

Table 1: Hungarian Banks by Size with 1999 Market Shares

Large banks (7): 1998 share > 4% of total assets	Assets (HUF b)	Share
1. National Savings and Commercial Bank (OTP)	1,767.5	25.1
2. Hungarian Foreign Trade Bank (MKB)	677.8	9.6
3. Central-European International Bank (CIB)	566.4	8.0
4. Kereskedelmi és Hitelbank (K&H)	545.0	7.7
5. ABN Amro (merger of MHB and ABN Amro)	407.0	5.8
6. Postabank	329.8	4.7
7. Budapest Bank	292.1	4.1
Medium-sized banks (12): 1% < 1998 share < 4%	Assets (HUF b)	Share
8. Bank Austria – Creditanstalt Hungary	290.6	4.1
9. Raiffeisen Bank	260.0	3.7
10. General Banking Trust	244.3	3.5
11. Citibank	213.8	3.0
12. ING Bank	169.1	2.4
13. Erste Bank Hungary	163.9	2.3
14. HypoVereinsbank	163.3	2.3
15. Inter-Europa Bank	142.9	2.0
16. Commerzbank	128.3	1.8
17. Bank of Hungarian Savings Cooperatives	117.6	1.7
18. BNP-Dresdner Bank	89.4	1.3
19. Westdeutsche Landesbank	71.7	1.1
Small banks (16): 1998 share < 1%	Assets (HUF b)	Share
20. Konzumbank (MFB)	58.9	0.8
21. Volksbank	58.7	0.8
22. Deutsche Bank	48.8	0.7
23. Merkantil Bank (OTP)	43.5	0.6
24. Credit Lyonnais Hungary	42.9	0.6
25. Daewoo	35.9	0.5
26. Rabobank	27.9	0.4
27. Porsche Bank	23.2	0.3
28. Civic Commercial Bank (Postabank)	19.8	0.3
29. Opelbank	19.3	0.3
30. Société General	11.3	0.2
31. Hanwha Bank	8.9	0.1
32. International Commercial Bank	4.0	0.1
33. Rákóczi Bank (MFB)*	n.a.	
34. Kvantumbank (K&H)*	n.a.	
35. Realbank*	n.a.	

Source: Hungarian Banking Association, 2000 and NBH

Notes: Banks in bold are domestically owned banks; for small banks, the Hungarian owner is identified. MFB is the Hungarian Development Bank.

* indicates banks that are in liquidation; Kvantumbank merged with K&H.

Table 2: Credits to Households by Financial Institution

Year		1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	Jun 2000
(I) Commercial Banks	Credits	85.1	174.4	178.1	198.8	230.8	216.2	198.4	200.3	218.5	295.1	341.2
	Nom Growth	NA	104.9%	2.1%	11.6%	16.1%	-6.3%	-8.2%	0.9%	9.1%	35.0%	15.6%*
	Real Growth	NA	69.9%	-20.9%	-10.9%	-2.8%	-34.7%	-32.0%	-17.6%	-5.2%	25.0%	NA
	Composition	77.2%	87.2%	85.3%	83.2%	84.3%	85.1%	84.9%	83.4%	81.8%	81.6%	80.0%
(II) Cooperative Credit Institutions	Credits	25.2	25.6	30.6	40.1	42.9	37.9	35.3	39.9	48.5	65.9	84.0
	Nom Growth	NA	1.7%	19.3%	30.9%	7.0%	-11.5%	-6.8%	12.9%	21.6%	35.9%	27.4%*
	Real Growth	NA	-33.3%	-3.7%	8.4%	-11.9%	-39.9%	-30.6%	-5.6%	7.3%	25.9%	NA
	Composition	22.8%	12.8%	14.7%	16.8%	15.7%	14.9%	15.1%	16.6%	18.2%	18.2%	19.7%
Financial sector total	Credits	110.3	200.1	208.7	238.8	273.7	254.1	233.7	240.2	267.1	361.5	426.5
	Nom Growth	NA	81.3%	4.3%	14.4%	14.6%	-7.1%	-8.0%	2.8%	11.2%	35.4%	18.0%*
	Real Growth	NA	46.3%	-18.7%	-8.1%	-4.3%	-35.5%	-31.8%	-15.7%	-3.1%	25.4%	NA
	% GDP	5.3%	8.0%	7.1%	6.7%	6.3%	4.5%	3.4%	2.8%	2.6%	3.1%	NA

