EARLY RETIREMENT SAVINGS

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Abstract:
The Hungarian pension system has undergone significant transformations over the past century, continuously adapting to changes in the social, economic, and political environment. This paper aims to present the historical development of the pension system from the 19th century to the present, with particular emphasis on the growing importance of self-provision and retirement savings. The first section of the study explores the early formation of the pension system and the gradual strengthening of state involvement, followed by an analysis of post-socialist reforms, including the introduction of the second and third pillars-private and voluntary pension funds. The paper offers a detailed examination of the structure, function, and current challenges of these systems, especially regarding sustainability and public trust. The
research highlights that the future of the pension system is inconceivable without strengthening individual responsibility and long-term financial planning. The third pillar - as a complementary element - can play a key role in ensuring financial security for future retirees. However, achieving this requires adequate incentives and a shift in public attitudes towards retirement savings. The study analyzes the performance of the four largest voluntary pension funds inHungary between 2020 and 2024. Based on membership data, financial indicators, and returns, a trend of market concentration is observable, while public commitment to long-term self-provision for retirement is slowly but encouragingly increasing.

Keywords: pension system, second and third pillar, self-provision, shift in mindset.

INTRODUCTION

The pension system is developed countries social security system basic institutional system, which significant effect exercise the given country social and economic also on the situation. The system in its operation by country different in proportion yes, but equally part includes state and the private sector as well.The traditional state pension systems in the community risk sharing in principle they work, but they contain social elements as well. The private sector by operated solutions they may be insurance and savings types, the social element here not applies.

Chapter II very short reviews how the 19th century final from its appearance initially what kind bigger significant on changes went over the already state also regulated Hungarian pension system in the current, multi-pillar system: how retirement- like situation has developed benefits system in the 19th and 20th centuries turn around , what kind constraints they were affected on it in World War II, and then that after, and what kind changes generated by the market economy conditions appearance and the system tangent socio-economic challenges.

Chapter III purpose the voluntary on a pillar internal most decisive on segment internal
largest actors of its activities analysis, and with each other suitable comparison to that in order to ensure that the pension self-care voters for some evaluation aspect up to be able to to outline.

GENERAL INTRODUCTION OF THE CURRENT HUNGARIAN PENSION SYSTEM

The Hungarian pension system history overview of the multi-pillar system until the formation

In modern societies , the pension system state organizing necessary socio-political the answer was labor income Because families finals majority livelihood of the able-bodied aged seekers from his income depended on, necessitated changed one so social security system design, which the old age, disability in case ofor related at the time of his death appropriate care provides. The 19th–20th centuries at the turn of the worldwide started the state-wise organized social security systems development, which also includes pension insurance booked.

World War II prophylactic during the period contingency reserve on the basis the pension system was in operation. The previous narrower subject for a round concerning regulations, such as the state officials for the state officials, non-commissioned officers and servants about his retirement Article XI of Act of 1885 on after the old age, disability, widowhood and orphanhood in case solo mandatory about insurance Article XL of Act of 1928
generally introduced the mandatory old age, disability and left behind insurance the employee circle for him/her.

However, the second World War II significant damages caused by social security in its institutional system. On the devastations beyond pension funds inflation by depreciation, as well as the decreasing contribution payment is also serious affected the system. “In 1944, the Sztójay government unfounded extensions of rights driven finally: the age limit is 60 years delivered, the basic annuity four times the amount raised the reserves used for armaments” (Szabó &Csemniczki 2000 2.2.).

The previous contingency reserve system maintenance became impossible, so the pay-as-you-go financing model introduction changed necessary. With this one very striking perspective - and methodical change took the beginning of the Hungarian pension insurance in the system. The contributors not they had individual with invoices, everything for retirement purposes payment one central on account written approved. All pension purposes payment from here fulfilled, therefore already then it was realized that the just now active aged contributors from your payments paid the state pensioners annuity. Read more aggravated the pension fund situation which took place in 1945 and 1946 hyperinflation, which as a result inevitable has become our currency The forint was replaced on August 1, 1946. introduction as a result of "in the pengo" nominally specific needs practically were destroyed and their place in all the acquired rights, both already existing pensions, but not acquired rights also in relation to certain ex gracia[1] specific system booked el”(26/1993. (IV. 28.) AB decision Dr. András Szabó and Dr. János Zlinszky, constitutional judges dissenting opinion).

