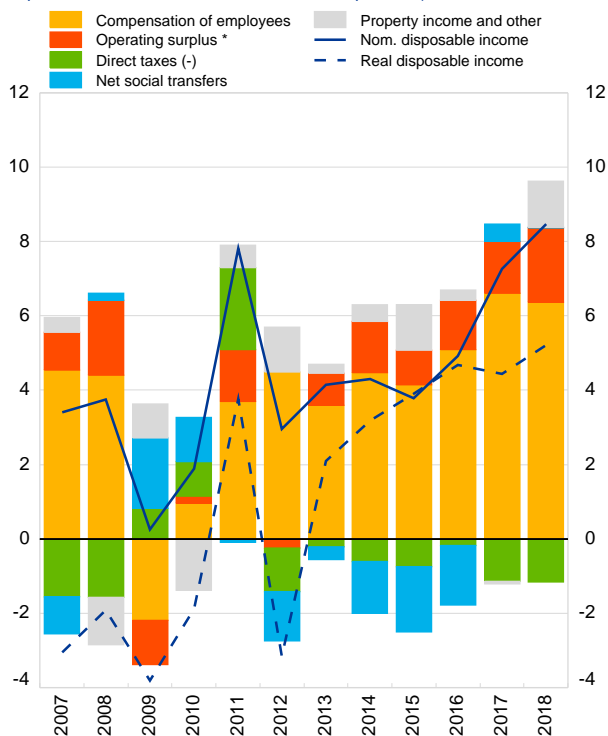


## 1. Household disposable income and components

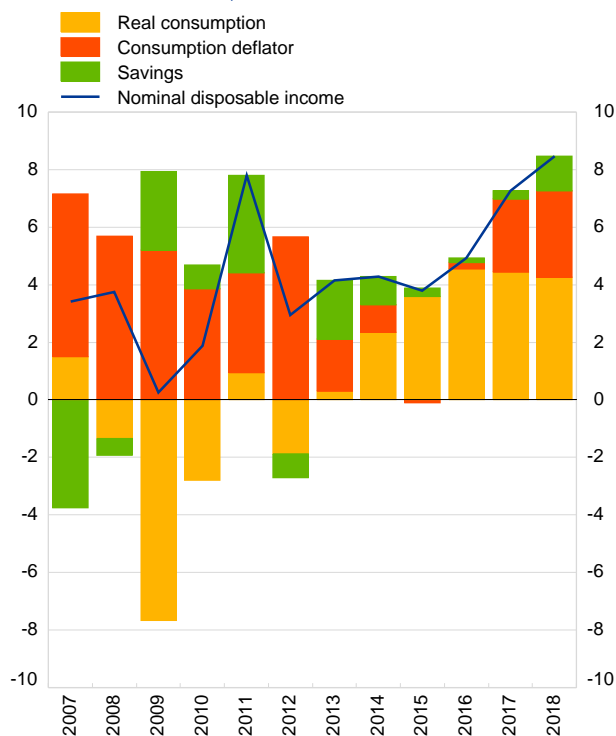
(annual percentage change of real and nominal per capita disposable income and contribution of components)



\* Including mixed income.

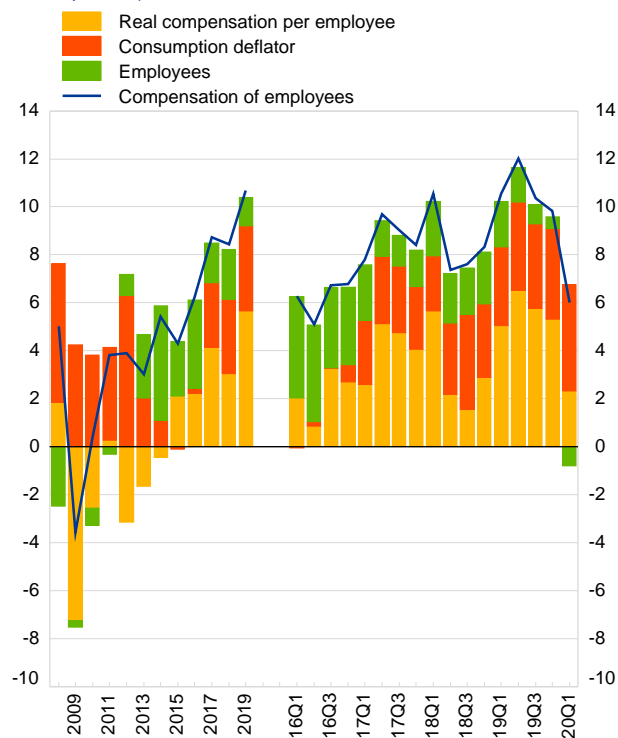
## 2. Household nominal disposable income and its uses

