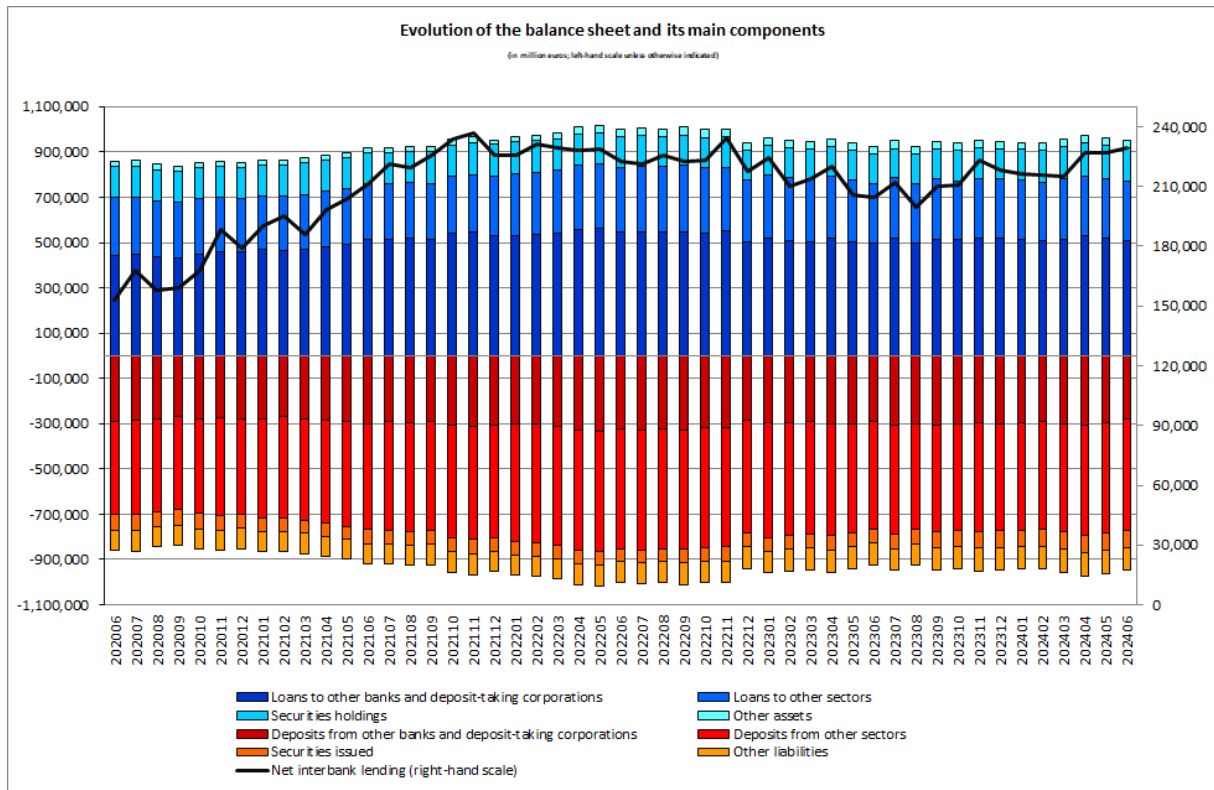


Luxembourg, 5 August 2024

## Evolution of credit institutions' balance sheet

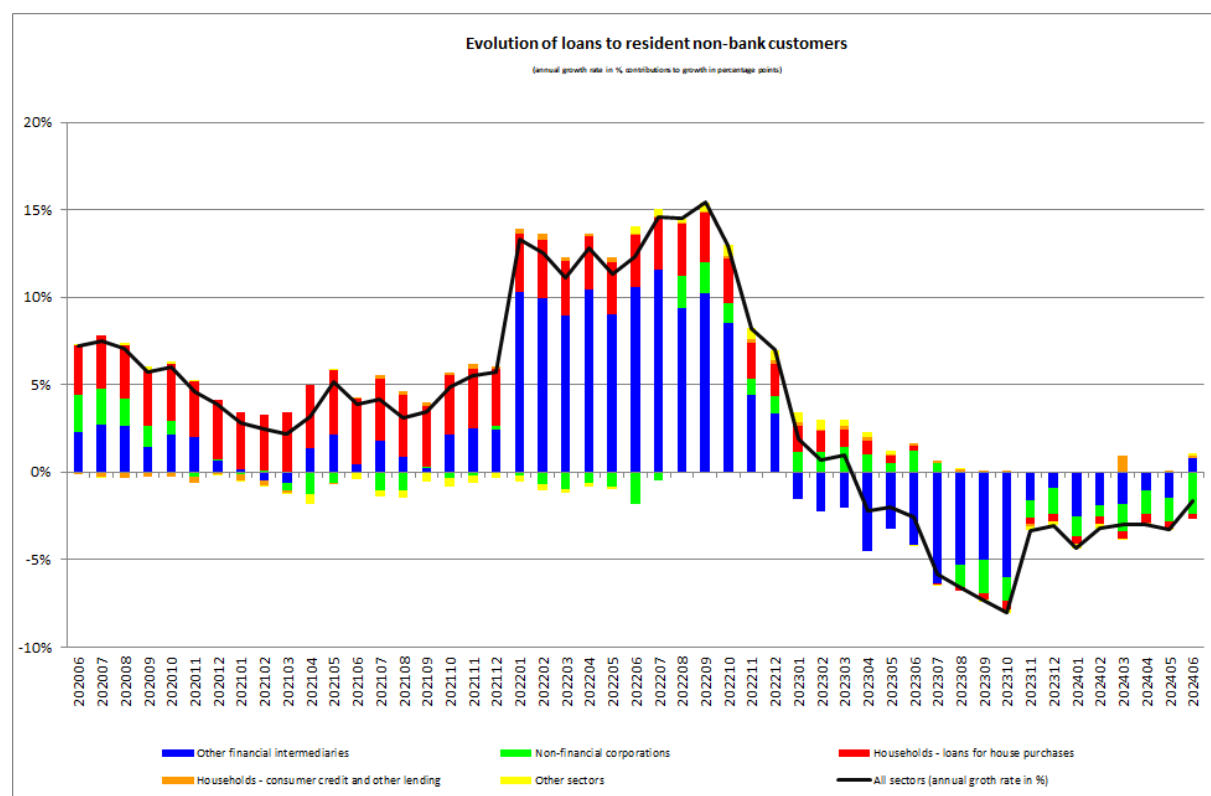
The Banque centrale du Luxembourg informs that, based on preliminary data, the aggregated balance sheet of credit institutions reached 949 131 million euros on 30 June 2024, compared to 960 433 million euros on 31 May 2024, a decrease of 1.18%.

On the assets side, this decrease is mostly due to the monthly decrease of loans towards the credit institution sector. On the liabilities side, it is due to the decrease in deposits from the credit institution sector. On an annual basis, the aggregated balance sheet increased by 2.86%.