This after was born first uniform pension regulation for employees uniform social security about retirement Act No. 30 of 1951 decree under: “Pension” it's all about employee who is legally specific in time through in employment stood and reached retirement age authorizing age limit” (Section 1 (1)).

[1]ex gracia: free of charge, as a donation

The second World War II follower socialist about social security during the period Act II of 1975 on implemented the first, complete comprehensive pension regulation. The law declared by social security public, general and mandatory its nature. Marked purpose andemphasizes that the some social security benefits the then in force Constitution guarantees the citizens for: “This law the purpose is to uniform principles according to regulates the for citizens the Constitution provisions based on social security within the framework of walking benefits” (§ 1). The same from the Constitution page regarding: “The Hungarian People's Republic protects workers your health and helps workers their incapacity for work In the case of the Hungarian People's Republic this protection and help windy comprehensive with social security and the medical supply by organizing implements” (Act XX of 1949, Section 47 (1) - (2)). Its basic principles between already appear the view that social security within to be implemented in services they mix with social and the financial-economic characteristic elements: “The material care for the graduate for work, or social security to your requirements is adjusted” (Act II of 1975, Section 3).

In the 1980s starting social changes, the more marketable characteristic economic approaches gradual spread of social security organizational They also influenced the order of the in the spirit of social security was introduced about his organization and about the management Act No. 5 of 1984 regulation, which highlights that “social security” in its developmentsignificant results brought that to that under the management of trade unions with the participation of increasing role received the social elements” (Act No. 5 of 1984) decree introduction), but social security still state- owned task. In the same legislation appear and the self-government towards to be partial displacement elements (§ 4 (1)).

Effective January 1, 1989, the Social Security About the fund Act XXI of 1988 on social security was separated the state on the budget. "The Social Security Fund (hereinafter referred to as the Fund) is a isolated state fund, which is the social security benefits, or the special legislation based on social securityby disbursed other benefits (hereinafter referred to as together : benefits), as well as social security its operation to cover serves ” (§ 1), which sources of social security purpose contributions, state contribution and the Basis independent from his/her activities from result constitute (§ 2).

It is also clear from the list that the Basis the state other from its subsystem independently, on your own from its revenues is farming, but because named state task through away, therefore the state the other from its revenues replenishes the resources if the targeted contributions not they provide sufficient source of pension characteristic annuity payment obligations to fulfill the continuous replacement need, regardless of organizational since its construction, and has been continuously This in itself sufficient confirmation that with the retirement situation organizational and financial in terms of both to deal with must. In 1991 another change pension administration took place organizational wayfinding during: social security municipal on its administration Act LXXXIV of 1991 on created the pension insurance and the health insurance local government (Section 1 (1)).

The law its introduction also confirms that the fundamental rights argument that social security right to social fundamental rights one most important part of, and as such, the to the state highlighted task is to finds the for this necessary most effective operational way. The general way of that time his/her opinion accordingly, based on the foreign experiences, social security in the area the municipal control can on this expectations mostly to comply with the passage introductory part according to.

However the municipal structure not proved Social security financial its foundations and social security organs state supervision Act XXXIX of 1998 on restored social security funds state supervision. The legislation more also declares in place that not supports social security municipal on the basisworking its administration, that again complete to an extent state, governmental control under wishes to realize:

- the funds supervision and social security administrative organs control state task, which supervision exercised directly by the Government (Section 1);
- the funds and insurance municipalities his/her wealth state property, ownership rights by the Government designated on person through exercises (§ 1).

The municipal system final seeming downsizing somewhat preceded one indeed structural extent change. The so far only on a pillar resting, clear Pay-as-you - go system in place of one three pillared solution Social Security for his/her benefits and private pension about the beneficiaries, as well as the services about its coverage Act LXXX of 1997 on not not only in structure, but also in spirit, very striking change brought .

