Preliminary financial accounts of General government and Households

2026 Q3

Text information

Summary data

General government

Households

Query

Other information

Values of major key indicators

Debt of General government

(percent of GDP*)

77.5% +1.9%

Change in % points from the previous period



Net lending of General government and Households

(data of last four quarters, percent of GDP*)

General government

-5.5% +0.9%

Change in % points from the previous period



Households

5.3% -0.5%

Change in % points from the previous period



Net financial worth of Households

(percent of GDP*)

118.0% +1.0%

Change in % points from the previous period



*The value of GDP in the final quarter used in the preliminary financial accounts is based on the MNB's own estimate.

Magyar Nemzeti Bank
Statistics portal

Published: 18.11.2026

Text information

With the release of data for 2024 Q1, data on Eximbank are exclusively shown under the general government sector in the time series, retrospectively, in the financial accounts statistics and the balance of payments. In the MNB's other statistical data releases Eximbank data are shown under credit institutions.

Summary

General government consolidated gross debt at nominal value was 77.5 per cent of GDP, amounting to HUF 70,249 billion, at the end of 2026 Q3. According to preliminary financial accounts data, general government net lending was equal to -5.5 per cent (HUF -4,953 billion) of Hungary's GDP in the four quarters to 2026 Q3. According to preliminary financial accounts data, net lending of households was equivalent to 5.3 per cent of GDP in the four quarters to 2026 Q3 (HUF 4,810 billion). The net financial worth of households reached 118.0 per cent of GDP at the end of 2026 Q3.

General government

General government **net lending** amounted to HUF -118 billion or -0.5 per cent of quarterly GDP in 2026 Q3. Of the sub-sectors of general government, the net lending of the central government, local governments and social security funds was HUF 38 billion, HUF -21 billion and HUF -135 billion, respectively. At the end of 2026 Q3, the non-consolidated stocks of general government's assets and liabilities amounted to 38.8 per cent and 92.3 per cent, respectively, of GDP. As a result, the sector's net financial worth amounted to -53.5 per cent of GDP. Within the **financial assets** of the general government, there was an outstanding rise in deposits with the central bank, while deposits with credit institutions decreased. There was a substantial increase in the stock of short-term loans, primarily tied to repo transactions; there was also a rise in the holdings of quoted shares due to transactions. Within other accounts receivable, the stock of trade credits and advances decreased, while receivables related to EU transfers rose significantly. Within the **liabilities** of the general government, there was a significant rise in the stock of long-term securities due to transactions, primarily due to the non-resident sector's net purchases. Overall, the stock held by resident sectors fell due to transactions; the sales by financial corporations were only partly offset by purchases by households and non-financial corporations. Short-term securities increased slightly due to transactions. Within the loans of the general government, the stock of short-term loans rose substantially due to repo transactions. The decrease in long-term loans due to transactions was accounted for by claims on the financial corporations sector and the non-resident sector. The rise in other liabilities was primarily due to liabilities arising from the settlement of EU transfers. At the end of 2026 Q3, within the total general government consolidated gross debt at face value, debt securities, loan liabilities, and deposits amounted to HUF 62,566 billion, HUF 7,034 billion and HUF 649 billion, respectively. Within the stock of debt, liabilities denominated in foreign currency amounted to HUF 22,315 (31.8 per cent), and debt held by foreign creditors and domestic sectors were HUF 27,621 billion and HUF 42,628 billion, respectively.

Households

Net lending of households was equivalent to -0.2 per cent (HUF -52 billion) of quarterly GDP in 2026 Q3. At the end of 2026 Q3, the non-consolidated stock of households' financial assets and liabilities amounted to 140.9 per cent and 22.9 per cent, respectively, of GDP. As a result, the sector's net financial worth amounted to 118.0 per cent of GDP. Within the **financial assets** of households, there was a significant rise in the stock of non-money market investment fund shares in 2026 Q3. There was also a substantial increase in domestic government securities, the stock of cash and deposits, foreign shares and other equity. The effect of all these was slightly offset by the decrease in dividend claims against non-financial corporations. Households' **liabilities** increased slightly more than their financial assets due to transactions. The more significant part of the growth consisted of housing and consumer loans from credit institutions, as well as owner's and employer loans from non-financial corporations, and the rise in other liabilities related to dividend advances against them.

