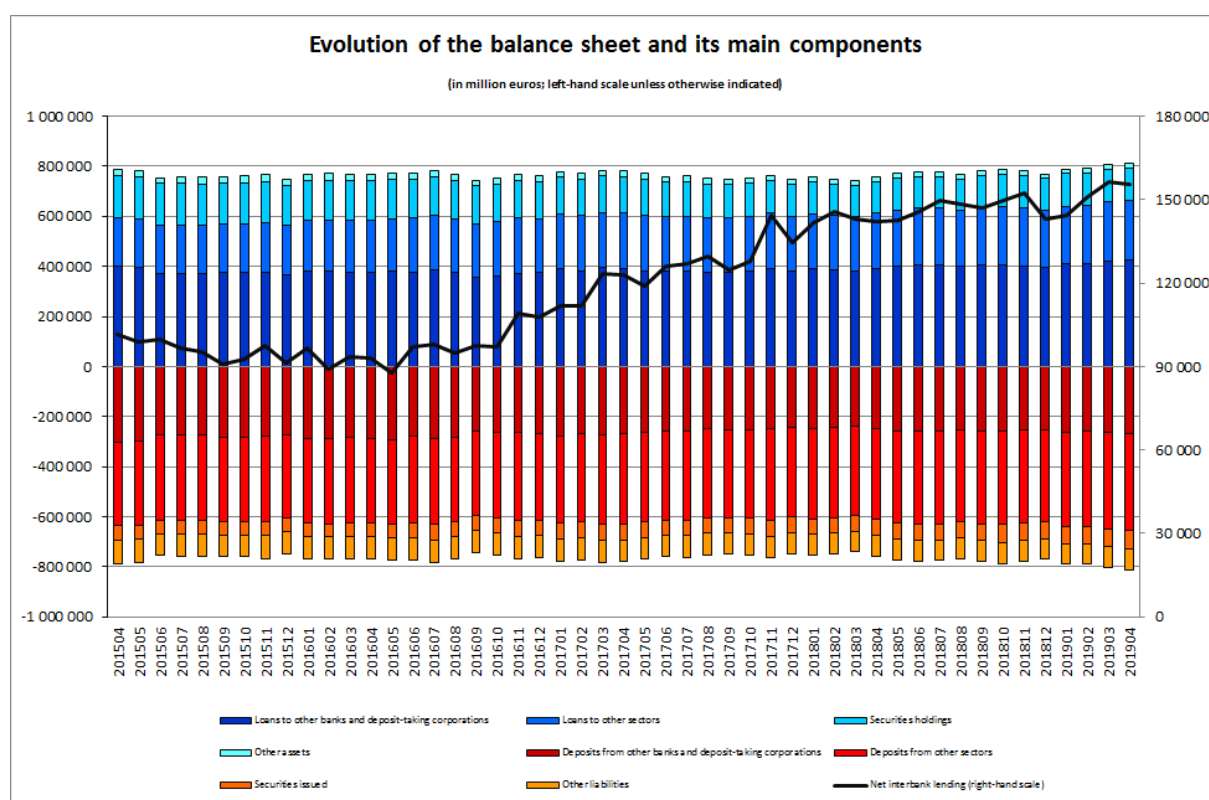


Luxembourg, 11 June 2019

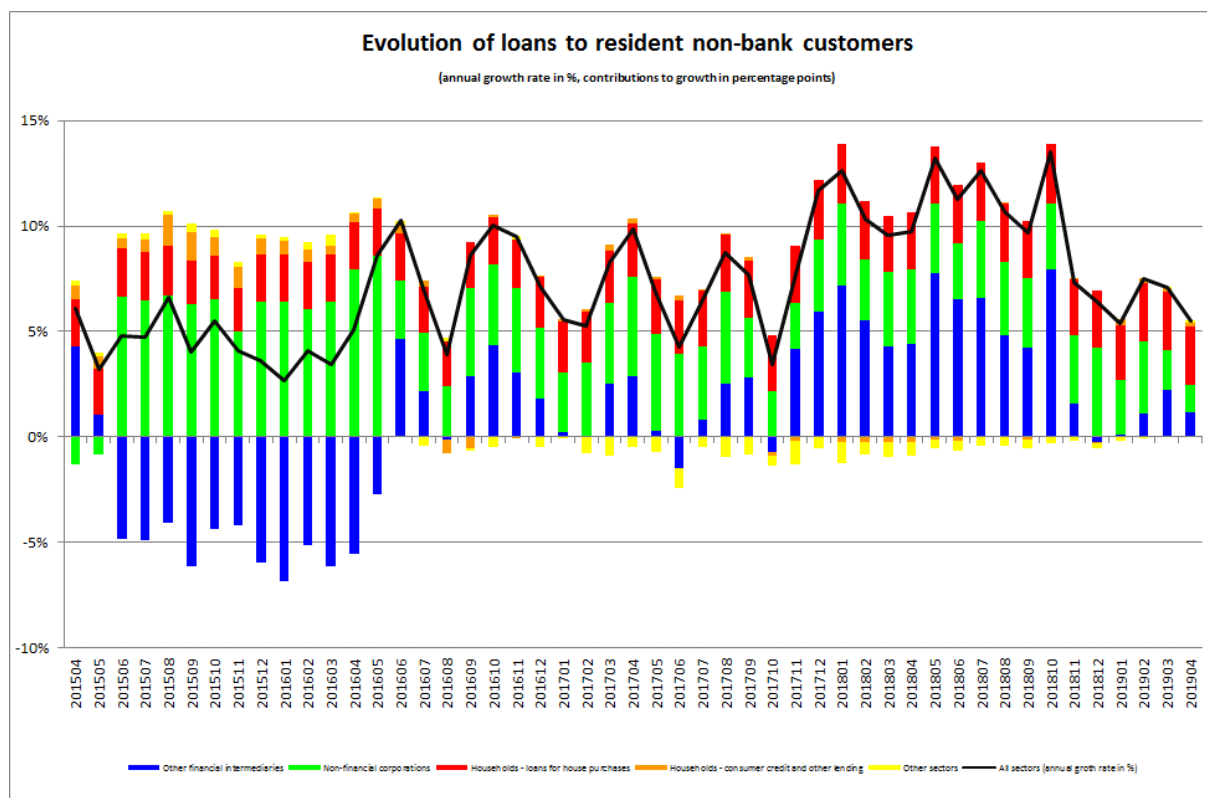
Evolution of credit institutions' balance sheet