The previous regulations main message it was that the about the elderly, about the permanently or permanently about the disabled suitable care state task, the individual from the side looking at and social fundamental right. This approach takes further to social security about retirement benefits Act LXXXI of 1997 on. But the above already Act LXXX referred to certain groups for already not the entitlement element highlights, but that here individual there is also a responsibility: who can about yourself to take care of, that this also has an obligation. To do this to associate furthermore they also have the obligation to ensure that social solidarity principle based on yourself to take care of not knowledgeable also take their share of the provision of services (Section 1). The law and its basic principles (§§ 2-3) the sub-areas of this approach to cover up:

- social security one risk community, in which participation general rule according to mandatory;
- the insurance principle, social solidarity and property rights constitutional on frames internal restriction at the same time prevails;
- social security for benefits suitable entitlement some except apart from condition that the stakeholders should also contribute to the maintenance by paying contributions;
- the private pension system suitable for care condition the prescribed membership fee payment;
- the public carrier not only for the employed, but those employers must also to take theirpart.

However to bulge also that the to the state they still exist obligations with its citizens against. Take care must on the one hand about those who to this will their age , even health their condition because of from themselves already not they know, (Act LXXXI of 1997) introduction), on the other hand and about that if social security expenses exceed own their income , then the state is missing part other from source replaces (Section 3 (2)).

This is it subsection on the one hand that considered through in short, that how came established in Hungary state level pension system, on the other hand and that When and what kind in a way appeared on state pillar next to further sectors. The following subsection primary purpose the state-owned outside pillars reviewer presentation.

The Hungarian pension system second and third pillar presentation

Social security in Hungary largest size subsystem is mandatory state pension system, which old age, disability and relatives benefits provides. The historically formed state pension systemoperational principle pay-as-you-go principle is called, in which the currently workingemployees and their employers by paid from contributions financed the due pensions.

The system decades since large challenges they are ripe. Until the birth rate was highratio and favorable for Hungarian demographic structure, while the pay-as-you-go systemfunctional seemed. However this is the situation in the 1980s from the very beginning starting gradually deteriorated, therefore the current Hungarian pension system significant with challenges struggles.

Two important demographic a change has also occurred in this the period, which currently are also held. One is the population weight loss: the country its inhabitants The number was highest in 1981, 10,709 thousand main, since then on the other hand is continuouslydecreasing, by 2025 it will be 9,540 thousand, so far least (KSH 22.1.1.2.).

The other change the average expected life continuous increase, which increased from 68.15 years to 73.39 years for men and from 76.46 years to 79.58 years for women from 2001 to 2023 (KSH 22.1.2.6.). This change the individual for of course welcome, but the system for that means that on average that's it over time longer must pension-like in care to benefit the there eligible persons.

This process could compensate is, if the births number would exceed deaths number, thereby the average age is expected life rise despite neither would increase. However, the situation with this opposite. Live births number in 1975 totaled 194,240, thousand per resident was 18.4, which decreased to 85,225 and 8.9 in 2023 (KSH 22.1.1.6.). It can be seen thatdecrease both absolute and relative in the sense drastic. above

In the above outlined demographic challenges forced, the regime change due to economic changes in attitude and allow they made the very stiffen divorce pay-as-you-go system next to other economic policy should also consider solutions regulation.

The biggest significant change in the three-pillar model introduced in 1998 reported. The first and largest size pillar still the state, i.e. pay- as -you-go system remained. The second to the pillar operating on the principle of capital adequacy private pension funds belong to, or increasingly rather only belonged to the third pillar the voluntary pension funds The latter two this shows the subsection.

The second pillar, i.e. private pension funds appearance and suppression

Social security for his/her benefits and private pension about the beneficiaries, as well as the services about its coverage Act LXXX of 1997 on created the expectation coverage principled for care suitable return possibility, about private pension and private pension funds Act LXXXII of 1997 on the regulated the formation private pension funds operational frameworks.

Latter the self-care attitude strengthening and widening for the sake of after June 30, 1998 track beginners for mandatory (Section 3 (1)), the that before already insured with legal relationship possessors for and made possible (Section 3 (2)) by the private pension fund membership. The pension contribution to the extent there was no difference between the sexes cashier and the fund members between, but the latter two-way paid the mandatory deducted amounts.

This way, the fund members will be able to cashier annuity in mind they resigned the other conditions its unchangeability next to obtainable state their pension about a quarter of it. This method did would have allows the contribution income elimination per head starting from 2013 increasingly bigger in proportion to be exempted the state pension payment system obligation by generated burdens from under.

