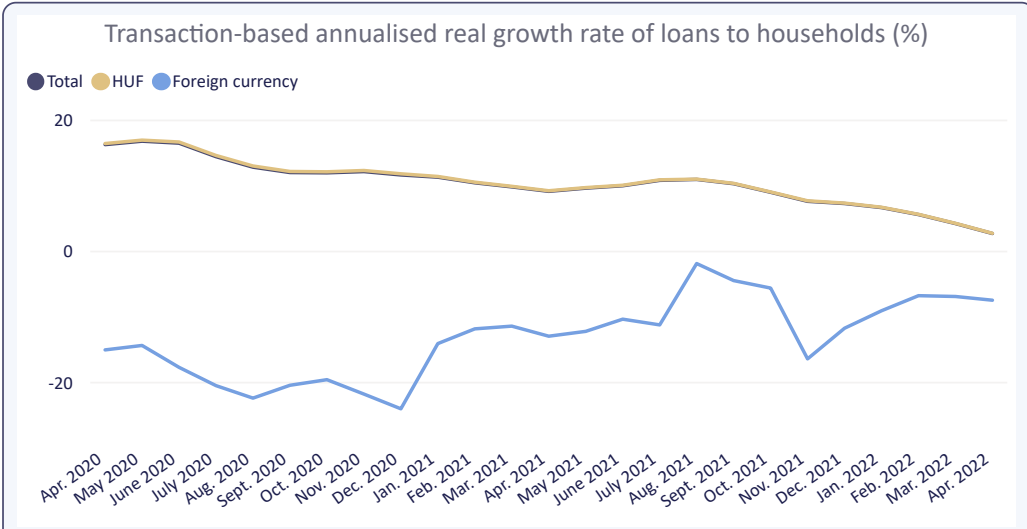


Aggregated balance sheet of credit institutions

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

Stocks, transactions | Annualised growth rate

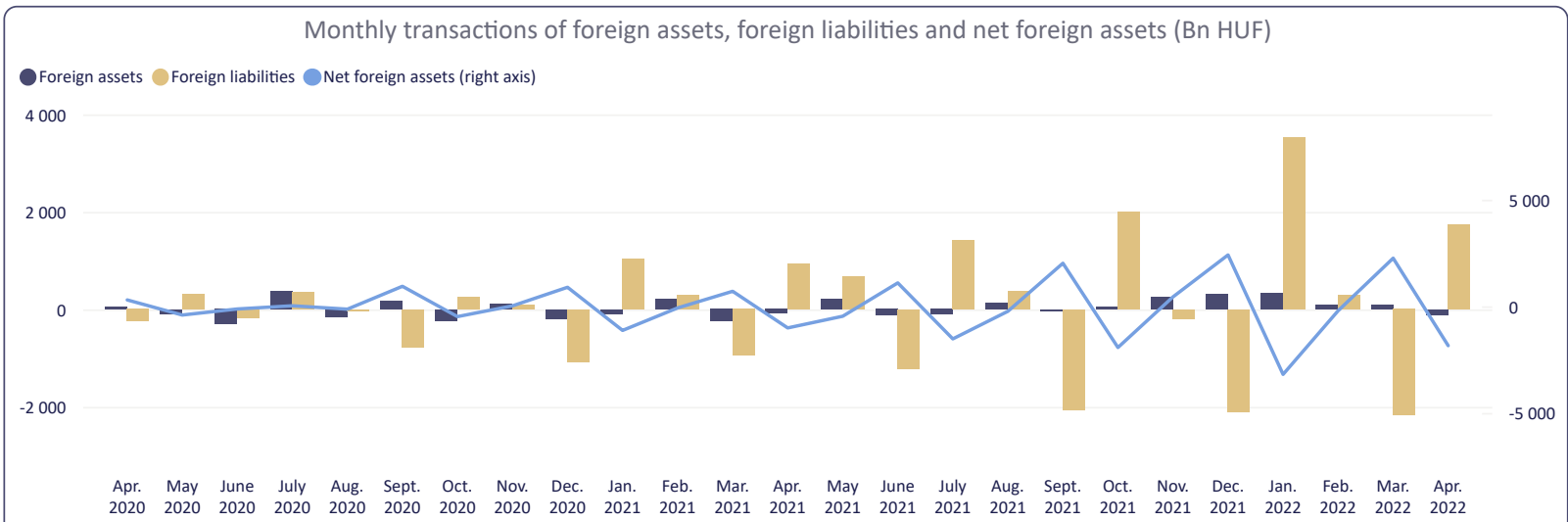
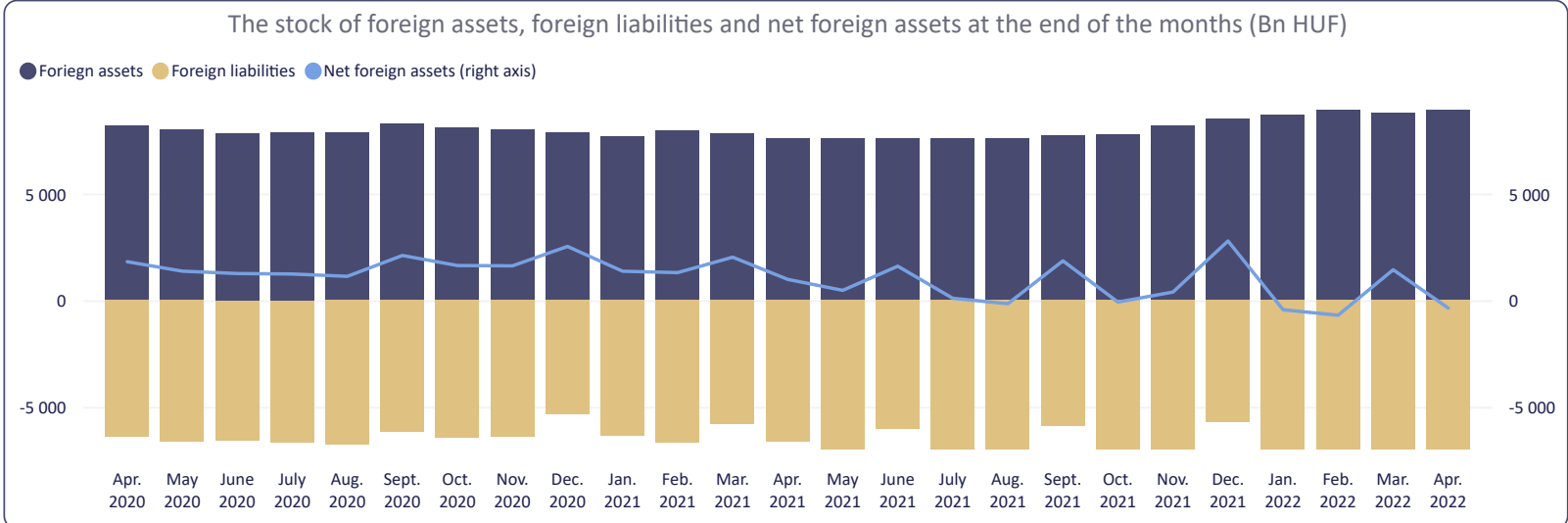
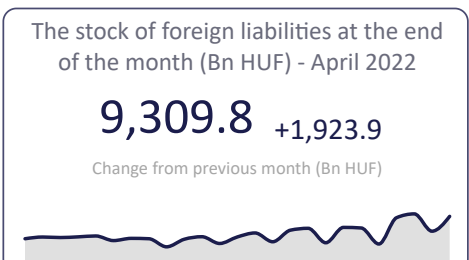
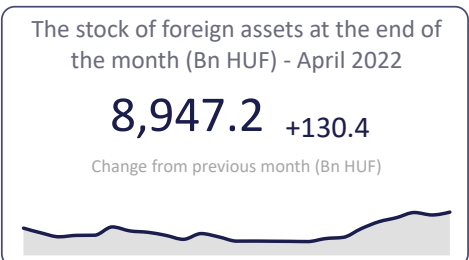
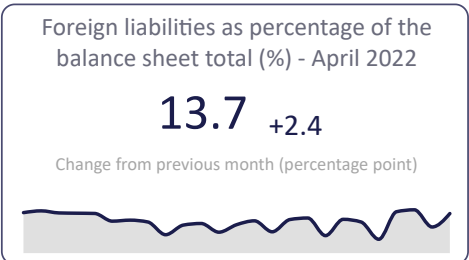
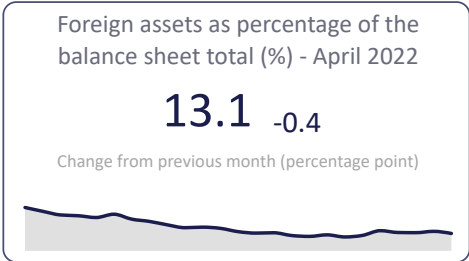
Filter April 2020 - April 2022





