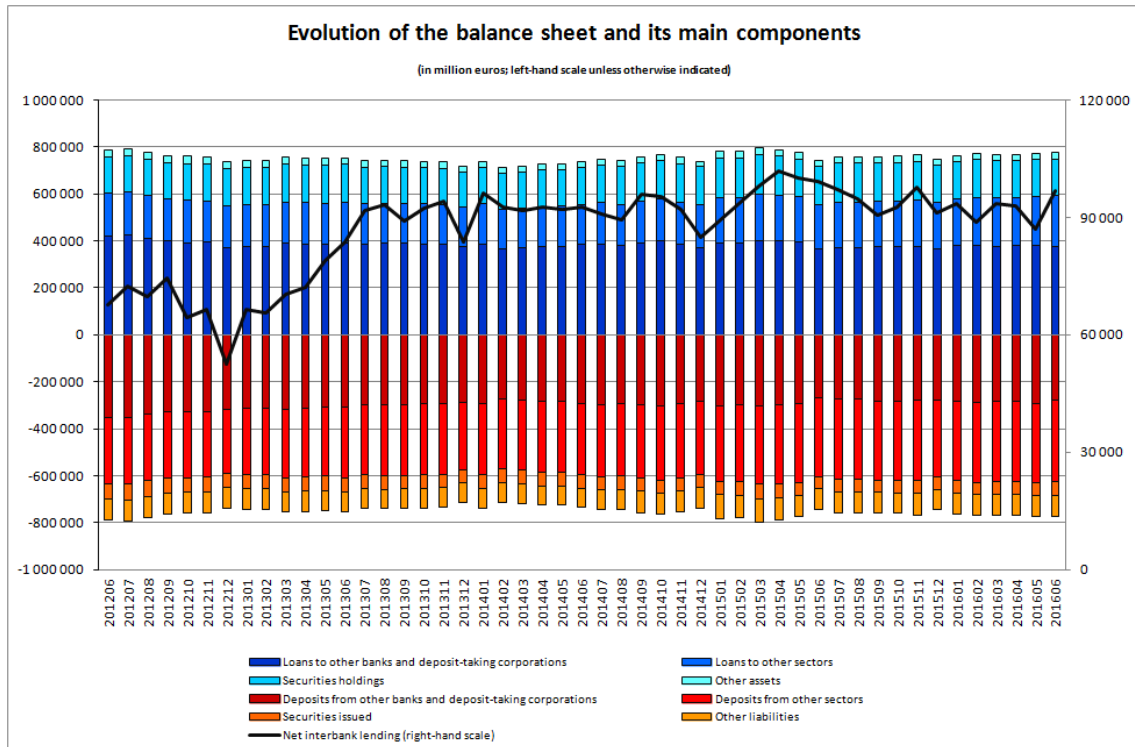


**Evolution of credit institutions' balance sheet**

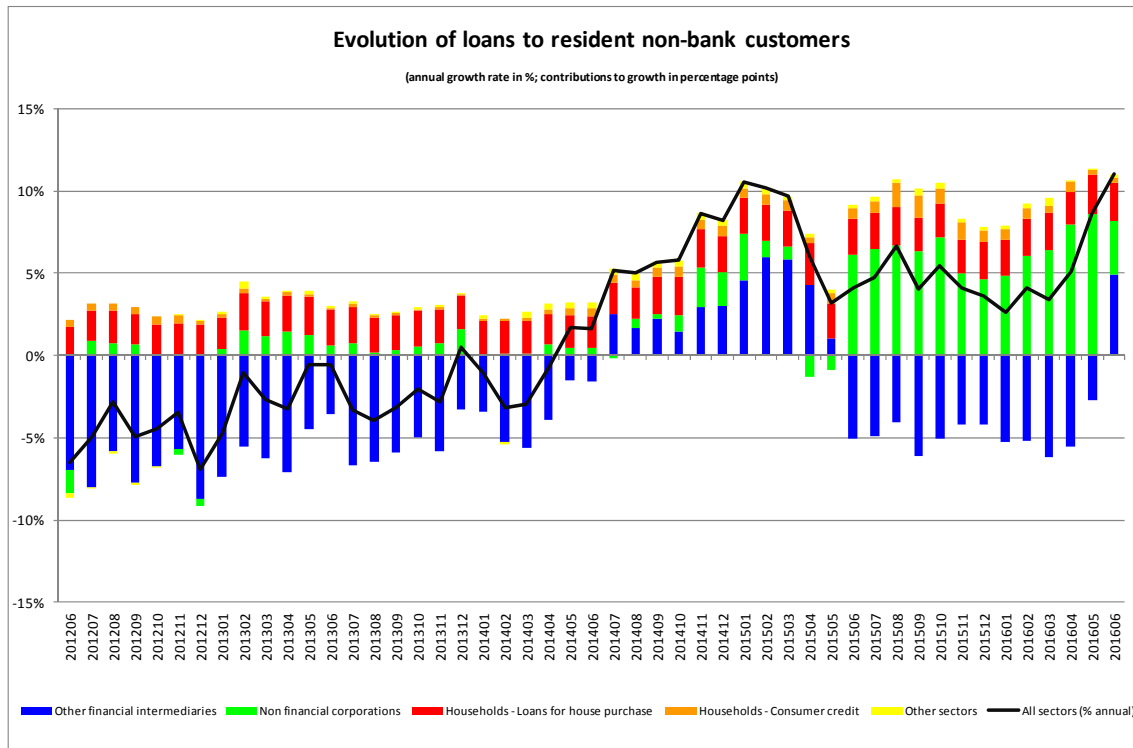
The Banque centrale du Luxembourg (BCL) informs that, based on preliminary data, the aggregated balance sheet of credit institutions reached 774 933 million euros on 30 June 2016, compared to 774 191 million euros on 31 May 2016, an increase of 0.1%. Between the months of June 2015 and June 2016, the aggregated balance sheet increased by 4.4%.