The 2010 change of government striking change of attitude resulted in the private pension fund in the system. From November beginners are gone mandatory membership (Act C of 2010, Section 2 a)), with this parallel and the already previously they entered also possible for (Act C of 2010, Section 5), and even certain in the sense strong they also recommended the state into the pension system to be step back. On this rules as a result of the first of 2011 quarter very drastically, from 3,114 thousand to 101 thousand private pension fund contributions decreased members number, which since then continuously further sold out, 2023 year By the end, 51 thousand members (Árgyelán 2024) remained only.

The above processes two very essential macroeconomic has consequences. One is thatthe state in budget not decreases, even rather further pension benefits increaseexpenses extentand ratio: "In 2025, the budget retirement benefits and pension-like for benefits total 7,200 billion forint translates, which is the budget one largest"(Act XC of 2024 introduction).

The other and is that since 2011 practically again two-pillar became the Hungarian pension system, because in merit already only the previous one third pillar those remained for those who still important consideration for retirement purposes self-care implementation of this pillar considers over to the next subsection.

The volunteer (formerly third) pillar within the framework of to use available financial solutions

The classic in the sense bought third pension pillar the voluntary on the basis achievable for retirement purposes savings different forms belong to. The changes that will occur from 2011 changes , i.e. the second pillar contraction because of this pillar of the international also used in literature third pillar instead of hereinafter voluntary pillar under the name I will The volunteer pillar parts the voluntary pension funds (Act XCVI of 1993), pension savings account (Act CLVI of 2005) and pension insurance (Civil Code 6:477-484. §§ and Income Tax Act, Section 3, point 93) (Csákó 2021, page 2).

The volunteer pension funds service

The volunteer pension funds most important service "the retirement age to reach after the cashier for, the individual on his account registered amount at the expense of in the statutes fixed modalities according to one in amount or annuity in the form of to be monetary payment "(Act XCVI of 1993, Section 2 (5) c)). The above it also follows from the definition that the voluntarypension fund only your own retirement age achieved member of can provide for retirement purposes payments, the individual on his account gathered sum of money at the expense of.

The pension precautionary invoice

The pension precautionary invoice varieties:

- pension money account , on which the thrifty by paid or transferred money , retirement in a securities account and pension deposit on account placed tools yield or its equivalent , the thrifty another pension from his/her money account arriving reference , and the state from the tax authority arriving precautionary aid writable approved (Act CLVI of 2005, Section 4);
- pension securities account in which the pension is held money account from its balance bought dematerialized securities writable approved (Act CLVI of 2005, Section 5 (1) first turn);
- pension deposit account in which the pension is deposited money account from its balance bought printing on the road produced securities placeable deposited (Act CLVI of 2005, Section 5 (1) second turn).

The pension insurance service

Pension insurance so life insurance, where the insurer performance by the insured death, or retirement benefits suitable entitlement acquisition, or the health status at least 40% measure reaching damage, or the contract at the time of its creation valid old age retirement age insured by loading (SZJA Act, Section 3, Section 93). Here so important element that somewhat protects the retirement age with the rise walking from risks, because if the contract from the conclusion of the service until extended at least 10 years it will pass, then already at the time of signing the contract valid pension age limit upon reaching paid by the insurance company.

The next chapter the former constructions of the voluntary pension fund with solution deals with this inside the four largest member-based voluntary pension fund past him of the year performance analyzes some index number using.

PERFORMANCE OF VOLUNTARY PENSION FUNDS WITH THE LARGEST NUMBER OF MEMBERS

Section 5(1) of Act XCVI of 1993 according to "(p) self-defense exclusively natural persons".But in order for the members to retire in their years actually can also use the service, not enough voluntary pension fund to establish and ode regularly membership fee to pay. The wealth for preservation, perhaps to increase it is necessary that there entitled organizations for members wealth manage, invest, value at least It is no coincidence. so that the largestsize voluntarypension funds financial to service providers can be tied.

This chapter is the fourth largest member-based voluntary pension fund operation examine the period from 2020 to 2024 period some index number with the help of. The number of members based on executed selection result completely supports the previous paragraph final thought: the greatest member-based cash registers in Hungarian financial on the market active to banks, insurance companies can be connected. The above based on the following cash registers were included in the investigation around, number of members according to growing in order:
- Golden Age National Voluntary Pension fund;
- Allianz Hungary Voluntary Pension fund;
- Alpha Volunteer Pension fund;
- OTP Volunteer Supplementary Pension Fund.

