

Budapest, May 12, 2020

# Economy Protection Action Plan



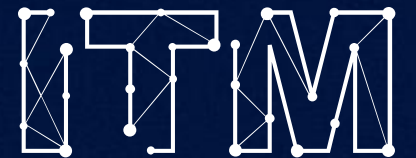
MINISTRY FOR  
INNOVATION AND TECHNOLOGY

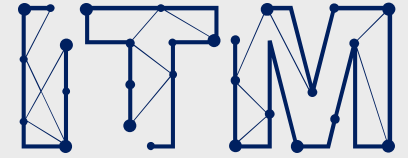
**Prof. Dr. László Palkovics**

Minister

**László György, PhD**

Minister of State for Economic Strategy and Regulation





- **Economy Protection Action Plan**
  - Report on the Progress of the Economy Protection Action Plan

The second phase of the Economy Protection Action Plan is being launched. Here the aim of immediate and medium-term (until the end of 2022) measures is to create as many jobs as the coronavirus destroys

March  
2020

April 2020

December  
2022

**Phase 1**

**Phase 2**

**Phase 3**

**5 main areas** were defined in the Economy Protection Action Plan and the value of measures in these fields will **exceed HUF 9 000 billion** between 2020 and 2022

## Phase 2

### 5 areas of economy protection

1.



Preserving jobs

2.



Job creation

3.



Strengthening of  
priority sectors

4.



Providing funding  
for businesses

5.



Protection of  
families and  
pensioners

1.



Preserving jobs

## Action

Total value of measures (HUF billion)

1

Subvention of employment costs

220

2

Making work organisation more flexible

-

3

Information of enterprises

-

4

Tax reliefs and reduction of administrative burdens

180

# Preserving jobs

## Measures (1/2)

1

### Subvention of employment costs

- **We launch the Workplace Protection Wage Subsidies Program** (70% of the lost net wage will be paid by the State instead of the employer)
- **We launch a Special Workplace Protection Wage Subsidies Program for employees working in engineering positions (Research & Development)** (40% wage subsidy)

2

### Making work organisation more flexible

- **We prolong the maximum period of working time** up until two years following the end of the state of danger

3

### Information of enterprises

- **We establish an information webpage for enterprises**, where entrepreneurs will be provided with actual information and assistance to manage their challenges
- **We ensure prompt online trainings reacting to corporate shutdowns** for enterprises

### Tax reliefs

- **We decrease the social contribution tax by 2 percentage points** from July 1, 2020
- **We postpone the deadline of the annual reports and tax returns** to September 30
- **We ensure exemption from the provision of security in the Electronic Trade and Transport Control System** and enabling automatic reimbursements
- **We accelerate VAT refunds** (for normal taxpayers from 75 to 30 days, for reliable taxpayers from 30 to 20 days)
- **We create special payment facilitations** (payment by instalments, deferred payment), **tax reduction options** through the simplification of procedures and forms
- **We guarantee that taxpayers cannot sustain any disadvantage related to the classification** (high-risk and reliable) due to any accidental omission occurring during the state of danger

### Reduction of administrative burdens

- We enable **the submission of an electronic copy of the sick leave documents** during the state of danger
- We ensure that during the state of danger **the social insurance of the employee on unpaid leave will not be terminated**

# We support the creation of jobs with **HUF 674 billion** between **2020 and 2022**

**2.**



**Job creation**

## **Actions**

**Total value of measures (HUF billion)**

<b>1</b>	<b>Training and education subventions</b>	<b>65</b>
<b>2</b>	<b>Development of enterprises and industries</b>	<b>344</b>
<b>3</b>	<b>Support of investments</b>	<b>126</b>
<b>4</b>	<b>Launch of infrastructural developments</b>	<b>72</b>
<b>5</b>	<b>Launch of Research &amp; Development &amp; Innovation programs</b>	<b>67</b>



# Job creation Measures (1/2)

1

## Training and education subventions

- **We ensure exemption from the obligation of taking foreign language exams** for those students that do not have a language certificate
- **We launch an any-purpose student loan in the higher education** (one-time 500 thousand HUF with 0% interest) to support the costs of living of the students
- **We launch digitalisation and design distance learning trainings** for the renewal of the economy
- **We develop our universities**

2

## Development of enterprises and industries

- We launch supporting programs **enabling the technology shift and increasing the energy efficiency of enterprises**
- **We renew the Hungarian industry: supporting programs are launched in the sectors of the future** (e.g. Artificial Intelligence, hydrogen-based industry, space industry, data economy)

3

## Support of investments

- **We support of unique domestic and foreign investments** in order to enable the creation of numerous high wage jobs

# Job creation Measures (2/2)

4

## Launch of infrastructural developments

- **We improve the infrastructure of the industry-innovation development area of Göd**
- **We support housing in the rust areas**

5

## Launch of Research & Development & Innovation programs

- **We launch new Research & Development & Innovation programs** in order to create new engineering positions

Throughout the strengthening of priority sectors we realise **HUF 2564 billion** of investments and developments **between 2020 and 2022**

3.



Strengthening of  
priority sectors

## Actions

		Total value of measures (HUF billion)
1	Tourism	590
2	Film and design industry	61
3	Health industry	375
4	Food industry and agriculture	480
5	Construction industry	65
6	Transport and logistics	993

1

Tourism

### **We reduce tourism taxes**

- **The Social Contribution Tax of SZÉP Card** will decrease to **0%**.
- We suspend tourism tax (ifa) until December 31, 2020
- We accelerate VAT refunds from the current 30 to 14 days

### **We provide subventions for the renovation of accommodations**

- We launch a renovation program for countryside accommodations
- We launch a bath renovation program
- We launch the National Residence and Castle Program

### **We launch targeted subsidy programs**

- We prolong the expiry of SZÉP Cards
- We increase the envelope of the SZÉP Card (to HUF 800,000)
- We launch a program stimulating domestic travels

2

### Film and design industry

#### **We develop the film industry**

- We support the production of new Hungarian films and series
- We extend the Fót studio of Mafilm

#### **We ensure significant subventions for design industry enterprises**

- We launch an aid scheme for design industry SMEs
- We provide assistance for design industry enterprises in the successful shift to the production of protective equipment related to the coronavirus (e.g. masks)
- We support the Design Competence Center of MOME
- We launch the establishment of the Creative Media Center from 2021

3

### Health industry

- We facilitate the increase of the proportion of products manufactured by Hungarian health industry companies in our healthcare institutions
- We establish the Health Industry Innovation Agency
- We provide compensation of the costs of serialisation and supporting research against coronavirus

#### **From 2021**

- We launch significant support programs in the health industry
- We improve the efficiency of the functioning of Semmelweis University
- We establish a vaccine factory in cooperation with the University of Debrecen

4

### Food industry and agriculture

#### **We launch support programs for the food industry**

- Launch of a national program of Crisis Management for Food Economy
- Launch of an investment program
- We support the launching of R&D and innovation projects

#### **We cut taxes**

- We extend the burden reductions offered to employers and employees to a part of the ornamental horticulture sector, wine producers, brandy producers and small-scale breweries until June 30
- We launch a Digital Agricultural Overhead Reduction Program to reduce farmers' spending from 2021

#### **We support a higher proportion of domestic products in Hungarian public catering and domestic stores:**

- We will introduce a unified trademark system
- From 2021, we will introduce a food tracking system

#### **We strengthen the security of supply of small communities**

5

### Construction industry

- We simplify and streamline the **building regulations and institutional system**
- We make **construction processes** more efficient and ensure that public investments are accessible on a smart map
- We launch a support program for **technology change in the construction industry** and knowledge transfer
- We also support the **renewal of the construction industry** from a quality assurance point of view
- We support **the domestic building materials industry** to spread the use of sustainable and modern building materials
- We create an itemized cost database (ÉTKA) for the construction industry and support the introduction of **BIM-based planning**

6

### Transport and logistics

#### **We continue road and rail developments**

- We develop expressway and main road network of the country
- We strengthen rail connections to the capitals of neighboring countries and to seaports

#### **We develop the domestic system of public transport**

- We renew the national system of public transport
- We support the purchase of modern rail public transport means
- We develop the public transport connection of the cities with county status

#### **We launch logistic investments**

**Phase 2 of the Zalaegerszeg Automotive Test Track (ZalaZONE) will be built**



We create **HUF 2.416 billion** value preferential loan and capital resources for businesses **between 2020 and 2022**

4.



Financing of  
businesses

## Actions

- 1 Loans with preferential rate and credit guarantees for the whole business sector
- 2 Capital programs to protect domestic property

Total value of  
measures (HUF billion)

1891

525

1

### Subsidized credits

**We create subsidised credit facilities to the value of nearly HUF 2,000 billion for the funding of businesses.** (with an interest rate of 0.1% for several products)

**We provide a state guarantee worth more than HUF 500 billion for these loans**

**Some new credit and guarantee programs:**

- Széchenyi Job Retention Credit
- Eximbank Compensation Credit Program
- MFB Competitiveness Credit Program
- Agricultural Széchenyi Card Overdraft
- Garantiqa Crisis Guarantee Program

2

### Capital programs

**We are tuning some of the funds managed by Széchenyi Capital Fund Manager, Hiventures and Exim to protect domestic companies**

**We are launching a Property Protection Capital Fund against hostile acquisitions.** Further examples:

- Restructuring Sub-Fund (lifeline for strategically important companies in difficulty)
- Transaction Sub-Fund (domestic and foreign acquisitions of companies and real estate)
- SME Rescue Capital Program Sub-Fund (SME Support)
- Restart Sub-fund (support for the creation of new businesses)

# We will spend **HUF 235 billion** between 2020-2022 on the protection of families and pensioners

5.