Preliminary financial accounts of General government and Households - 2026 Q3

Summary data

Text information

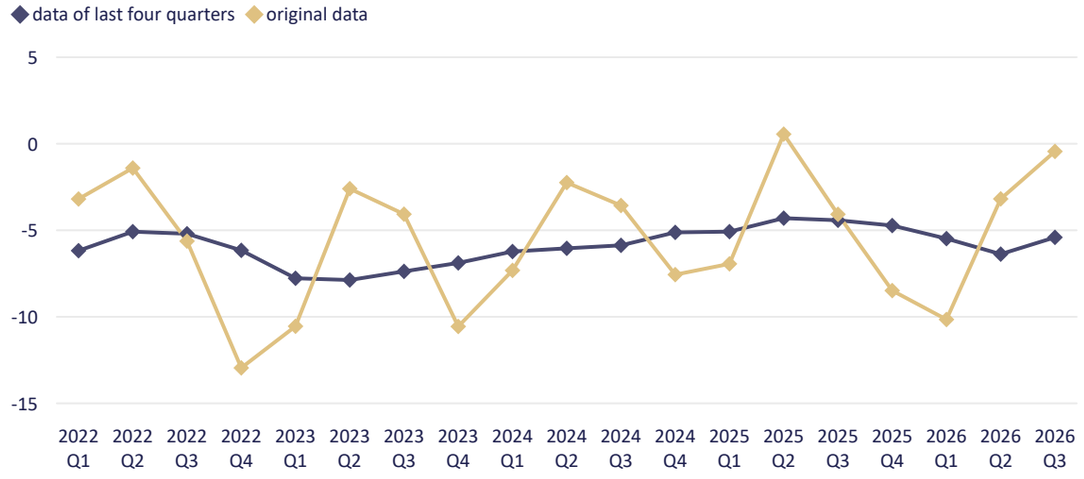
Change view

GDP % | Bn HUF | Graphs | Table

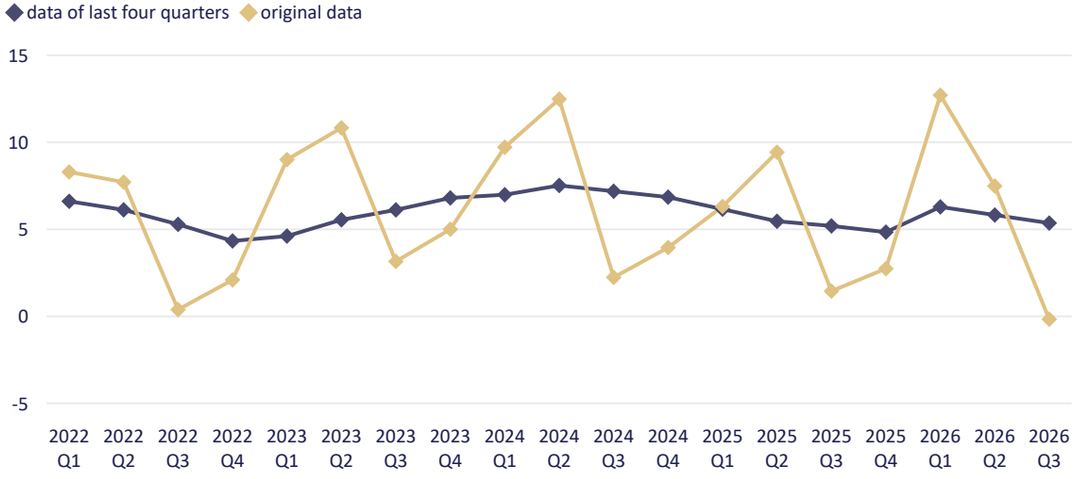
Filter 2022 2026

Net lending (Percent of GDP)