Filter April 2020 - April 2022 xT i

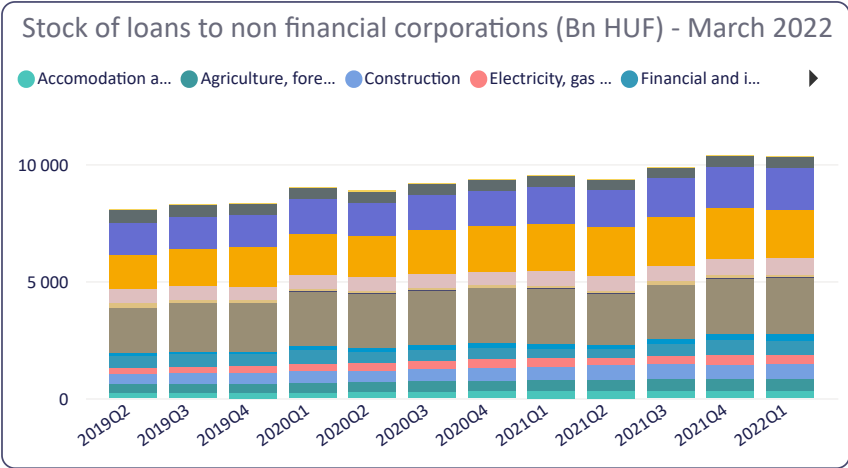
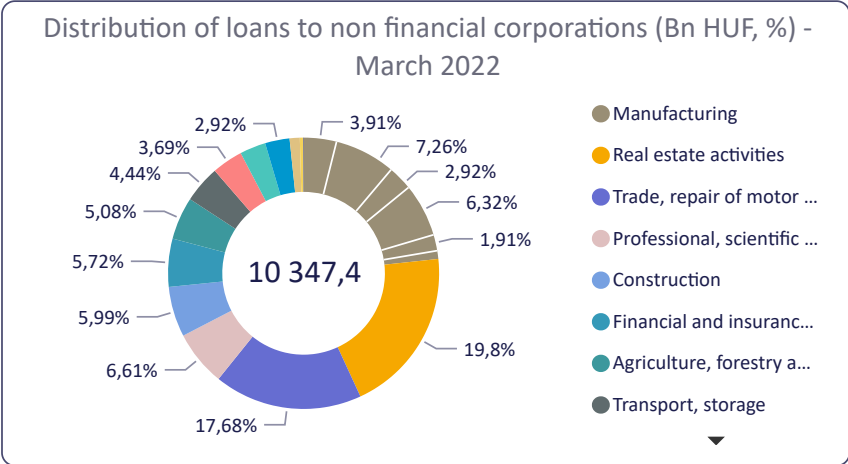
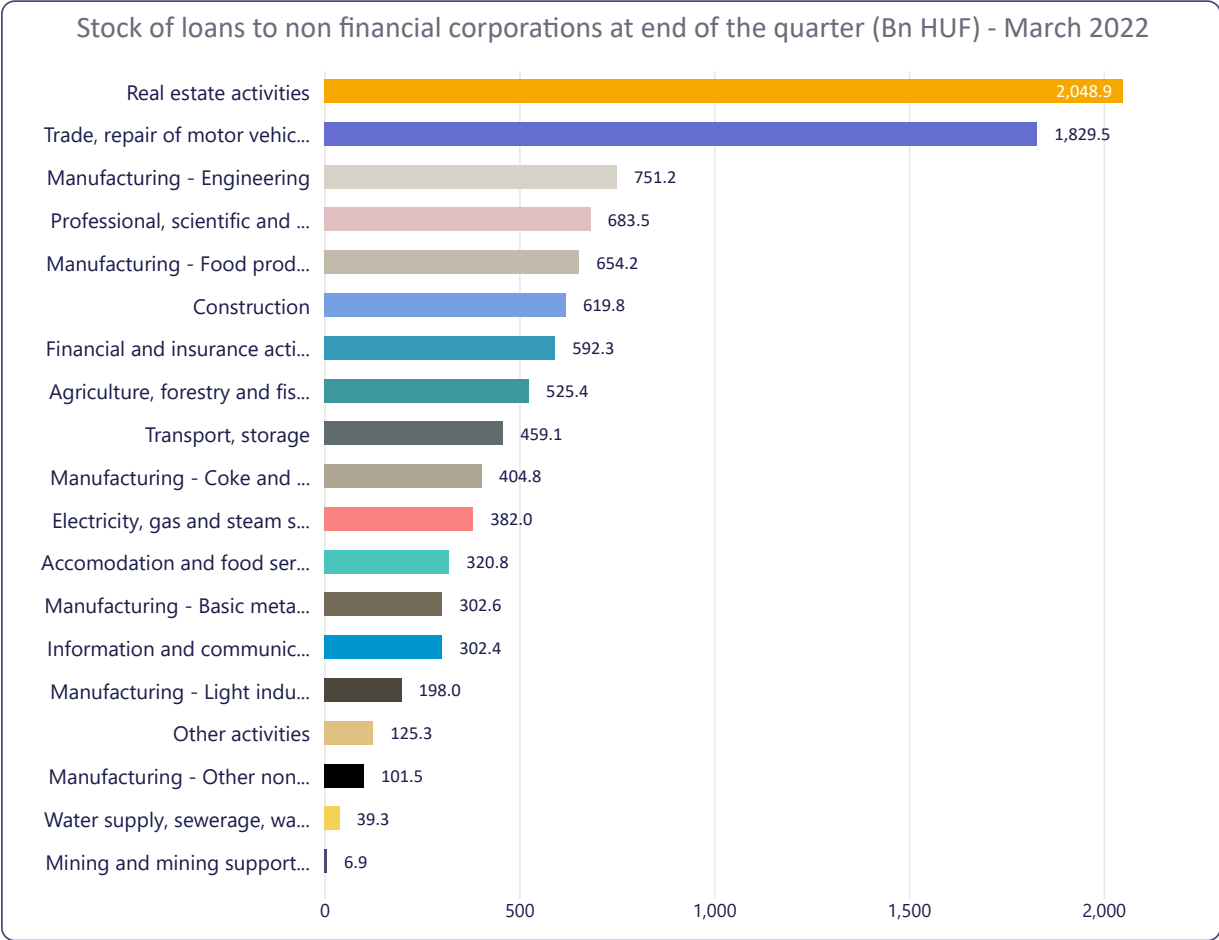
Foreign assets and liabilities