Protection of families and pensioners

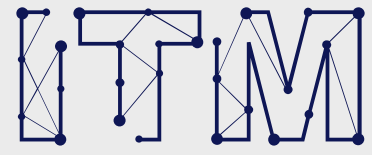
## Actions

Total value of measures (HUF billion)

1	Gradual reintroduction of the 13th month pension	235
2	Facilitations for family allowances	<i>Under definition</i>
3	Support for nursery care	<i>Under definition</i>
4	Expiring GYES, GYET and GYED entitlements during the emergency	<i>Under definition</i>
5	Maternity allowance, CSOK, mortgage reductions	<i>Under definition</i>
6	Rules for road traffic and language exam discounts	<i>Under definition</i>

# Protection of families and pensioners

## Measures (1/2)



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1

### Gradual reintroduction of the 13th month pension

- **We will reintroduce the 13th month pension**
- In February 2021, pensioners will receive an additional one-week pension in addition to the January pension (in the ascending system, we will reach the full plus one-month pension by 2024)

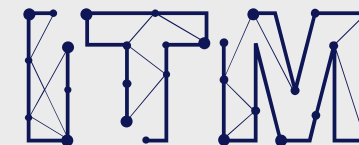
2

### Facilitations for family benefits

- **We are extending the deadlines for GYOD** (if the date of the review is due within 15 days after the end of the state of danger, the review shall be carried out only within two months after the end of the state of danger)
- We allow a parent raising a **chronically ill or severely disabled child** to be entitled to a higher amount of family allowance until the last day of the second month following the end of the state of danger.
- Entitlement to family allowance is adjusted not until the last day of the 2019/2020 school year, but until the end of the month in which the state of danger ceases
- The decision certifying the right to the car purchase **discount for large families does not expire within 6 months**, but on the sixtieth day after the end of the state of danger.
- **We are favorably amending** the preferential rules and deadlines for recipients of pensions and pension-like benefits

# Protection of families and pensioners

## Measures(2/2)



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3

Support for  
nursery care

- **We provide nursery and kindergarten supervision services during the state of danger**
- **The amount of state aid is not based on the number of people of the state of danger**, but on the data of the day before the declaration of the state of danger
- **Providing tax and contribution relief** to nurseries and their employees

4

Expiring GYES,  
GYET and GYED  
entitlements  
during the  
emergency

- **If you were entitled to GYED, GYES or GYET during the declared state of danger**, the given benefit will **be paid for the entire duration of the state of danger**

5

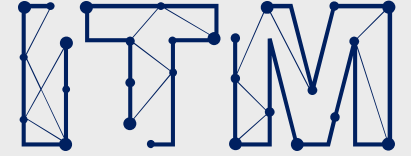
Maternity  
allowance,  
CSOK,  
mortgage  
reductions

- **We are extending the deadlines for claiming discounts**

6

Rules for road  
traffic and  
language exam  
discounts

- **We will extend the deadlines for eligibility and extend them to those staying at home with their children**, as well as provide an exemption from public charges for school cooperatives

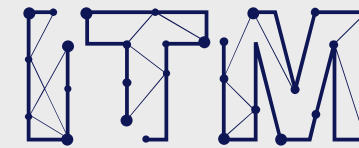


- Economy Protection Action Plan

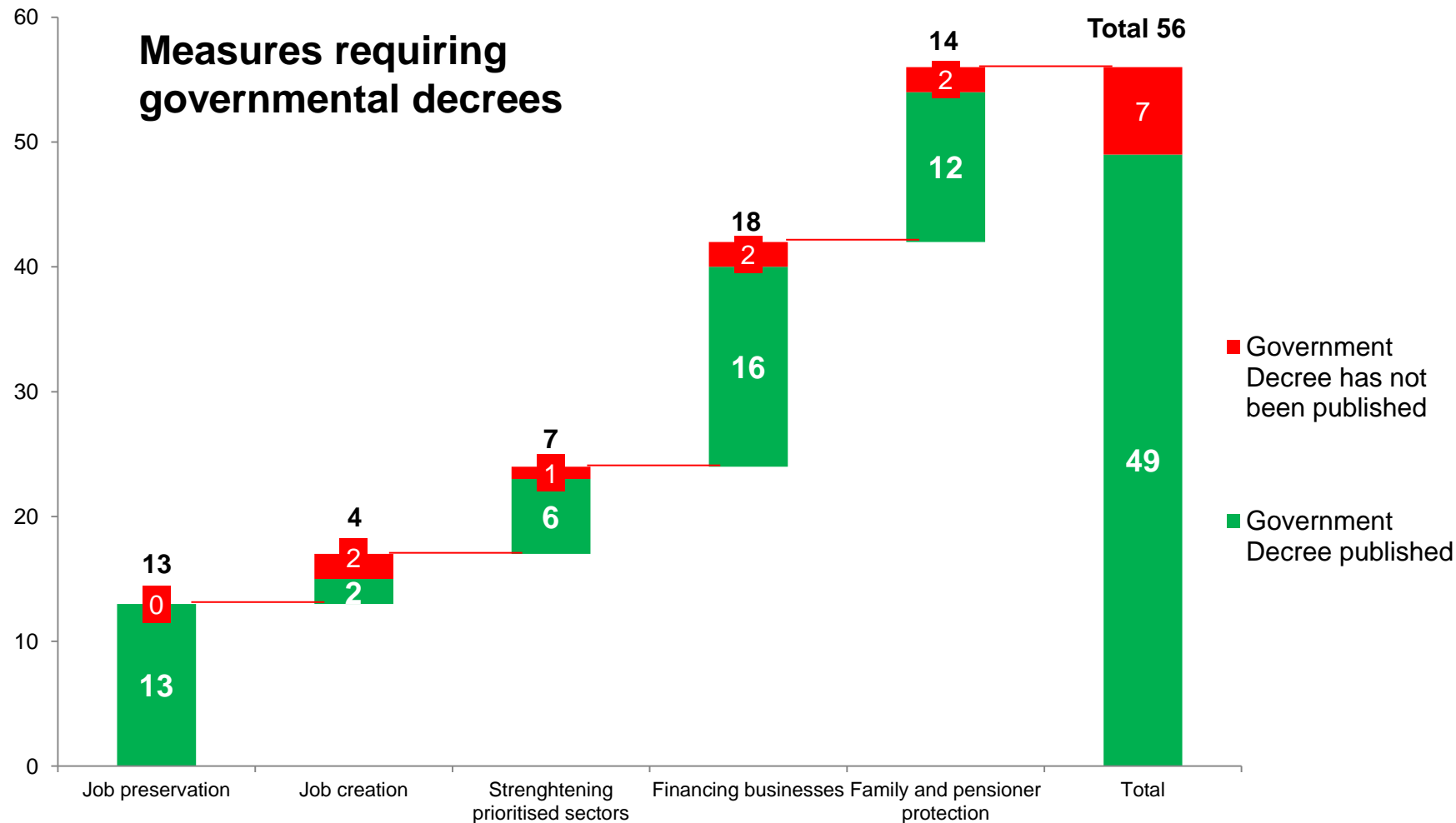
- **Report on the Progress of the Economy Protection Action Plan**

# In case of 88% of the measures of the Economy Protection Action Plan requiring a Government Decree, the Decree has been published

(Last data update: 08.05 5 PM)



FELADATUNK A JÖVŐ



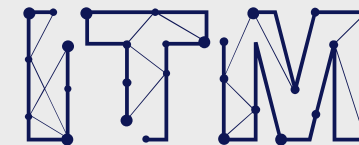
## Decrees to be published in the week of 11.05:

1. **Job creation** (1 measure - Government Decree)
  - Adult Education
  - Emergency Decree (structural change trainings)
2. **Family and pensioner protection** (1 measure - decrees)
  - “Babaváró” [Family Planning], CSOK, mortgage reduction package (normal)

**Total:**  
**2 measures**

# Workplace protection wage subsidy

(Last data update: 08.05 5 PM)



FELADATUNK A JÖVŐ

**Number of companies submitting an application**

3,953 pcs +13%

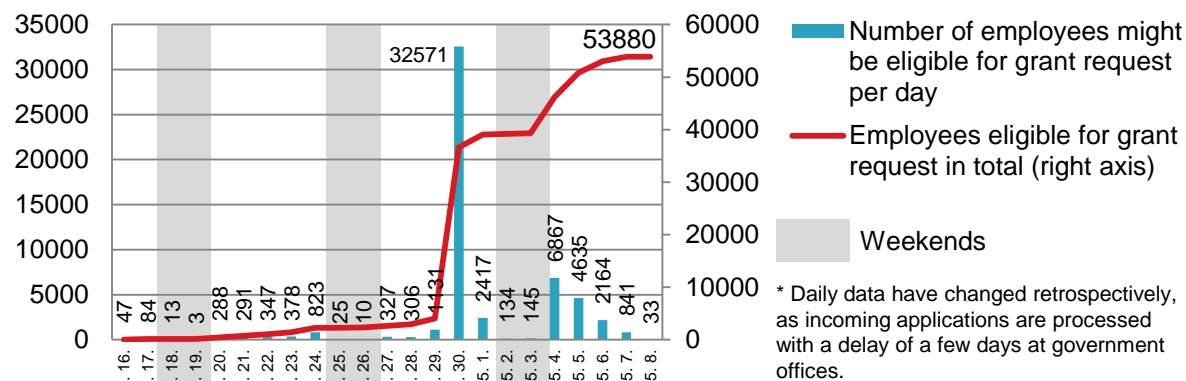
**Number of employees affected**

53,880 people +7%

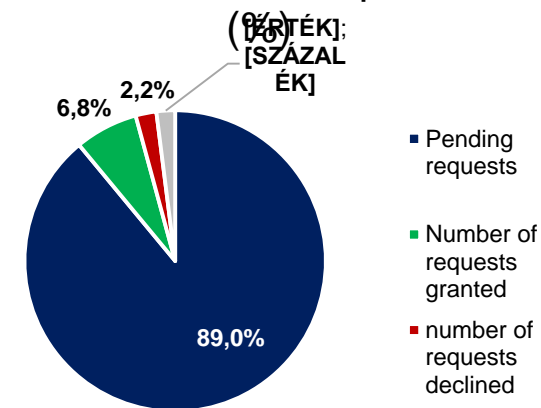
**Total funding requirement (net)**

HUF 8,704,024,310

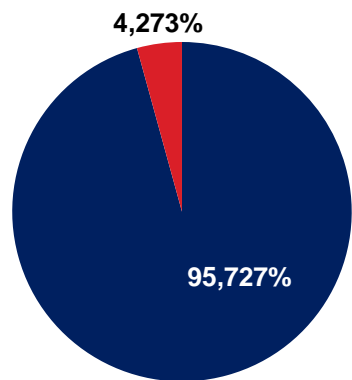
Number of employees might be eligible for grant request (persons)\*



Evaluation of requests

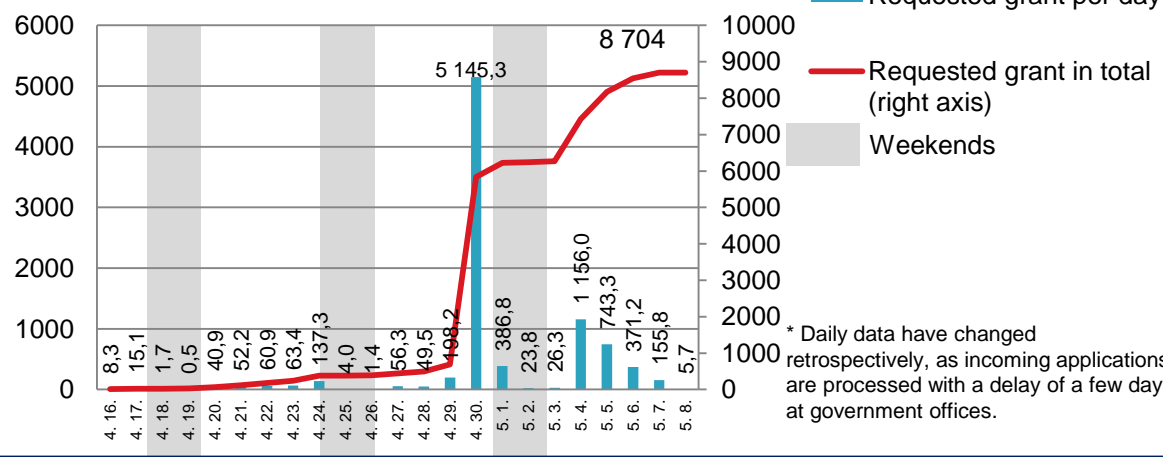


Use of resource (%)