Source: NBH * denotes nominal growth for first six months of 2000

Table 3: Household Deposits by Type of Financial Institution, in billions of HUF

Year		1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	Jun 2000
(I) Commercial Banks	Deposits	302.7	412.9	566.3	671.8	837.2	1,050.3	1,291.0	1,571.3	1,779.2	2,079.7	2,421.5
	Nom Growth	NA	36.4%	37.2%	18.6%	24.6%	25.4%	22.9%	21.7%	13.2%	16.9%	16.4%*
	Real Growth	NA	1.4%	14.2%	-3.9%	5.7%	-3.0%	-0.9%	3.2%	-1.1%	6.9%	NA
	Composition	84.0%	86.0%	86.1%	86.7%	88.5%	90.2%	89.7%	88.6%	90.5%	89.9%	85.7%
(II) Cooperative Credit Institutions:	Deposits	57.5	67.2	91.1	103.3	108.7	114.3	147.7	199.6	168.2	194.1	354.4
	Nom Growth	NA	16.8%	35.6%	13.4%	5.2%	5.1%	29.3%	35.1%	-15.7%	15.4%	82.6%*
	Real Growth	NA	-18.2%	12.6%	-9.1%	-13.7%	-23.3%	5.5%	16.6%	-30.0%	5.4%	NA
	Composition	16.0%	14.0%	13.9%	13.3%	11.5%	9.8%	10.3%	11.3%	8.6%	8.4%	12.5%
(III) Housing Saving Institutions	Deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.8	18.4	40.0	51.0
	Nom Growth	NA	NA	NA	NA	NA	NA	NA	NA	564.4%	116.9%	27.5%*
	Real Growth	NA	NA	NA	NA	NA	NA	NA	NA	550.1%	106.9%	NA
	Composition	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.9%	1.7%	1.8%
Financial sector total	Deposits	360.3	480.1	657.4	775.1	945.9	1,164.5	1,438.7	1,773.6	1,965.9	2,313.7	2,827.0
	Nom Growth	NA	33.3%	36.9%	17.9%	22.0%	23.1%	23.5%	23.3%	10.8%	17.7%	22.2%*
	Real Growth	NA	-1.7%	13.9%	-4.6%	3.1%	-5.3%	-0.3%	4.8%	-3.5%	7.7%	NA
	% GDP	17.2%	19.2%	22.3%	21.8%	21.7%	20.7%	20.9%	20.8%	19.5%	20.1%	NA

Source: NBH * denotes nominal growth for first six months of 2000

Table 4: Household Credit to Deposit Ratio

Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	Jun 2000
(I) Commercial Banks	28.1%	42.2%	31.4%	29.6%	27.6%	20.6%	15.4%	12.7%	12.3%	14.2%	14.1%
(a) Large banks	28.6%	44.3%	32.8%	31.1%	27.2%	20.7%	15.1%	11.1%	10.3%	11.5%	11.3%
(b) Medium-sized banks	13.2%	1.0%	2.9%	11.1%	16.9%	8.5%	5.5%	7.7%	10.4%	13.4%	14.1%
(c) Small banks	12.4%	7.5%	11.9%	11.9%	107.7%	79.8%	41.4%	58.7%	53.1%	82.5%	69.8%
(II) Cooperative Credit Institutions	43.8%	38.2%	33.6%	38.8%	39.4%	33.2%	23.9%	20.0%	28.8%	34.0%	23.7%
(III) Housing Saving Institutions	NA	NA	NA	NA	NA	NA	NA	0.4%	0.1%	1.2%	2.6%
Financial sector total	30.6%	41.7%	31.7%	30.8%	28.9%	21.8%	16.2%	13.5%	13.6%	15.6%	15.1%