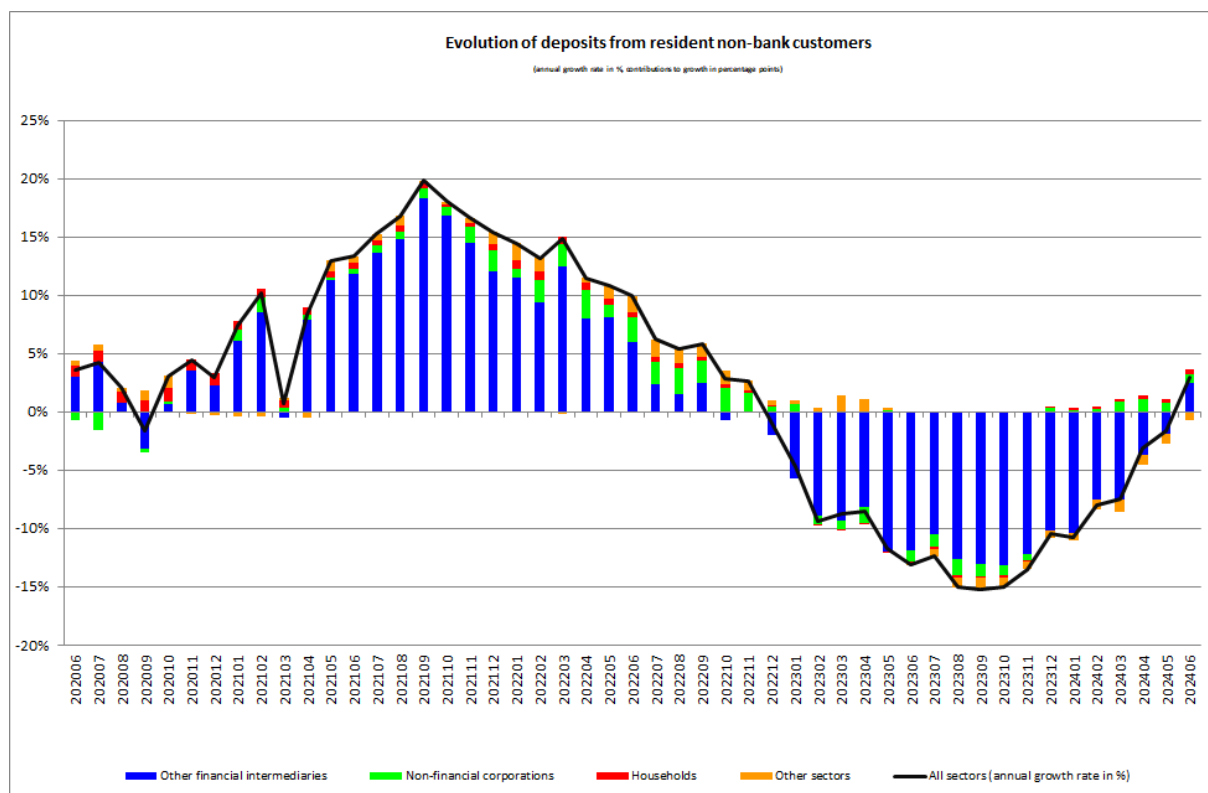
Net interbank lending, i.e. the difference between interbank loans and deposits, increased by 2 570 million euros, or 1.13%, to reach 229 455 million euros at the end of June 2024.

Loans to resident non-bank customers increased by 1 267 million euros, or 1.13%, between May 2024 and June 2024. Over twelve months, these loans have decreased by 1 878 million euros, or 1.63%.



On a yearly basis, loans to non-financial corporations (NFCs) decreased by 2 716 million euros (or 9.33%), loans for house purchases decreased by 390 million euros (or 0.94%) and loans to other financial intermediaries (OFIs) increased by 940 million euros (or 2.55%).

With regard to the liability side, deposits from the resident non-bank sector have risen by 7 800 million euros, or 2.75 %, between May 2024 and June 2024. Over twelve months, these deposits increased by 8 322 million euros, or 2.94 %.



Between June 2023 and June 2024, OFI deposits (which had a share of 67.6% as at 30 June 2024 and comprised deposits made up by monetary and non-monetary investment funds) increased by 7 000 million euros (or 3.69%) and household deposits increased by 1 255 million euros (or 2.78 %). NFC deposits increased by 2 045 million euros (or 9.43%) and deposits from the other sectors [1] decreased by 1 978 million euros (or 7.61%).

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)

[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 24 July 2024 to 17 September 2024, amounts to 6 217 million euros.

The minimum reserves for credit institutions to hold with the BCL have decreased by 89 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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