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## Loans by size of firms 2021Aug

Les dernières parutions

[Crédits par taille d'entreprises Sep 2022](#) [Crédits par taille d'entreprises Aoû 2022](#) [Crédits par taille d'entreprises Jul 2022](#)

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Outstanding business credit stabilizes, while still growing strongly compared to 2019

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

(Outstanding amounts in EUR Bn, annual growth rate in %)

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- At the end of August 2021, loans drawn by credit companies reached 1198.8 billion euros, up + 1.6% over one year. Drawn credits increase of + 3.1% at the end of July. Over two years, the growth rate was 14.4% compared to 10.4% in July 2019.

- The trend towards deleveraging by large companies and ISEs continues with a reduction in their outstanding loans; for LEs - 7.5% in August 2021 against - 2.5% in July 2021. This movement corresponds to the evolution of credit after the outbreak of the COVID crisis, knowing that ISEs and LEs had heavily drawn on their credit lines from March 2020. For SMEs, credit growth remains positive at + 5.7% in August 2021 against + 6.9% in July 2021. Over two years, credit growth rates remain higher at 1.3% for LEs, 5.3% for ISEs and 24.2% for SMEs.

Large firms (A) 282 144.3 15.7 -5.6 11.3 248.3 1.3 -4.4 3.0 14.2

Total (excl. non-financial corporations and food service activities) (+ 6.7 %), the manufacturing and food service activities (+ 6.9 %). The weakest growth is reported in industry (- 5.6 %), and the transport and storage activities (- 5.1 %).

Construction companies (FZ) 67.7 -1.0 18.7 102.1 -1.5 15.9

Wholesale and non-trading real estate repair of motor vehicles and motorcycles (G) 168.5 -4.2 8.2 241.8 -3.7 11.2

Transportation and storage (H) 55.5 -5.5 11.7 71.5 -3.8 14.0

Accommodation and food service activities (I) 1,963,361 1,198.8 1.6 3.1 14.4 15.4

Information and communication (JZ) 30.0 6.7 30.6 53.7 3.2 5.5

Real estate activities (LZ) 468.6 5.9 12.0 516.7 6.6 12.3

(\*) Inc. sole proprietors

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

Information and communication (JZ)

Real estate activities (LZ)

Advisory and

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

Outstanding interest rates for the narrow sense, in percentages)

(Additional information: BNB (Fr) - Apr- May- Jun- juil. Aug-

The central credit register, i.e. of a

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(a) Revised

(b) Provisional

Other service

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).