

1. [Accueil](#)
2. Entity Print

Loans to individuals, France 2023Oct

Les dernières parutions

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

[Toutes les parutions](#)

Housing loan production excluding renegotiations stabilizes at €9.2bn

Production of new housing loans

Interest rates on housing loans, all maturities. B) Loans excluding renegotiations stands at 9.2 €bn in October,

Production of new loans (excluding overdrafts). Monthly flows seasonally adjusted (a)

Interest rates on new loans, all maturities. Monthly flows seasonally adjusted (a)

Outstanding amounts and annual growth rate. Monthly average

Outflows of housing loans to individuals (as of Sept-2023, Oct-2023, Nov-2023)

Net flows of credit for consumption. Seasonally adjusted (a)

Change in the amount of outstanding housing loans to households (1) (in %)

Change in the amount of outstanding consumer credit (excluding overdrafts) (2) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Change in the amount of outstanding consumer credit (including fees and insurance) (3) (in %)

Within consumer credit, the fastest-growing components are leasing and revolving credit (respectively +15.0% and +8.8% year-on-year in September)..

Outstanding overdrafts continue to shrink (-14.7% year-on-year in September), while growth in personal

loans, which account for almost half of outstanding consumer credit, stands at 3.1% year-on-year.
Interest rate (narrowly-defined) on new revolving loans by type of credit institution, %
Distribution channels of revolving loans, in % of the total outstanding amount of revolving credits

Additional information

More information on [individuals](#), [household](#), [sole proprietors](#) and [unincorporated partnerships](#) by [residence](#) and [type of credit institution](#) are presented here. The outstanding growth rates are calculated from [GRH-PAB-20276](#) listed by the Banque de France and [EN-202310](#) by the following address: [Banque de France - PAB-20276](#) changes, especially by the [micro-EN-202310](#) pdf (PDF 1.1 Mo) from the MFI's statistical balance sheet due to write-offs/write-downs. Conversely, exchange rate effects are taken into account without any [financial technical](#) for [Apple](#) and [Android](#) growth rates are those of new loans agreed, i.e. disbursed. [STATISTICS](#), - October 2021 production represents new loans granted, even when they are not actually disbursed to the [individuals](#) in accordance with the Eurosystem harmonised methodology, which aims to provide the [Global Bank of France](#) that rapidly 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 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 interest component of the Annual Percentage Rate of Charge (APRC). Renegotiated loans also include external mortgage repurchases. As of October 1st, 2021, the Banque de France start offering a nowcasting on new business loans and interest rates based on a model which takes into account market conditions (reference interest rate, property transfer duties...) and the past values of the estimated variables. The absolute nowcasting deviation is on average 0.3 billion euros over the long term, i.e. 1.5% of the average gross flow. For interest rates, the absolute deviation is 1 basis point on average. For the European comparison, the scope of borrowers is extended to households, which includes, in addition to individuals, sole entrepreneurs and non-profit institutions serving households.