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Loans to individuals, France 2021Oct

Les dernières parutions

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

[Toutes les parutions](#)

Housing loans production remains high

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 (narrowly defined effective rate, monthly average)

Interest rates on housing loans, all maturities

Share of renegotiated loans in new housing loans, Sep-2021, Oct-2021, Nov-2021

Monthly seasonally adjusted new loans, EN 2021:10, PDP = 170 K8)

More information on housing loans, Banque de France document, 2021:10, PDP = 170 K8)

Methodology version 1.12, all documents, 2021:10, PDP = 170 K8)

residential loans, after financial institutions, presented here 0.143 1.13

the following address: [Web29 Banque de](#)

[Crédits aux particuliers EN 2021:10, PDP = 170 K8\)](#)

secured by collecting from notations that do not reflect economic changes, especially, the

accounting derecognition of loans from the MFI's balance sheet due to write-offs or write downs.

Conversion of the data for the 1.09 1.08 1.09 1.09 1.09

should be for October 2021 1.09 1.08 1.09 1.09 1.09

remaining new loans are those of new loans agreed, i.e. disbursed. Nevertheless, new loan production

loans to individuals, even when they are not actually disbursed to the borrower, in accordance with

the seasonally adjusted) in method 1.09 1.08 1.09 1.09 1.09

changes in loan production. For this reason, the production of new loans differs from monthly

changes in 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

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

external mortgage repurchases.

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

As of October 1st, 2021, the Banque de France start offering a nowcasting on new business loans and interest

extended credit-card credits are included into consumption loans.

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

duties...) and the past values of the estimated variables. The absolute nowcasting deviation is, on average 0.6

(d) Overdrafts: negative balance of ordinary accounts + commercial credits + factoring + cash credits without

fixed repayment schedule (including mobilization of revolving loans).

(e) For interest rates, the absolute deviation is 1 basis point on average.

(f) Provisional data

(g) Nowcasting