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Loans by size of firms 2021Oct

Les dernières parutions

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Credit growth remains steady for SMEs

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 %)
 (Outstanding amounts, after a +2.7% increase at the end of September. Over two years, the growth rate is 14.9% compared to October 2019 against 15.6% compared to September 2019.

- The trend towards deleveraging over one year for large companies and ISEs keeps on: for LEs - 4.0% in October 2021 compared with - 2.7% in September 2021. For SMEs credit growth remains positive and stable compared to last month at +4.8% in October 2021 compared to +3.6% in September 2021. Over two years, credit growth rates remain higher at 7.6% for LEs, 4.6% for ISEs and 24.7% for SMEs.
- The growth of credit is notably driven by the real estate activities (+7.0%) and information and communication sector (+6.1%). On the other hand, the weakest growth is reported in the

SME manufacturing sector: 121.8 (19.5%) and the trade sector: 14.9 (25.4)

Agriculture, forestry and fishing (AZ) 6.5 (5.7) up to EUR 1.18 million (1.68 cases) by 2.8 basis points to 1.35 % (down from 1.37 % in August). The rate on new loans of more than EUR 1 million increases by 11 basis points to 1.41 % (up from 1.30 % in August).

Large firms (PME) 282 (144.8) 136 (-5.4) 4.9 (-5.6) 243.4 (-6.2) 25.7 (-7.9) 26.9 (-6.9)

Total (inc. Manufacturing (C) 113.5 -6.6 4.7 184.3 -10.8 5.3

(exc. non-trading real estate) 1,325,013 1,004.8 0.7 1.0 14.0 14.7

Wholesale and retail trade; repair of motor vehicles and non-trading real estate companies (G) 650,288 207.7 10.1 10.1 18.5 18.6

Transportation and storage (H) 57.5 -2.7 14.0 72.6 -3.2 14.2

Accommodation and food service activities (I) 1,975,301 1,212.6 2.2 2.5 14.8 15.4

(*) inc. sole proprietors 46.2 3.9 38.6 50.7 2.8 32.6

(**) LME definition, with loans outstanding amounts above 25000 euros

Information and communication (JZ) 28.2 6.1 26.3 52.4 2.9 8.4

Real estate activities (LZ) 477.7 7.0 13.2 525.2 7.5 13.1

Advisory and Business support activities (MN) 81.4 2.2 28.3 101.0 2.6 24.5

Interest rate, human new loans to non-financial corporations (exc. overdraft)

Effective interest rates for the narrow sense, in percentages)

(Additional information: Dec-77, May- Jun-3 Jul-8.7 Aug-3 Sep-214.1 Oct-2016

These additional information are those collected by the central credit register, i.e. of a

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loans of < 1 million 1.33 1.31 1.31 1.36 1.37 1.35 1.36

euros, issued by credit institutions, undrawn credits, unused lines of credit. Individual data are grouped according to

by size 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

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

(a) Revised

(b) Provisional

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).