

SITUATION ANNUELLE GENERALE DE L'EPARGNE LOGEMENT SUR LES 5 DERNIERES ANNEES

***Déclarations reçues au 31/01/25**

NOMBRE DE COMPTES ET DE PLANS

	2020	variation/an	2021	variation/an	2022	variation/an	2023	variation/an	2024	variation/an
COMPTES	6 945 285	-3.41%	6 664 756	-4.04%	6 558 640	-1.59%	6 488 154	-1.07%	6 328 901	-2.45%
PLANS	12 860 428	-4.41%	12 200 354	-5.13%	11 372 383	-6.79%	10 052 454	-11.61%	9 023 114	-10.24%
TOTAL	19 805 713	-4.06%	18 865 110	-4.75%	17 931 023	-4.95%	16 540 608	-7.75%	15 352 015	-7.19%

ENCOURS DES DEPOTS (Md€)

	2020	variation/an	2021	variation/an	2022	variation/an	2023	variation/an	2024	variation/an
COMPTES	31.50	5.21%	31.91	1.31%	33.43	4.78%	35.20	5.27%	36.13	2.64%
PLANS	294.51	2.55%	296.06	0.53%	286.66	-3.17%	258.62	-9.78%	227.71	-11.95%
TOTAL	326.01	2.80%	327.97	0.60%	320.10	-2.40%	293.82	-8.21%	263.84	-10.20%

FLUX DES PRETS NOUVEAUX VERSES (M€)

	2020	variation/an	2021	variation/an	2022	variation/an	2023	variation/an	2024	variation/an
COMPTES	2.70	-48.94%	3.84	42.13%	2.39	-37.82%	68.15	2751.98%	194.26	185.04%
PLANS	7.88	-35.56%	8.37	6.25%	8.88	6.12%	217.03	2343.20%	652.96	200.87%
TOTAL	10.58	-39.60%	12.21	15.42%	11.27	-7.70%	285.18	2429.85%	847.22	197.08%

ENCOURS DES PRETS (M€)

	2020	variation/an	2021	variation/an	2022	variation/an	2023	variation/an	2024	variation/an
COMPTES	741.47	-23.94%	528.13	-28.77%	394.94	-25.22%	397.48	0.64%	535.82	34.81%
PLANS	294.57	-12.61%	260.09	-11.70%	233.87	-10.08%	405.28	73.30%	978.07	141.33%
TOTAL	1 036.04	-21.03%	788.22	-23.92%	628.81	-20.22%	802.76	27.66%	1 513.89	88.59%

Ratio : Encours de prêts/ Encours des dépôts

	2020	2021	2022	2023	2024
Encours des prêts/ encours des dépôts (%)	0.32	0.24	0.20	0.27	0.57