Filter End of quarter March 2022

Loans to non-financial corporations by economic branches



* 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 2022



Loans to non-financial corporations by SME breakdown

HUF

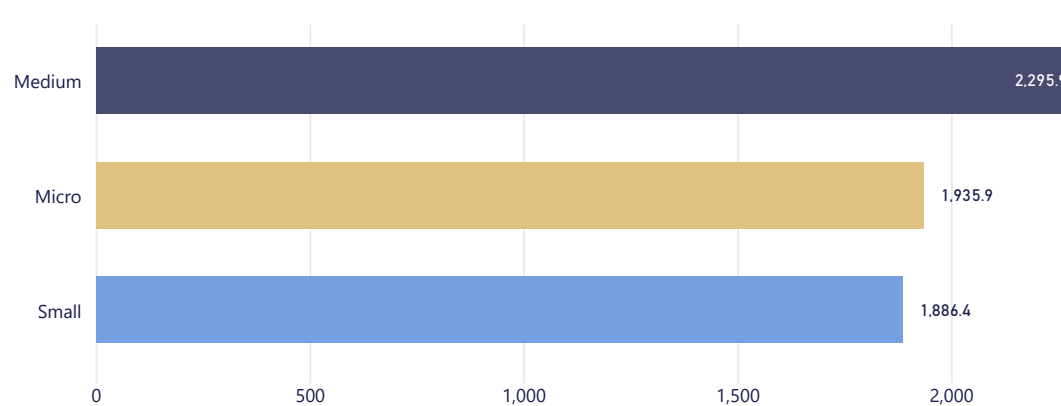
Foreign currency

Overdrafts

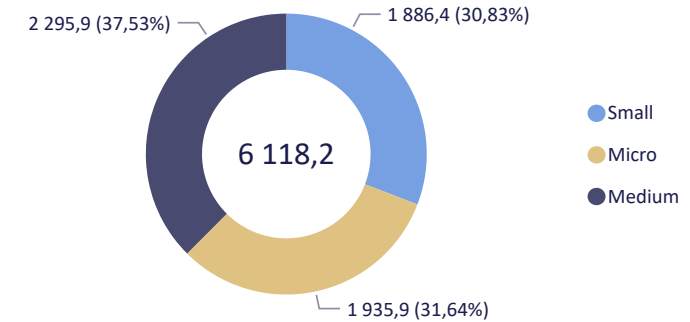
Up to 1 year

Over 1 year

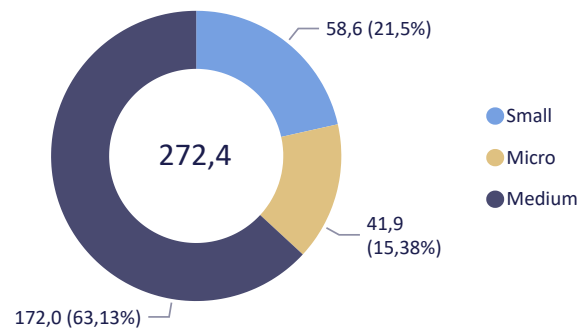
Stock of loans by SME breakdown at end of the quarter (Bn HUF) - March 2022



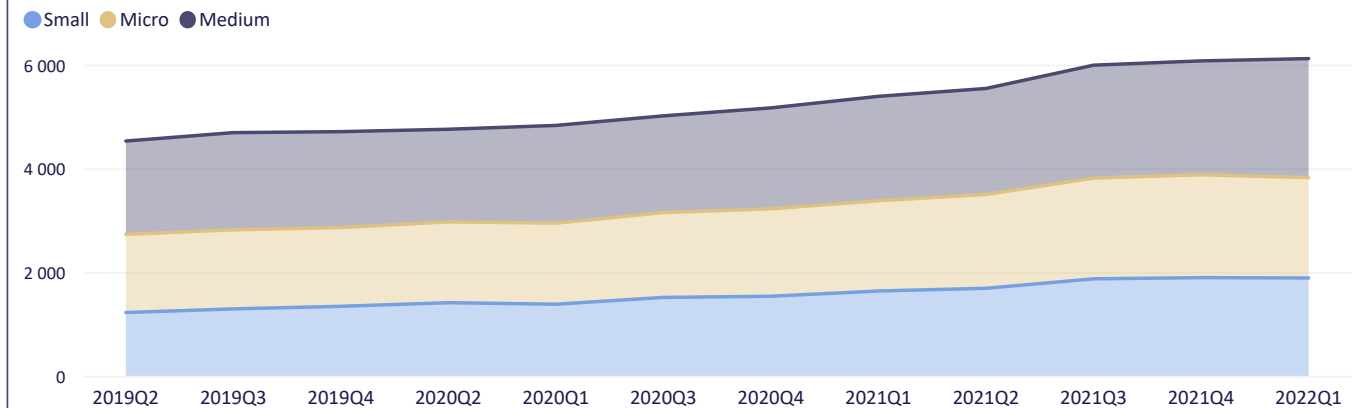
Distribution of loans by SME breakdown (Bn HUF, %) - March 2022