■ Dedicated resource ■ Grant requested  
Dedicated resource: HUF 195 billion (EDIOP)

Grant amount requested (for 3 months, million HUF)



**Average funding requirement per enterprise (for 3 months) (net)**

HUF 2,201,878

**Average funding requirement per employee (for 1 month) (net)**

HUF 53,848

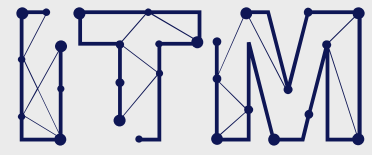
**On average, businesses require support for 27.51% of their headcount**

+% -% Change as compared to the report dated 08.05. (%)



# Workplace protection wage subsidy – by company size

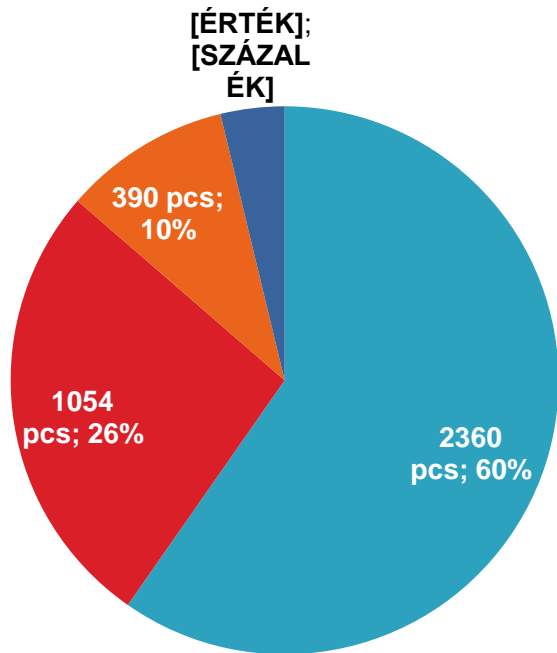
(Last data update: 08.05 5 PM)



FELADATUNK A JÖVŐ

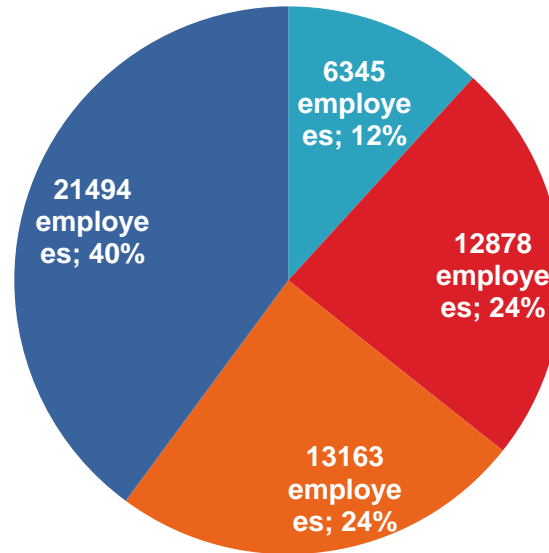
## Companies submitting an application

Total: 3,953 pcs



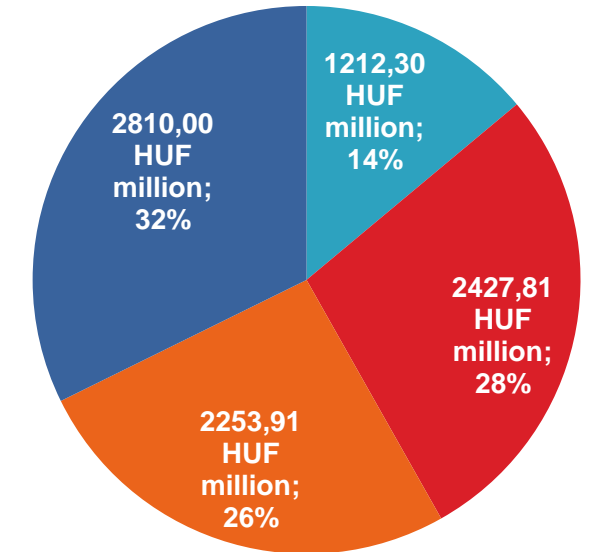
## Employees affected

Total: 53,880 persons



## Total funding requirement

Total: HUF 8,704.1 million

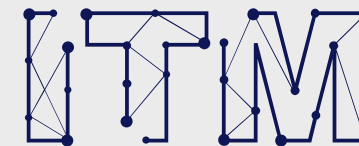


Micro enterprise  
Medium-sized enterprise

Small enterprise  
Large enterprise

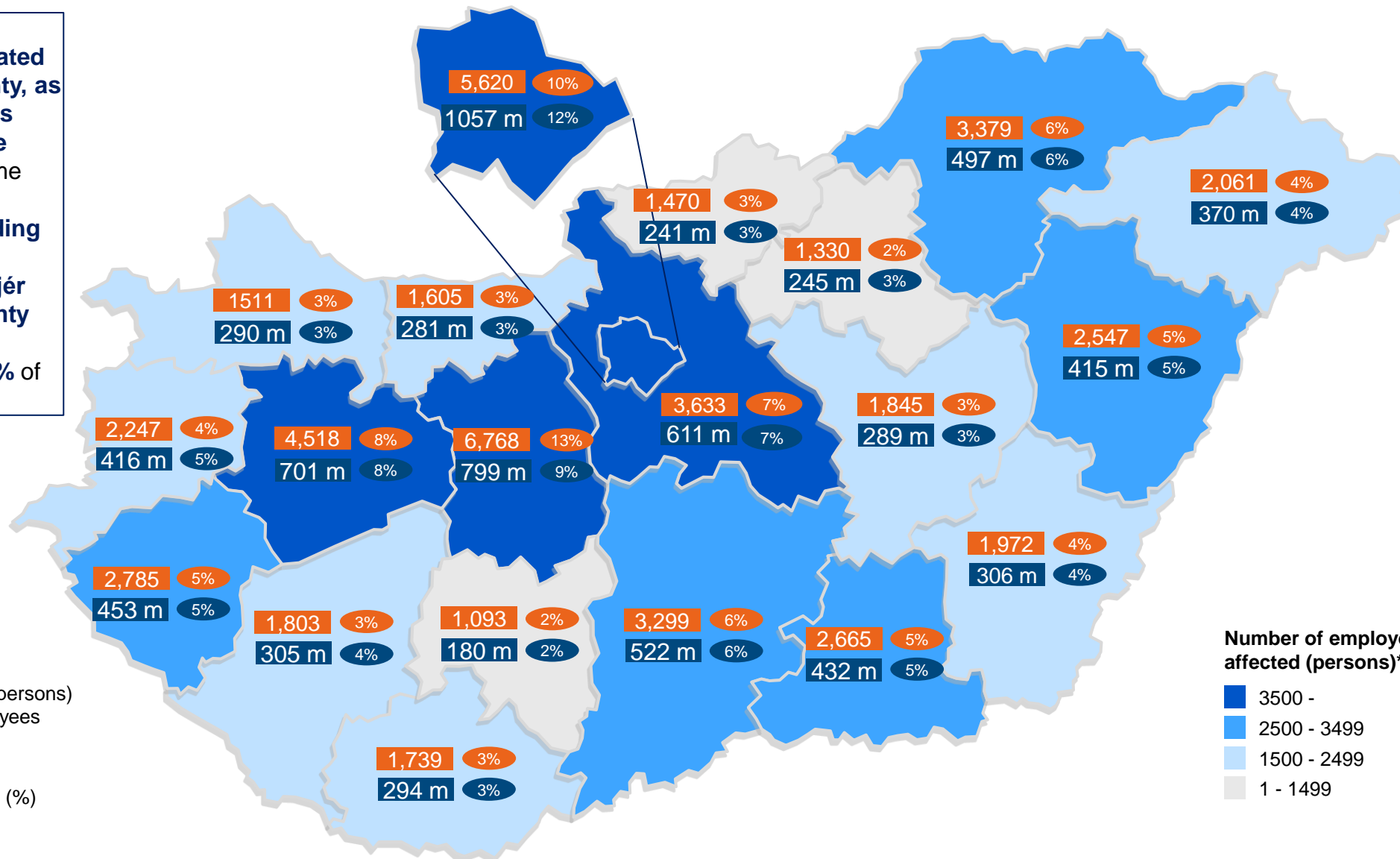
# Workplace protection wage subsidy – by county

(Last data update: 08.05 5 PM)



FELADATUNK A JÖVŐ

- 19% of the funding requirements are concentrated in Budapest and Pest county, as well as 17% of all employees
- Requirements affecting the most employees (13%) came from Fejér county, which accounts for 9% of all funding requirements.
- Budapest, Pest county, Fejér county and Veszprém county cover more than 38% of all affected employees and 36% of the funding requirements



## Legend

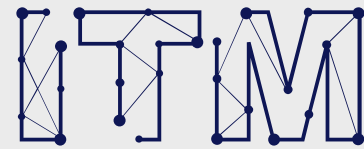
- Number of employees affected (persons)
- Percentage breakdown of employees affected (%)
- Amount requested (HUF)
- Distribution of amount requested (%)

## Number of employees affected (persons)\*

- 3500 -
- 2500 - 3499
- 1500 - 2499
- 1 - 1499

# Wage subsidy of employees working in R&D

(Last data update: 08.05 5 PM)



FELADATUNK A JÖVŐ

**Number of companies submitting an application**

376 pcs

+6%

**Number of employees affected**

5,892 people

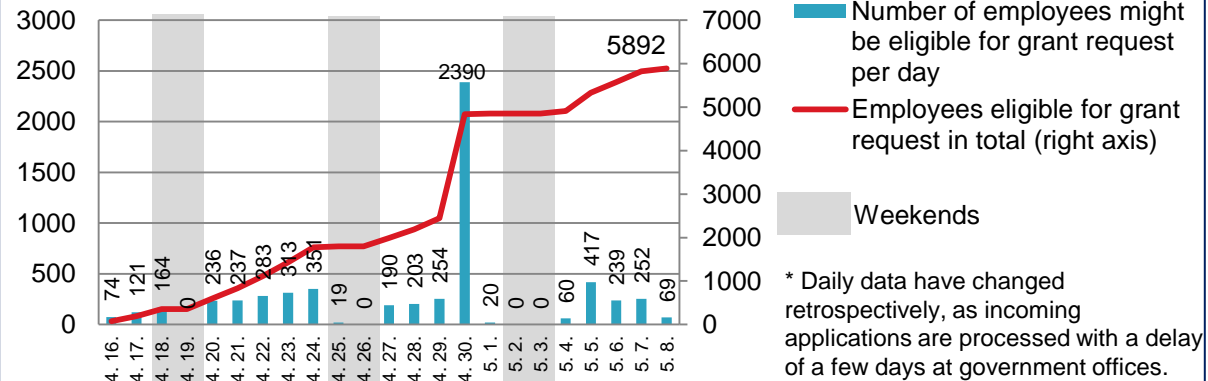
+11%

**Total funding requirement (gross)**

HUF 4,172,851,356

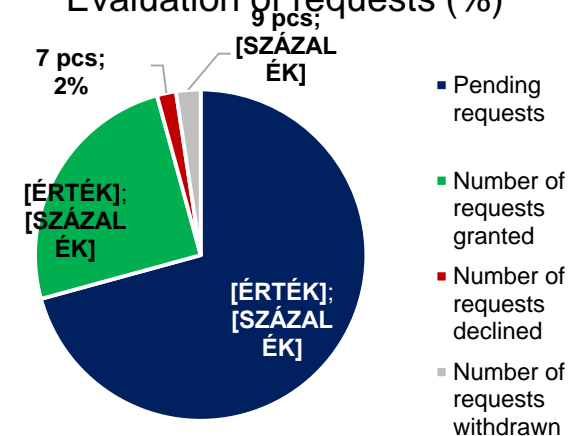
+11%

**Number of employees might be eligible for grant request (persons)\***



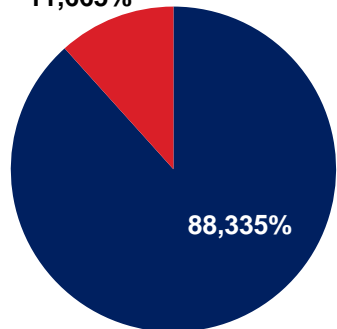
\* Daily data have changed retrospectively, as incoming applications are processed with a delay of a few days at government offices.

