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Loans to individuals, France 2023Sep

Les dernières parutions

Crédits aux particuliers Jan 2024 Crédits aux particuliers Déc 2023 Crédits aux particuliers Nov 2023

Toutes les parutions

Housing loan production stands at €9.2bn in September

Production of new housing loans

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and classification of new loan production represents new loans granted, even when they are not actually disbursed to the borrower. In accordance with the Eurosystem harmonised methodology, which aims to provide the

Other leading indicators that rapidly reflects changes in loan production. For this reason, the production of new loans differs from monthly changes in outstanding loans. Indeed, on the one hand, outstanding loans are

On the one hand, the outstanding loans are recorded after the effective disbursement of funds and, on the other hand, they are reduced by the overdrafts for individuals. The weighted average rates and new business volumes are calculated according to

(d) harmonized definitions of the Eurosystem. Published rates are the narrowly defined effective rate

(NIPER) fees correspond to this interest rate, updated each year with the Annual Percentage Rate of Change (APRC).

Renegotiated loans also include external mortgage repurchases.

(b) Existing revolving loans and funds are split with cost payments (mainly before grant of less than or equal to and €30,000 credit-card credits" are included into consumption loans.

(A) Based on the 2021, the Bankhouse of loans, both for new business loans and interest

(f) Provisional data average.

For New European comparison, the scope of borrowers is extended to households, which includes, in addition to individuals, loans to businesses and non-profit institutions serving households. The scope of the data set is modified with the active participation of the borrower, giving rise to the declaration of a new contract. They include in particular loans for which the insurance contract has been modified (since February 2022 the Lemoine law authorizes the termination at any time of the borrower's insurance contracts, without any notice period or fees or penalties) even if the other characteristics of the loan remain unchanged.