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## Loans to individuals, France 2022May

## Les dernières parutions

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

Toutes les parutions

## The production of new housing loans remains strong

Outstanding amounts and annual growth rates (without seasonal adjustment)

Housing loans to individuals (seasonally adjusted)  
(Outstanding amounts with Fannie Mae and Ginnie Mae) as a % of individuals remains high at +6.4% in May, still driven

Credit for consumption (seasonally adjusted)

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

(Interest rates on new loans: narrow defined effective rate, monthly average)  
(volumes in billion euros; proportion in percentage)

Interest rates on housing loans, all maturities (in %). The growth rate of consumer credit stands at +4.0% after +3.6% in April.

(Narrowly defined effective May 2004; averages weighted by long and short term flows, in %)

(Monthly seasonally adjusted new loans in Bn) 2020 2021 2022 2023 2024 2025 2026 2027 2028 2029 2030 2031 2032 2033 2034 2035 2036 2037 2038 2039 2040 2041 2042 2043 2044 2045 2046 2047 2048 2049 2050 2051 2052 2053 2054 2055 2056 2057 2058 2059 2060 2061 2062 2063 2064 2065 2066 2067 2068 2069 2070 2071 2072 2073 2074 2075 2076 2077 2078 2079 2080 2081 2082 2083 2084 2085 2086 2087 2088 2089 2090 2091 2092 2093 2094 2095 2096 2097 2098 2099 2100

Additional information on production increases again at 20 billion (22.4 billion excluding renegotiations), the

Only highest rated residential mortgage-backed securities (RMBS) (AAA) (10%) and unincorporated partnerships by

Residence for consumption in 1995 are presented here

Annuaire de la Banque de France, 1999, 100 pages, 100 francs, 978-2-35056-000-0

[GRE PAR 2254 en SI credits particuliers\\_EN\\_202205.pdf \(PDF - 175 Ko\)](#)

Creating estimates for rising inflation from 7 to 10% and 8 to 10% do not reflect post economic changes, especially, the

long term and fixed rates<sup>9/10</sup>, 11%<sup>11</sup>, 13%<sup>12</sup>, 14%<sup>13</sup>, 16%<sup>14</sup>, 18%<sup>15</sup>, 20%<sup>16</sup>, 22%<sup>17</sup>, 24%<sup>18</sup>, 26%<sup>19</sup>, 28%<sup>20</sup>, 30%<sup>21</sup>, 32%<sup>22</sup>, 34%<sup>23</sup>, 36%<sup>24</sup>, 38%<sup>25</sup>, 40%<sup>26</sup>, 42%<sup>27</sup>, 44%<sup>28</sup>, 46%<sup>29</sup>, 48%<sup>30</sup>, 50%<sup>31</sup>, 52%<sup>32</sup>, 54%<sup>33</sup>, 56%<sup>34</sup>, 58%<sup>35</sup>, 60%<sup>36</sup>, 62%<sup>37</sup>, 64%<sup>38</sup>, 66%<sup>39</sup>, 68%<sup>40</sup>, 70%<sup>41</sup>, 72%<sup>42</sup>, 74%<sup>43</sup>, 76%<sup>44</sup>, 78%<sup>45</sup>, 80%<sup>46</sup>, 82%<sup>47</sup>, 84%<sup>48</sup>, 86%<sup>49</sup>, 88%<sup>50</sup>, 90%<sup>51</sup>, 92%<sup>52</sup>, 94%<sup>53</sup>, 96%<sup>54</sup>, 98%<sup>55</sup>, 100%<sup>56</sup>.

Publication available for Apple and Android 19.7, 20.8, 22.4

Underlying the decline in 2000 was a 1.20 percentage point increase in the growth in nonperforming loans (+16.9%) at reasons.

Northbridge Bank states that those of new loans agreed, i.e. disbursed. Nevertheless, new loan production is decreasing due to renegotiation.

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

Contact Banque de France methodology, which aims to provide the public with an indicator that rapidly

methodology, which aims to provide the public with an indicator that rapidly reflects changes in loan production. For this reason, the production of new loans differs from monthly

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changes in outstanding loans.<sup>3.61, 3.54, 3.57, 3.69, 3.77</sup> Indeed, on the one hand, outstanding loans are recorded after the effective purposes (b).

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

The weighted average rates and newspaper business volumes are calculated according to the harmonized definition (d). For example, Published circulation is 1,161,661,000, and CIPER is 1,161,661,000.

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, 2024, the Banque de France start offering a new category of new business loans and interest "extended credit" or "extended credit" originated into consumption loans.

"extended credit card credits" are included into consumption loans. (reference interest rate, property transfer rates based on a model which takes into account market conditions. (reference interest rate, property transfer

(c) Ratio of renegotiated loans on housing loans, both not seasonally adjusted (series  $z_1$ ) and the past values of the estimated variables. The absolute nowcast

(d) Overdrafts: negative balance of ordinary accounts  $\pm$  commercial credits  $\pm$  factoring  $\pm$  cash credits without

billion euros over the long term, i.e. 1.5% of the average gross flow. For a fixed repayment schedule (including mobilization of revolving loans)

fixed repayment schedule (is 1 basis point on average).

(e) Revised data

(f) Provisional data

(g) Nowcasting