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Loans by size of firms 2021Sep

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Over one year, credit to SMEs increases by 5.8 %

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 %)

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year-on-year, after a +1.6% increase in the credit of August. Over two years, the growth rate is 15.5% compared to December 2019 against 14.4% compared to August 2019.

Number of Outstanding large companies and ISEs is slowing down: for LEs - 4.6% in September 2021 compared with - 7.8% in August 2021 and for ISEs - 2.7% in September 2021 compared with - 4.4% in August 2021. This movement corresponds to the evolution of credit after the outbreak of the COVID crisis, given that ISEs and LEs had drawn heavily on their credit lines since March 2020. For SMEs, credit growth remains positive and stable compared to last month at +5.8% in September 2021 compared to +5.7% in August 2021. Over two years, credit growth rates remain

SME higher at 1.31% for LEs, 5.3% for ISEs and 5.72% for SMEs. 24.5
Agriculture, forestry and fishing (A) 60.1 4.1 9.9 68.0 4.0 9.1
ISEs 6.1 4.1 9.9 68.0 4.0 9.1
Large firms 283.4 4.4 13.9 247.4 5.3 10.7
Industry (I) 283.4 4.4 13.9 247.4 5.3 10.7
Total 1,314.0 5.8 14.0 1,210.3 15.5 13.8
The rate on new loans up to EUR 1 million decreases by 2 basis points to 1.35 % (down from 1.37 % (exc. non-manufacturing)). 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 2020).

Manufacturing (M) 69.0 1.1 20.0 103.3 -0.9 16.9
Construction and others (FZ) 167.5 -4.2 11.2 236.9 -6.3 13.3
Wholesale and non-trading real estate, repair of motor vehicles and motorcycles (G) 648,332 206.3 10.0 9.5 18.5 17.8
Transportation and storage (H) 56.2 -4.7 12.4 71.9 -4.0 13.8
Accommodation and food service activities (I) 1,973,134 1,210.3 2.7 1.6 15.5 14.4
(*) Inc. sole proprietors activities (J)

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

Information and communication (JZ) 29.8 11.3 37.6 54.1 5.2 11.7

Real estate activities (LZ) 474.6 6.7 13.0 521.6 7.0 12.9

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).