Transaction of loans by SME breakdown (Bn HUF, %) - 1st quarter of 2022



Stock of loans by SME breakdown (Bn HUF)



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





Filter

Selected month

April 2022



Other financial institutions' loans and deposits

Investment funds

Other financial intermediaries

Financial auxiliaries

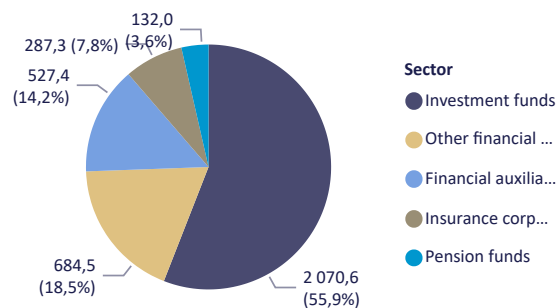
Insurance corporations

Pension funds

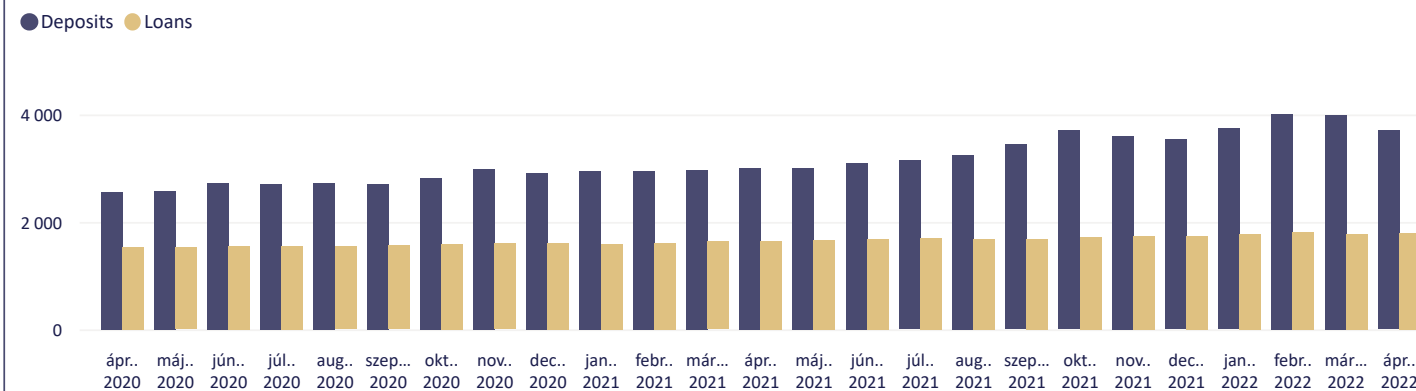
HUF

Foreign currency

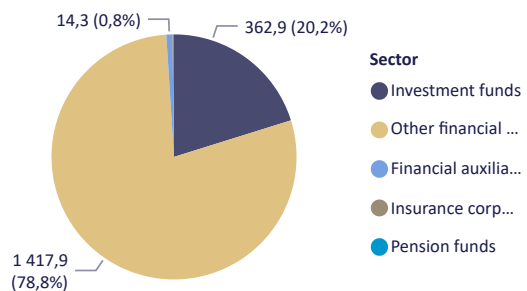
Distribution of deposits of other financial corporations (Bn HUF, %) - April 2022



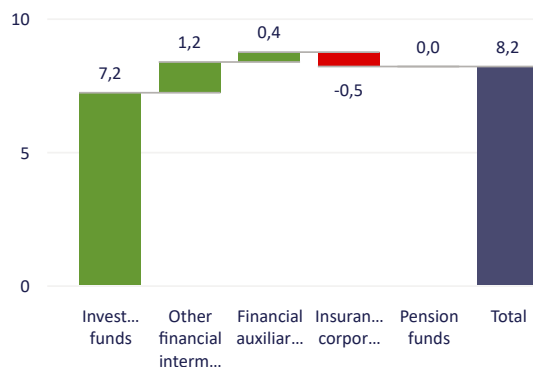
Loans to and deposits of other financial institutions (Bn HUF)



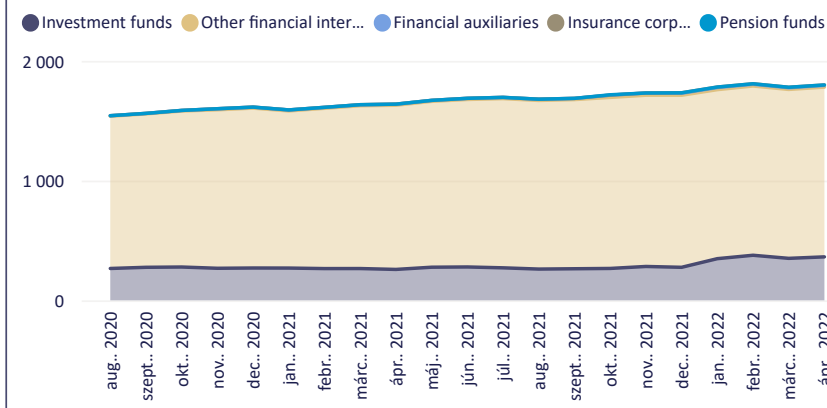
Distribution of loans to other financial corporations (Bn HUF, %) - April 2022



Transactions of loans to other financial institutions (Bn HUF) - April 2022



Loans to other financial institutions (Bn HUF)





Monetary aggregates - M1

M1 M2 M3

Filter Selected month
April 2022



Original value of M1 (Bn HUF) - April 2022

34,082.4

-302.0

Changes from previous month (Bn HUF)

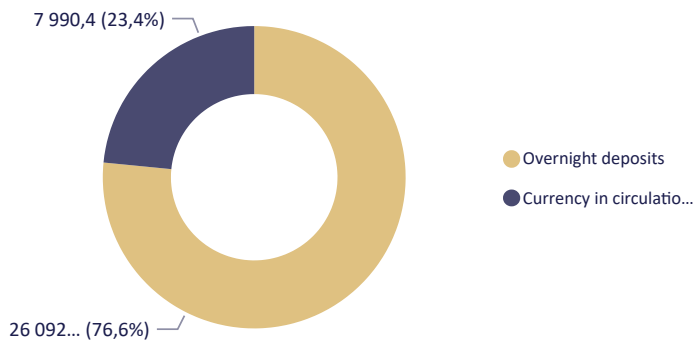
Seasonally adjusted value of M1 (Bn HUF) - April 2022