The Banque centrale du Luxembourg informs that, based on preliminary data, the aggregated balance sheet of credit institutions reached 811 463 million euros on 30 April 2019, compared to 805 435 million euros on 31 March 2019, an increase of 0.7%. Between the months of April 2018 and April 2019, the aggregated balance sheet increased by 7.0%.



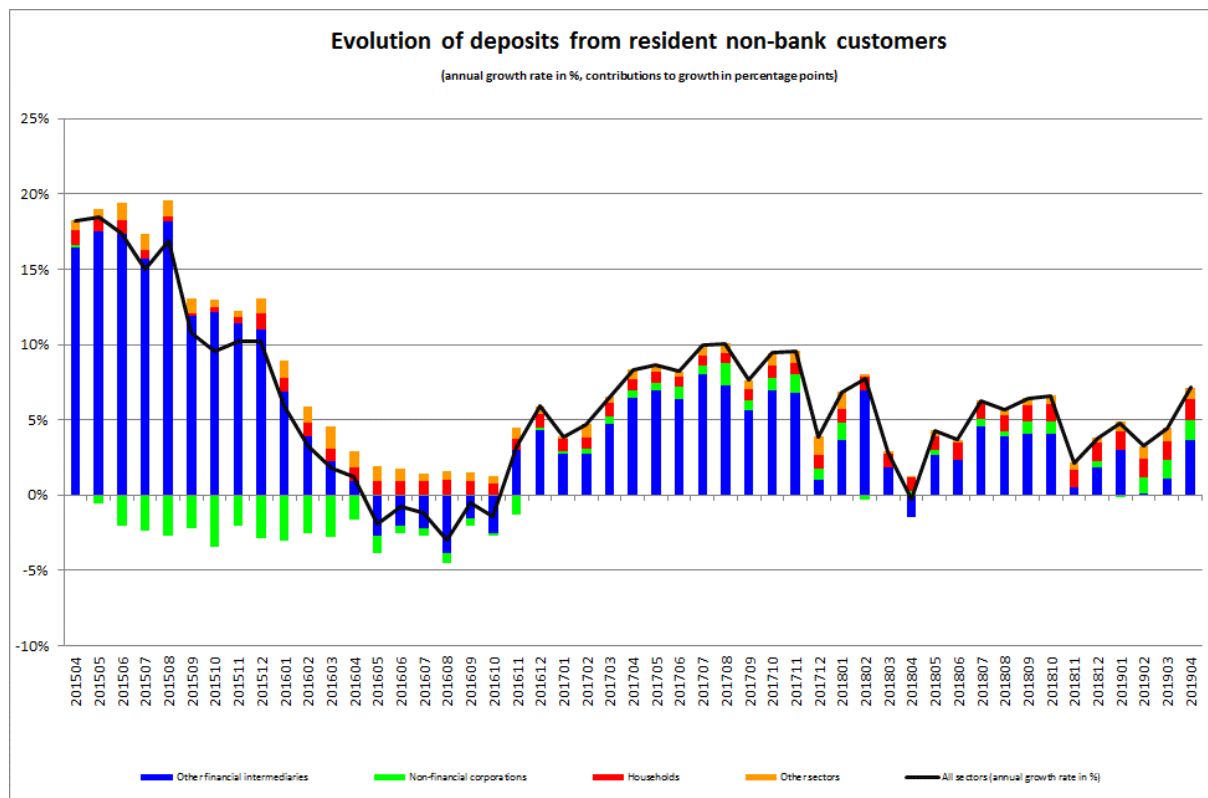
Net interbank lending, that is to say the difference between interbank loans and deposits, reached 155 520 million euros at the end of April 2019.

Loans to resident non-bank customers decreased by 142 million euros, or 0.2%, between March 2019 and April 2019. Between April 2018 and April 2019, these loans increased by 4 897 million euros (5.5%).



The progression of loans to resident non-bank customers was largely attributable to three main components. Indeed, between April 2018 and April 2019, loans to non-financial corporations (NFCs) rose by 1 170 million euros (4.6%) and loans for house purchases by 2 425 million euros (8.5%), while loans to other financial intermediaries (OFIs) increased by 1 048 million euros, or 3.7%.

With regard to the liability side, deposits from the resident non-bank sector rose by 2 570 million euros (1.0%) between 31 March 2019 and 30 April 2019. On an annual basis, these deposits increased by 16 636 million euros, or 7.2%.



Between April 2018 and April 2019, deposits from the OFI sector (which had a share of 68.5% as at 30 April 2019 and comprised deposits made by monetary and non-monetary investment funds) increased by 8 529 million euros (5.3%). With regard to the other sectors, resident household deposits increased by 3 258 million euros (8.8%), while resident NFC deposits increased by 3 025 million euros (19.6%).

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/index.html

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