**Evaluation of requests (%)**



**Use of resource (%)**

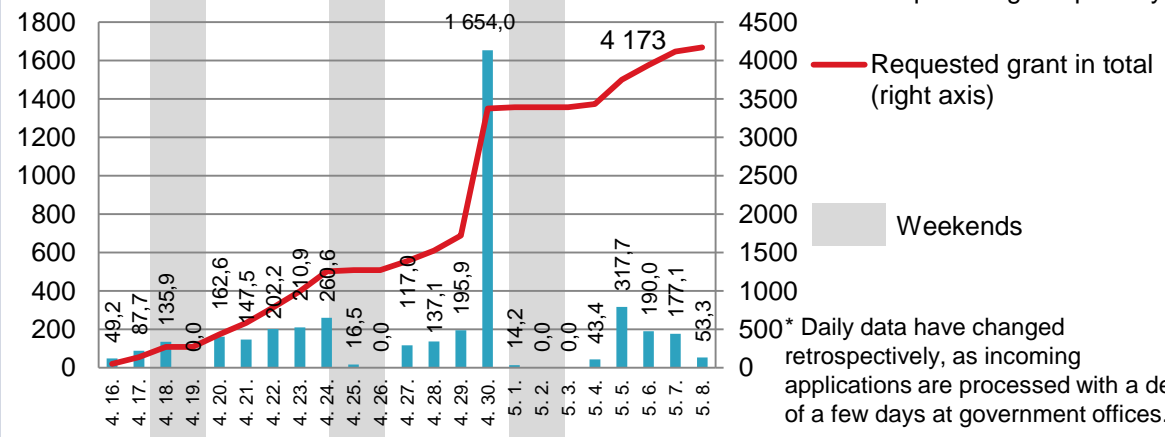
11,665%



■ Dedicated resource ■ Grant requested

Dedicated resource: HUF 31.6 billion

**Grant amount requested (for 3 months, million HUF)**



\* Daily data have changed retrospectively, as incoming applications are processed with a delay of a few days at government offices.

**Average funding requirement per enterprise (for 3 months)**

HUF 11,098,009

+5%

**Average funding requirement per employee (for 1 month) (gross)**

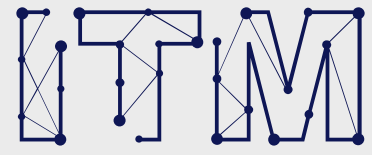
HUF 236,074

+0.2%

**On average, businesses require support for 11.23% of their headcount**

# Wage subsidy of employees working in R&D – by company size

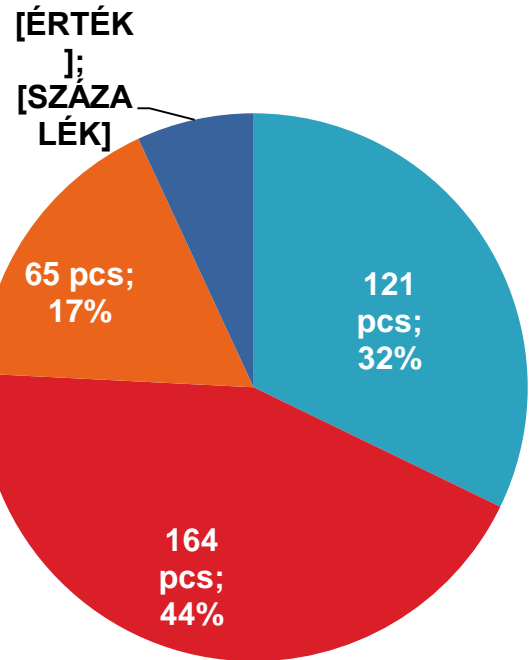
(Last data update: 08.05 5 PM)



FELADATUNK A JÖVŐ

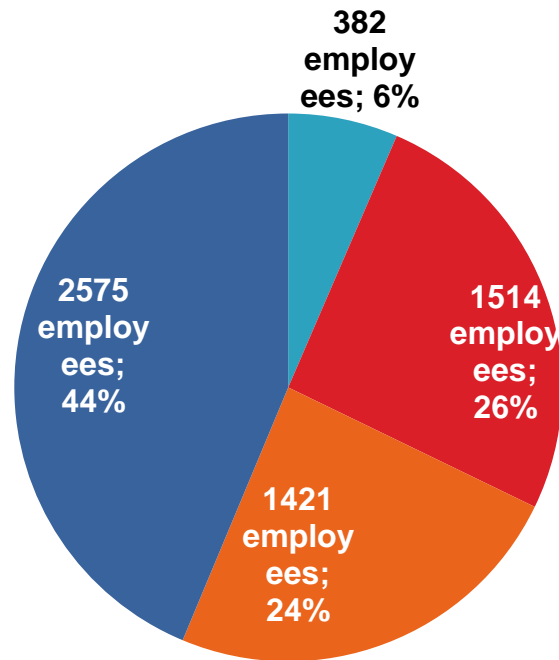
## Companies submitting an application

Total: 376 pcs



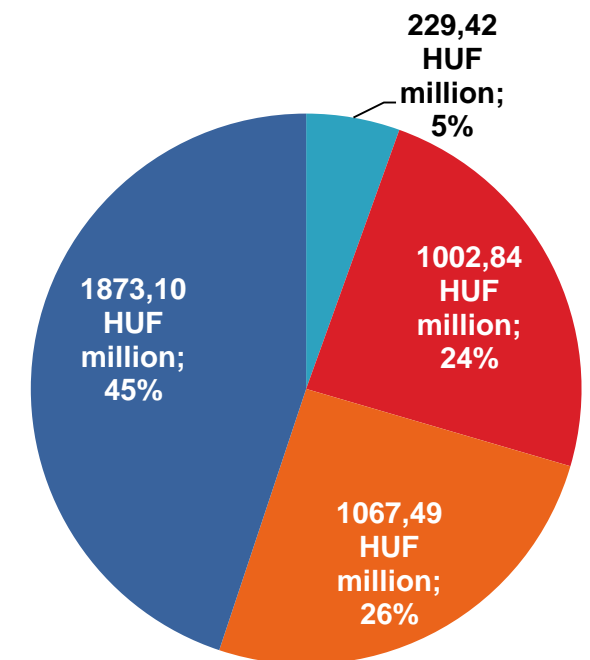
## Employees affected

Total: 5,892 persons



## Total funding requirement

Total: HUF 4,172.9 million

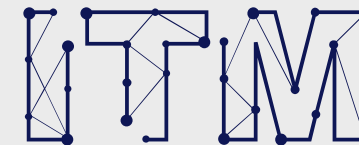


Micro enterprise  
Medium-sized enterprise

Small enterprise  
Large enterprise

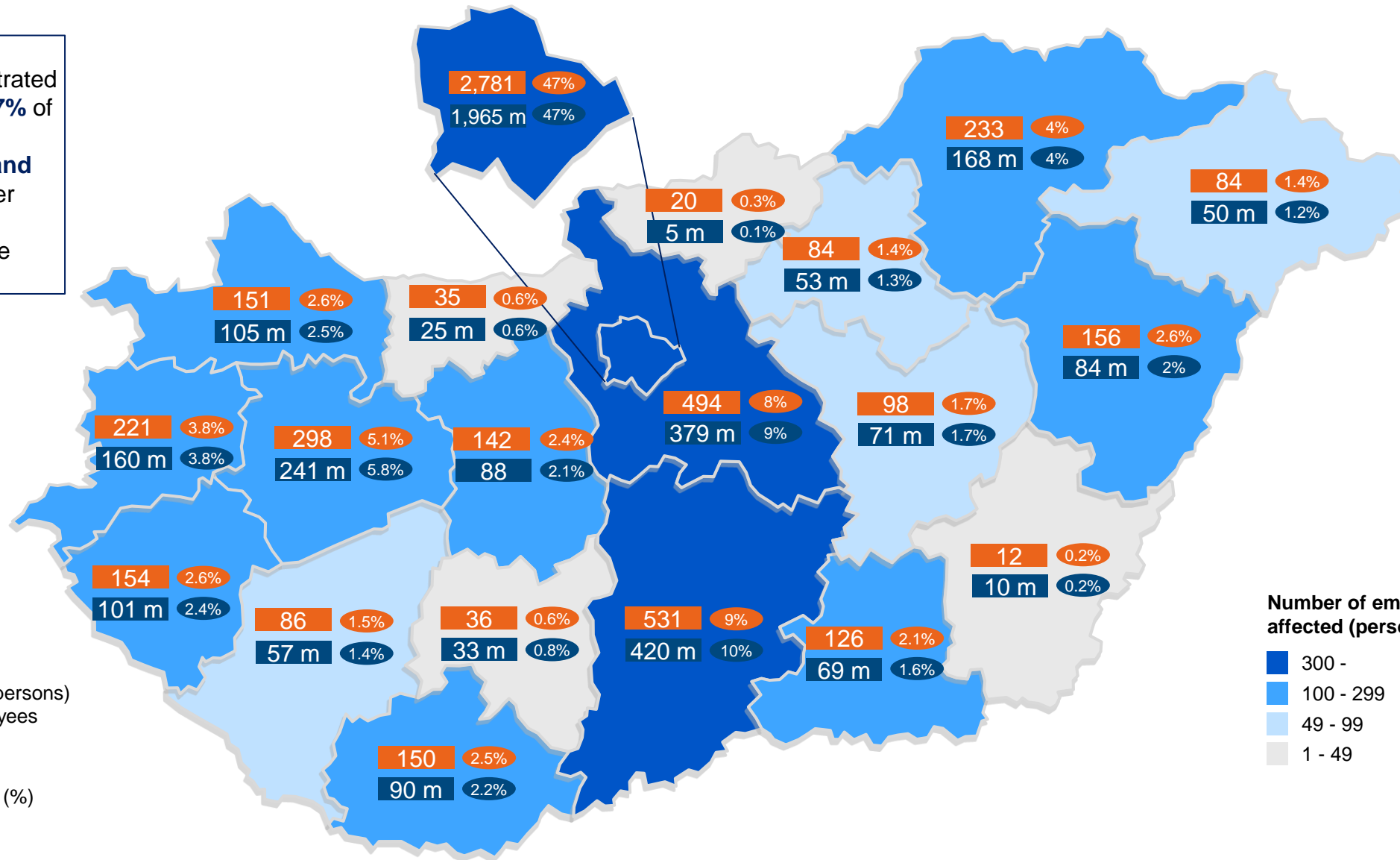
# Wage subsidy of employees working in R&D – by county