34,249.8

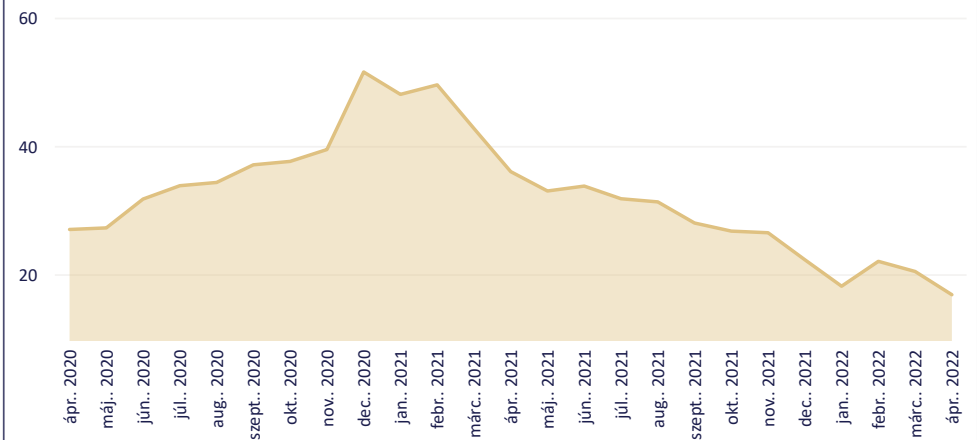
+159.2

Changes from previous month (Bn HUF)

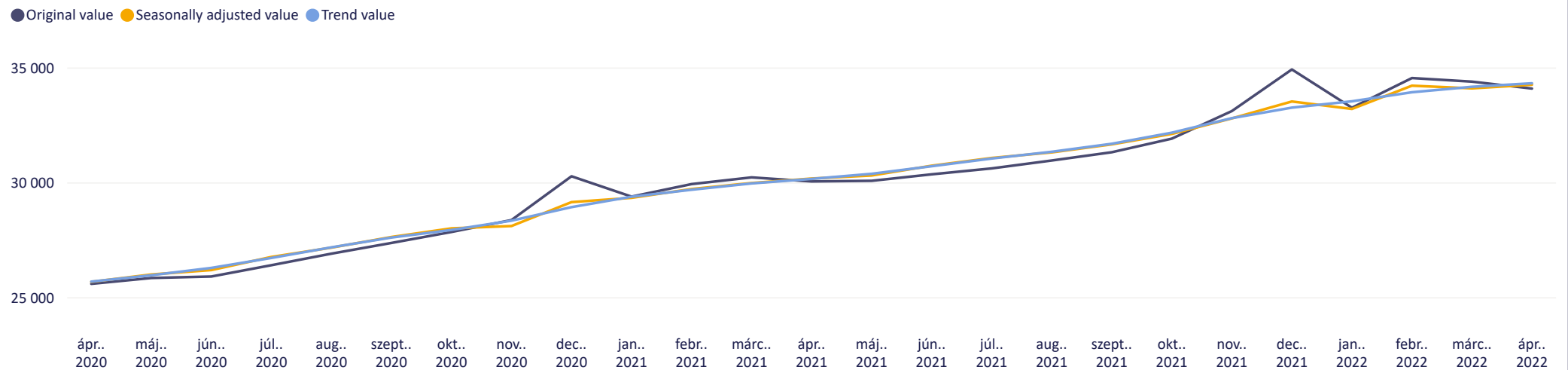
Distribution of M1 by its components (Bn HUF, %) - April 2022



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
April 2022



Original value of M2 (Bn HUF) - April 2022

39,873.6

+272.0

Changes from previous month (Bn HUF)

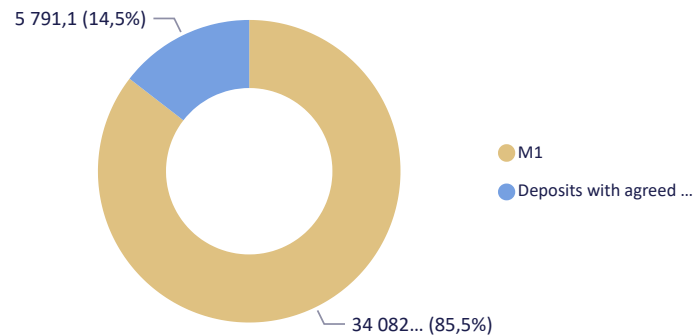
Seasonally adjusted value of M2 (Bn HUF) - April 2022

39,849.7

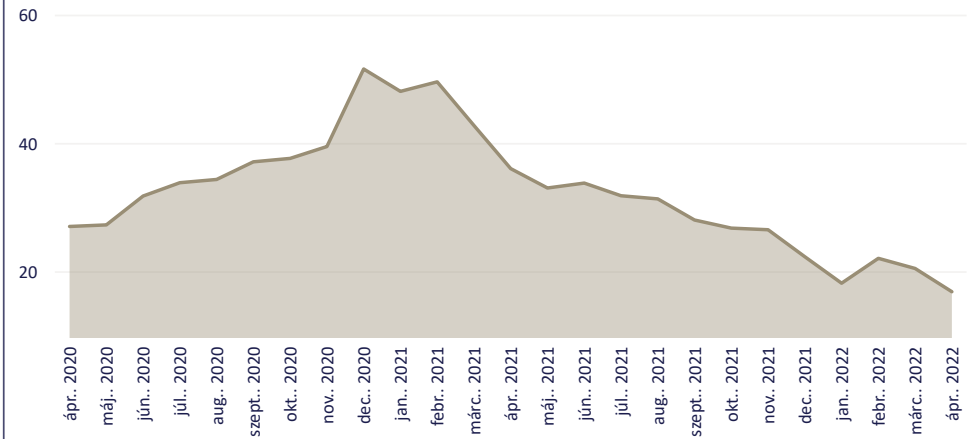
+518.4

Changes from previous month (Bn HUF)

