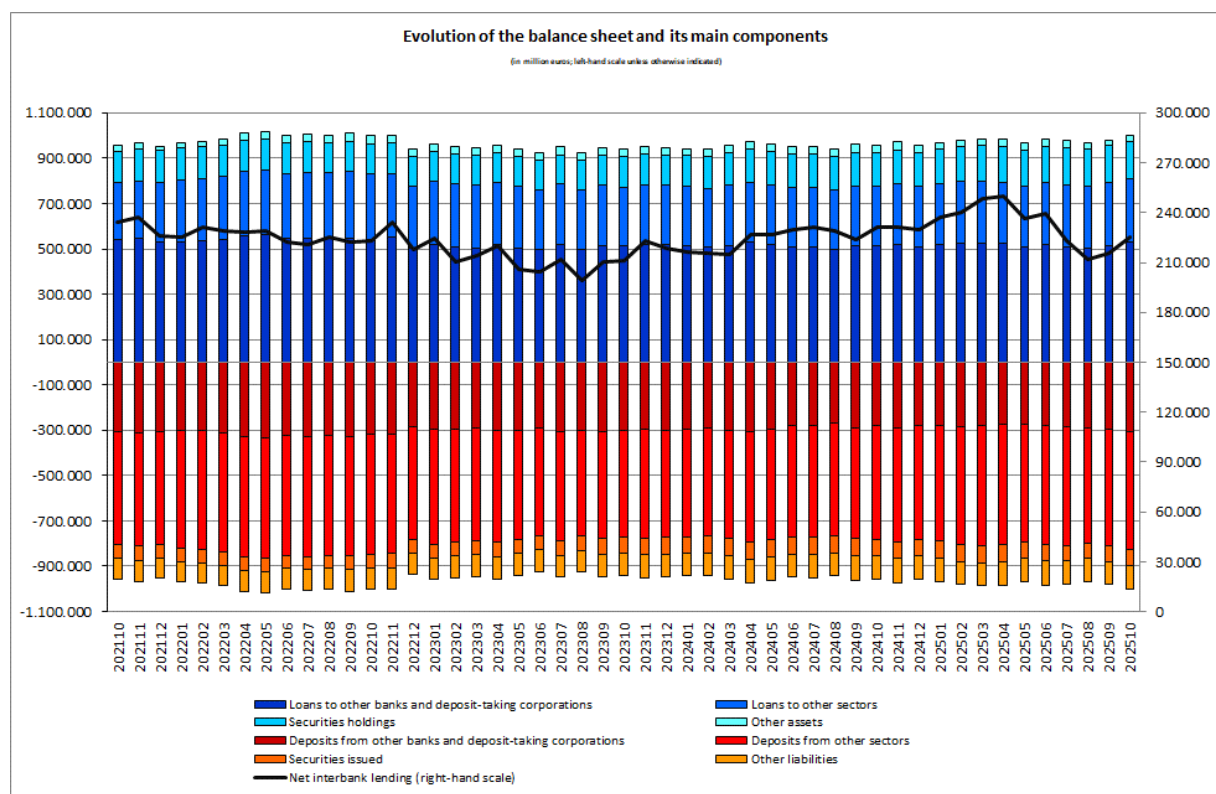


Luxembourg, 5 December 2025

Evolution of credit institutions' balance sheet

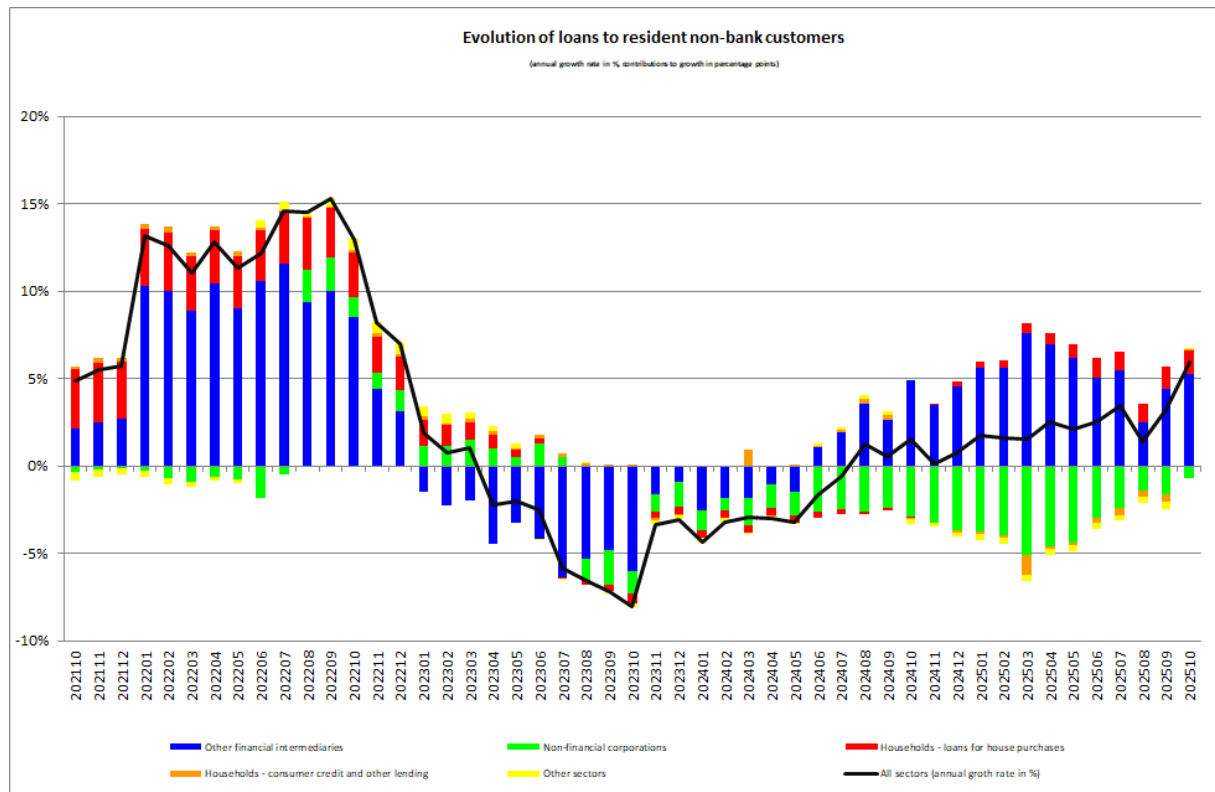
The Banque centrale du Luxembourg informs that, based on preliminary data, the aggregated balance sheet of credit institutions reached 1 003 291 million euros on 31 October 2025, compared to 980 785 million euros on 30 September 2025, an increase of 2.29%.

On the assets side, this increase is due mostly to the monthly increase of loans to other banks and deposit-taking corporations. On the liabilities side, it is due to deposits from other sectors. On an annual basis, the aggregated balance sheet increased by 4.79%.



