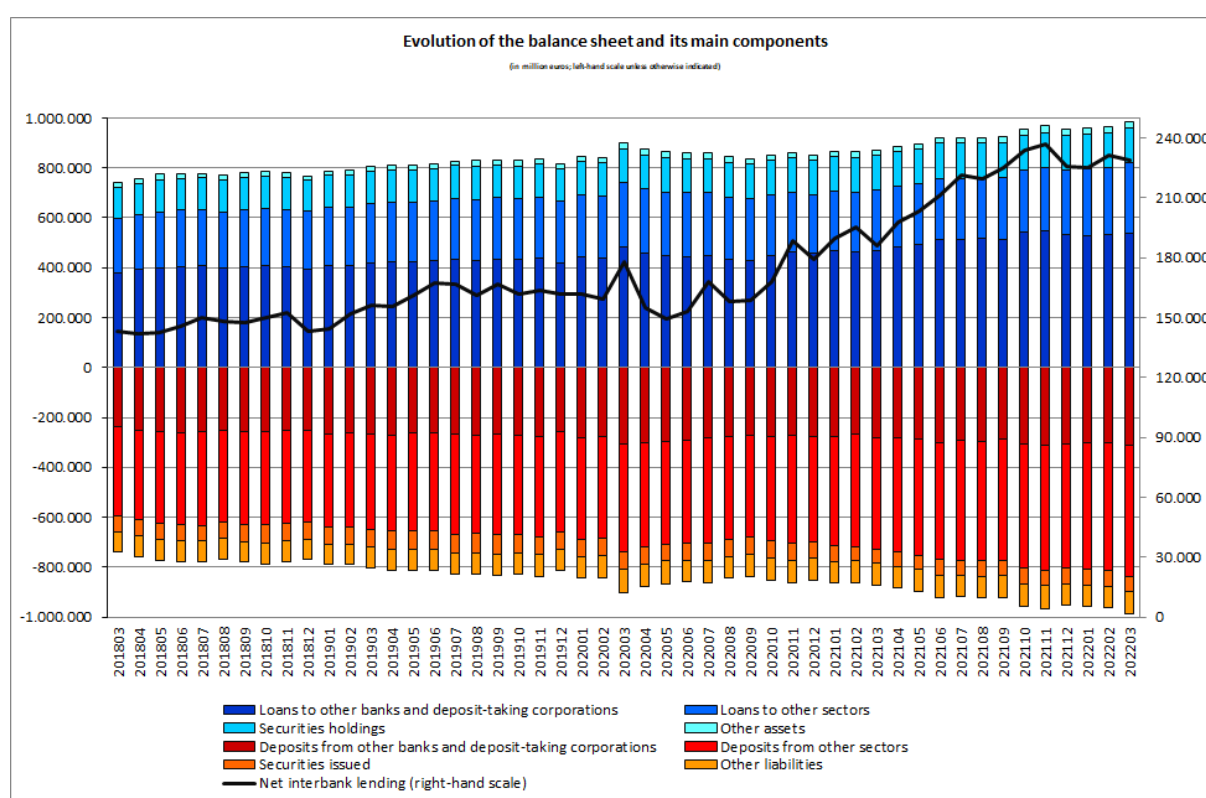


Luxembourg, 4 May 2022

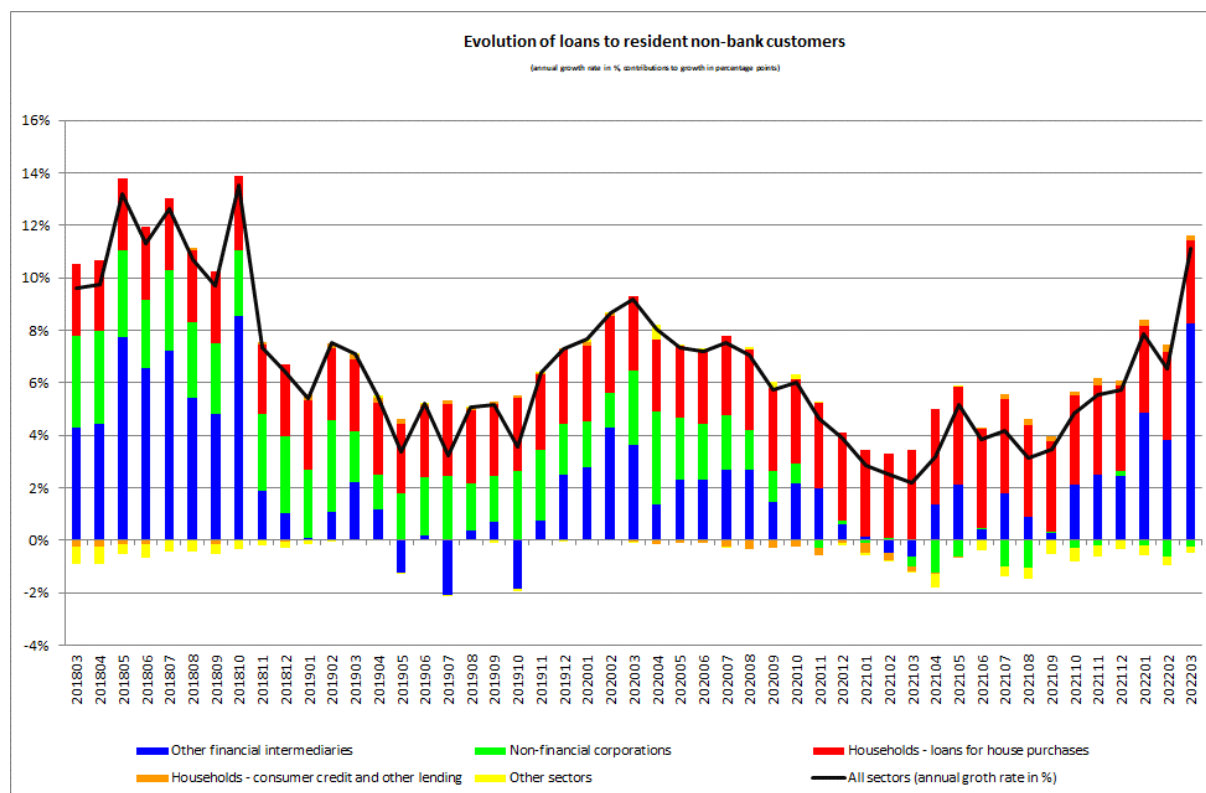
## Evolution of credit institutions' balance sheet

