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## Loans to individuals, France 2020Apr

## Les dernières parutions

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

Toutes les parutions

Temporarily reduced activity of loans to individuals during the full lockdown period

Outstanding amounts and annual growth rates (without seasonal adjustment)

### Monthly flows of housing loans (with seasonal adjustment)

Monthly flows of housing loans (with seasonal adjustment):

Category	April 2020	April 2019
Month-over-month change in total residential mortgage sales (year-on-year)	+5.2%	+1.2%
Change in recognition of new property deals	+1.2%	+0.8%
Change in recognition of property sales and securitization and write-offs/write-downs	+0.8%	+0.4%
Change in recognition of property sales and securitization linked to the suspension of many economic	+0.4%	+0.2%
Production of loans seasonally adjusted (a)	+0.2%	+0.1%
Interest rate on new loans (year-on-year)	+0.1%	+0.0%

(a) Seasonally adjusted (a) means that the data has been adjusted for seasonal variations in the data.

(Additional information: Net foreign currency assets/liabilities as % of GDP) (Dec-Feb) Jan-Mar Apr-May

More loans granted to [small businesses](#) ([100% increase](#)) and unincorporated partnerships) by Telecharge during seasonal periods (October production more directly reflects the impact of full confinement. It

[illegible]

Monthly forbearance rates for those of new loans agreed, i.e. disbursed. It should not be considered as an inflection point in the share of renegotiations - whose rates are mechanically higher than those of new loans. It is rather an inflection point in loans granting policy. Since a delay is observed between the request for renegotiation and the renegotiation involves lengthening the repayment terms of old loans - fully explains the increase in its effective disbursement.

The monthly growth rates are those of the loans originated. New loan production represents new loans granted, even when they are not yet actually disbursed to the borrower, in accordance with the Eurosystem's harmonised methodology, which aims to provide the public with an indicator that rapidly reflects changes in the housing market. The monthly growth rates are those of the loans originated. New loan production represents new loans granted, even when they are not yet actually disbursed to the borrower, in accordance with the Eurosystem's harmonised methodology, which aims to provide the public with an indicator that rapidly reflects changes in the housing market.

(a) Parameters for outstanding adjustments are updated each month, taking into account monthly data under review, the amortisation of old loans.

(The Excluding revolving loans and new business volumes are calculated according to the harmonized definitions

(c) Ratio of renegotiated loans on housing loans, both defined as fully adjusted (NDAER). They correspond to the difference components of the Annual Percentage Rate of Change (APRC) of Renegotiated Loans and include fixed repayment schedule (including mobilization of revolving loans).

(e) Revised data.

(f) Provisional data.