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Loans to individuals, France 2023Apr

Les dernières parutions

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

Toutes les parutions

Housing loan production stabilizes

Outstanding amounts and annual growth rates (without seasonal adjustment)

Housing loans to individuals (personally adjusted)
Gross disposable seasonal RAB and new housing loans stands at €15.0 bn (€12.6 bn excluding
gross floor consumption (seasonally adjusted)
Production of new loans (excluding overdrafts) shows seasonally adjusted (a)
Interest rate on new loans (fixed or floating rate)
For more information on the data presented in the above figures, see the monthly average March). These figures illustrate the

(lowest rate on 1995 scale of 0-100) can be seen at a much higher level than before the period of exceptionally
 sharp, or renegotiated, loans in new households (Mar-13, Apr-13, May-13)
 Euro area, interest rate on new loans granted in new households (1) (in %)
 Quarterly, seasonally adjusted, new loans granted in new households (1) (in %)
 Euro area, interest rate on new loans granted in new households (1) (in %)
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Paris, Paris, France. EN 202304.pdf (PDF 252 KB)
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Publication available for [Apple](#) and [Android](#) devices for technical reasons. Monthly growth rates are those of new loans agreed, i.e. disbursed.

Nonprofitless, 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

new loans differs from monthly changes in outstanding loans. Indeed, on the one hand, outstanding loans are (over)adjusted for seasonal adjustment and are updated each month, taking into account monthly data under

(b) Excluding revolving loans. Loans for split-cost payments (mainly "loans granted on market place" and

(c) Ratio of renegotiated loans on housing loans, both not seasonally adjusted and seasonally adjusted, to the total of housing loans, both not seasonally adjusted and seasonally adjusted, as of October 1st 2021, the Banque de

Renegotiated loans also include external mortgage repurchases. As of October 1st, 2021, 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 (including mobilization of revolving loans), 2.5

(e) Revised data
estimated variables. The absolute nowcasting deviation is on average 0.3 billion euros over the long term, i.e. 0.5% of the average gross flow. For interest rates, the absolute deviation is 1 basis point on average.

For the European comparison, the 1396 of 14 borrowers is 13.0% added to households, which includes, in addition to individuals, sole entrepreneurs and non-profit institutions serving households.

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).

to a borrower a sum of money that can be reused as it is repaid to finance non-predefined purchases, even if the other characteristics of the loan remain unchanged.

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Within consumer credit, revolving loans (+5.9% in March 2023; year-on-year), leases (+10.4%) and personal loans (+7.5%) are the most dynamic components. Conversely, annual growth of overdrafts (-2.1% in March 2023) and credits at the point of sale (-2.5%) are negative.