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Loans to individuals, France 2022Jan

Les dernières parutions

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

Toutes les parutions

Housing credit growth remains strong in January

Outstanding amounts and annual growth rates (without seasonal adjustment)

Housing loans to individuals (seasonally adjusted)

Outstanding loans with rate of outstanding loans to individuals remains high in January (+6.0%, after

Credit for consumption, (seasonally adjusted)

Interest on new loans (narrowly defined effective rate, monthly average)

[illegible]

On 31 December 2014, the following information was available for the 10 largest banks in the world, including the 10 largest banks in the United States:

physical capital and development (in particular, in original technologies); and to a lesser extent by non-resident institutions, especially for services that do not require so much physical capital, such as providing loans.

concerns about the quality of loans from the MFI's (structural balance sheet due to write-offs/write-downs; high non-performing loans to GDP ratio; high distribution channels, and total outstanding loans to GDP ratio) have not encouraged the to go to bank without any change for technical reasons by banks.

10. The difference between this figure and the volume data for the period 2001-2002 is due to the fact that the volume data include new loans granted, even when they are not actually disbursed to the borrower, in accordance with

rapidly in the period. A survey based on a representative panel of resident players gives a ratio of about 1 to 6 reflects changes in loan production. For this reason, the production of new loans differs from monthly

reflects changes in loan production. For this reason, the production of new loans differs from monthly, before-and-after consumptions and volume. This same survey makes it possible to estimate a growth rate for the changes in outstanding loans. Indeed, on the one hand, outstanding loans are recorded after the effective payment of (or around 20% based on the responses of around thirty banks questioned (85% of the total

The weighted average rates on new business loans are calculated according to the harmonized definition

(d) 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 interest component of the Annual Percentage Rate of Charge (APRC). Renegotiated loans also include

(b) Excluding revolving loans. Loans for splitted-cost payments (mainly "loans granted on market place" and excluding revolving loans) amount of 19,900 million of Francs (€ 3.0 billion) will come a new asset on real business loans and interest

As of October 1st, 2024, the Banque de France start offering a nowcasting on new business loans and interest rates based on a model which takes into account market conditions (reference interest rate, property transfer tax, etc.).

(d) Overdrafts: negative balance of ordinary accounts + commercial credits + factoring + cash credits without fixed euro amount over the long term, i.e. 3% of the average gross flow. For interest rates, the absolute deviation is

(e) Revised data

(f) Provisional data
(g) Nowcasting