(annual percentage change of per capita nominal disposable income and breakdown into its uses)



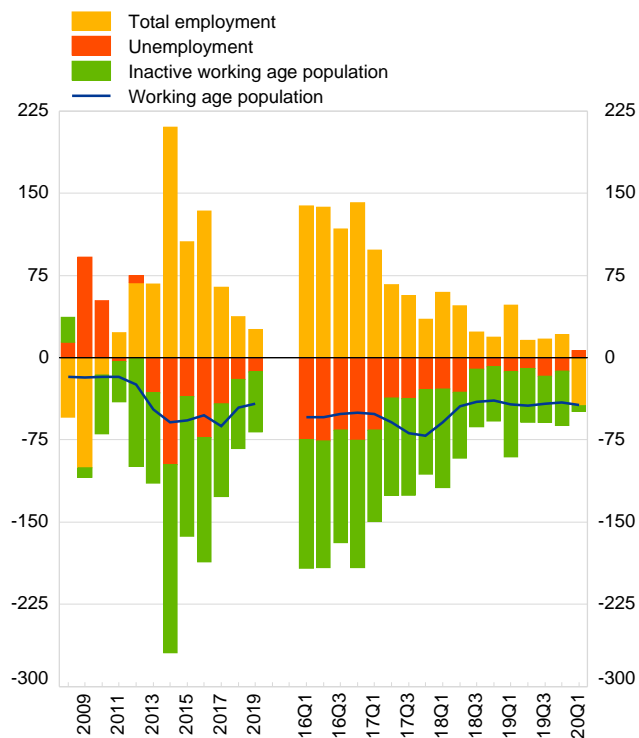
## 3. Compensation of employees and components

(annual percentage change of compensation of employees and its components)



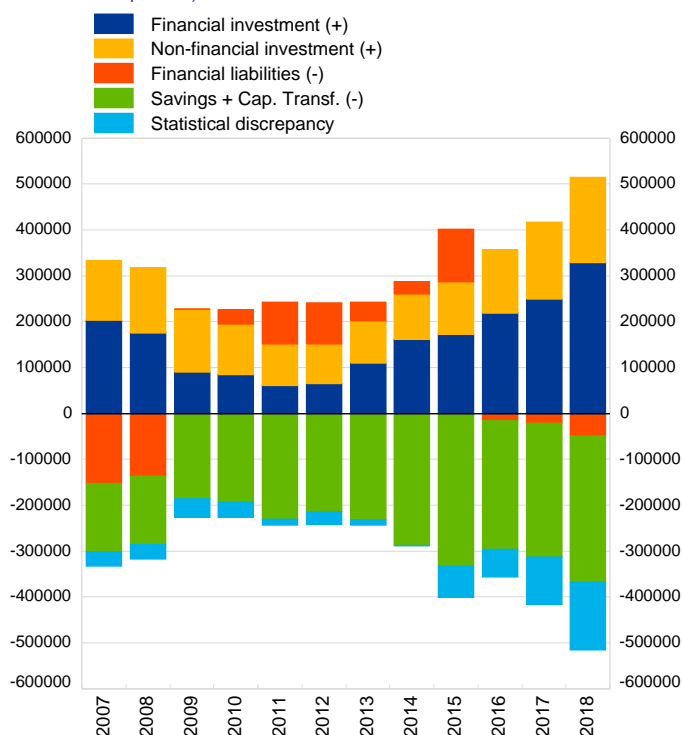
## 4. Labour market participation, employment and unemployment

(thousands of people aged 15 to 64, year-to-year difference)



