

SITUATION ANNUELLE GENERALE DE L'EPARGNE LOGEMENT

***Déclarations reçues au 31/01/24**

EFFECTIFS

	2018	2019	variation/an	2020	variation/an	2021	variation/an	2022	variation/an	2023	variation/an
COMPTES	7 515 136	7 190 147	-4.32%	6 945 285	-3.41%	6 664 756	-4.04%	6 558 640	-1.59%	6 484 791	-1.13%
PLANS	14 335 368	13 453 806	-6.15%	12 860 428	-4.41%	12 200 354	-5.13%	11 372 383	-6.79%	10 050 270	-11.63%
TOTAL	21 850 504	20 643 953	-5.52%	19 805 713	-4.06%	18 865 110	-4.75%	17 931 023	-4.95%	16 535 061	-7.79%

ENCOURS DES DEPOTS (Md€)

	2018	2019	variation/an	2020	variation/an	2021	variation/an	2022	variation/an	2023	variation/an
COMPTES	29.64	29.94	1.02%	31.50	5.21%	31.91	1.31%	33.43	4.78%	35.18	5.22%
PLANS	281.14	287.20	2.16%	294.51	2.55%	296.06	0.53%	286.66	-3.17%	258.56	-9.80%
TOTAL	310.78	317.14	2.05%	326.01	2.80%	327.97	0.60%	320.10	-2.40%	293.74	-8.23%

FLUX DES PRETS NOUVEAUX VERSES (M€)

	2018	2019	variation/an	2020	variation/an	2021	variation/an	2022	variation/an	2023	variation/an
COMPTES	0.01	5.30	59326.04%	2.70	-48.94%	3.84	42.13%	2.39	-37.82%	68.15	2751.98%
PLANS	0.01	12.23	97324.21%	7.88	-35.56%	8.37	6.25%	8.88	6.12%	217.03	2343.20%
TOTAL	0.02	17.52	81545.59%	10.58	-39.60%	12.21	15.42%	11.27	-7.70%	285.18	2429.85%

ENCOURS DES PRETS (M€)

	2018	2019	variation/an	2020	variation/an	2021	variation/an	2022	variation/an	2023	variation/an
COMPTES	1 259.60	974.82	-22.61%	741.47	-23.94%	528.13	-28.77%	394.94	-25.22%	397.48	0.64%
PLANS	387.36	337.07	-12.98%	294.57	-12.61%	260.09	-11.70%	133.40	-48.71%	284.81	113.50%
TOTAL	1 646.96	1 311.89	-20.34%	1 036.04	-21.03%	788.22	-23.92%	528.35	-32.97%	682.29	29.14%

Ratio : Encours de prêts/ Encours des dépôts

	2018	2019	2020	2021	2022	2023
Encours des prêts/ encours des dépôts (%)	0.53	0.41	0.32	0.24	0.17	0.23