(Last data update: 08.05 5 PM)



FELADATUNK A JÖVŐ

- 47% of the funding requirements are concentrated in **Budapest**, as well as 47% of all affected employees.
- **Budapest, Pest county, and Bács-Kiskun county** cover almost 64% of all affected employees and 66% of the funding requirements

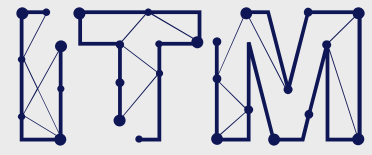


- Legend**
- Number of employees affected (persons)
  - Percentage breakdown of employees affected (%)
  - Amount requested (HUF)
  - Distribution of amount requested (%)

- Number of employees affected (persons)\***
- 300 -
  - 100 - 299
  - 49 - 99
  - 1 - 49

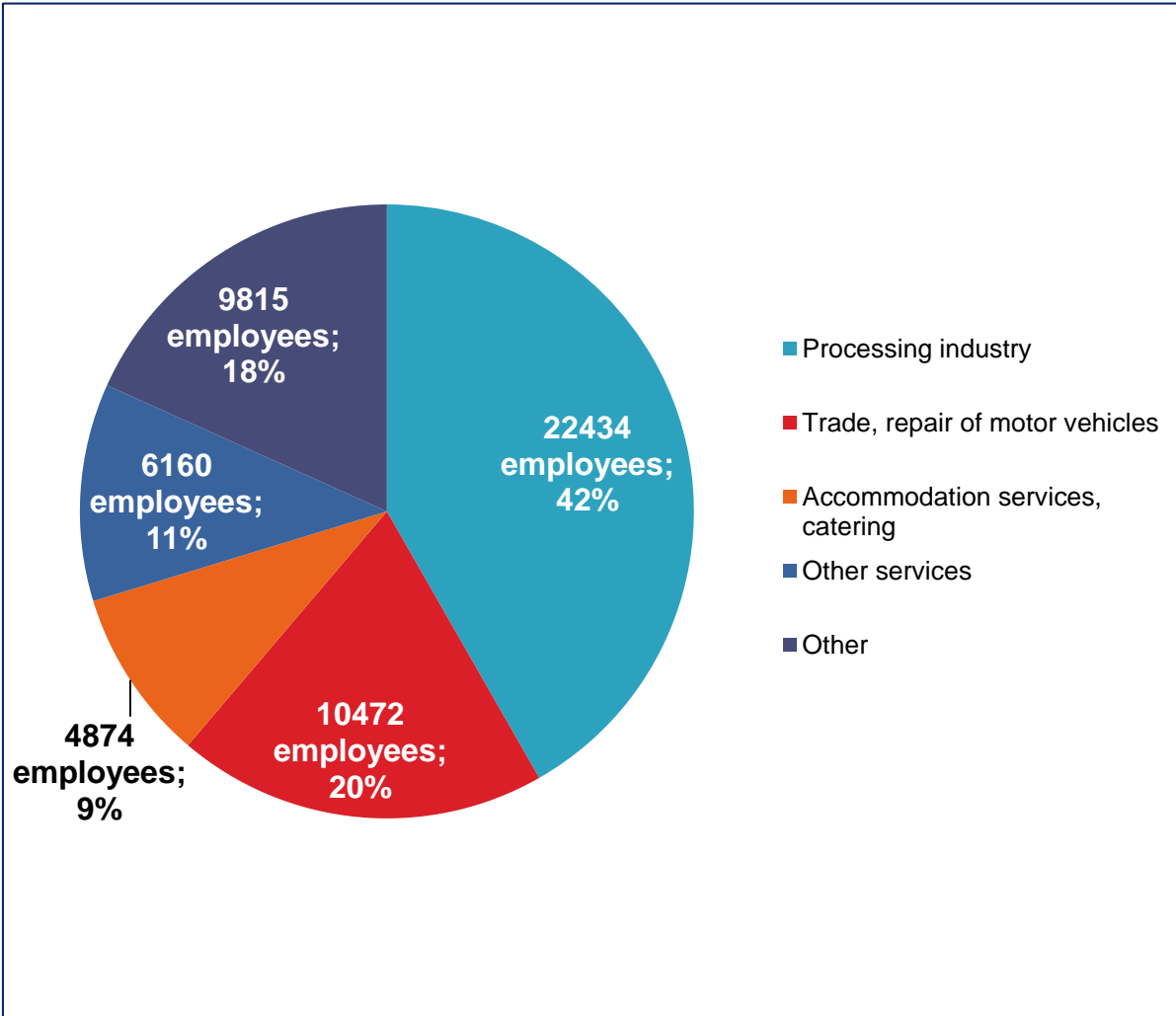
# Distribution of employees affected by wage subsidy schemes by main activity of companies

(Last data update: 08.05 5 PM)

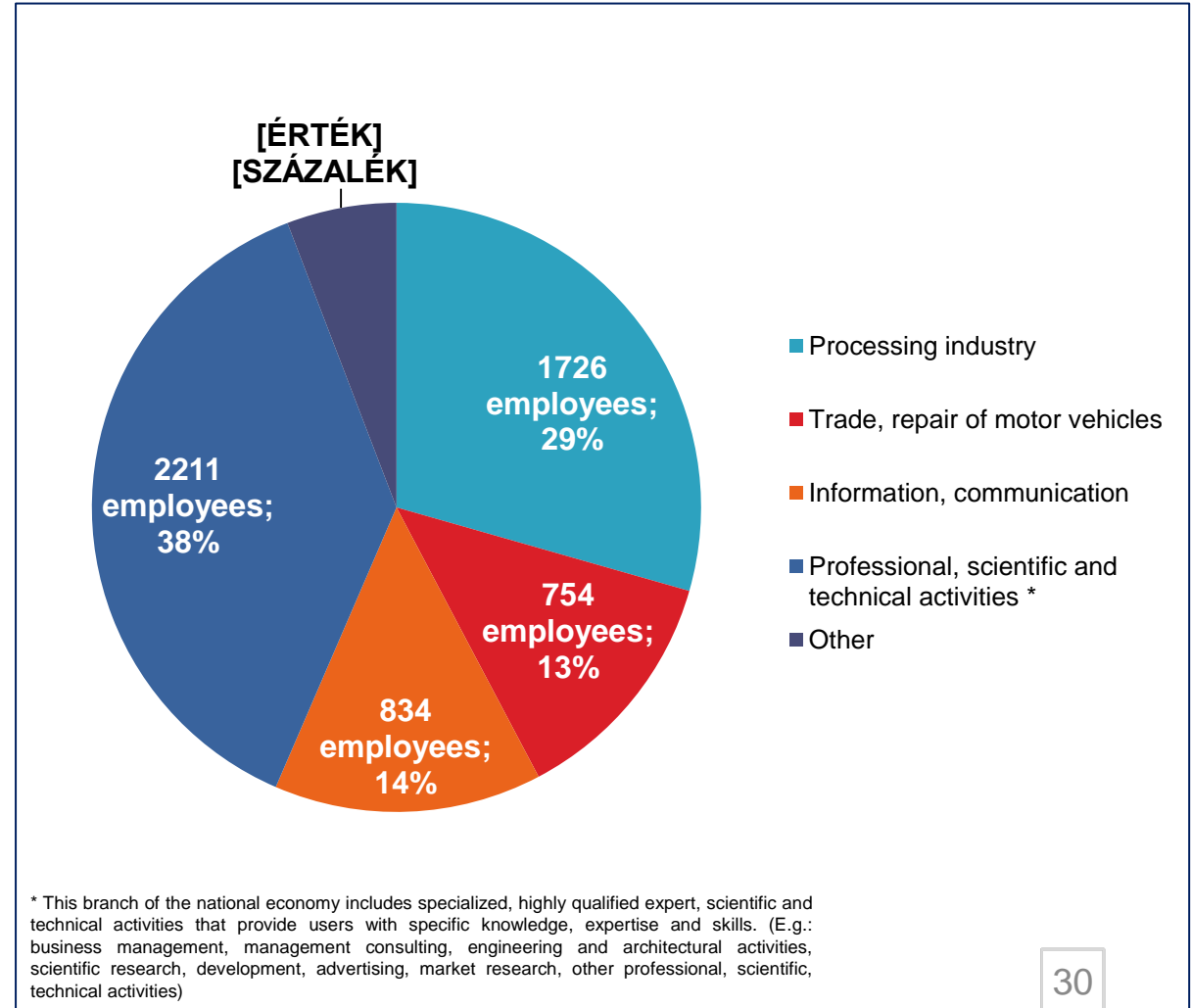


FELADATUNK A JÖVŐ

## Workplace protection wage subsidy

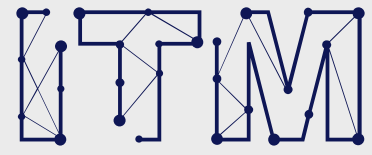


## Wage subsidy of employees working in R&D



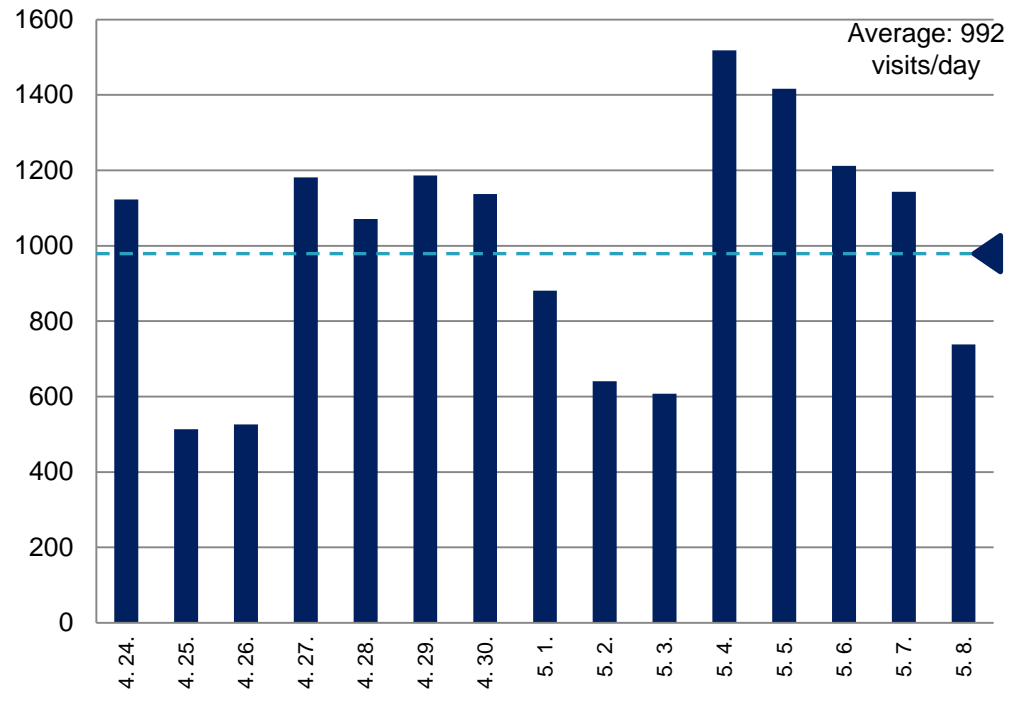
# Entrepreneurial Information Portal (VALI)

