

SITUATION ANNUELLE GENERALE DE L'EPARGNE LOGEMENT

Déclarations reçues au 30/01/2026

NOMBRE DE COMPTES ET DE PLANS

	2020	variation/an	2021	variation/an	2022	variation/an	2023	variation/an	2024	variation/an	2025	variation/an
Comptes	6 945 285	-3.41%	6 664 756	-4.04%	6 558 640	-1.59%	6 488 154	-1.07%	6 330 083	-2.44%	6 165 039	-2.61%
Plans	12 860 428	-4.41%	12 200 354	-5.13%	11 372 383	-6.79%	10 052 454	-11.61%	9 024 967	-10.22%	8 144 674	-9.75%
Total	19 805 713	-4.06%	18 865 110	-4.75%	17 931 023	-4.95%	16 540 608	-7.75%	15 355 050	-7.17%	14 309 713	-6.81%

ENCOURS DES DEPOTS (Md€)

	2020	variation/an	2021	variation/an	2022	variation/an	2023	variation/an	2024	variation/an	2025	variation/an
Comptes	31.5	5.21%	31.9	1.31%	33.4	4.78%	35.2	5.27%	36.1	2.67%	35.9	-0.67%
Plans	294.5	2.55%	296.1	0.53%	286.7	-3.17%	258.6	-9.78%	227.7	-11.94%	206.2	-9.46%
Total	326.0	2.80%	328.0	0.60%	320.1	-2.40%	293.8	-8.21%	263.9	-10.19%	242.1	-8.26%

FLUX DES PRETS NOUVEAUX VERSES (M€)

	2020	variation/an	2021	variation/an	2022	variation/an	2023	variation/an	2024	variation/an	2025	variation/an
Comptes	2.70	-48.9%	3.84	42.1%	2.39	-37.8%	68.2	2752.0%	194.3	185.0%	172.9	-11.0%
Plans	7.88	-35.6%	8.37	6.3%	8.88	6.1%	217.0	2343.2%	653.0	200.9%	387.9	-40.6%
Total	10.58	-39.6%	12.21	15.4%	11.27	-7.7%	285.2	2429.9%	847.2	197.1%	560.8	-33.8%

ENCOURS DES PRETS (M€)

	2020	variation/an	2021	variation/an	2022	variation/an	2023	variation/an	2024	variation/an	2025	variation/an
Comptes	739.9	-24.0%	526.6	-28.8%	393.4	-25.3%	395.9	0.6%	534.3	34.9%	626.4	17.2%
Plans	293.5	-12.6%	259.0	-11.7%	232.7	-10.1%	404.2	73.6%	977.0	141.7%	1 238.7	26.8%
Total	1 033.4	-21.1%	785.6	-24.0%	626.2	-20.3%	800.1	27.8%	1 511.2	88.9%	1 865.1	23.4%

Ratio : Encours de prêts/ Encours des dépôts

2020	2021	2022	2023	2024	2025
0.32%	0.24%	0.20%	0.27%	0.57%	0.77%

Document établi à partir des données collectées auprès des établissements de crédit conventionnés pour distribuer les produits d'épargne-logement