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In Übereinstimmung mit der Verordnung (EWG, Euratom) Nr. 354/83 des Rates vom 1. Februar 1983 über die Freigabe der historischen Archive der Europäischen Wirtschaftsgemeinschaft und der Europäischen Atomgemeinschaft (ABl. L 43 vom 15.2.1983, S. 1), geändert durch die Verordnung (EG, Euratom) Nr. 1700/2003 vom 22. September 2003 (ABl. L 243 vom 27.9.2003, S. 1), ist diese Datei der Öffentlichkeit zugänglich. Soweit erforderlich, wurden die Verschlussachen in dieser Datei in Übereinstimmung mit Artikel 5 der genannten Verordnung freigegeben.

COMMISSION OF THE EUROPEAN COMMUNITIES

COM(77) 176 final.

Brussels, 17 May 1977

REPORT TO THE COUNCIL ON THE UTILIZATION OF SUMS AVAILABLE FOR GRANTING
BUILDING LOANS TO OFFICIALS OF THE EUROPEAN COMMUNITIES OVER THE PERIOD
1 AUGUST 1975 TO 31 DECEMBER 1976

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PREAMBLE

This is the fourth report drawn up by the Commission. Departing from custom, it covers a period of seventeen months (from 1 August 1975 to 31 December 1976), so that in future the financial year will coincide with the normal budget year.

The report is in four parts:

- I. Work of the Loans Committee.
- II. Utilization of funds during the financial year.
- III. Social aspects.
- IV. Conclusions.

I. WORK OF THE LOANS COMMITTEE

A. Meetings

The Committee held eight meetings (ten days) and examined 435 applications.

B. Working methods

Faced once again with the problem of insufficient funds to satisfy all the applicants, the Committee decided that it was necessary to continue selecting applications on the basis of certain priority criteria, as it has been doing since 1972.

However, during the period in question it used a new system which takes account of a greater number of factors, weighted according to importance, notably:

- A. the location of the property to be financed;
- B. the applicant's age, length of service and family status;
- C. the income of the applicant and, where applicable, of his spouse.

These criteria were approved by the Commission, which decided on 10 June 1976 to include them in Article 5(2) of the implementing provisions.

C. Opinions given by the Committee

On the basis of these criteria the Committee approved 271 applications and rejected six during the financial year in question.

II. UTILIZATION OF FUNDS

1. General administration

	at 31/7/1975	during the financial year	at 31/12/1976
Applications made	1 724	341	2 065
Applications withdrawn	- 202	66	- 268
Applications pending	- 40	/	- 38
Applications already submitted or to be submitted to the Committee	1 482	277	1 759
Applications on which no decision was taken because all funds for the financial year had been disbursed	- 392	/	- 392
Cases decided by the Commission	1 090	277	1 367
Refusals	- 44	- 6	- 50
Loans granted	1 046	271 +	1 317 *
Loans cancelled at the request of recipients	- 23	- 4	- 27
Loans outstanding	1 023	267	1 290 =====

* 1 317 loans involving 1 206 officials.

+ 271 loans involving 265 officials.

2. Financial administration

(1) Money derived from the ECSC Fund

A. Funds available initially

40% of the ECSC Pension Fund	Bfrs 510 187 020
ECSC interest 1970 and 1971	+ 7 104 737
	<hr/>
	517 291 757
Balance due on ECSC loans at 15 December 1971	- 93 878 178
	<hr/>
Funds available at 15 December 1971	423 413 579

B. Loans granted from 15 December 1971 to 31 July 1975

Bfrs 602 686 066 - Bfrs 15 297 712 (cancelled) Bfrs 587 388 354

C. Receipts from 1 January 1972 to 31 July 1975

Redemption Bfrs 83 946 360	}	Bfrs 161 116 583
Interest Bfrs 62 658 784		
Repayments Bfrs 14 511 439		

D. Receipts from 1 August 1975 to 31 December 1976

Redemption Bfrs 58 647 723	}	Bfrs 102 584 431
Interest Bfrs 33 315 305		
Repayments Bfrs 10 621 403		
New funds made available in 1976		Bfrs 140 000 000

E. Loans granted from 1 August 1975 to 31 December 1976

Bfrs 163 172 852 - Bfrs 3 731 100 (cancelled) Bfrs 159 441 752

Available at 31 December 1976 Bfrs 80 284 487

F. Forecasts for coming financial years

1977	{ Receipts	Bfrs 65 000 000
	{ Loans to be granted	Bfrs 145 000 000
1978	{ Receipts	Bfrs 72 000 000
	{ Loans to be granted	Bfrs 72 000 000

(2) Budget appropriations

Appropriations available	Bfrs 50 000 000
Appropriations committed in 1976 which made it possible to grant 67 loans	Bfrs 49 999 994

3. Statistics

See pages 7 to 10 and Tables I and II.

III. SOCIAL ASPECTS

During the period in question, the Loan Committee, with Commission approval, continued to apply the priority criteria, the purpose of which is to help first of all employees with the lowest income.