(Last data update: 08.05 5 PM)



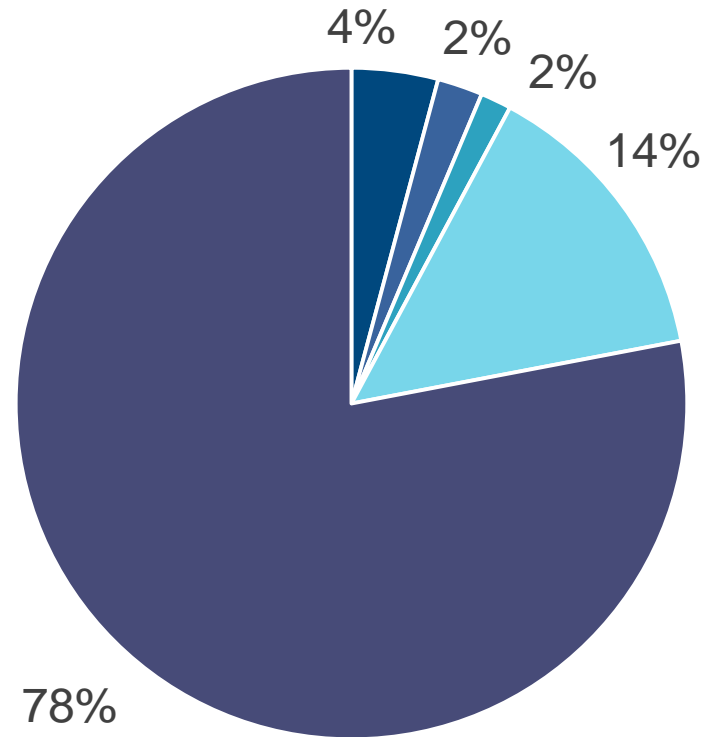
FELADATUNK A JÖVŐ

## Entrepreneurial Information Portal (Vállalkozói Információs Portál - VALI) - statistics of the last 15 days of visitors



Average time spent on website:  
**5 minutes 10 seconds**

## Distribution of online trainings on VALI



**Number of institutions providing online training**  
86 pcs

0

**Free of charge**  
42 pcs

0

**Free of charge during pandemic**  
22 pcs

-4

**Partly free of charge during pandemic**  
15 pcs

0

**Subject discount during pandemic**  
143 pcs

-11

**Subject to charge**  
787 pcs

+45

**Total**  
1,009 pcs

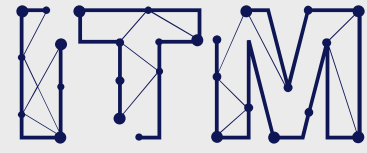
+30

31

+ - Change as compared to the report dated 08.05. (pcs)

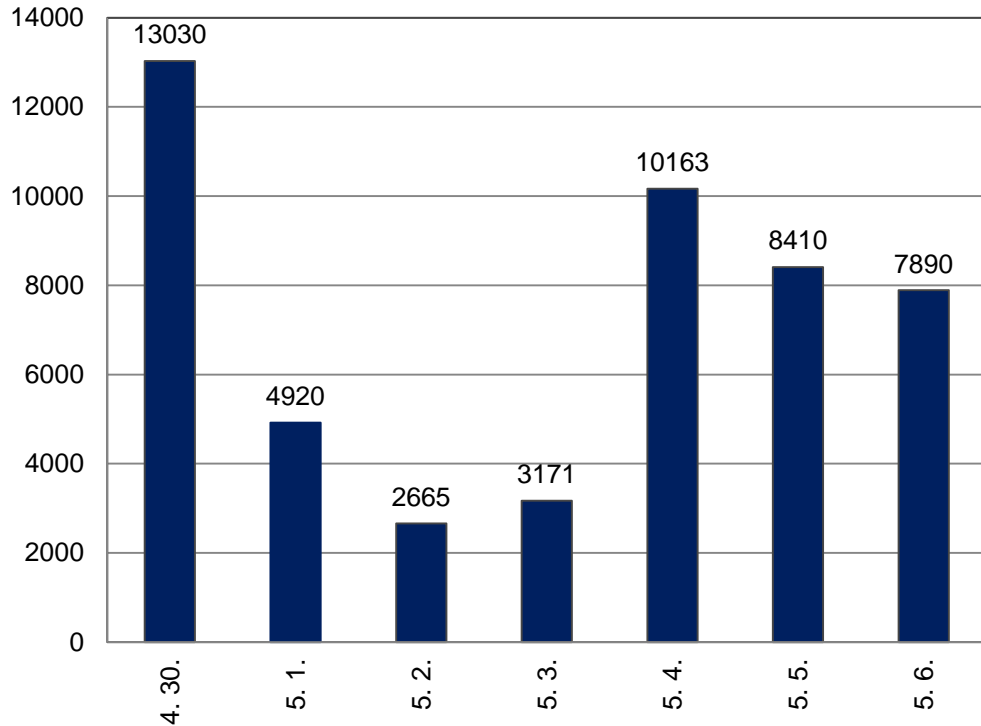
# National Employment Service (nfsz.munka.hu)

(Last data update: 07.05 5 PM)



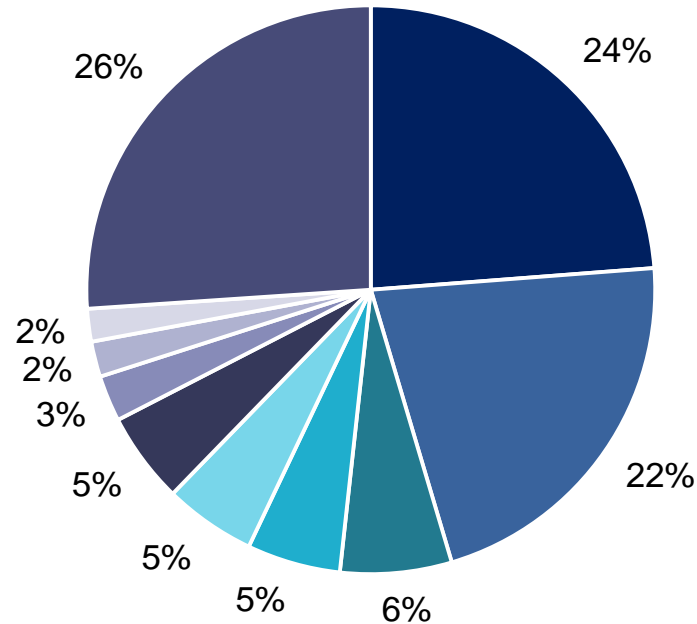
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## nfsz.munka.hu website - statistics of daily users (people)



Mean duration of work sessions:  
**4 minutes 6 seconds**

## The number of visits to the pages viewed on the nfsz.munka.hu website



Number of total page views:  
**563,964 pcs**

**Workplace protection:**  
134,129 pcs

**Homepage:**  
121,930 pcs

**Jobseekers:**  
35,748 pcs

**Employers:**  
29,994 pcs

**Content search:**  
29,365 pcs

**MV Wage Support FAQ:**  
29,138 pcs

**E-administration:**  
14,796 pcs

**RDI subsidy:**  
11,362 pcs

**Factsheets:**  
10,495 pcs

**Other pages:**  
147,007 pcs



# Support programs for corporate efficiency – Hungarian Multinational Programme – results of the first round

(Last data update: 05.05 5 PM)

## Hungarian Multinational Programme I



The aim of the EDIOP-1.1.4-16 **Hungarian Multinational Programme** is the identification, assessment and motivation of small and medium-sized enterprises with outstanding growth potential, the determination of their development needs



Within the framework of the programme, the target group companies are **identified and surveyed**, and in the case of companies selected by the panel of experts and having signed a **cooperation agreement**, company **diagnostics and development plans** are compiled



Based on the results of the company diagnostics, **development funds can be applied for** within the framework of the follow-on programs (EDIOP-1.1.8 and EDIOP-1.2.7).

**Number of candidate companies**

104 pcs

**Number of cooperation agreements concluded**

51 pcs

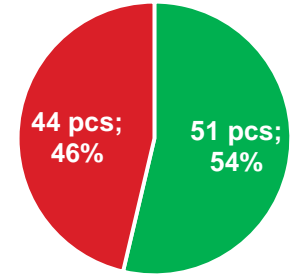
**Number of candidates rejected**

44 pcs

**Number of development plans completed**

51 pcs

Acceptance rate of applicants (%)



Accepted Declined

## Hungarian Multinational Programme II and III (EDIOP 1.1.8-19, 1.2.7-19) - follow-on resources



GINOP-1.1.8-19 Hungarian Multinational Programme II. - Strengthening small and medium-sized enterprises with high growth potential, supporting the development of their value adding potential and market expansion

GINOP-1.2.7-19 Hungarian Multinational Programme III. - Supporting the complex development of small and medium-sized enterprises with high growth potential in the processing industry



GINOP 1.2.7-19: HUF 8.72 billion allocation, available grant: HUF 50-340 million

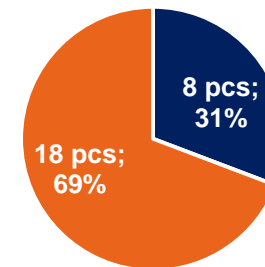
GINOP 1.1.8-19: 0,15 mrd Ft allocation, igénybe vehető grant: HUF 2-36 million

GINOP 1.2.7-19: HUF 12 billion allocation, available grant: HUF 2-340 million (under preparation)



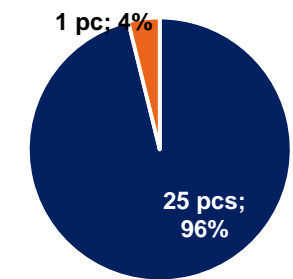
**Eligible activities:** Use of qualified expert services, new equipment and manufacturing license resulting in technological development, procurement of manufacturing know-how, infrastructure and real estate investment, information technology development, quality, environmental and other management, control, certification systems, introduction of standards and obtaining certificates.