The examined primary indicators (the data source: Hungarian National Bank PUBLICATIONS.HU > TREASURIES > ANNUAL REPORT):
- number of members;
- operational revenues;
- balance sheet total;
- individual on accounts credited service purpose from revenues qualified provision;
- individual on accounts credited realized from income qualified provision.

The investigation under drawn derived indicators (the data source: primary from indicators own calculations:
- change in membership;
- operational revenues change;
- balance sheet total proportional provisioning the individual on bills,
- and on this ratios change.

The tables membership your data based on it can be stated that the examined during the period OTP Pension Fund membership approximately 40 thousand grew, the other three cashier's roughly with this much decreased. Because these are the biggest cash registers, of which the from data more general we can also draw a conclusion: the voluntary pension funds the number of members in the market stagnation next to continuous concentration the largest observed actor in favor of the investigation. under drawn from basic data and the from those calculated from indicators deductible further conclusions the below.

One at the cash register neither so extent member and savings emigration, which already the some service providers shrinkage Both revenues and total assets basically is growing for everyone. Only one The exception was 2022, which everyone suffered. In this year all voluntary cash register negative yields produced (MNB 2022) in the world occurring very unfavorable changes, primarily the Russian-Ukrainian war outbreak because of.

The operational purpose revenues growth trend it is also due to the fact that the citizens increasingly more consciously they turn to this problem. Increasingly several there are, there will be aware with the problem that the state pension system no other now is able to pensioner aged large majority so monthly allowance to provide, with which at least would approach the active their period monthly This process is the negative demographic processes because of only is increasing.

With this in parallel with the financial service providers also recognized the potential of this market: increasingly bigger customer base willing one everyone tangent long long-term goal for the sake of long in time through to save, which continuously growing and long long-term source results in for them.

Because long long-term it's about goals, customers not the moment yield results based on they decide, very correctly. That is why it is possible that the largest actor to that despite knows to increase the number of members of the others at the expense of yield-producing ability not surpasses the rest treasury (MNB 2024). This conclusion it also supports that the other at the cash register is well over 80% on customer accounts credited provisions ratio to total assets compared to, in the case of OTP on the other hand only one year exceeded this threshold, the rest year only around 75% formed.

The readable processes are welcome, but probably yet not are sufficient. In 2011, presumably only short long-term budgetary reasons because of rooted change the Hungarians joined in the pension system, the second pillar of the private pension fund segment practically ceased to exist, and the there accumulated retirement assets entered the state into the system. Such changes never strengthen, rather weaken the precautionary willingness. Such turn after already that's big too result it matters that they remained so active aged, who they persist the self-care principle next to.

TABLES

Aranykor Országos Önkéntes Nyugdíjpénztár	2020	2021	2022	2023	2024
Taglétszám (fő)	100 912	98 900	96 357	93 366	91 811
Működési célú bevételek (ezer Ft)	1 135 399	1 251 089	977 673	1 347 020	1 437 251
Egyéni számlákon jóváírt szolgáltatási célú bevételekből képzett céltartalék (ezer Ft)	108 112 004	115 727 013	119 188 953	122 871 576	131 510 675
Egyéni számlákon jóváírt realizált hozambevételekből képzett céltartalék (ezer Ft)	40 689 899	42 913 501	47 553 300	53 631 627	60 544 469
Mérlegfőösszeg (ezer Ft)	169 090 850	177 981 420	171 540 224	203 292 200	231 780 375
Taglétszámváltozás előző évhez képest (fő)	-	-2 012	-2 543	-2 991	-1 555
Taglétszám aránya az előző évhez képest (%)	-	98,01	97,43	96,90	98,33
Működési célú bevételek változása előző évhez képest (ezer Ft)	-	115 690	-273 416	369 347	90 231
Működési célú bevételek arányváltozása az előző évhez képest (%)	-	110,19	78,15	137,78	106,70
Egyéni számlákon jóváírt céltartalék/Mérlegfőösszeg (%)	88,00	89,13	97,20	86,82	82,86
Egyéni számlákon jóváírt céltartalék/Mérlegfőösszeg változása előző évhez képest (%)	-	101,29	109,05	89,32	95,44

