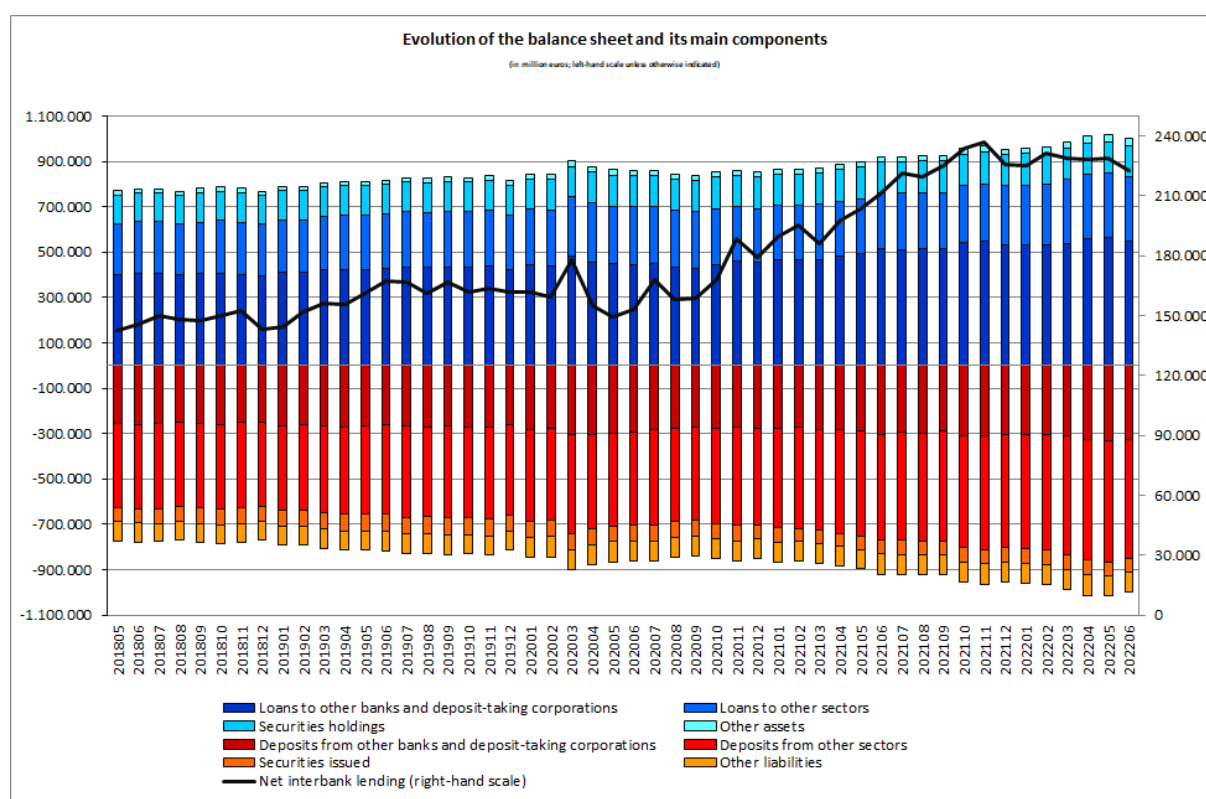


Luxembourg, 2 August 2022

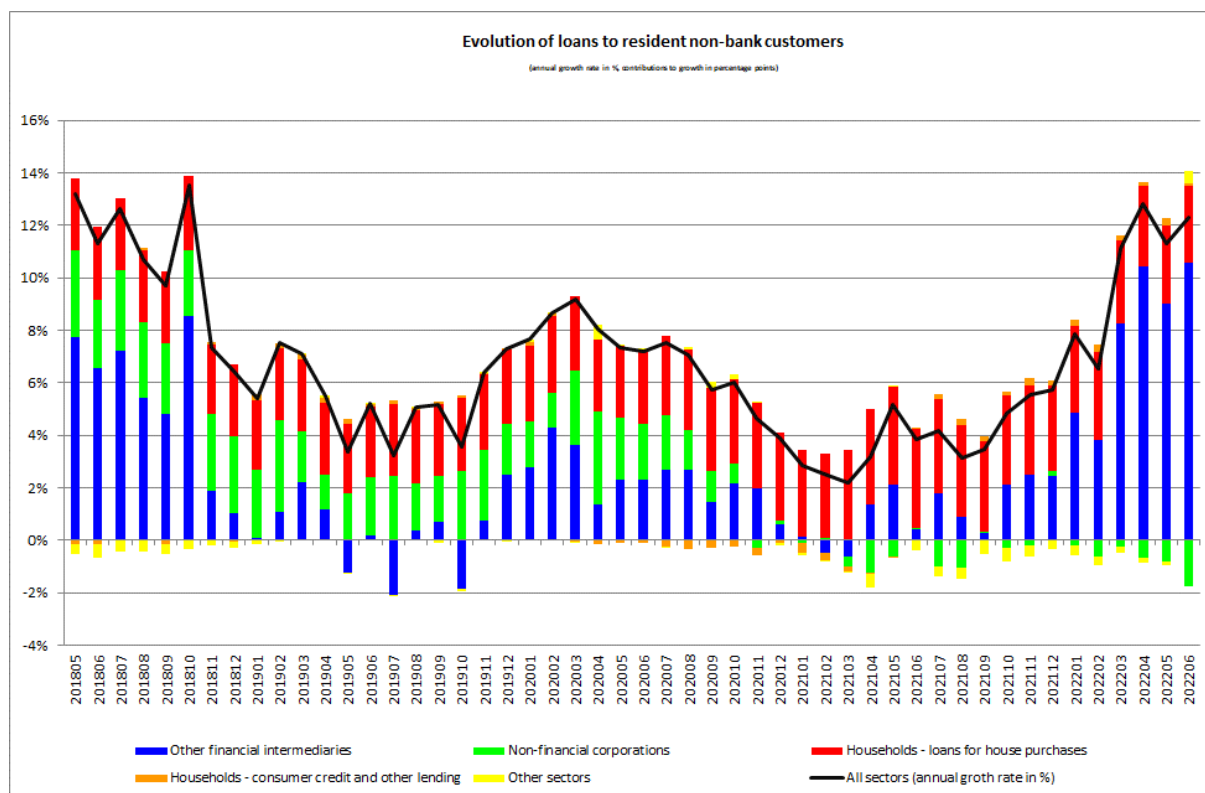
Evolution of credit institutions' balance sheet

