

In case of discrepancies between the French and the English text,
the French text shall prevail

Report S 2.8

«Real estate loans granted for buildings in Luxembourg»

Contents

1	Introduction	3
1.1	Population déclarante	3
1.2	Périodicité et délai de communication	3
2	Informations à renseigner	4

1 Introduction

1.1 reporting population

Report S 2.8 must be provided by all resident credit institutions regardless of their legal status.

1.2 Frequency and reporting deadlines

Report S 2.8 must be provided to the BCL on a quarterly basis no later than 20 calendar days after the end of the reference period.

The BCL establishes and publishes, on its website, a calendar with the remittance dates for statistical reports.

2 Information to report

The following information on loans granted for buildings located in Luxembourg must be reported:

- report S 2.8 must provide information on all new business loans granted during the quarter for buildings located in the Grand-Duchy of Luxembourg
- a distinction must be made between debtors that are Luxembourg residents (loan category 1) or non-residents (loan category 2).

For the purpose of this report, residents shall mean physical persons residing in Luxembourg and corporations whose head office is located in Luxembourg.

- resident debtors (loan category 1) must be broken down according to whether they belong to the residential sector (loan category 11) or the non-residential sector (loan category 12).

The residential sector regroups all loans granted to finance buildings for housing whereas the non-residential sector regroups all loans granted to finance buildings for other purposes than housing.

- Only land and property constructions must be reported. Thus, loans granted for naval constructions should not be reported.