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## Loans to individuals, France 2020Jul

## Les dernières parutions

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

Toutes les parutions

Housing loans slow down, its growth remains strong

Outstanding amounts and annual growth rates (without seasonal adjustment)

Outstanding amounts in U.S. dollar annualized growth rate in % by at +5.4%, down from +5.9% in June.

Changes in use of funds: The company's cash and cash equivalents, marketable securities, and investments in debt and equity securities increased by \$1.1 billion, or 10%, from \$10.9 billion at June 30, 2013 to \$12.0 billion at June 30, 2014. The increase was primarily due to the sale of the company's investment in the equity of the company's subsidiary, InVivo, at 15.4%, down from 15.5% in June. Share of renegotiation of new property loans.

Monthly new loans seasonally adjusted in € Billion (annual rate)

Interest rates on new loans (annualized effective rate, monthly average)

(in % ) The interest rate on new housing loans stands at 1.29% after 1.26% in June including renegotiations,

Narrowly defined effective yield 2020 average, weighted by long and short term flows, in (%)

Only loans granted to time-series companies, technology companies and unincorporated partnerships) by Telecharge are shown. Periods shown: March 2020 to June 2020 (+0.7%); down from +0.8% in June).

Recent monetary financial positions are presented below:

All the interest rates published by the Banque Paribas are in Swiss francs. The following table shows the interest rates for the period from January 1, 1990 to June 30, 1990. The interest rates are calculated by correcting accounting modifications that do not reflect

EN 2222 - EN S1 credits particulars - 26.10.2015.pdf (PF - 193 Ko)

specified rates for their sale, securitization or write-offs/write-downs is corrected. Conversely, exchange rate

Apple and Android

Of new housing loans 3327 of 1.24 1.37 1.134 8032 71634  
 of new housing loans are those of new loans agreed, i.e. disbursed. It should not be considered as an

indications for identifying any inflection point in loans' granting policy, since a delay is observed between the

[illegible]

The monthly growth rates are those of the loans originated. New loan production represents new loans

The monthly growth rates are those of the loans originated. New loan production represents new loans granted, even when they are granted to borrowers in accordance with the Eurosystem's purposes (b).

harmonised methodology, which aims to provide the public with an indicator that rapidly reflects changes in overdrafts for. For this reason, the production of new loans differs from monthly changes in outstanding individuals (d) the outstanding amounts are recorded after the actual disbursement of funds and take into

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

The weighted average rates and new business volumes are calculated according to the harmonized definitions

(b) **Excluding zero-pound loans**—The narrow defined effective rate (NDER). They correspond to the

(m) Rest of renegotiated the Annual Percentage Rate of Charge as APRC 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