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Loans to individuals, France 2021May

Les dernières parutions

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

Toutes les parutions

High housing credit production and low interest rates

Outstanding amounts and annual growth rates (without seasonal adjustment)

Housing loans to individuals (seasonally adjusted)
(Outstanding amounts in EUR Bn, annual growth rate in %)

Outstanding amounts in EUR bn, annual growth rate in %

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

Interest rate on new loans outstanding: 6-month rate, monthly average

Interest rates on housing loans, all maturities, fell 0.1% in April. Growth in housing credit remains high (+5.8%, after +5.9% in April), as does growth in share of renegotiated loans in new housing loans.

A narrow but sustained net outflow of funds was offset by long and short term flows in % (Apr. 2008) (Apr. 2008)

More information on: time-series-eu.com/calendar/nextholiday

Only loans granted to individuals (sole proprietors and unincorporated partnerships) by

residents (monetary) financial institutions are presented in Euros (€) at the following address: Web@Borsus.be

For more information, please contact the following address: [WebSite: Banque de](http://www.banqueparibas.com)

secularization, by correcting from modifications that do not reflect economic changes, especially, the

of which housing loans accounted for 19.20%, 18.5, 18.8, 21.5, 3.33%, 4.26% respectively. The reduction of losses from the VLEs starts gradually due to write-offs/write-downs

accounting, de-recognition of loans from the MFR's statistical balance sheet due to write-ups/write-downs, long-term and fixed rates. **Apple** and **Android** loans remains dynamic with 5.7 billion euros after 5.5 billion in

Considered for funding rate sheets are taken into account without any change

Monthly growth rates are those of new loans agreed to, dispersed. Nevertheless, new loan production

proportion of fees granted, even when they are not actually disbursed to the borrower, in accordance with

the ECB's benchmark rate on new home loans has now stabilised at its low point (1.15%)

(not seasonally adjusted) in 1992, which aims to provide the public with an indicator that rapidly excludes renegotiations. 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 changes in outstanding loans. Indeed, on the one hand, outstanding loans were recorded as before the effective

changes for outstanding loans. Indeed, on the one hand, outstanding loans are recorded after the effective

disposers (in) 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

(d) the Eurosystem. Published rates are the narrowly-defined effective rate (NDER). They correspond to interest component of the Annual Percentage Rate of Charge (APRC). Renegotiated loans also include

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

(a) Parameters for seasonal adjustment are updated each month, taking into account monthly data under

external mortgage repurchases.
review.

(b) Excluding revolving loans.

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

(d) Overdrafts: negative balance of ordinary accounts + commercial credits + factoring + cash credits without fixed repayment schedule (including mobilization of revolving loans).

(e) Revised data

(f) Provisional data