Source: NBH

Table 5: Credits to Households by Bank Size

Year		1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	Jun 2000
(I) Large banks	Credits	83.9	174.0	176.8	192.9	201.2	186.9	173.7	151.8	155.1	198.2	222.2
	Real Growth	NA	72.4%	-21.4%	-13.4%	-14.6%	-35.5%	-30.9%	-31.1%	-12.2%	17.8%	12.1%*
	Composition	98.5%	99.7%	99.3%	97.1%	87.1%	86.5%	87.5%	75.8%	71.0%	67.2%	65.1%
(II) Medium-sized banks	Credits	1.0	0.2	0.6	4.5	13.9	10.5	5.1	10.5	20.5	39.7	49.9
	Real Growth	NA	-119.6%	265.7%	607.1%	189.1%	-52.5%	-75.5%	88.7%	79.8%	83.9%	25.6%*
	Composition	1.2%	0.1%	0.3%	2.3%	6.0%	4.9%	2.6%	5.3%	9.4%	13.5%	14.6%
(III) Small banks	Credits	0.2	0.3	0.7	1.3	15.8	18.7	19.6	37.7	40.1	54.8	64.4
	Real Growth	NA	-6.5%	101.2%	82.7%	1051.7%	-9.7%	-19.0%	73.6%	-8.0%	26.7%	17.5%*
	Composition	0.3%	0.2%	0.4%	0.7%	6.8%	8.7%	9.9%	18.8%	18.3%	18.6%	18.9%
(IV) Specialized institutions	Credits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	2.9	2.4	4.7
	Real Growth	NA	NA	NA	NA	NA	NA	NA	NA	1081.2%	-28.2%	96.6%*
	Composition	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	1.3%	0.8%	1.4%
Commercial Banks	Credits	85.1	174.4	178.1	198.8	230.8	216.2	198.4	200.3	218.5	295.1	341.2
	Real Growth	NA	69.9%	-20.9%	-10.9%	-2.8%	-34.7%	-32.0%	-17.6%	-5.2%	25.0%	15.6%*

Source: NBH * denotes nominal growth for first six months of 2000

Table 6: Household Deposits by Bank Size

Year		1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	Jun 2000
(I) Large banks	Deposits	293.1	392.4	539.3	619.8	740.4	902.7	1,150.6	1,369.9	1,507.1	1,717.0	1,974.5
	Real Growth	NA	-1.1%	14.4%	-7.6%	0.6%	-6.5%	3.7%	0.6%	-4.3%	3.9%	15.0%*
	Composition	96.8%	95.0%	95.2%	92.2%	88.4%	85.9%	89.1%	87.2%	84.7%	82.6%	81.5%
(II) Medium-sized banks	Deposits	7.8	16.7	21.5	40.8	82.2	124.1	92.9	137.2	196.7	296.3	354.8
	Real Growth	NA	77.8%	6.4%	66.8%	82.6%	22.6%	-48.9%	29.1%	29.1%	40.7%	19.8%*
	Composition	2.6%	4.0%	3.8%	6.1%	9.8%	11.8%	7.2%	8.7%	11.1%	14.2%	14.7%
(III) Small banks	Deposits	1.8	3.9	5.5	11.3	14.7	23.5	47.4	64.3	75.5	66.5	92.2
	Real Growth	NA	76.7%	18.8%	82.6%	10.9%	31.7%	78.2%	17.0%	3.2%	-22.0%	38.7%*
	Composition	0.6%	0.9%	1.0%	1.7%	1.8%	2.2%	3.7%	4.1%	4.2%	3.2%	3.8%
Commercial Banks (Total)	Deposits	302.7	412.9	566.3	671.8	837.2	1,050.3	1,291.0	1,571.3	1,779.2	2,079.7	2,421.5
	Real Growth	NA	1.4%	14.2%	-3.9%	5.7%	-3.0%	-0.9%	3.2%	-1.1%	6.9%	16.4%*

