

Loans granted by Lithuanian banks, their subsidiaries and foreign bank branches

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1. Contact information	
1.1. Institution	Bank of Lithuania
1.2. Unit	Monetary and Financial Statistics Division Data and Statistics Department
1.3. Contact person	Aivaras Minkelis monetary.statistics@lb.lt +370 600 73 426
2. Legal information	
2.1. Responsibility for collecting, compiling and disseminating statistics	<p>The responsibility of the Bank of Lithuania for collecting and compiling statistics necessary for the performance of the ESCB and Bank of Lithuania functions is established in Article 8 of the Republic of Lithuania Law on the Bank of Lithuania.</p> <p>The responsibility for disseminating statistical information is laid down in Article 55 of the Law on the Bank of Lithuania, which stipulates that the Bank of Lithuania publishes statistical and other information at least once a month.</p> <p>The Bank of Lithuania performs statistical work according to the Bank of Lithuania Statistics Work Programme, which is approved annually.</p>
2.2. Legislation and agreements ensuring statistical reporting	Data is provided to the Central Credit Register in accordance with Resolution No 03-65 of the Board of the Bank of Lithuania of 18 April 2018 on approving the rules for managing the Central Credit Register
3. Methodological information	
3.1. Concepts and definitions	<p>'Carrying amount' means the carrying amount, including accrued interest, in accordance with Annex V to Commission Implementing Regulation (EU) 2021/451.</p> <p>'Factoring' means a share of trade receivables as defined in paragraph 5.85(c) of Part 2 of Annex V to Commission Implementing Regulation (EU) 2021/451. In case of non-recourse factoring, the debtor is the account debtor.</p> <p>'Financial lease' means financial leases as defined in paragraphs 5.134 to 5.135 of Annex A to Regulation (EU) No 549/2013.</p> <p>'New agreements at the end of the reference month' means the carrying amount at the end of the month of new loan agreements conducted during the month.</p> <p>'Interest rate' means the interest rate agreed between the credit institution and the debtor. The interest rate does not cover non-interest costs related to the loan.</p> <p>'Spread' means a margin or spread to be added to the reference rate</p>

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	<p>that is used for the calculation of the interest rate.</p> <p>'Maturity' means the maturity in years, calculated as the difference between the final maturity date and the settlement date. (In case of several instalments the date when the debtor draws funds for the first time is used for the calculation).</p> <p>'Loans for consumption purposes' means revolving (overdraft, credit card debt) and direct credit for natural person's consumption purposes.</p>
3.2. Scope (scope of data, exceptions to coverage, unrecorded activity)	Loans granted by Lithuanian banks (including specialised banks), their subsidiaries and foreign bank branches. Loans granted by credit unions, Lithuanian subsidiaries of foreign credit institutions are excluded
3.3. Classification/sectorisation	<p>General governments, non-financial corporations and households as defined in paragraph 6.42 of Part 1 of Annex V to Commission Implementing Regulation (EU) 2021/451</p> <p>General governments: central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity; social security funds; and international organisations.</p> <p>Non-financial corporations: corporations and quasi-corporations not engaged in financial intermediation but principally in the production of market goods and non-financial services.</p> <p>Households: individuals or groups of individuals as consumers and producers of goods and non-financial services exclusively for their own final consumption, and as producers of market goods and non-financial and financial services provided that their activities are not those of quasi-corporations. Non-profit institutions which serve households and which are principally engaged in the production of non-market goods and services intended for particular groups of households are included.</p>
3.4. Basis for recording (valuation, recording basis, grossing/netting procedures)	The weighted averages are calculated using outstanding nominal amounts of each loan instrument as a weight.
3.5. Source data	The main source of data on borrowers and loans granted to them is the Central Credit Register, which is managed by the Bank of Lithuania.
3.6. Statistical techniques	–
4. Accuracy and consistency	
4.1. Data validation	The process for determining compliance of data from the Central Credit Register with the validation rules is integrated in the data reception system.
4.2. Revisions	When publishing data for the most recent period, data of the previous reporting period is usually revised. Data of the periods preceding the previous reporting period may be revised only in exceptional cases (e.g. due to significant revisions).
4.3. Intersectoral and cross-domain consistency	–
5. Dissemination	

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5.1. Periodicity and release calendar	Monthly. Data are published within a month after the end of the reference month. Publication dates are available in the data release calendar .
5.2. Forms of data dissemination	Data are published on the Bank of Lithuania's website
6. Metadata update	Last update: 20/03/2024