The Banque centrale du Luxembourg informs that, based on preliminary data, the aggregated balance sheet of credit institutions reached 998 592 million euros on 30 June 2022, compared to 1 014 983 million euros on 31 May 2022, a decrease of 1.61%. This increase is due to the monthly diminution of claims towards the banking sectors. On an annual basis, the aggregated balance sheet increased by 8.5%.



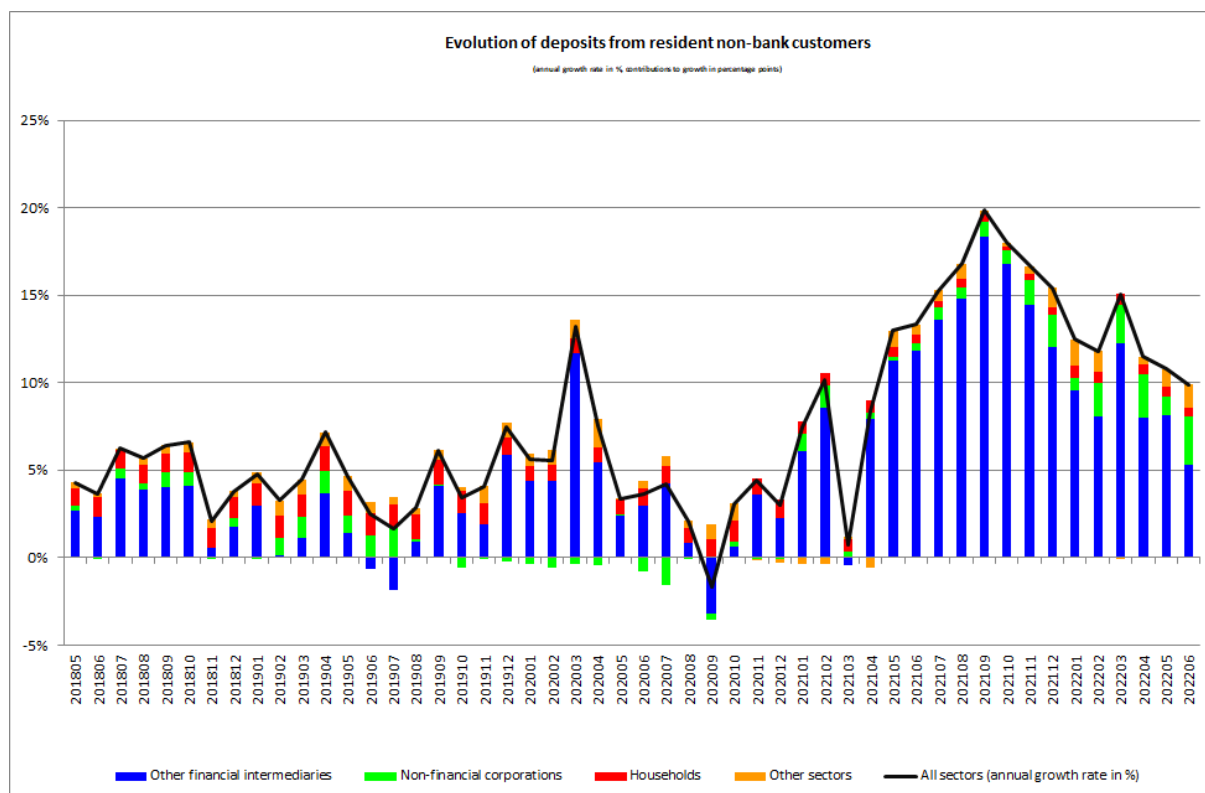
Net interbank lending, i.e. the difference between interbank loans and deposits, decreased by 6 303 million euros (2.8%) to reach 222 368 million euros at the end of June 2022.

Loans to resident non-bank customers increased by 57 million euros, or 0.05%, between May 2022 and June 2022. Over twelve months, these loans increased by 12 904 million euros (12.3%).



On a yearly basis, loans to non-financial corporations (NFCs) decreased by 1 862 million euros (6.3%), loans for house purchases increased by 3 085 million euros (8.1%) and loans to other financial intermediaries (OFIs) increased by 11 103 million euros (36.1%).

With regard to the liability side, deposits from the resident non-bank sector decreased by 745 million euros or 0.23% between May 2022 and June 2022. Over twelve months, these deposits increased by 29 326 million euros, or 9.9%.



Between June 2021 and June 2022, Other financial intermediaries (OFI) deposits (which had a share of 69,6% as at 30 June 2022 and comprised deposits made up by monetary and non-monetary investment funds) increased by 15 598 million euros (7.4%) and household deposits by 1 476 million euros (3.3%). NFC deposits increased by 8 211 million euros (44.2%) and deposits from the other sectors¹ also increased by 4 040 million euros (18.1%).

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

¹ 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 27 July 2022 to 13 September 2022, amounts to 6 596 million euros.

The minimum reserves for credit institutions to hold with the BCL have increased by 58 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

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