

In case of discrepancies between the French and the English text,  
the French text shall prevail

# **Report S 3.2**

## **«Non-balance sheet information»**

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## 1 Introduction

### 1.1 Reporting population

Report S 3.2 must be provided by all resident credit institutions regardless of their legal status.

### 1.2 Frequency and reporting deadlines

Report S 3.2 must be provided to the BCL on a semi-annual basis no later than 20 calendar days after the end of the reference period.

The BCL establishes and publishes, on its website, a calendar with the remittance dates for statistical reports.

## 2 Information to be provided

### 2.1 Loan-to-value ratio

The loan-to-value ratio (LTVR) of a mortgage credit value refers to the relation between the value of the loan with regard to the price of the property acquired.

This item provides information on the value of all newly granted mortgage loans to households (resident in Luxembourg or not) during the period of reference in relation to the acquisition value of the property located in Luxembourg.

Only loans granted for the purpose of house purchases must be considered. Thus, loans that are intended for the purpose of building renovations, for example, are excluded. Renegotiations of loans are also excluded.

This ratio is calculated as a simple arithmetic average, by dividing the sum total of all LTVRs by the number of loans. In principle, the ratio is less than 100%, although it may exceed this threshold in some cases.

### 2.2 Number of accounts

The non-balance sheet information exclusively concerns the number of accounts held with the reporting institutions by customers other than monetary financial institutions.

#### 2.2.1 Number of overnight deposit accounts

This item consists of deposits which are convertible into currency and/or which are transferable on demand by cheque, banker's order, debit entry or similar means, without significant delay, restriction or penalty.

This item includes in particular:

- balances (interest-bearing or not) which are immediately convertible into currency on demand or by close of business on the day following that on which the demand was made, without any significant penalty or restriction, but which are not transferable

- balances (interest-bearing or not) representing prepaid amounts in the context of «hardware-based» or «software-based» e-money, e.g. prepaid cards
- loans to be repaid by close of business on the day following that on which the loan was granted
- margin payments made under derivative contracts, representing cash collateral placed to protect against credit risk but remaining in the ownership of the depositor and being repayable to the depositor when the contract is closed out

**2.2.1.1. o/w number of overnight deposit accounts: Internet/personal computer (PC)-linked**

This item includes the number of overnight deposit accounts held with the reporting institution which the account holder may access and use electronically via the internet or PC banking using dedicated software and telecommunication lines in order to make payments. Overnight deposits accessible by landline or mobile phone are not included unless they are also accessible via the Internet or PC banking.

**2.2.2 Number of transferable overnight deposit accounts**

This item consists of deposits within the category «Overnight deposits» which are directly transferable on demand to make payments to other economic agents by commonly used means of payment, such as credit transfer and direct debit, possibly also by credit or debit card, e-money transactions, cheques, or similar means, without significant delay, restriction or penalty.

This item includes in particular:

- current accounts

Deposits that can only be used for cash withdrawal and/or deposits from which funds can only be withdrawn or transferred through another account of the same owner are not to be included as transferable deposits.

The number of transferable overnight deposit accounts which are Internet/PC-linked also has to be reported as a separate «of which» position.

**2.2.2.1. o/w: Transferable overnight deposit accounts: Internet/personal computer (PC)-linked**

This item includes the number of transferable overnight deposit accounts held with the reporting institution which the account holder may access and use electronically via the internet or PC banking using dedicated software and telecommunication lines in order to make payments. Transferable overnight deposits accessible by landline or mobile phone are not included unless they are also accessible via the Internet or PC banking.

**~~2.2.3 Number of payment accounts~~**

~~Reporting agents are also required to report the number of payment accounts held by users of payment services. These are accounts used to execute payment transactions in accordance with Directive 2007/64/EC.~~