Category of companies applying for grant (%)



Small enterprises Medium enterprises

Distribution of main activities among grant applicants (%)

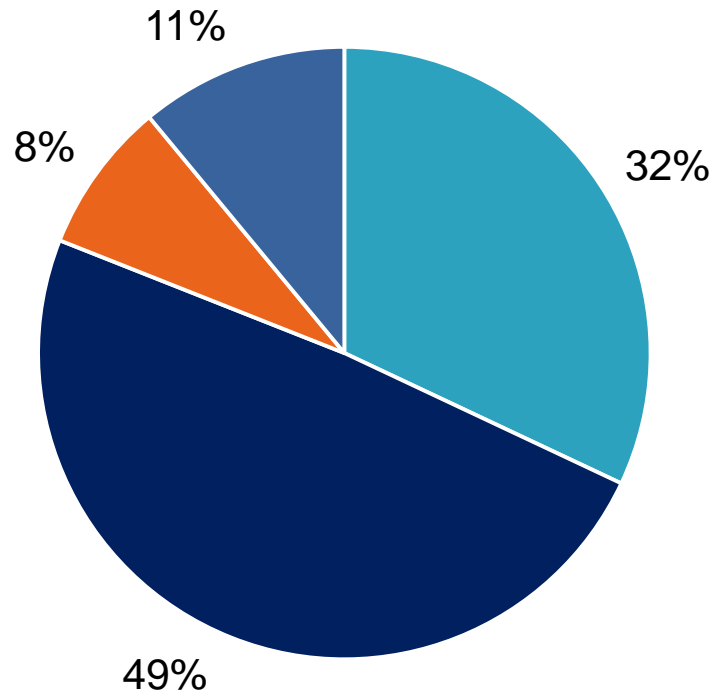


Processing industry Services

# Széchenyi Card Programme – credit products introduced for crisis management purposes

(Last update: 08.05 5 PM)

In the last two weeks, the central telephone number of **KAVOSZ Zrt.** has received **approximately 450 customer inquiries** regarding the products.



- Szechenyi Card Bank Overdraft Plus
- Szechenyi Job Preservation Loan
- Szechenyi Liquidity Loan
- Szechenyi Investment Loan Plus

On **30 April 2020**, gov. decree 1194/2020 (IV. 30.) on the **Széchenyi Card Programme credit schemes** to mitigate the economic impact of the coronavirus pandemic on micro, small and medium-sized enterprises was published.

The scheme **will be available** to those interested **from 15 May 2020**.

In the last two weeks, the central telephone number of **KAVOSZ Zrt.** has received **approximately 450 customer inquiries** regarding the products.

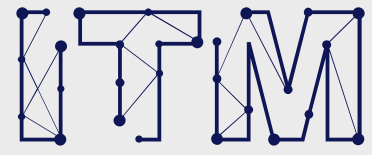
*The distribution of interests between the products is shown in the figure on the left.*

Following the start of the government communication, a large number of customer inquiries were also directed to the office network doing the registration.

The **network of 200 offices**, according to feedback, **has handled about 2-3 thousand customer enquiries by phone** in the past two weeks.

# Agro Széchenyi Card Plus

(Last update: 08.05 5 PM)



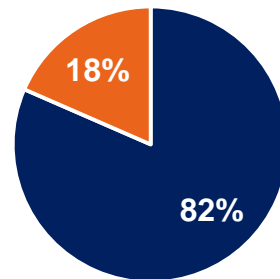
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## Application numbers

	pc	HUF
Pending loan application	433	7,649,200,000
Loan application signed	98	1,353,400,000
<b>Total</b>	<b>531</b>	<b>9,002,600,000</b>

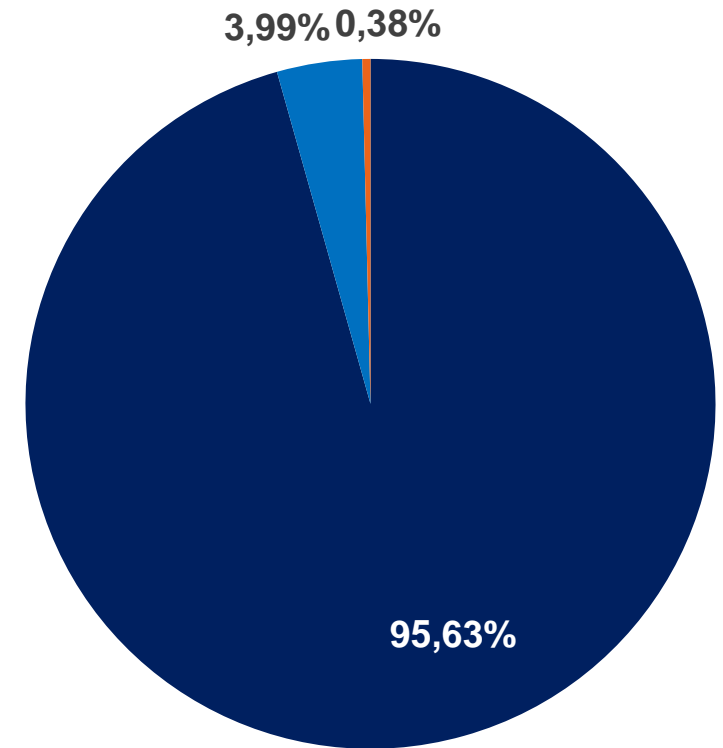
The Agrár-Vállalkozási Hitelgarancia Alapítvány has so far undertaken guarantees for 6 loan arrangements totaling HUF 58 million within the framework of the ASZK Plus scheme.

## Distribution of evaluation of the applications (%)



■ Pending requests ■ Contracted requests

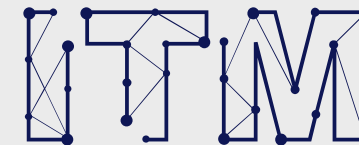
## Distribution of loan transaction based on company size (%)



■ micro ■ small ■ medium

# Competitiveness grant – allocation: HUF 50 billion

(Last update: 08.05 5 PM)



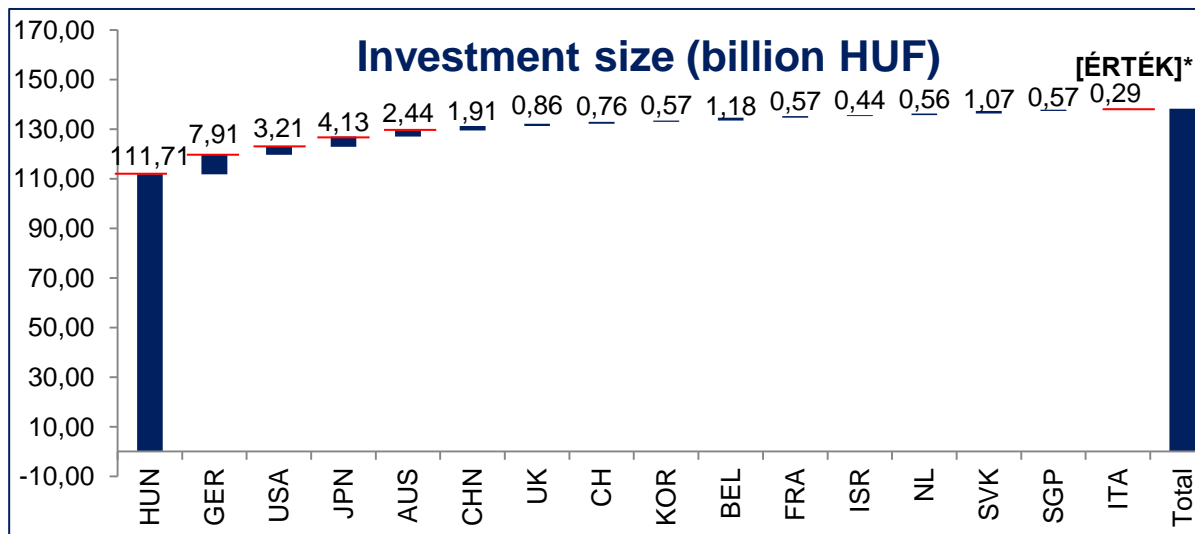
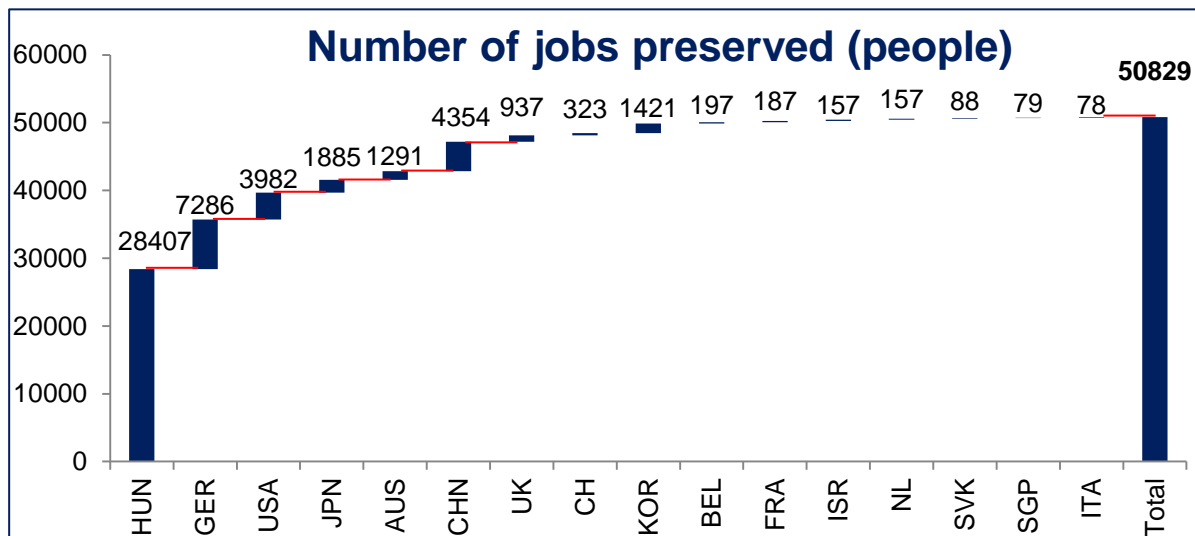
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**Number of applications received**  
280 pcs

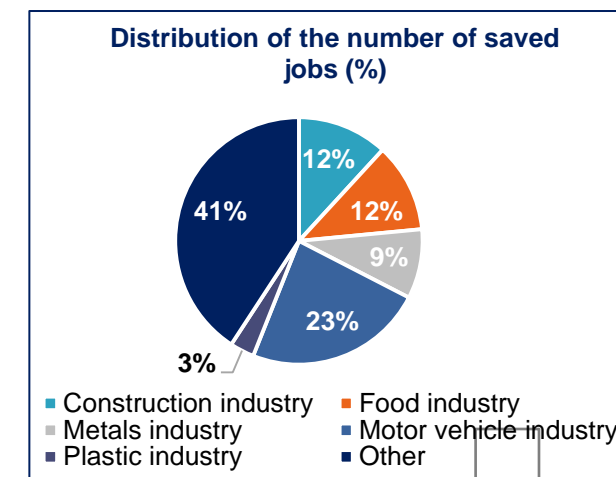
**Total value of investment**  
HUF 138.17 billion\*

