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Loans to individuals, France 2022Sep

Les dernières parutions

[Crédits aux particuliers Jan 2024](#) [Crédits aux particuliers Déc 2023](#) [Crédits aux particuliers Nov 2023](#)

[Toutes les parutions](#)

Housing loan production continue to normalize

Outstanding amounts and annual growth rates (without seasonal adjustment)

Housing loans to individuals (seasonally adjusted) are €18.7 billion (after €21.0 billion in August), while interest credit for consumption (seasonally adjusted) is €1.1 billion.

Production of new loans (excluding overdrafts, monthly flows seasonally adjusted (a))

(in billion euros) covering 1.68% (after 0.6% in August) (monthly average)

Interest rate on new loans (b) reached 4.1% in August, monthly average

Share of renegotiated loans in new housing loans (c) 5.1% (5.0% in August)

(Monthly seasonally adjusted new loans in € bn) 2022 in 2021

Additional information: production of 2022 credit for first-time buyers

Share of first-time buyers in the production of 2022 credit for the acquisition of a principal residence

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