

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

# **Report S 4.1**

## **«Non balance sheet information»**

**Banque centrale du Luxembourg**

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## **1 Introduction**

### **1.1 Reporting population**

Report S 4.1 must be provided by all resident credit institutions regardless of their legal status.

### **1.2 Frequency and reporting deadlines**

Report S 4.1 must be provided to BCL on a monthly basis no later than 20 working days after the end of the reference period.

The exact reporting dates for report S 4.1 are published on the website of the BCL (<http://www.bcl.lu>).

## 2 Reporting of operations

The non balance sheet information exclusively concerns the number of accounts held with the reporting institutions by customers other than monetary financial institutions.

### 2.1 Number of transferable accounts

This item refers to the number of transferable overnight deposit (current accounts) accounts.

It should only include those accounts whose objective is to hold transferable deposits i.e. deposits which are directly transferable on demand to make payments to other economic agents by commonly used means of payment, such as credit transfer and direct debit, possibly also by credit or debit card, e-money transactions, cheques, or similar means, without significant delay, restriction or penalty.

Deposits that can only be used for cash withdrawal and/or deposits from which funds can only be withdrawn or transferred through another account of the same owner are not to be included as transferable deposits

### 2.2 Number of transferable overnight deposits accounts:

#### Internet/personal computer (PC)-linked

This item refers to the number of transferable overnight deposits accounts held with the reporting institution which the account holder can access and use electronically via the Internet or PC banking using dedicated software and dedicated telecommunication lines in order to effectuate payments.

Transferable overnight deposits with telephone or mobile phone banking access are not included, unless they are also accessible via the Internet or PC banking.