It should be pointed out that net interbank lending, that is to say the difference between interbank loans and deposits, remained positive and reached 96 924 million euros at the end of June 2016.

Loans to resident non-bank customers increased by 2 253 million euros, or 3%, between May 2016 and June 2016. Between June 2015 and June 2016, these loans increased by 7 675 million euros (11%).

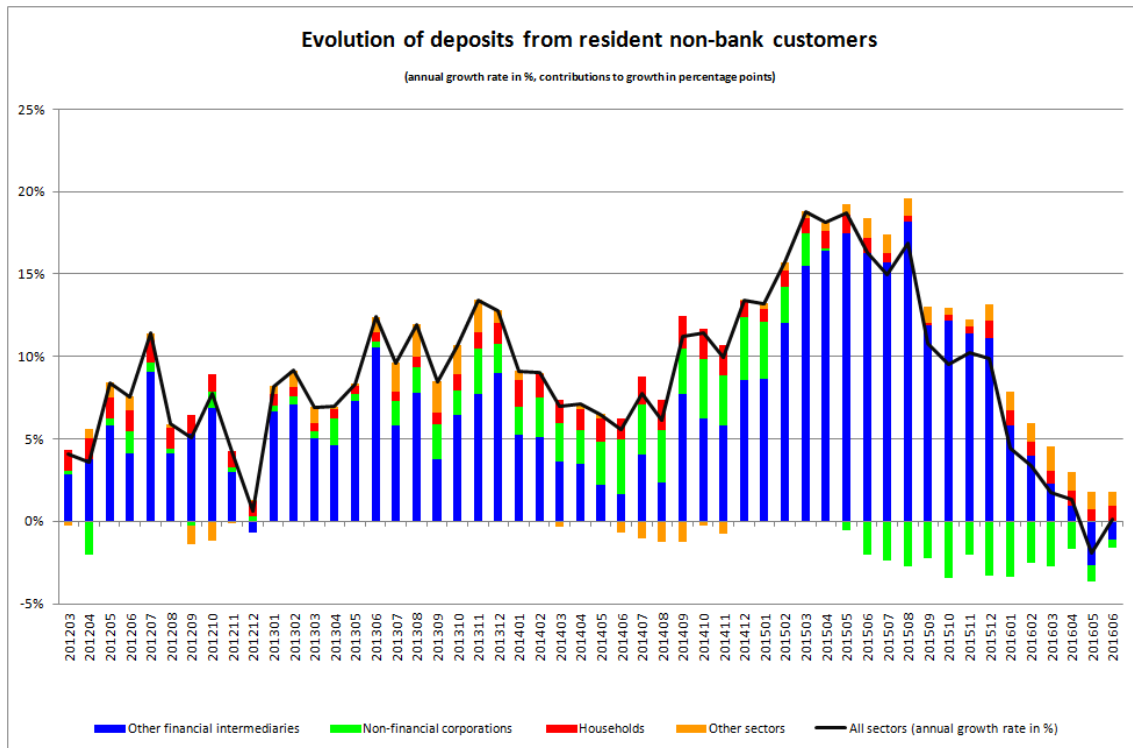
## Statistical press release



The progression of loans to resident non-bank customers was largely attributable to its main components, that is to say loans to non-financial corporations (NFCs), loans to other financial intermediaries (OFIs) and lending to households for house purchases. At end-June 2016, the respective shares of these loans stood at 26.4%, 30.8% and 32.3%. All three components continued to progress between June 2015 and June 2016. Indeed, during this period, loans to NFCs rose by 2 277 million euros (12.6%), loans for house purchase by 1 623 million euros (7%) and OFI-lending by 3 408 million euros (16.7%).

With regard to the liability side, deposits from the resident non-bank sector increased by 6 199 million euros (2.9%) between 31 May 2016 and 30 June 2016. On an annual basis, these deposits increased by 276 million euros, or 0.1%.

## Statistical press release



Between June 2015 and June 2016, deposits from the resident non-banking sector remained relatively stable. The decrease in deposits from the OFI sector, which had a share of 70.6% as at 30 June 2016 and include deposits made by monetary and non-monetary investment funds, was compensated by an increase in household deposits. Over the last twelve months, resident OFI deposits decreased by 2 458 million euros, or 1.6%. With regard to other sectors, resident household deposits increased by 2 019 million euros, or 6.4%, while resident NFC deposits went down by 1 128 million euros, or 7.2%.

Finally, it should be noted that 143 credit institutions were officially registered in Luxembourg at end-June 2016.

The tables pertaining to the balance sheet of credit institutions can be consulted on the BCL's website on the following page:

[http://www.bcl.lu/en/statistics/series\\_statistiques\\_luxembourg/11\\_credit\\_institutions/](http://www.bcl.lu/en/statistics/series_statistiques_luxembourg/11_credit_institutions/)

## Statistical press release

If you have any further questions, we are at your disposal at the following phone number 4774-4243 /-4265.



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