Source: NBH * denotes nominal growth for first six months of 2000

Table 7: Credits to Households by Ownership Type

Year		1993	1994	1995	1996	1997	1998	1999	Jun 2000
(I) State Owned	Credits	196.6	215.9	12.2	17.2	1.8	8.8	10.6	14.2
	Nom Growth	11.6%	9.8%	-94.3%	40.8%	-89.7%	395.3%	20.7%	33.6%*
	Composition	98.9%	93.5%	5.7%	8.7%	0.9%	4.0%	3.6%	4.2%
(II) Private	Credits	2.1	15.0	204.0	181.2	198.5	209.7	285.4	327.0
	Nom Growth	11.6%	603.0%	1262.7%	-11.2%	9.6%	5.6%	36.1%	14.6%*
	Composition	1.1%	6.5%	94.3%	91.3%	99.1%	96.0%	96.7%	95.8%
(a) Foreign	Credits	1.3	12.9	13.7	15.3	30.1	54.3	102.6	135.1
	Nom Growth	175.4%	861.7%	5.7%	12.2%	96.3%	80.5%	88.8%	31.7%*
	Composition	0.7%	5.6%	6.3%	7.7%	15.0%	24.9%	34.8%	39.6%
(1) Foreign Greenfield	Credits	1.3	8.4	7.6	8.9	19.9	37.2	66.9	82.8
	Nom Growth	172.3%	531.1%	-9.8%	17.7%	123.8%	86.7%	79.7%	23.8%*
	Composition	0.7%	3.6%	3.5%	4.5%	10.0%	17.0%	22.7%	24.3%
(2) Foreign Owner	Credits	0.0	4.5	6.1	6.4	10.2	17.1	35.7	52.3
	Nom Growth	NA	30153.3%	34.4%	5.4%	58.1%	68.2%	108.7%	46.6%*
	Composition	0.0%	2.0%	2.8%	3.2%	5.1%	7.8%	12.1%	15.3%
(b) Domestic	Credits	0.8	2.0	190.3	165.8	168.4	155.4	182.8	191.9
	Nom Growth	-44.7%	160.1%	9218.9%	-12.9%	1.6%	-7.7%	17.6%	5.0%*
	Composition	0.4%	0.9%	88.0%	83.6%	84.1%	71.1%	62.0%	56.2%

Source: NBH * denotes nominal growth for first six months of 2000

Table 8: Deposits by Ownership Type

Year		1993	1994	1995	1996	1997	1998	1999	Jun 2000
(I) State Owned	Deposits	607.3	731.1	164.2	158.7	118.0	109.5	115.4	193.2
	Nom Growth	22.6%	20.4%	-77.5%	-3.3%	-25.6%	-7.2%	5.3%	67.4%*
	Composition	90.4%	87.3%	15.6%	12.3%	7.5%	6.2%	5.5%	8.0%
(II) Private	Deposits	64.6	106.2	886.1	1,132.3	1,453.3	1,669.7	1,964.5	2,228.4
	Nom Growth	-9.2%	64.4%	734.6%	27.8%	28.3%	14.9%	17.7%	13.4%*
	Composition	9.6%	12.7%	84.4%	87.7%	92.5%	93.8%	94.5%	92.0%
(a) Foreign	Deposits	7.5	37.4	101.0	214.1	492.2	661.3	863.0	1,025.5
	Nom Growth	96.4%	400.1%	169.9%	111.9%	129.9%	34.4%	30.5%	18.8%*
	Composition	1.1%	4.5%	9.6%	16.6%	31.3%	37.2%	41.5%	42.3%
(1) Foreign Greenfield	Deposits	7.5	18.3	43.9	90.0	151.1	218.6	330.4	364.5
	Nom Growth	96.1%	144.5%	140.2%	105.0%	67.8%	44.7%	51.2%	10.3%*
	Composition	1.1%	2.2%	4.2%	7.0%	9.6%	12.3%	15.9%	15.1%
(2) Foreign Owner	Deposits	0.0	19.1	57.1	124.0	341.2	442.7	532.6	661.0
	Nom Growth	NA	239225.0%	198.3%	117.2%	175.0%	29.8%	20.3%	24.1%*
	Composition	0.0%	2.3%	5.4%	9.6%	21.7%	24.9%	25.6%	27.3%
(b) Domestic	Deposits	57.1	68.7	785.1	918.2	961.1	1,008.4	1,101.5	1,202.9
	Nom Growth	-15.2%	20.4%	1042.1%	17.0%	4.7%	4.9%	9.2%	9.2%*
	Composition	8.5%	8.2%	74.7%	71.1%	61.2%	56.7%	53.0%	49.7%

