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Loans to individuals, France 2023 May

Les dernières parutions

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

[Toutes les parutions](#)

Housing loan production reaches €12.1bn in May

Outstanding amounts and annual growth rates (without seasonal adjustment)

Housing loans to individuals (seasonally adjusted)
 Credit for consumption (seasonally adjusted)
 Production of new loans (excluding overdrafts, monthly flows seasonally adjusted (a))
 Interest rates on new loans (b)
 Interest rates on housing loans, all maturities
 Share of renegotiated loans in new housing loans
 Narrowly defined effective rate (c)
 Euro area seasonal adjustment (d)
 Add one annual growth rate (e)
 Add one annual growth rate (f)
 Add one annual growth rate (g)
 Add one annual growth rate (h)
 Add one annual growth rate (i)
 Add one annual growth rate (j)
 Add one annual growth rate (k)
 Add one annual growth rate (l)
 Add one annual growth rate (m)
 Add one annual growth rate (n)
 Add one annual growth rate (o)
 Add one annual growth rate (p)
 Add one annual growth rate (q)
 Add one annual growth rate (r)
 Add one annual growth rate (s)
 Add one annual growth rate (t)
 Add one annual growth rate (u)
 Add one annual growth rate (v)
 Add one annual growth rate (w)
 Add one annual growth rate (x)
 Add one annual growth rate (y)
 Add one annual growth rate (z)

Renegotiated loans are loans where at least one of the terms of the initial contract 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.