The 271 loans granted during the financial year involve 265 officials. A breakdown by grade is contained in Table II.

This breakdown shows that the recipients of loans were:

19 in category A
93 in category B
135 in category C
18 in category D.

IV. CONCLUSIONS

1. The number of new loan applications was 341.
2. 271 loans were granted, totalling Bfrs 159 441 752.
3. The obligation imposed by the Council to distribute a minimum of Bfrs 50 000 000 annually was therefore respected.

4. On 31 December 1976, 392 applications were pending.

5. Following increases in the Belgian retail price index, the ceilings set in Article 4(2) of the implementing provisions were raised as follows:

On 17 June 1971:	Bfrs 600 000 + Bfrs 50 000 per child
On 1 May 1972:	Bfrs 630 000 + Bfrs 52 500 per child
On 1 December 1972:	Bfrs 660 000 + Bfrs 55 000 per child
On 24 January 1974:	Bfrs 693 000 + Bfrs 57 750 per child
On 1 April 1974:	Bfrs 727 650 + Bfrs 60 638 per child
On 1 August 1974:	Bfrs 764 033 + Bfrs 63 670 per child
On 1 January 1975:	Bfrs 802 235 + Bfrs 66 854 per child
On 1 July 1975:	Bfrs 842 347 + Bfrs 70 197 per child
On 1 January 1976:	Bfrs 884 464 + Bfrs 73 707 per child
On 1 October 1976:	Bfrs 928 687 + Bfrs 77 392 per child

This represents a 54.78% increase in ceilings, which means that fewer officials can hope to be granted a loan.

The ABEX index shows a 100.84% increase in building costs for the period from 1 November 1971 to 1 November 1976.

A comparison of these two percentages shows the reduction in the share of building financing accounted for by Commission loans.

Statistics as at 31 December 1976

I. Loans granted

Purchase of building land	84
Purchase of house	166
Purchase of flat	287
Purchase + repayment (flat)	2
Purchase + repayment (house)	2
Purchase + conversion (house)	35
Purchase + conversion (flat)	3
Building of house	520
Building + repayment (house)	6
Repayment of loan (flat)	26
Repayment of loan (house)	105
Conversion of flat	5
Conversion of house	64
Conversion + repayment (house)	<u>2</u>
TOTAL	<u>1 307</u> <u>== == ==</u>

NB. Of these 1 307 loans 101 were granted in two instalments, which means that a total of 1 206 officials were involved.

II. Recipients

(a) By institution

Council	63
Parliament	52
Court of Justice	16
Economic and Social Committee	15
Audit Board	4
Commission, Brussels	627
Commission, Luxembourg	120
Commission, Ispra	197
ECSC Auditor's Office	1

Commission, Karlsruhe	7
Commission, Geel-Mol	42
Commission, Petten	23
Commission, other	39
	<u>39</u>
TOTAL	<u>1 206</u>

(b) By nationality

Belgian	271
German	273
French	199
Italian	319
Luxembourg	39
Dutch	100
British	5
	<u>5</u>
TOTAL	<u>1 206</u>

(c) By sex

Female	357
Male	849
	<u>849</u>
TOTAL	<u>1 206</u>

(d) By marital status

Single	124
Married	1 005
Separated	9
Divorced	56
Widowed	12
	<u>12</u>
TOTAL	<u>1 206</u>

(e) By age at time of application

24 years	1
25	2
26	7
27	11
28	15
29	16
30	26
31	28
32	64
33	46
34	57
35	69
36	76
37	76
38	69
39	71
40	64
41	56
42	59
43	50
44	45
45	40
46	31
47	30
48	40
49	23
50	27
51	29
52	14
53	12
54	14
55	10
56	8
57	7
58	3
59	4
60	1
61	2
63	3
TOTAL	<u>1206</u> =====

(f) By length of service at time of application

3 years	8	18 years	16
4	8	19	9
5	139	20	2
6	103	21	2
7	123		
8	118		
9	122	TOTAL	<u>1206</u> =====
10	150		
11	110		
12	98		
13	104		
14	43		
15	25		
16	18		
17	8		

III. The 1 206 recipients include 15 couples, where each spouse was an official and obtained a loan for the same dwelling. The number of dwellings is thus $1\ 206 - 15 = 1\ 191$.

