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Loans by size of firms 2020Jul

Les dernières parutions

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Outstanding amounts of loans to resident enterprises by size (*)

Outstanding amounts of loans to resident enterprises by type of credit and by sector (Outstanding amounts in EUR-Bn, annual growth rate in %). June 2020 and July 2020. (Outstanding amounts in EUR-Bn, annual growth rate in %). June 2019 and June 2020. +11.8% year-on-year increase of +11.3% between June 2019 and June 2020.

	Outstanding amounts July 2020	Annual growth rate July 2020	Outstanding amounts July 2019	Annual growth rate July 2019
enterprises				
• Credit growth stands at +17.2% for SMEs, +9.3% for intermediate-sized companies and +5.5% for large companies.				
• The growth of credit is especially driven by the accommodation and food service activities (+26.8%), the advisory and business support activities (+23.9%) and transportation and storage (+22.8%). The weakest growth is reported in agriculture, forestry and fishing (-5.0%) and real estate activities (+6.1%).				
SME	1,265.04	17.2	1,054.1	15.4
ISE	6,087.9	9.3	5,554.3	9.8
Large Firms	286	5.5	271.6	6.3
Total	7,538.9	11.3	6,880.0	11.9
The average interest rate on new loans to NFOs of 1 million euros or less continues to rise in July (excl. non-trading real estate) from 0.93% in June and 0.62% in May, while remaining below first-quarter levels. The rate on loans of over 1 million euros is stable at 1.08%.				
Industry (BE)	1,274.0	9.8	1,158.8	11.9
Manufacturing (C)	116.1	10.9	105.0	12.8
Construction (FZ)	67.9	16.8	58.7	16.1
Wholesale and retail trade (G)	1,454.6	190.7	8.0	8.5
Transportation and storage (H)	171.6	15.3	149.3	16.4
Accommodation and food service activities (I)	1,885.966	1,169.5	11.8	11.3
Information and communication (JZ)	44.8	22.8	36.8	20.5
Real estate activities (LZ)	42.8	26.8	33.8	23.0
Advisory and Business support activities (MN)	26.0	13.8	22.9	20.1
Education, human health and social work services, Arts, entertainment and recreation, Other service activities (P to S)	55.0	14.0	48.2	12.6
Holdings	21.8	25.4	17.4	34.2

Interest rates on new loans to non-financial corporations (exc. overdraft)

Effective interest rates of credit (narrow sense, in percentages)

(Addition and difference in $\text{BnBn}^{(*)}$) Mar- Apr- May- Jun- juil.

These additional information is provided by the central credit register, i.e. of a

All transactions between the Bank from 2006 to July 2017 are included in the Banque d'Alsace amounts included in [Weberdits Banque de France](#)

Individual data are grouped according to

The size of large of firms, intermediate-sized enterprise (ISE) and small and medium-sized enterprise - SME) and

the sector of businesses. Businesses that cannot be assigned to a size category according to the criteria of the million euros

Contract State Modernisation de l'économie) are included in the category "non-trading real estate companies"

(b) Provision

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Additional data on SMEs, interest rates by size of enterprises, and share of less than 3 year old enterprises

(excl. sole proprietors) in the total of enterprises, are available at the following address :

<http://webstat.banque-france.fr/fr/browse.do?node=5384417>

Outstanding amounts of credit to micro-enterprises (incl. sole proprietors), come from another data collection

and are available at the following address: <http://webstat.banque-france.fr/fr/browse.do?node=5384934>

Non-financial corporations include all enterprises with as main activity the market production of goods and non-financial services, excluding sole proprietors.

Interest rates in this publication are those to new credits distributed by resident credit institutions to French non-financial corporations. The interest rates are effective rates in the narrow sense. They correspond to the interest component of the Annual Percentage Rate (TEG).