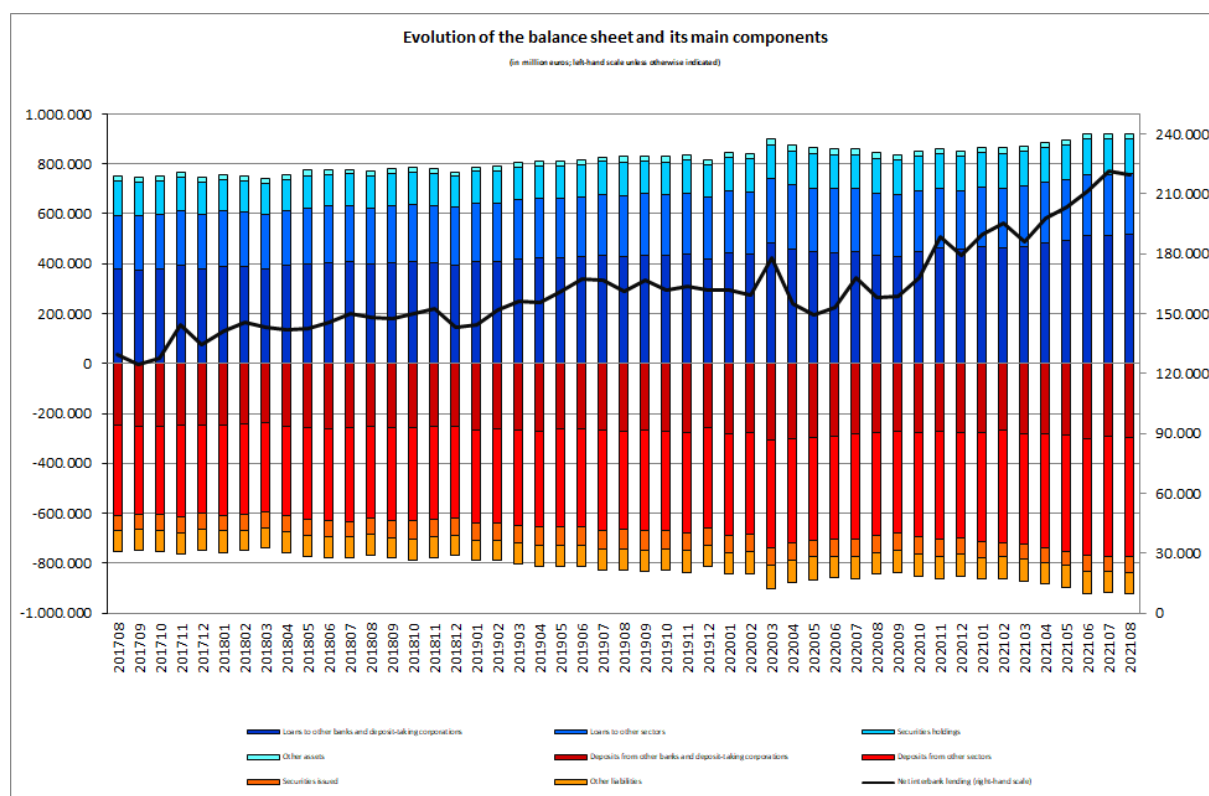


Luxembourg, 27 September 2021

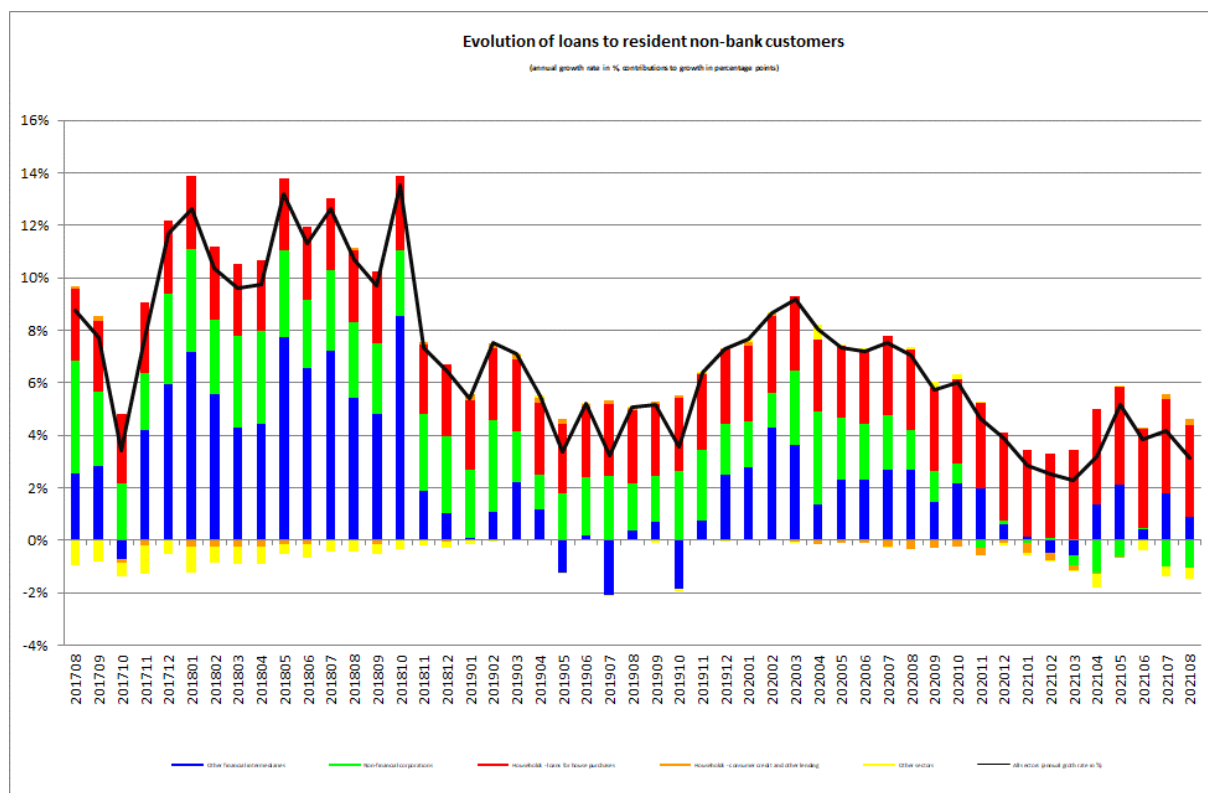
## Evolution of credit institutions' balance sheet

The Banque centrale du Luxembourg informs that, based on preliminary data, the aggregated balance sheet of credit institutions reached 922 328 million euros on 31 August 2021, compared to 919 730 million euros on 31 July 2021, an increase of 0.28%. This increase is due to the monthly progression of claims towards the banking sector that largely compensates the decrease of the other items on the asset side. On an annual basis, the aggregated balance sheet increased by 9.2%.



