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Loans to individuals, France 2021Mar

Les dernières parutions

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

Toutes les parutions

Housing loans remain high and interest rates are still on a downward trend
Outstanding amounts and annual growth rates (without seasonal adjustment)

Housing loans to individuals (seasonally adjusted)
 Gross fixed capital consumption (seasonally adjusted)
 Production of new loans (excluding overdrafts, monthly flows spa
 Interest rates on housing loans, all maturities
 Production of consumer loans (excluding overdrafts, monthly
 Interest rates on consumer loans, all maturities

[illegible]

of a high household 2021 mortgage portfolio with the expectation that 13% of new loans agreed in 2020 will be repaid. Nevertheless, new loan production is short-term individualized rates for the season may be used and even when they are not actually disbursed to the borrower, in accordance with the French Banking Code methodology, which aims to provide the public with an indicator that rapidly

changes for 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.

- (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