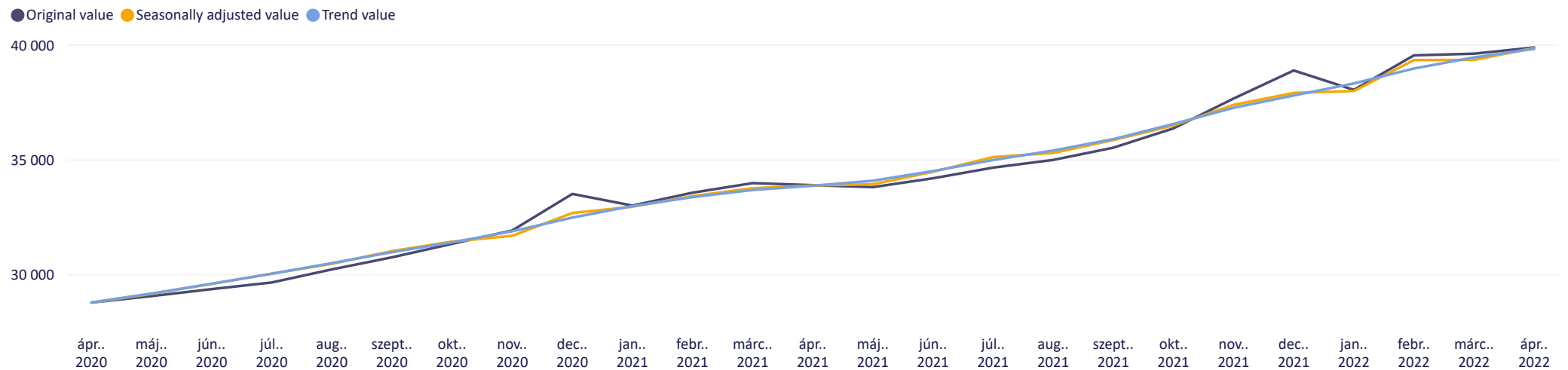
Distribution of M2 by its components (Bn HUF, %) - April 2022



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



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





Monetary aggregates - M3

M1 M2 **M3**

Filter Selected month ▼
 April 2022 ▼



Original value of M3 (Bn HUF) - April 2022

39,980.8

+254.3

Changes from previous month (Bn HUF)

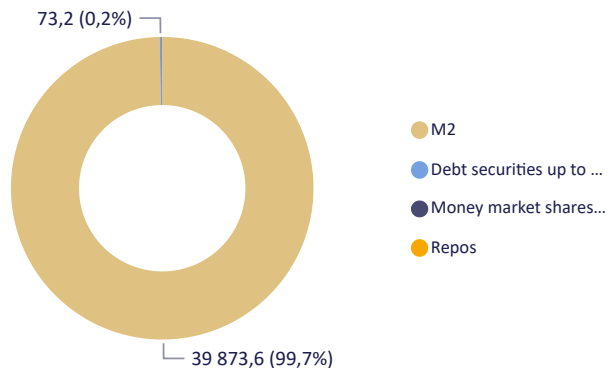
Seasonally adjusted value of M3 (Bn HUF) - April 2022

39,975.3

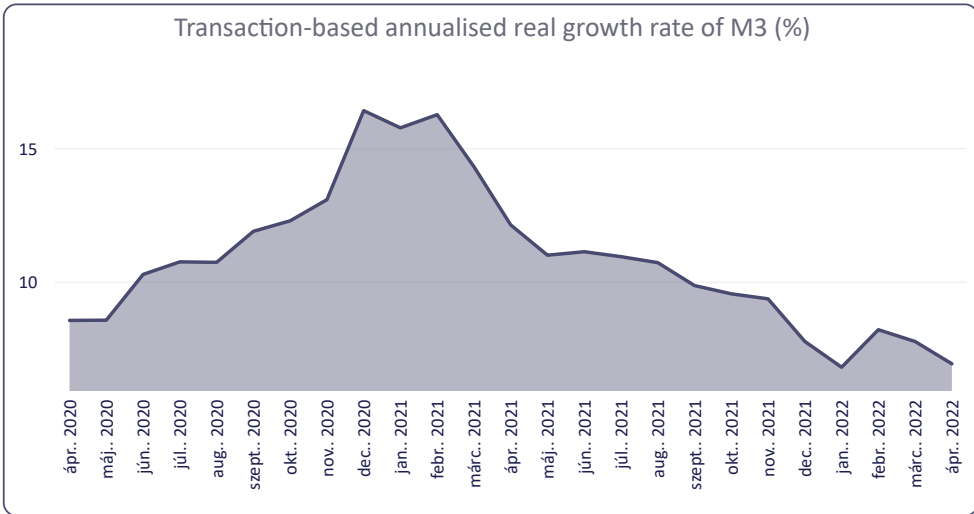
+457.7

Changes from previous month (Bn HUF)

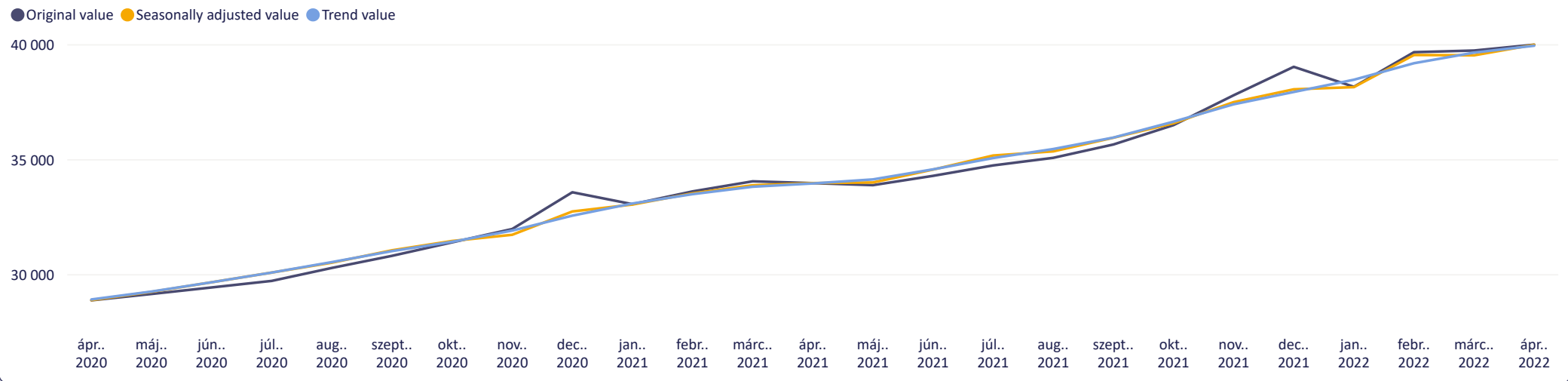
Distribution of M3 by its components (Bn HUF, %) - April 2022



