

28/01/2019

## Deposits of Lithuanian residents with credit institutions continued to increase

Today the Bank of Lithuania published the MFI balance sheet for December 2018, which shows that:

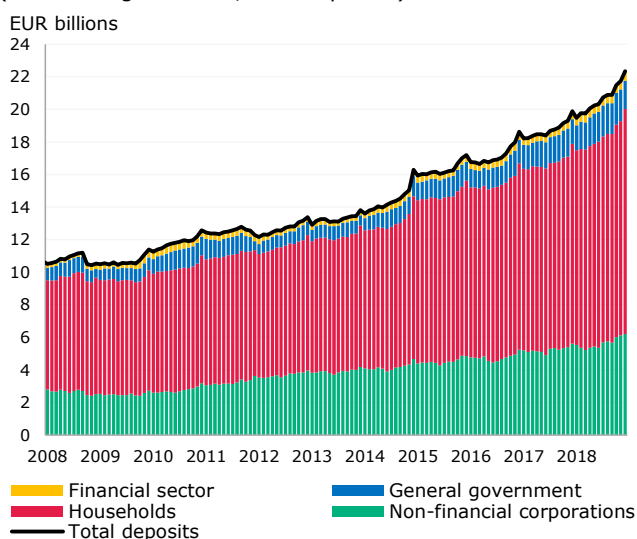
**deposits of Lithuanian residents with credit institutions** rose<sup>1</sup> by €605.0 million over the month – to €22.3 billion at the end the month. Household<sup>2</sup>, non-financial corporation and financial sector<sup>3</sup> deposits increased by €670.7 million, €83.8 million and €62.0 million respectively, while general government deposits reduced by €211.5 million. At the end of the month, deposits from these sectors amounted to €13.8 billion, €6.2 billion, €571.5 million and €1.7 billion respectively (see Chart 1);

**overnight deposits from Lithuanian households and non-financial corporations with credit institutions** grew by €633.2 million and €39.4 million respectively over the month, to €10.0 billion and €5.6 billion respectively;

**loans granted by credit institutions to Lithuanian residents** decreased by €145.3 million over the month, to €19.9 billion. Loans to Lithuanian non-financial corporations and the financial sector reduced by €151.8 million and €60.3 million respectively, while loans to households and the general government sector grew by €61.8 million and €5.0 million respectively. At the end of the month, loans to these sectors amounted to €8.6 billion, €1.2 billion, €9.6 billion and €400.7 million respectively (see Chart 2);

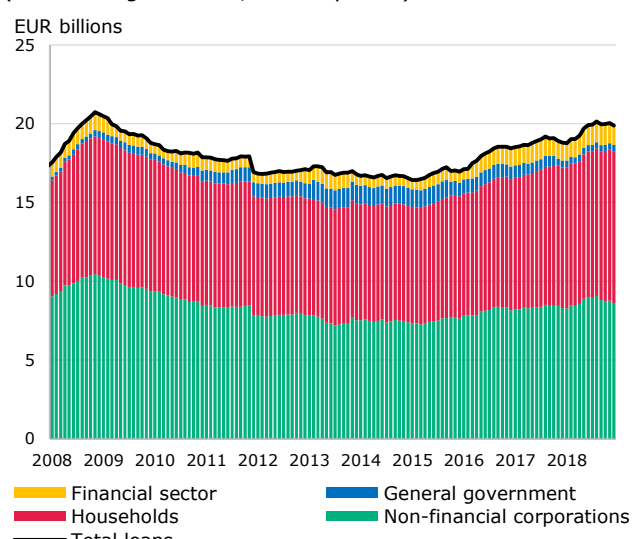
**loans for house purchase and other purposes granted by credit institutions to Lithuanian households** increased by €64.4 million and €9.8 million, while loans for consumption decreased by €12.4 million – to €7.8 billion, €1.2 billion and €678.3 million respectively (see Chart 3).

Chart 1. Deposits of Lithuanian residents, excluding MFIs, with other MFIs (outstanding amounts, end-of-period)



Source: Bank of Lithuania.

Chart 2. Loans granted by other MFIs to Lithuanian residents, excluding MFIs (outstanding amounts, end-of-period)



Source: Bank of Lithuania.

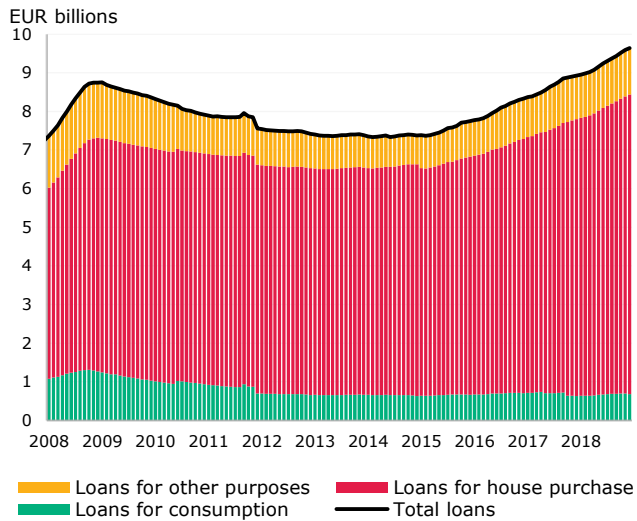
<sup>1</sup> Unless otherwise specified, monthly changes in euro are presented as transactions, i.e. they are calculated by taking the difference between end-of-month outstanding amounts and then removing the effects of revaluation adjustments, exchange rate adjustments, loan write-offs and reclassifications.

<sup>2</sup> The household sector consists of households and non-profit institutions serving households.

<sup>3</sup> The financial sector consists of Lithuania's investment funds and other financial intermediaries, as well as insurance corporations and pension funds.

**Chart 3. Loans granted by other MFIs to Lithuanian households**

(outstanding amounts, end-of-period)



Source: Bank of Lithuania.

Detailed data on MFI assets and liabilities is available on the Bank of Lithuania website under [MFI balance sheet and monetary statistics](#).