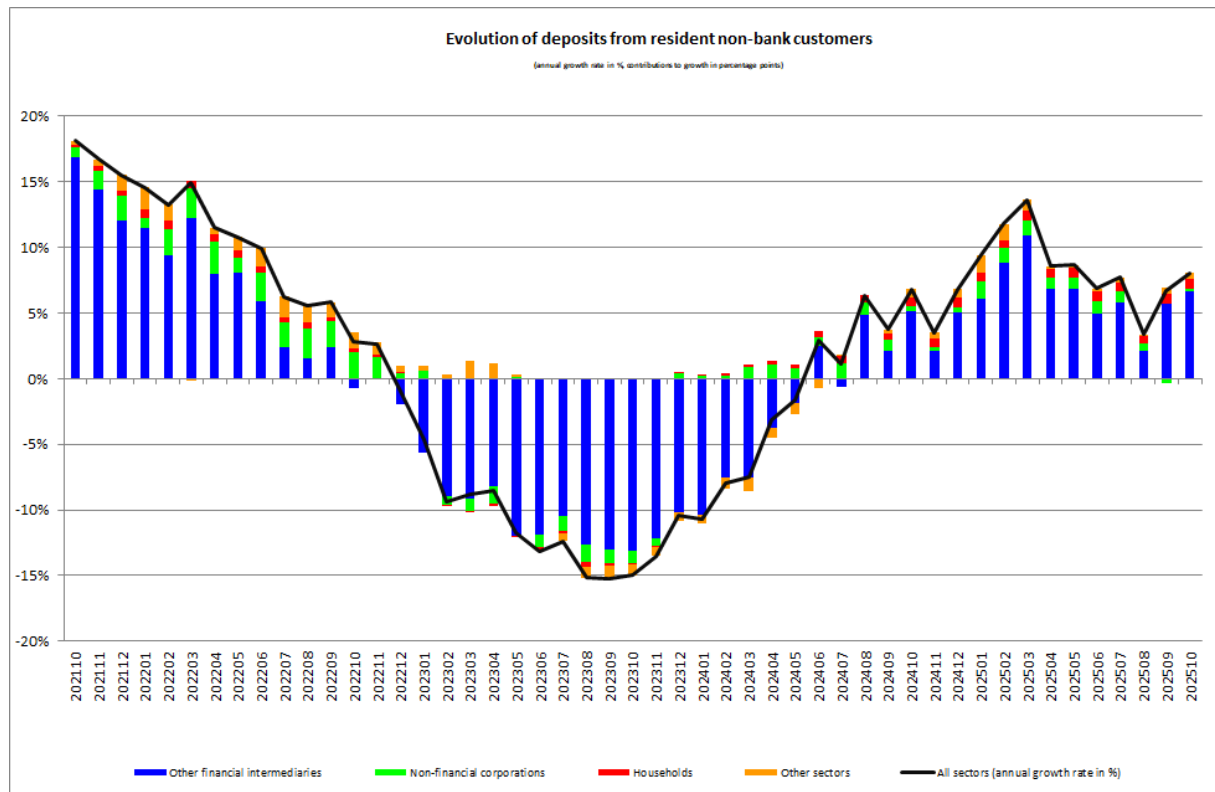
Net interbank lending, i.e. the difference between interbank loans and deposits, increased by 9 231 million euros, or 4.27%, to reach 225 186 million euros at the end of October 2025.

Loans to resident non-bank customers increased by 2 684 million euros, or 2.29%, between September 2025 and October 2025. Over twelve months, these loans have increased by 6 704 million euros, or 5.93%.



On a yearly basis, loans to non-financial corporations (NFCs) decreased by 832 million euros (or 3.37%), loans for house purchases increased by 1 460 million euros (or 3.56%) and loans to other financial intermediaries (OFIs) increased by 5 957 million euros (or 14.78%).

With regard to the liability side, deposits from the resident non-bank sector have progressed by 9 939 million euros, or 3.26%, between September 2025 and October 2025. Over twelve months, these deposits increased by 23 465 million euros, or 8.04%.



Between October 2024 and October 2025, Other financial intermediaries (OFI) deposits (which had a share of 68.0% as at 31 October 2025 and comprised deposits made up by monetary and non-monetary investment funds) increased by 19 377 million euros (or 9.94%) and household deposits progressed by 2 028 million euros (or 4.34%). NFC deposits increased by 664 million euros (or 2.78%) and deposits from the other sectors¹ progressed by 1 396 million euros (or 5.33%).

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 5 November 2025 to 22 December 2025, amounts to 6 484 million euros.

The minimum reserves for credit institutions to hold with the BCL have decreased by 188 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:

https://www.bcl.lu/en/statistics/series_statistiques_luxembourg/01_Mon_Pol_Stat/index.html

For further information about this press release, please contact us
by phone: 4774-4265/-4599

International Relations and Communications Department
Communications Section
Tel.: (+352) 4774-4265 or 4599
Email: press@bcl.lu
www.bcl.lu