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Loans to individuals, France 2021Jul

Les dernières parutions

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

Toutes les parutions

Continued strong growth in housing credit in July

Outstanding amounts and annual growth rates (without seasonal adjustment)

Housing loans to individuals (seasonally adjusted)
(Outstanding amounts in EUR Bn, annual growth rate in %)

Credit for consumption (seasonally adjusted)

Production of new loans (excluding overdrafts, annually grown seasonally adjusted (a))

Interest rates on housing loans, all maturities

[illegible]

of which, however, loans to credit institutions are not included. The increase in the gross production of 5.5 billion, accounting for the recognition of loans from the NPLs statistical balance sheet due to write-offs write-downs,

On the other hand, exchange rate effects are taken into account without any change for technical reasons.

Monetary growth rates are those of new loans issued, both for housing loans (1.12% after 1.13% in June) and short-term revolving rate (3.44% after 3.46% in June), actually disbursed to the borrower, in accordance with

(*) Spirited cost payments currently represents less than 5% of consumer credit according to an initial rough estimates changes in loan production. For this reason, the production of new loans differs from monthly estimate.

loans for outstanding loans. Indeed, on the one hand, outstanding loans are recorded after the effective disbursement of funds and, on the other hand, they are reduced by the amortization of old loans.

The weighted average rates and new business volumes are calculated according to the harmonized definitions of the Eurosystem. Published rates are the narrowly defined effective rate (NDER). They correspond to the

(a) Parameters for seasonal adjustment are updated each month, taking into account monthly data under external mortgage repurchases.

(b) Excluding revolving loans. Loans for splitted-cost payments (mainly "loans granted on market place" and "extended credit-card credits" are included into consumption loans.

(c) Ratio of renegotiated loans on housing loans, both not seasonally adjusted

(d) Overdrafts: negative balance of ordinary accounts + commercial credits + factoring + cash credits without fixed repayment schedule (including mobilization of revolving loans).

(e) Revised data

(f) Provisional data