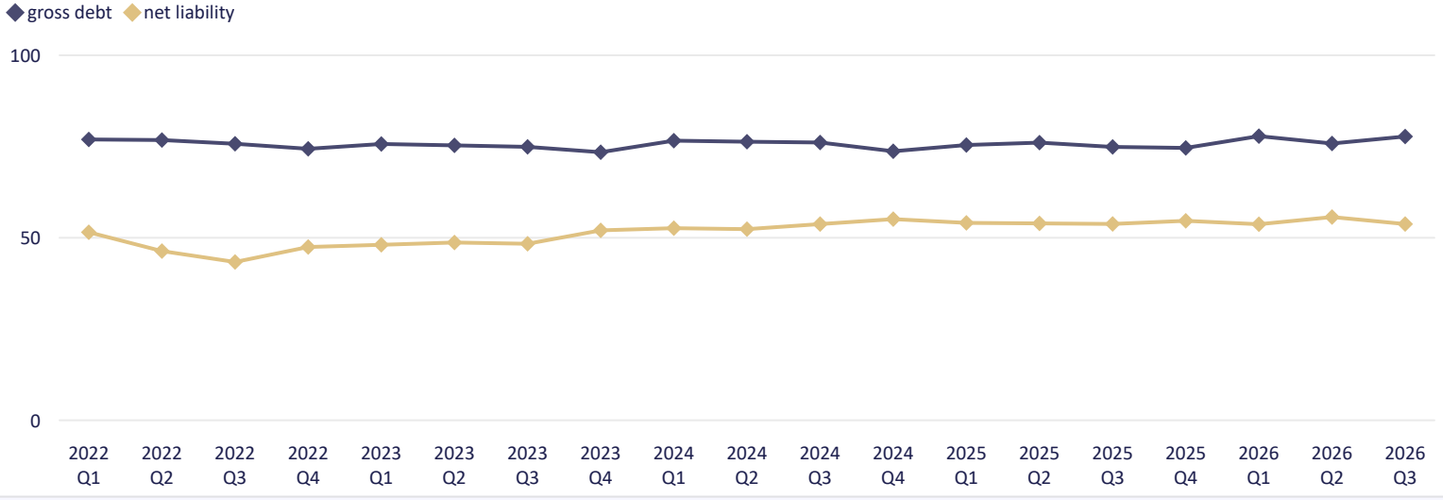
General government



Households



Gross debt and net liability of General government (Percent of GDP)