Source: NBH * denotes nominal growth for first six months of 2000

Table 9: Credit to Deposit Ratio - Commercial Banks by Ownership Type

Year	1993	1994	1995	1996	1997	1998	1999	Jun 2000
(I) State Owned	32.4%	29.5%	7.5%	10.9%	1.5%	8.0%	9.2%	7.4%
(a) Nationalized	9.3%	8.9%	7.1%	4.3%	1.4%	5.8%	7.0%	5.0%
(II) Private	3.3%	14.1%	23.0%	16.0%	13.7%	12.6%	14.5%	14.7%
(a) Foreign	18.0%	34.5%	13.5%	7.2%	6.1%	8.2%	11.9%	13.2%
(1) Foreign Greenfield	17.8%	45.9%	17.2%	9.9%	13.2%	17.0%	20.2%	22.7%
(2) Foreign Owner	187.5%	23.7%	10.7%	5.2%	3.0%	3.9%	6.7%	7.9%
(b) Domestic	1.4%	3.0%	24.2%	18.1%	17.5%	15.4%	16.6%	16.0%
Commercial Banks Total	29.6%	27.6%	20.6%	15.4%	12.7%	12.3%	14.2%	14.1%

Source: NBH

Table 10: Market Shares of Individual Banks as % of Banking Sector Total

Loans to the households	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
MHB-ABN Amro	0.0%	0.0%	0.1%	0.2%	0.2%	0.2%	0.2%	0.2%	0.6%	0.9%
K&H	0.2%	0.1%	0.1%	0.3%	0.2%	0.2%	2.1%	1.9%	1.8%	2.9%
MKB	0.0%	0.0%	0.2%	0.5%	2.0%	2.4%	2.7%	0.7%	1.0%	1.1%
B B	0.0%	0.0%	0.0%	0.2%	0.3%	0.4%	0.3%	0.9%	2.1%	3.9%
Postabank	0.8%	0.5%	0.4%	0.3%	0.7%	1.0%	1.0%	0.7%	1.3%	1.8%
OTP	98.4%	99.1%	98.5%	95.5%	83.4%	82.0%	80.8%	70.9%	63.6%	55.7%
Total	99.4%	99.7%	99.3%	97.0%	86.8%	86.2%	87.2%	75.2%	70.4%	66.4%
Households deposits	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
MHB-ABN Amro	1.6%	2.9%	2.8%	2.8%	2.8%	3.0%	3.5%	4.4%	5.2%	5.4%
K&H	1.0%	1.6%	1.5%	1.8%	2.1%	2.5%	8.0%	7.5%	8.0%	7.1%
MKB	0.9%	1.6%	2.0%	2.6%	3.2%	4.2%	5.2%	6.4%	8.3%	10.2%
B B	0.1%	0.6%	1.4%	1.2%	2.4%	2.6%	2.8%	4.1%	4.6%	5.1%
Postabank	2.5%	5.9%	7.8%	7.9%	7.0%	7.1%	7.2%	6.1%	3.9%	4.3%
OTP	93.2%	82.7%	80.1%	76.4%	71.6%	67.0%	63.5%	59.7%	56.3%	52.4%
Total	99.4%	95.3%	95.6%	92.7%	89.1%	86.5%	90.1%	88.1%	86.3%	84.6%

Note: Bold numbers indicate data after privatization to a foreign majority owner
Cooperative Credit Institutions are not included in total

Source: Annual Reports of Banks and authors' calculations

Table 11: Bank Card Business in Hungary

	1995	1996	1997	1998	1999
Number of Bank Cards (1,000)	753.5	1,348.6	2,052.5	2,935.3	3,843.0
Growth of Bank Cards	98.6%	79.0%	52.2%	43.0%	30.9%
Number of Transactions (Millions)	15.9	26.4	49.1	67.4	87.0
Growth of Transactions per year	115.6%	65.7%	86.2%	37.4%	29.0%
Turnover of Transactions (HUF Billi	132.4	266.2	629.4	1,047.5	1,690.0
Growth of Turnover Rates	83.8%	101.1%	136.4%	66.4%	61.3%
Average Value of Transaction (HUF	8,320	10,098	12,820	15,533	19,425
Average Value of Transaction (USD	66.20	66.18	68.65	72.43	81.85
ATMs	687	1106	1598	2101	2397
Growth of ATMs	NA	61.0%	44.4%	31.5%	14.1%
POS at Merchandise Outlets	3731	6537	14280	18207	20678
Growth of POS	NA	75.2%	118.4%	27.5%	13.6%
Bank Branches	1276	1207	1198	1200	1199

Source: NBH (2000)