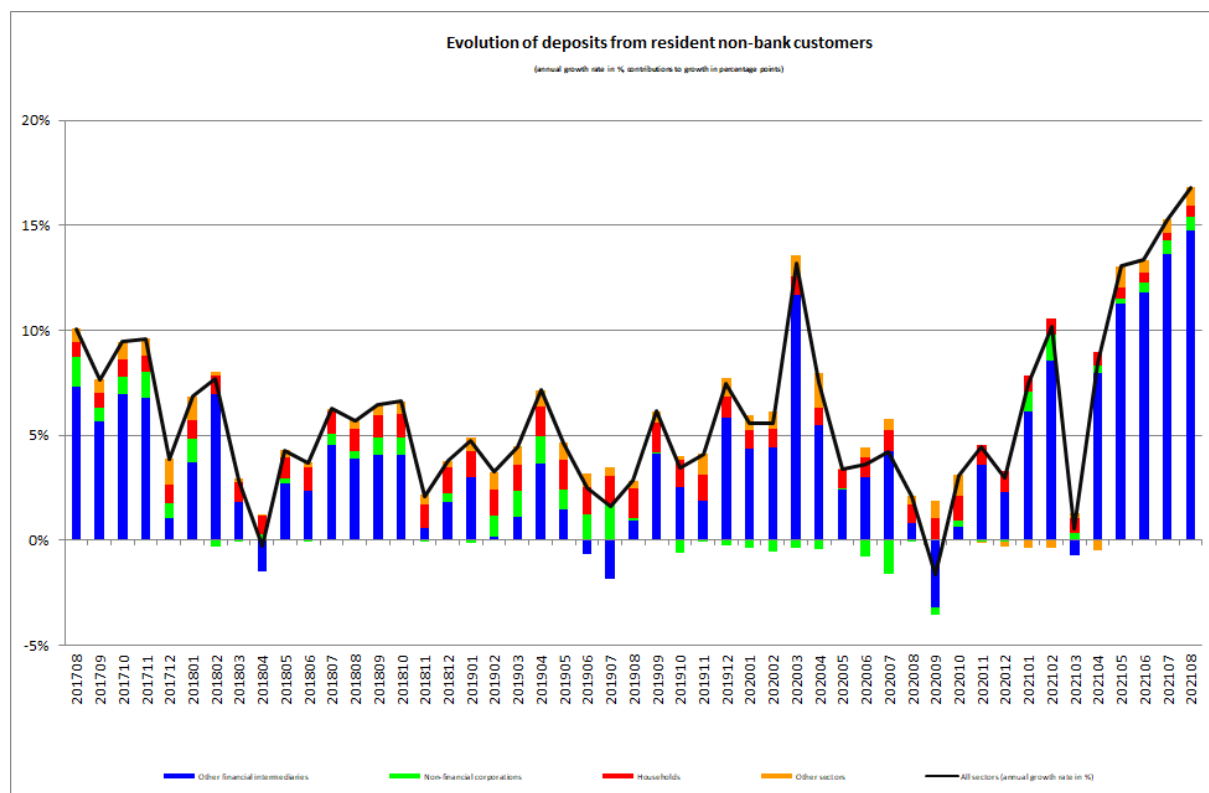
Net interbank lending, i.e. the difference between interbank loans and deposits, decreased by 2 194 million euros (1.0%) to reach 219 329 million euros at the end of August 2021.

Loans to resident non-bank customers decreased by 560 million euros, or 0.5%, between July and August 2021. Over twelve months, these loans increased by 3 181 million euros (3.1%).



On a yearly basis, loans to non-financial corporations (NFCs) decreased by 1 053 million euros (3.6%), loans for house purchases increased by 3 540 million euros (10.2%) and loans to other financial intermediaries (OFIs) increased by 915 million euros (3.0%).

With regard to the liability side, deposits from the resident non-bank sector decreased by 2 993 million euros or 0.97% between July and August 2021. Over twelve months, these deposits increased by 43 803 million euros, or 16.8%.



Between August 2020 and August 2021, Other financial intermediaries (OFI) deposits (which had a share of 71.7% as at 31 August 2021 and comprised deposits made up by monetary and non-monetary investment funds) increased by 38 434 million euros (21.3%) and household deposits by 1 340 million euros (3.1%). NFC deposits increased by 1 784 million euros (10.4%) and deposits from the other sectors<sup>1</sup> increased by 2 245 million euros (7.4%).

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](http://www.bcl.lu/en/statistics/series_statistiques_luxembourg/11_credit_institutions/index.html)

<sup>1</sup> General government, insurance corporations and pension funds.

## Evolution of reserve requirement

The Banque centrale du Luxembourg (BCL) informs that the amount of the reserve requirement, for the maintenance period from 15 September 2021 to 2 November 2021, amounts to 5 868 million euros.

The minimum reserves for credit institutions to hold with the BCL have increased by 213 million euros compared to the previous maintenance period.

Statistical series relating to the minimum reserve requirements of credit institutions are accessible on the BCL's website using the following link:

[http://www.bcl.lu/en/statistics/series\\_statistiques\\_luxembourg/01\\_Mon\\_Pol\\_Stat/index.html](http://www.bcl.lu/en/statistics/series_statistiques_luxembourg/01_Mon_Pol_Stat/index.html)

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