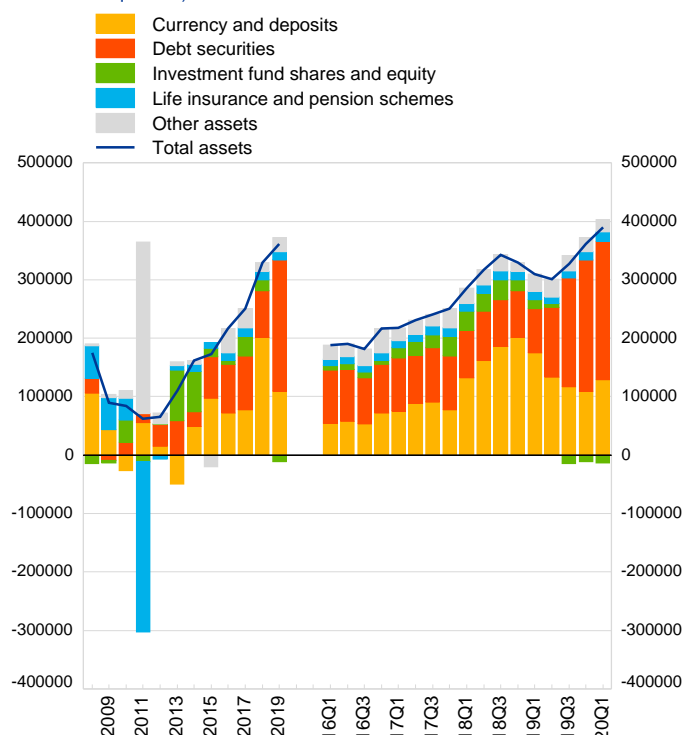
## 5. Household financing and investment

(national currency per capita, annual transactions and transactions over four quarters)



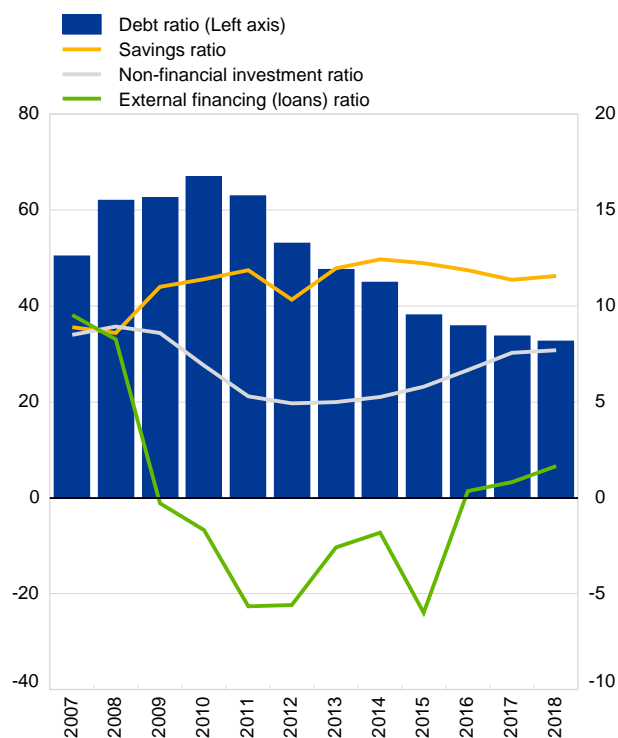
## 6. Household investments in financial assets and contributions by components

(national currency per capita, annual transactions and transactions over four quarters)



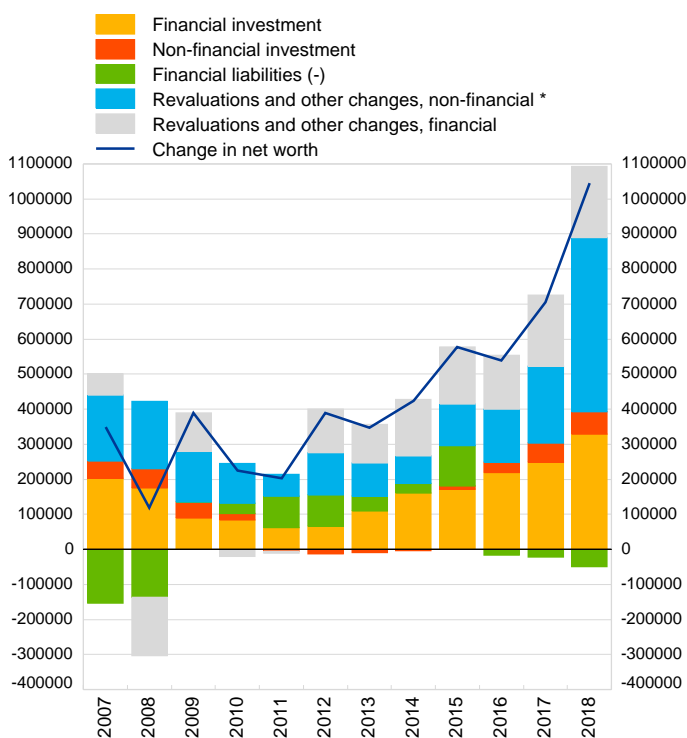
## 7. Household saving, non-financial investment, external financing and debt