Allianz Hungária Önkéntes Nyugdíjpénztár	2020	2021	2022	2023	2024
Taglétszám (fő)	169 980	166 780	160 815	155 502	152 577
Működési célú bevételek (ezer Ft)	1 228 491	1 288 923	1 133 335	1 498 174	1 704 689
Egyéni számlákon jóváírt szolgáltatási célú bevételekből képzett céltartalék (ezer Ft)	156 071 994	164 692 458	165 478 433	170 167 326	181 832 237
Egyéni számlákon jóváírt realizált hozambevételekből képzett céltartalék (ezer Ft)	46 668 214	47 443 828	41 138 412	38 341 366	46 772 566
Mérlegfőösszeg (ezer Ft)	228 027 269	231 756 720	207 746 008	253 713 191	290 777 995
Taglétszámváltozás előző évhez képest (fő)	-	-3 200	-5 965	-5 313	-2 925
Taglétszám aránya az előző évhez képest (%)	-	98,12	96,42	96,70	98,12
Működési célú bevételek változása előző évhez képest (ezer Ft)	-	60 432	-155 588	364 839	206 515
Működési célú bevételek arányváltozása az előző évhez képest (%)	-	104,92	87,93	132,19	113,78
Egyéni számlákon jóváírt céltartalék/Mérlegfőösszeg (%)	88,91	91,53	99,46	82,18	78,62
Egyéni számlákon jóváírt céltartalék/Mérlegfőösszeg változása előző évhez képest (%)	-	102,95	108,66	82,63	95,66

Alfa Önkéntes Nyugdíjpénztár	2020	2021	2022	2023	2024
Taglétszám (fő)	172 398	170 805	166 018	161 433	159 634
Működési célú bevételek (ezer Ft)	1 451 671	1 614 664	1 413 717	1 825 857	1 947 447
Egyéni számlákon jóváírt szolgáltatási célú bevételekből képzett céltartalék (ezer Ft)	145 514 456	156 466 196	162 680 882	170 013 935	182 511 309
Egyéni számlákon jóváírt realizált hozambevételekből képzett céltartalék (ezer Ft)	44 512 864	48 840 704	48 245 908	46 381 355	52 684 328
Mérlegfőösszeg (ezer Ft)	220 435 325	226 180 398	203 066 379	251 903 434	286 370 799
Taglétszámváltozás előző évhez képest (fő)	-	-1 593	-4 787	-4 585	-1 799
Taglétszám aránya az előző évhez képest (%)	-	99,08	97,20	97,24	98,89
Működési célú bevételek változása előző évhez képest (ezer Ft)	-	162 993	-200 947	412 140	121 590
Működési célú bevételek arányváltozása az előző évhez képest (%)	-	111,23	87,55	129,15	106,66
Egyéni számlákon jóváírt céltartalék/Mérlegfőösszeg (%)	86,21	90,77	103,87	85,90	82,13
Egyéni számlákon jóváírt céltartalék/Mérlegfőösszeg változása előző évhez képest (%)	-	105,30	114,43	82,70	95,61

OTP Önkéntes Kiegészítő Nyugdíjpénztár	2020	2021	2022	2023	2024
Taglétszám (fő)	237 749	248 558	259 812	264 656	277 626
Működési célú bevételek (ezer Ft)	1 300 078	1 516 773	1 375 187	1 984 403	2 310 723
Egyéni számlákon jóváírt szolgáltatási célú bevételekből képzett céltartalék (ezer Ft)	222 783 528	246 999 682	266 153 591	287 723 509	320 784 992
Egyéni számlákon jóváírt realizált hozambevételekből képzett céltartalék (ezer Ft)	23 272 224	26 260 483	23 844 539	34 533 525	48 332 781
Mérlegfőösszeg (ezer Ft)	328 080 949	359 509 391	349 179 979	426 945 654	499 494 392
Taglétszámváltozás előző évhez képest (fő)	-	10 809	11 254	4 844	12 970
Taglétszám aránya az előző évhez képest (%)	-	104,55	104,53	101,86	104,90
Működési célú bevételek változása előző évhez képest (ezer Ft)	-	216 695	-141 586	609 216	326 320
Működési célú bevételek arányváltozása az előző évhez képest (%)	-	116,67	90,67	144,30	116,44
Egyéni számlákon jóváírt céltartalék/Mérlegfőösszeg (%)	75,00	76,01	83,05	75,48	73,90
Egyéni számlákon jóváírt céltartalék/Mérlegfőösszeg változása előző évhez képest (%)	-	101,35	109,26	90,88	97,90

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