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



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





Aggregated balance sheet of credit institutions

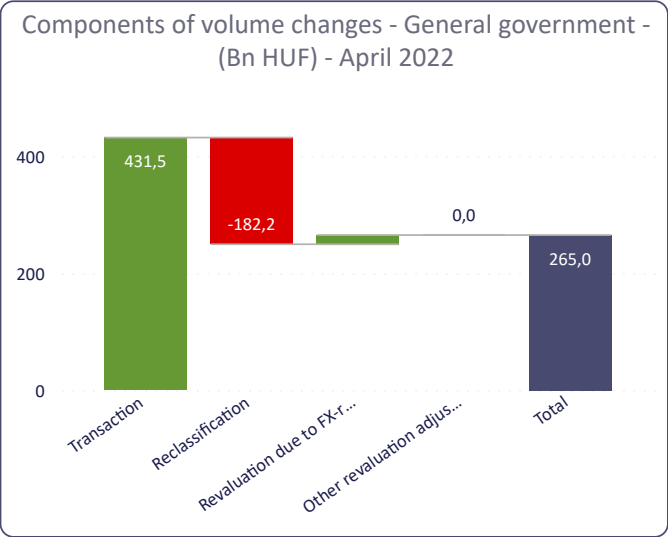
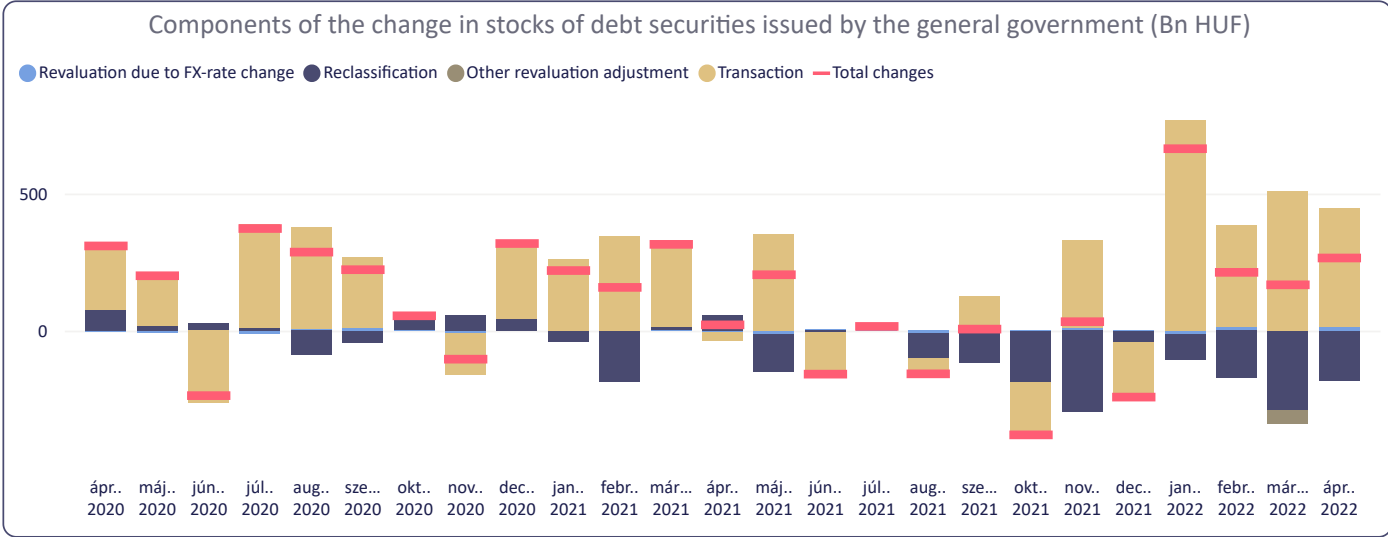
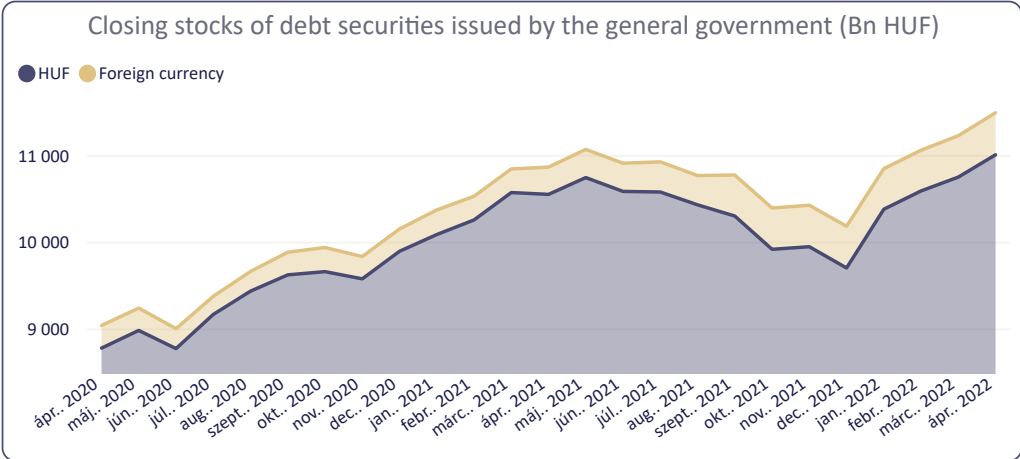
Debt securities issued by residents other than MFIs and owned by MFIs

