

27/09/2018

LOANS TO LITHUANIAN RESIDENTS GRANTED BY LITHUANIA'S CREDIT INSTITUTIONS CONTINUED TO INCREASE

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

loans to Lithuanian residents granted by credit institutions grew¹ by €197.2 million, month on month, and by €1.4 billion over the first eight months of the year, to €20.1 billion at the end of the month. Loans to Lithuania's non-financial corporations, households² and the financial sector³ grew by €120.5 million, €62.5 million and €17.0 million over the month respectively, while loans to general government contracted by €2.7 million. At the end of the month, loans to these sectors amounted to €9.1 billion, €9.4 billion, €1.3 billion and €393.4 million respectively (see Chart 1);

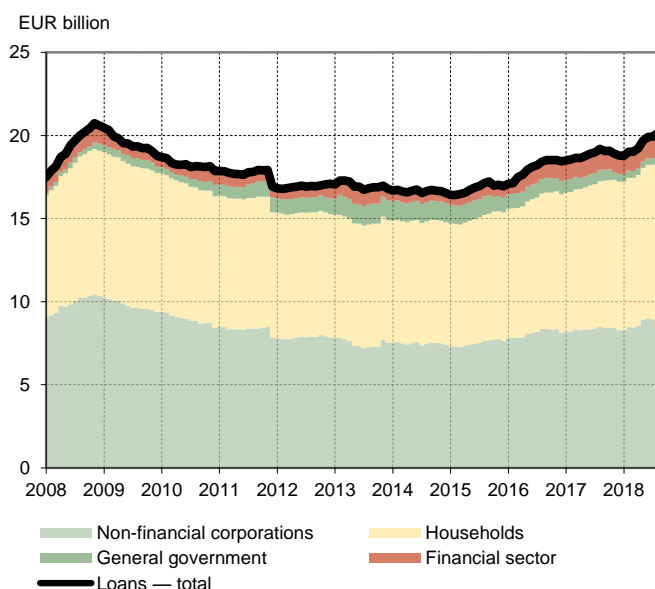
loans for house purchase and consumption granted by credit institutions to Lithuanian households increased by €55.6 million and €7.2 million, while loans for other purposes decreased by €0.3 million – to €7.5 billion, €685.6 billion and €1.2 billion respectively at the end of the month (see Chart 2);

deposits of Lithuanian residents with credit institutions rose by €156.7 million over the month – to €20.9 billion. Household, non-financial corporation and financial sector deposits increased by €90.5 million, €57.7 million and €16.8 million respectively, while deposits from general government reduced by €8.3 million. Deposits from these sectors amounted to €12.7 billion, €5.7 billion, €514.5 million and €1.9 billion respectively (see Chart 3);

overnight deposits from Lithuanian households and non-financial corporations with credit institutions grew by €106.2 million and €38.2 million respectively over the month, to €9.1 billion and €5.4 billion respectively.

Chart 1. Loans granted by other MFIs to Lithuanian residents, excluding MFIs

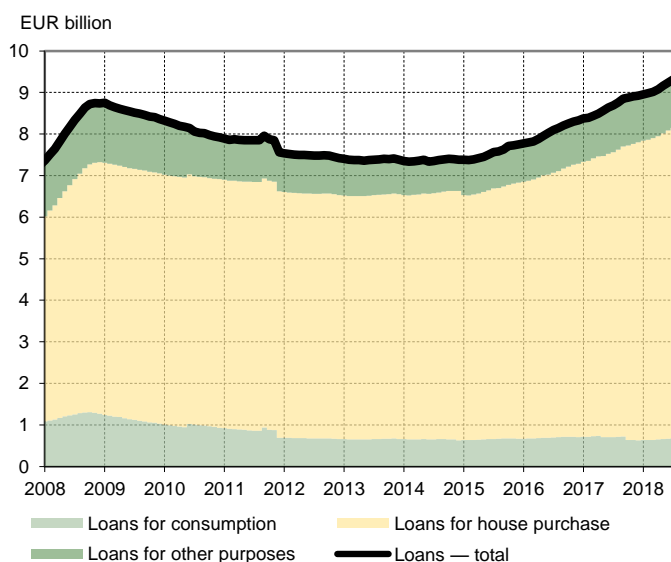
(outstanding amounts, end-of-period)



Source: Bank of Lithuania.

Chart 2. Loans granted by other MFIs to Lithuanian households

(outstanding amounts, end-of-period)



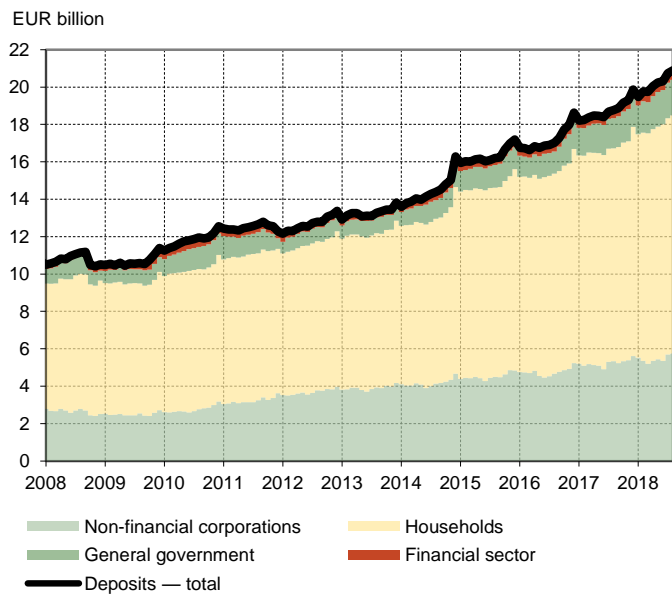
Source: Bank of Lithuania.

¹ 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, writing loans off and reclassifications.

² The household sector consists of households and non-profit institutions serving households.

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

Chart 3. Deposits of Lithuanian residents, excluding MFIs, with other MFIs
(outstanding amounts, end-of-period)



Detailed data on MFI assets and liabilities are available under [MFI balance sheet and monetary statistics](#).

Statistics Department
Economics and Financial Stability Service