(a) Location of dwellings

Belgium	668
Germany	32
France	71
Italy	227
Luxembourg	157
Netherlands	32
Great Britain	3
Switzerland	1
	<hr/>
TOTAL	1 191
	<hr/> <hr/>

(b) Relationship between borrower and location of dwelling

Country of employment	831
Country of origin	109
Country of employment and country of origin	215
Other	36
	<hr/>
TOTAL	1 191
	<hr/> <hr/>

GRADE 1	1976 Staff numbers 2	Applications					Successful applicants by number of dependants as defined in the Staff Regulations (excluding spouse)										Ratio		Applications pending			Relationship between applications pending and applications received.
		received 3	withdrawn 4	Rejected 5			0	1	2	3	4	5	6	7	TOTAL	Staff nos/ applic- ations	loans granted/ applications	DOSSIER incomplete	DOSSIER complete		TOTAL	
				1	2	TOT													REL	Other		
A 1	40	4	2	-	-	-	-	-	-	1	-	1	-	-	2			-	-	-	-	
A 2	355	25	7	7	7	2	7	6	7	4	1	1	-	-	12			-	3	6	9	
A 3	501	84	14	6	4	10	4	2	13	7	1	5	-	-	32			1	20	7	28	
A 4	1 104	153	30	4	3	7	4	5	20	14	17	2	-	3	65			1	28	22	51	
A 5	1 604	264	46	2	2	4	17	13	54	41	16	4	1	-	146			4	26	38	68	
A 6	872	169	28	4	1	5	14	12	30	27	8	4	-	-	95			3	22	16	41	
A 7	724	49	7	1	-	1	4	2	13	10	1	-	-	-	30			3	4	4	11	
A 8	2	1	-	-	-	-	-	-	1	-	-	-	-	-	1			-	-	-	-	
Total A	5 008	748	128	18	11	29	44	38	132	123	45	16	2	3	383	14.93 X	51.20 X	12	103	93	208	27.80 X
B 1	351	90	10	3	1	4	10	9	19	11	8	1	-	-	58			1	9	8	18	
B 2	799	150	24	-	6	6	23	13	35	22	2	1	1	-	97			4	12	7	23	
B 3	789	182	21	1	1	2	30	23	51	17	6	2	-	-	129			5	16	9	30	
B 4	564	112	17	1	-	1	8	9	34	15	4	1	-	-	71			2	12	9	23	
B 5	220	43	5	-	-	-	6	8	8	6	4	-	-	-	32			-	3	3	6	
Total B	2 923	577	77	5	8	13	77	62	147	71	24	5	1	-	387	19.73 X	67.07 X	12	52	36	100	17.33 X
C 1	681	102	5	1	1	2	36	16	17	7	2	-	-	-	78			1	10	6	17	
C 2	1 484	235	32	2	1	3	46	48	40	22	2	-	-	-	158			6	20	16	42	
C 3	1 451	173	19	1	2	3	32	34	30	15	3	-	-	-	114			2	23	12	37	
C 4	459	32	-	-	-	-	5	2	9	4	1	-	-	-	21			3	1	3	11	
C 5	757	1	-	-	-	-	-	-	-	-	-	-	-	-	5			-	1	-	1	
Total C	4 215	549	57	4	4	8	121	101	98	48	8	-	-	-	376	13.02 X	68.48 X	12	59	37	108	19.67 X
D 1	777	44	3	-	-	-	7	5	17	5	3	-	-	-	37			2	1	1	4	
D 2	282	28	3	-	-	-	2	7	8	3	1	-	-	-	21			-	3	1	4	
D 3	210	6	-	-	-	-	-	1	1	-	-	-	-	-	2			-	3	1	4	
Total D	769	78	6	-	-	-	9	13	26	8	4	-	-	-	60	10.14 X	76.92 X	2	7	3	12	19.38 X
Total	12 915	1 952	268	27	23	50	251	214	403	230	81	21	3	3	1 206*			38	221	169	428	

Col. 5 : 1 = not admissible (does not comply with rules).
2 = rejected for social reasons.

* See table II.
Grants in each financial year.

REL = Repayment of earlier loan

TABLE II

OFFICIALS TO WHOM A LOAN WAS GRANTED
DURING THE PERIOD

GRADES	From 16/8/1971 To 31/7/1972	From 1/8/1972 To 31/7/1973	From 1/8/1973 To 31/7/1974	From 1/8/1974 To 31/7/1975	From 1/8/1975 To 31/12/1976	TOTALS
A 1	2	-	-	-	-	2
A 2	12	-	-	-	-	12
A 3	32	-	-	-	-	32
A 4	58	6	-	1	-	65
A 5	111	14	2	15	4	146
A 6	50	20	5	10	10	95
A 7	13	6	4	2	5	30
A 8	1	-	-	-	-	1
TOTAL A	279	46	11	28	19	383
B 1	39	1	4	2	12	58
B 2	53	12	4	5	23	97
B 3	58	11	14	9	37	129
B 4	26	15	10	7	13	71
B 5	12	3	6	3	8	32
TOTAL B	188	42	38	26	93	387
C 1	41	5	3	7	22	78
C 2	66	9	15	5	63	158
C 3	45	11	14	6	38	114
C 4	6	5	1	-	9	21
C 5	2	-	-	-	3	5
TOTAL C	160	30	33	18	135	376
D 1	20	2	5	1	9	37
D 2	10	1	1	1	8	21
D 3	-	-	1	-	1	2
TOTAL D	30	3	7	2	18	60
TOTALS	657	121	89	74	265	1 206