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Loans by size of firms 2020Jun

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 %). May 2019 and May 2020.
 (+11.3% year-on-year number of rise of +10.8% between May 2019 and May 2020).

| | June-20 amounts | June-20 annual growth rate | June-20 amounts | June-20 annual growth rate |
|---|--------------------|-------------------------------|--------------------|-------------------------------|
| • Credit growth stands at +15.4% for SMEs, +9.7% for intermediate-sized companies and +6.4% for large companies. (**) | | | | |
| • The growth of credit is especially driven by the accommodation and food service activities (+27.1%), the advisory and business support activities (+21.7%), construction (+16.0%) and transportation and storage (+15.9%). The weakest growth is reported in agriculture, forestry and fishing (+4.2%). | | | | |
| • Average interest rates on new loans to NFCs are back to levels close, while lower, to those observed during first quarter, since weight of loans with State warranties is decreasing in the global loan mix. The rate increased by 35 basis points for loans of EUR 1 million or less (0.97%, after 0.62% in May) | | | | |
| Large firms by 22 basis points for loans of more than EUR 1 million (1.08 %, after 0.86 % in May). | | | | |
| Agriculture, forestry and fishing (AZ) | 56.4 | 4.2 | 64.4 | 4.2 |
| Total (exc. non-trading real estate companies and others) | 1,245.796 | 15.4 | 1,245.796 | 15.4 |
| Industry (BE) | 1,245.796 | 15.4 | 1,245.796 | 15.4 |
| Manufacturing (C) | 115.7 | 9.9 | 186.4 | 12.9 |
| Construction (FZ) | 66.3 | 16.0 | 102.4 | 16.0 |
| Wholesale and retail trade (including motor vehicles and motorcycles) | 612,611 | 189.0 | 8.5 | 8.3 |
| All enterprises (G) | 1,864,723 | 11.3 | 1,864,723 | 11.3 |
| (*) inc. sole proprietors | | | | |
| (*) LME definition, with loans outstanding amounts above 25000 euros | | | | |
| Transportation and storage (H) | 42.8 | 15.9 | 56.8 | 15.9 |
| Accommodation and food service activities (I) | 41.7 | 27.1 | 46.4 | 24.4 |
| Information and communication (JZ) | 26.0 | 14.1 | 49.7 | 4.3 |
| Real estate activities (LZ) | 450.9 | 6.5 | 493.4 | 6.2 |
| Advisory and Business support activities (MN) | 74.2 | 21.4 | 95.0 | 17.9 |
| Education, human health and social work services, Arts, entertainment and recreation, Other service activities (P to S) | 54.0 | 11.3 | 61.3 | 10.7 |

| | | | | |
|--|---------|---------|---------|---------|
| Holdings | 21.5 | 26.0 | 25.6 | 33.5 |
| Interest rates on new loans to non-financial corporations (exc. overdraft) | 11.3 | 11.3 | 11.3 | 11.9 |
| Total | 1,154.1 | 1,113.4 | 1,488.4 | 1,119.9 |
| Effective interest rates for the narrow sense, in percentages) | | | | |

Additional data on BNB (Jan) Feb- Mar- Apr- May- Jun-

The central credit register, i.e. of a

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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).