Preliminary financial accounts of General government and Households - 2026 Q3

General government

Text information

Change view

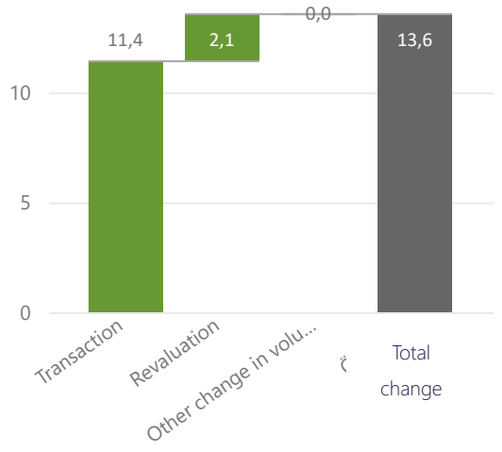
GDP % | Bn HUF

Filters

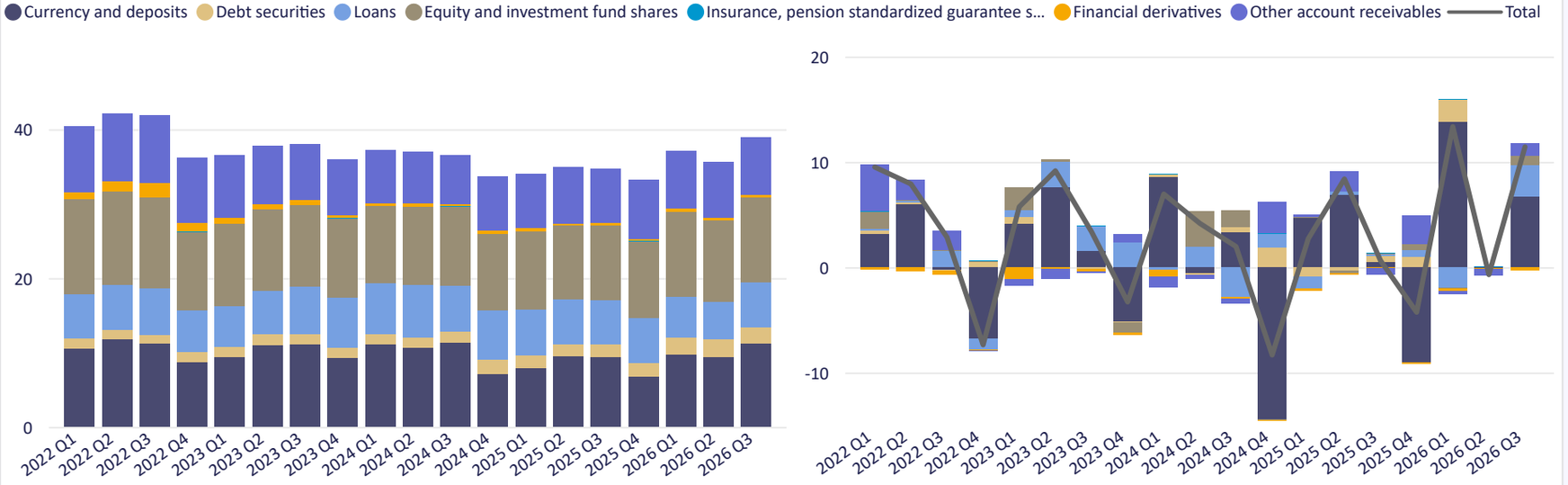
Sector: Mind

2022 – 2026

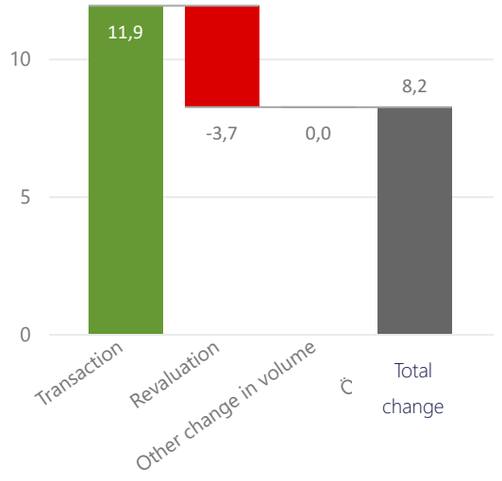
Change in stocks of financial assets in the last quarter, breakdown by the main components (GDP %)



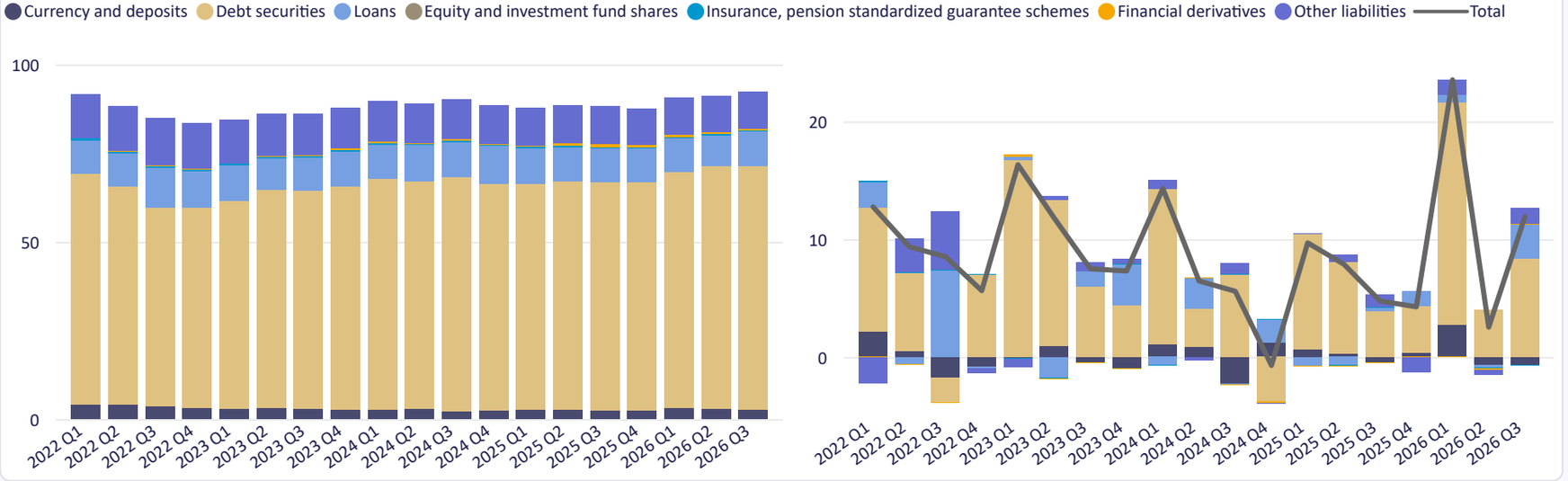
Stocks and transactions in financial assets of the General government (Percent of GDP)