(transactions over four quarters as a percentage of disposable income, except for debt ratio: outstanding debt over disposable income)



## 8. Changes to household net worth

(national currency per capita, annual flows and flows over four quarters)



\* Figures for revaluations and other changes of non-financial investment are ECB estimates

	2015	2016	2017	2018	2019
	<i>ECB reference exchange rate, average through period</i>				
Hungarian forint / Euro	310.00	311.44	309.19	318.89	325.30

## 9.A Household key indicators

	2015	2016	2017	2018	2019
<b>1.1 Disposable income per capita</b>	<i>Annual percentage change</i>				
Nominal gross disposable income	3.8	4.9	7.3	8.5	.
Deflator of final consumption	-0.1	0.2	2.7	3.1	3.6
Real gross disposable income	3.9	4.7	4.4	5.2	.
Real final consumption	4.1	5.2	5.0	4.9	.
<b>1.2 Saving, investment and debt</b>	<i>Percentage over disposable income</i>				
Savings ratio	12.2	11.9	11.4	11.6	.
Non-financial investment ratio	5.8	6.7	7.6	7.7	.
External financing (loans) ratio	-6.0	0.4	0.8	1.7	.
Debt ratio	38.1	35.9	33.7	32.6	.
<b>1.3 Employment</b>	<i>Euro area</i>				
Unemployment rate	6.8	5.1	4.2	3.7	3.4
Total employment, y-o-y%	2.7	3.3	1.6	1.1	1.0

## 9.B Summary of accounts

	2015	2016	2017	2018	2019
<b>2.1 Decomposition of gross disposable income</b>	<i>Contribution to annual percentage change</i>				
Compensation of employees (+)	4.1	5.1	6.6	6.4	.
Gross operating surplus (+)	0.9	1.3	1.4	2.0	.
Net social transfers (+)	-1.8	-1.6	0.5	0.0	.
Property income/other transf.(+)	1.2	0.3	-0.1	1.3	.
Direct taxes (-)	-0.7	-0.2	-1.1	-1.2	.
Gross disposable income	3.8	4.9	7.3	8.5	.
<b>2.2 Saving, investment and net borrowing flows</b>	<i>National currency per capita</i>				
Saving, gross <sup>(1)</sup>	332,669.6	281,187.8	290,939.4	318,598.0	.
Non-financial investment, gross	114,318.4	137,600.9	167,792.0	185,196.8	.
Net lending(+)/net borrowing(-)	218,351.2	143,587.0	123,147.4	133,401.2	.
<b>2.3 Financial investment</b>	<i>National currency per capita</i>				
Currency and deposits	96,891.6	72,349.2	77,014.3	201,101.0	110,211.0
Debt securities	71,464.2	83,286.0	92,416.5	80,325.8	224,009.7
Investment funds and shares	14,083.9	8,274.4	34,213.4	19,122.1	-10,466.6
Life insurance and pension schemes	9,809.9	13,467.6	14,110.7	14,083.6	15,008.7
Other assets	-20,096.4	41,459.7	31,245.1	14,725.3	23,536.9
Total assets	172,153.2	218,836.9	249,000.0	329,357.8	362,299.8
<b>2.4 Financial liabilities</b>	<i>National currency per capita</i>				
Short-term loans	-4,141.3	6,613.9	3,219.4	-2,593.0	3,153.7
Long-term loans	-114,110.8	913.0	14,878.1	42,364.7	110,696.0
Other liabilities	3,842.8	7,814.9	3,321.8	8,852.8	11,388.1
Total liabilities	-114,409.3	15,341.8	21,419.3	48,624.5	125,237.7

(1) Including net capital transfers.