**Grant amount requested**  
HUF 65.26 billion

**Number of jobs retained**  
50,829 people



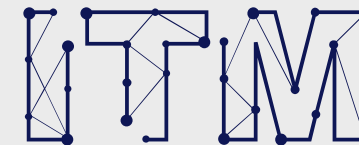
Sector	Number of projects (pcs)	Number of jobs retained (workers)
Building and Construction	45	6,014
Food Industry	40	5,921
Metal Industry	37	4,619
Automotive Industry	30	11,928
Plastics Industry	18	1,619
Other	110	20,727
<b>Total</b>	<b>280</b>	<b>50,829</b>



\* Calculated at the exchange rate of 356.26 HUF / EUR

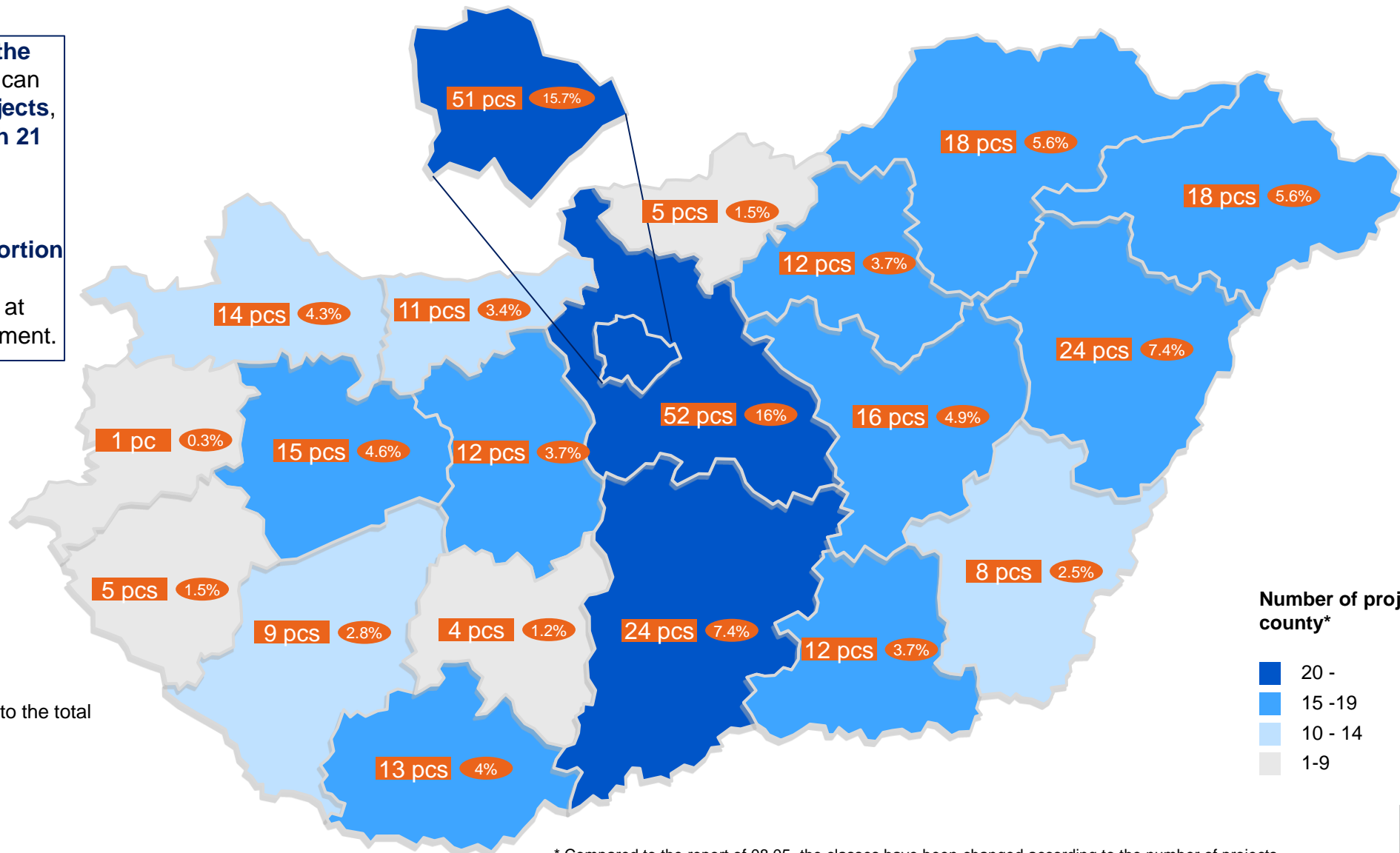
# Competitiveness grant – by county

(Last update: 08.05 5 PM)

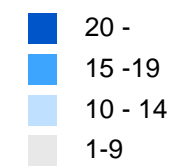


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- Based on the **location of the investment**, **Pest county** can be highlighted with **52 projects**, followed by **Budapest** with **21 planned investments**.
- **Of the 324 locations**, **273 concern rural sites**, corresponding to a proportion of **84.3%**.
- Each county is affected by at least one planned development.



Number of projects by county\*

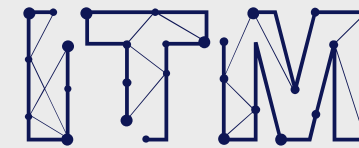


**Legend**  
■ Number of projects (pcs)  
● Number of projects in proportion to the total (%)

\* Compared to the report of 08.05, the classes have been changed according to the number of projects

# Student Loan Plus applications - personal one-time HUF 500,000 loan

(Last update: 07.05 5 PM)



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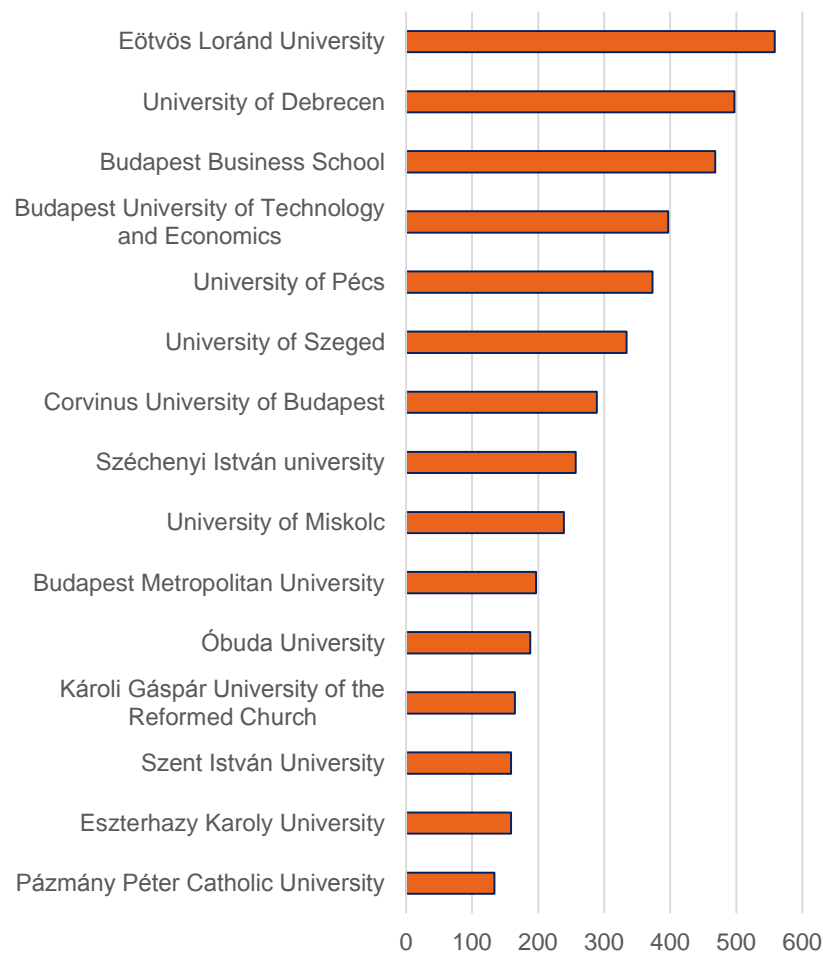
Number of institution involved

**60 pcs**

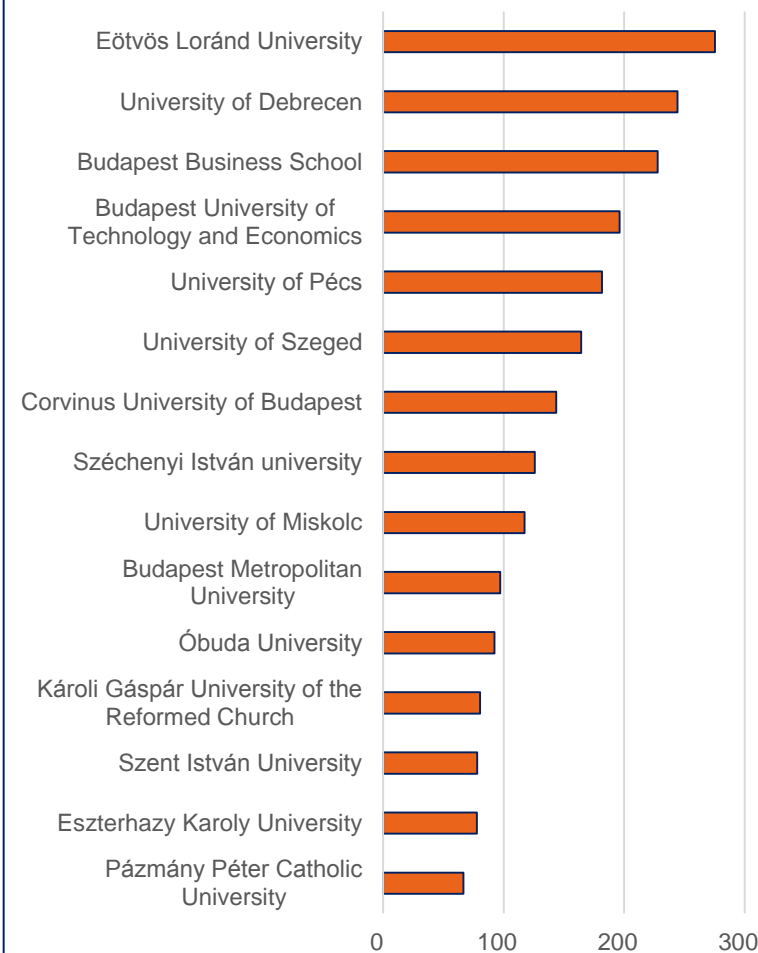
Number of students applying

**5,386 people**

Distribution of the number of students' loan request among institutions (top 15) (people)



Distribution of the number of students' loan request among institutions (top 15) (million HUF)

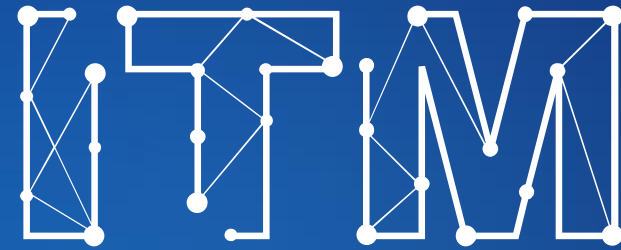


Average amount applied for per student

**HUF 491,515**

Amount of loan applications

**HUF 2,647,300,000**



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Thank you for your attention!



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