Change in stocks of liabilities in the last quarter, breakdown by the main components (GDP %)



Stocks and transactions in liabilities of the General government (Percent of GDP)



Preliminary financial accounts of General government and Households - 2026 Q3

Households

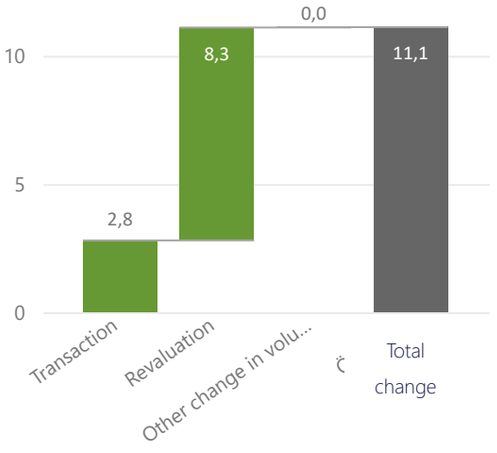
Text information

Change view

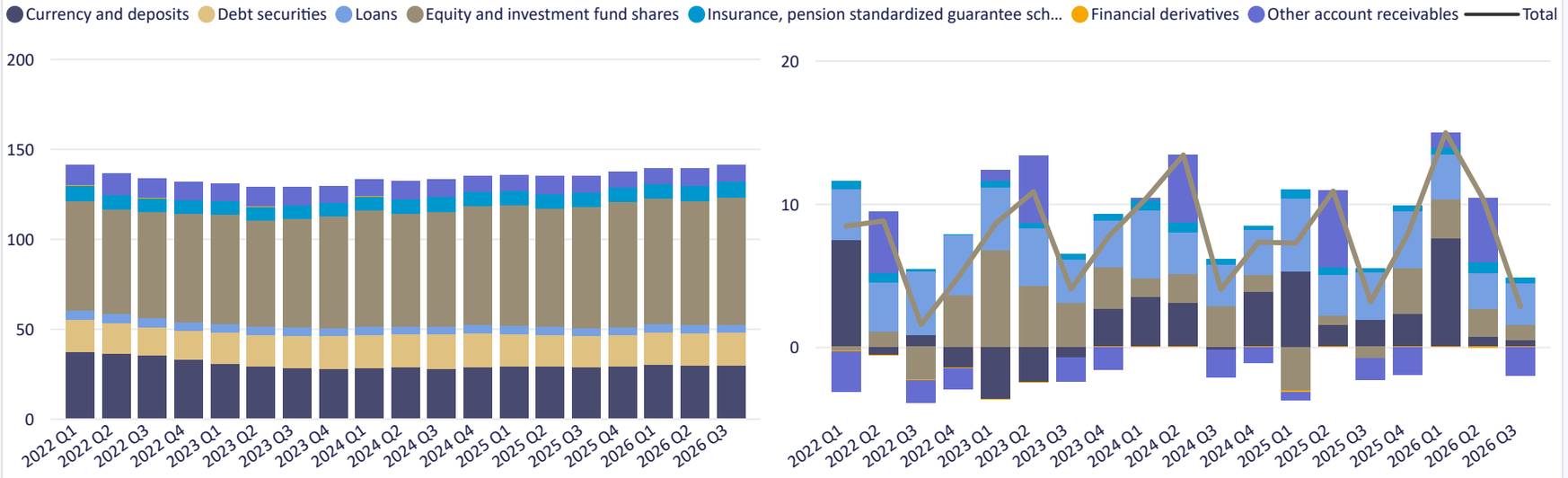
GDP % | Bn HUF

Filter 2022 2026

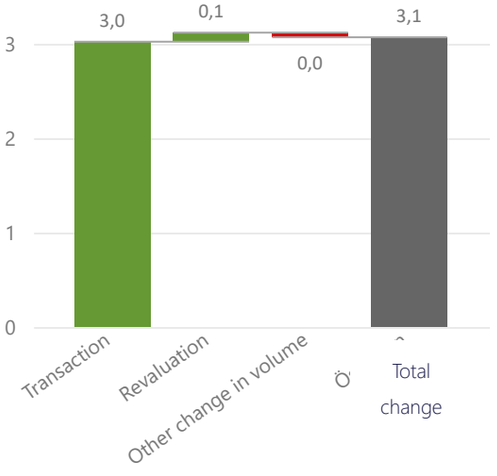
Change in stocks of financial assets in the last quarter, breakdown by the main components (GDP %)



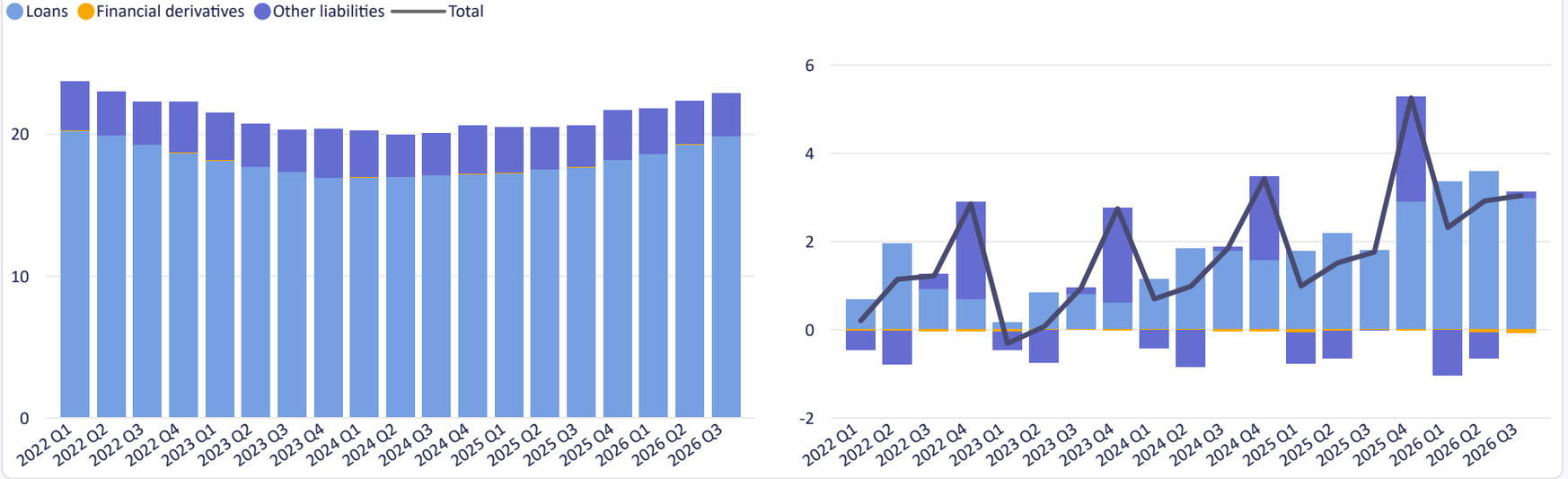
Stocks and transactions in financial assets of Households (Percent of GDP)



Change in stocks of liabilities in the last quarter, breakdown by the main components (GDP %)



Stocks and transactions in liabilities of Households (Percent of GDP)



Preliminary financial accounts of General government and Households - 2026 Q3

Query

Change view

Graphs | Table

Filter 2021 Q4 - 2026 Q3

Sector

General government | Households

Partner sector

Total economy | Non-financial corporation | Financial corporation | General government | Households | Rest of the world