Filter Selected month ✕ i

April 2022

General government | Non-financial corporations | Financial corporations

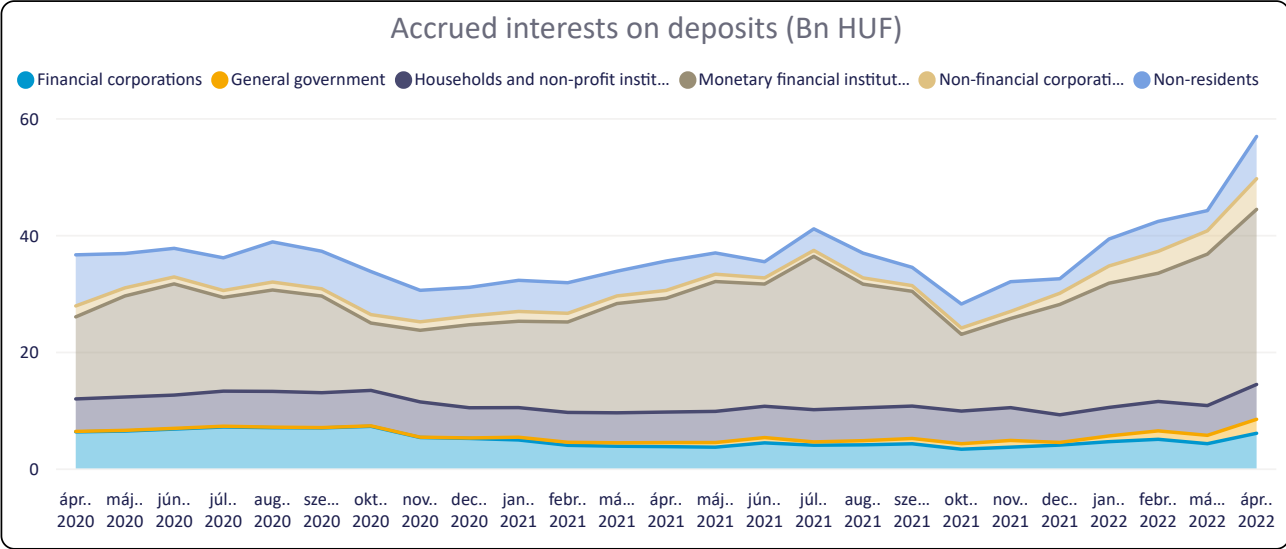
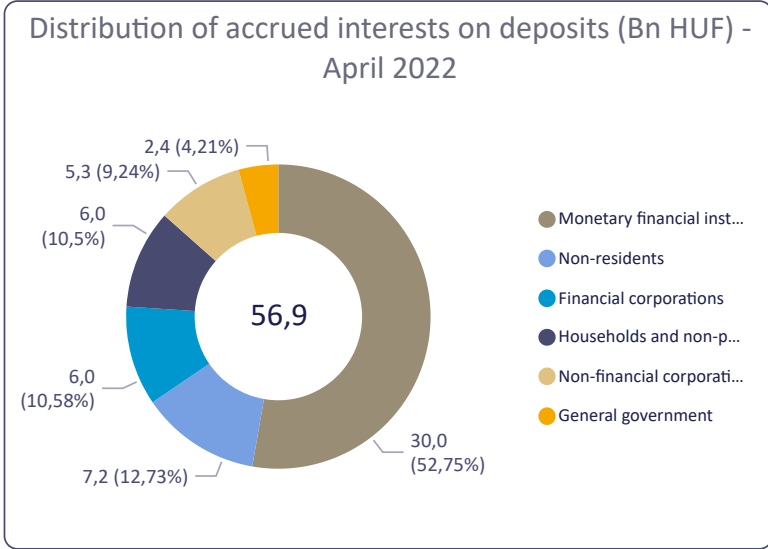
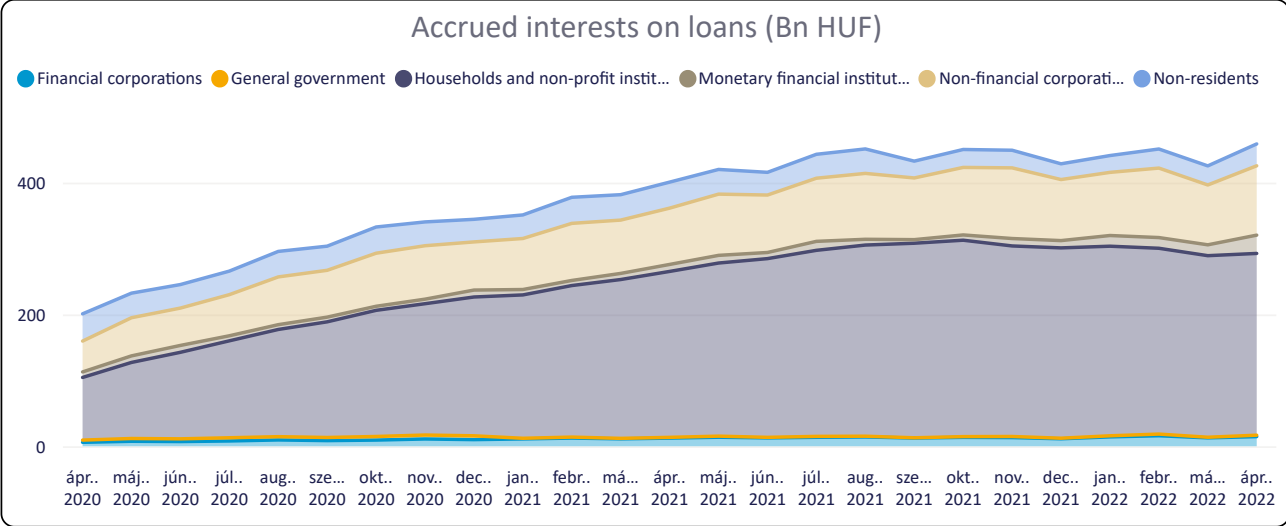
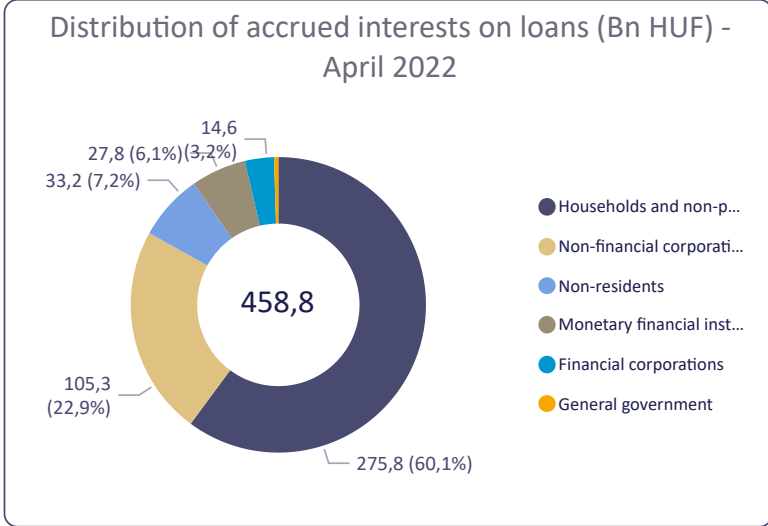
<p>Closing stock - General government (Bn HUF) - April 2022</p> <p>11,486.2 +265.0</p> <p>Change from previous month (Bn HUF)</p>	<p>Closing stock - General government - HUF (Bn HUF) - April 2022</p> <p>11,001.5 +257.2</p> <p>Change from previous month (Bn HUF)</p>	<p>Closing stock - General government - Foreign currency (Bn HUF) - April 2022</p> <p>484.7 +7.8</p> <p>Change from previous month (Bn HUF)</p>
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Filter Selected month × i

April 2022





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: **04 July, 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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