The Banque centrale du Luxembourg informs that, based on preliminary data, the aggregated balance sheet of credit institutions reached 986 568 million euros on 31 March 2022, compared to 963 802 million euros on 28 February 2022, an increase of 2.36%. This increase is due to the monthly progression of claims towards the non-banking sectors. On an annual basis, the aggregated balance sheet increased by 13.0%.



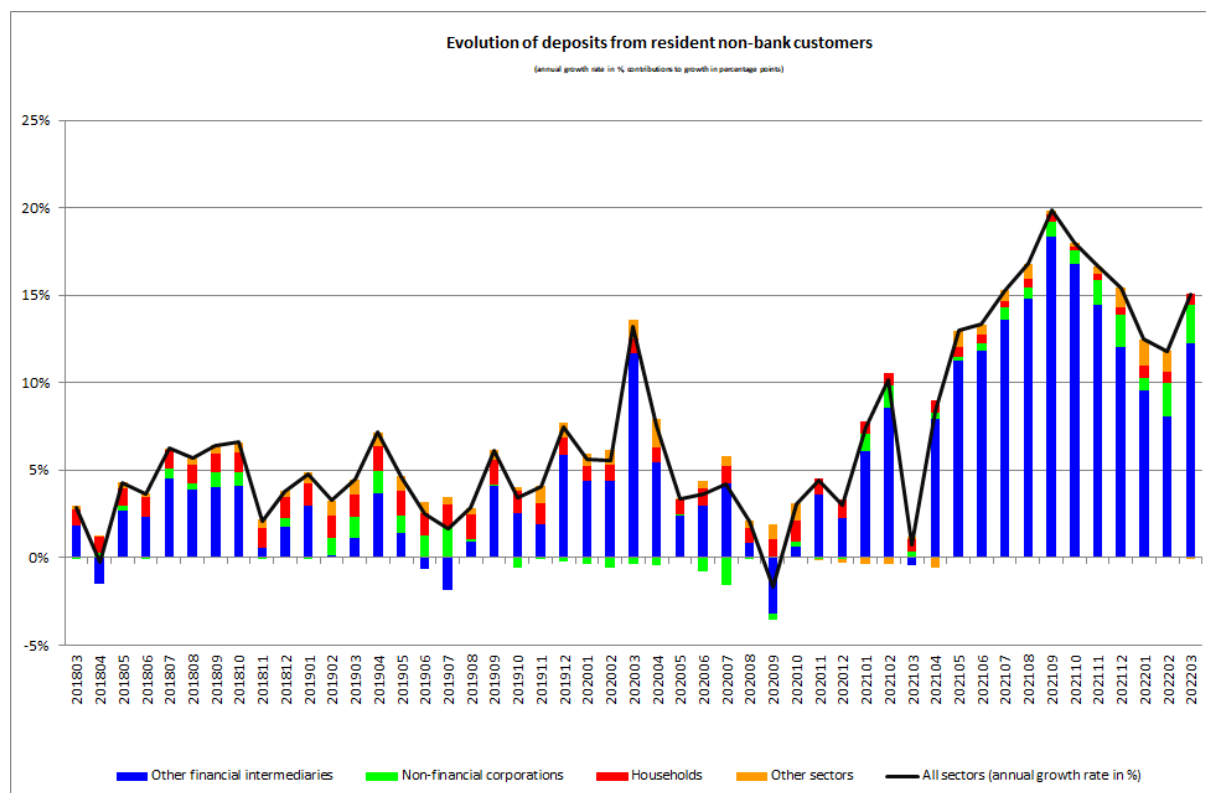
Net interbank lending, i.e. the difference between interbank loans and deposits, decreased by 2 189 million euros (0.9%) to reach 229 011 million euros at the end of March 2022.

Loans to resident non-bank customers increased by 6 751 million euros, or 6.1%, between February 2022 and March 2022. Over twelve months, these loans increased by 11 679 million euros (11.1%).



On a yearly basis, loans to non-financial corporations (NFCs) decreased by 251 million euros (0.9%), loans for house purchases increased by 3 300 million euros (8.9%) and loans to other financial intermediaries (OFIs) increased by 8 686 million euros (27.1%).

With regard to the liability side, deposits from the resident non-bank sector increased by 3 144 million euros or 0.98% between February 2022 and March 2022. Over twelve months, these deposits increased by 42 346 million euros, or 15.1%.



Between March 2021 and March 2022, Other financial intermediaries (OFI) deposits (which had a share of 71.3% as at 31 March 2022 and comprised deposits made up by monetary and non-monetary investment funds) increased by 34 393 million euros (17.5%) and household deposits by 1 734 million euros (4.0%). NFC deposits increased by 6 301 million euros (34.9%) and deposits from the other sectors<sup>1</sup> decreased by 82 million euros (0.4%).

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 reserve requirement, for the maintenance period from 20 April 2022 to 14 June 2022, amounts to 6 223 million euros.

The minimum reserves for credit institutions to hold with the BCL have decreased by 4 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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