Instrument

Financial assets | Az összes kijelölése | Deposits | Loans | Unlisted shares | Insurance technical reserves | Other account receivable

Liabilities | Currency | Debt securities | Listed shares | Mutual fund shares | Financial derivatives

Component filter

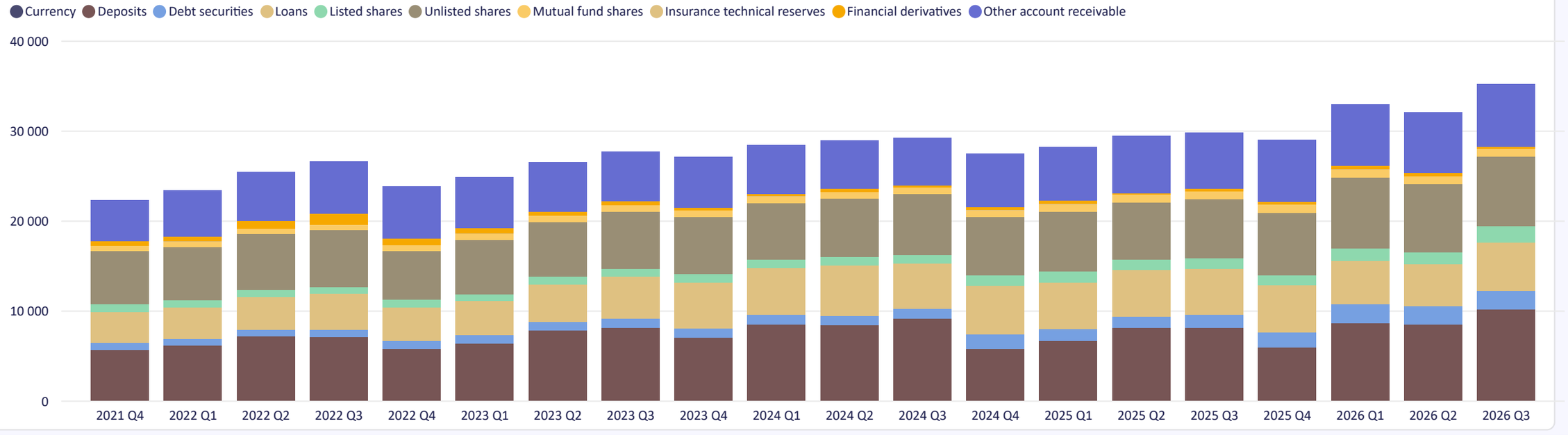
Stock | Transaction | Nominal revaluation

Unit

HUF Billion | GDP ratio

Data broken down by sector and instrument

Quarterly | Yearly



Other information, other supplementary notes on the publication

1. Uncertainties related to the use of general government sector data
Data on other assets and other liabilities of the general government sector related to transfers from the European Union for 2026 Q3 are based on estimates and preliminary information. Consequently, these values may change in later publications. The assets and liabilities resulting from the accounting of tax revenues on an accruals basis, may be subject to further change in later publications depending on the annual economic performance due to the characteristics of the methodology.

2. Uncertainties related to data for households
In compiling preliminary household sector data for 2026 Q3 estimates were used to calculate certain assets (primarily unquoted shares, other equity, foreign assets and wage claims) and the sector's liabilities to the general government sector.

3. The use of GDP ratios
For stocks (the stocks of financial instruments or liabilities, net financial worth, the stock of debt) and transactions in the four quarters, the values are compared to GDP in the four quarters to the specific quarter. Quarterly transactions and revaluations are compared to GDP in the given quarter. The value of GDP in the final quarter used in the preliminary financial accounts is based on the MNB's own estimate.

Related links

Table sets

Methodological notes on financial accounts

Other data relating to financial accounts

Interactive graphs

Information about the next publication

The next preliminary press release will be published on: **19 February 2026**

Publication Calendar

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Detailed preliminary financial accounts data are available on the MNB's website at: Financial accounts. The full set of financial accounts for the institutional sectors of the national economy for 2026 Q3 will be published on 31 December 2026.