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Loans by size of firms 2021Nov

Les dernières parutions

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Outstanding business loans have increased by 14.6% in the last two years

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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14.6% compared to November 2019 against 14.9% and under 10% compared to October 2019.

- The trend towards deleveraging on the one hand by large companies and ISEs keeps on: for LEs - 5.0% in November 2021 compared with 3.9% in October 2021 and for ISEs - 3.9% in October 2021 compared with - 2.9% in September 2021. For SMEs, credit growth remains positive but moderates compared to last month at +3.9% in November 2021 compared to +4.8% in October 2021. Over two years, credit growth rates remain higher at 4.8% for LEs, 5.5% for ISEs and 24.6% for SMEs.

SME The growth of credit was driven in particular by the real estate activities (+6.6%) and information and

and fishing (AZ) manufacturing sector (-6.4%) and the trade sector (-5.1%).

Large Firms Industry (BE) 280 144.4 157 -5.9 4.2 -5.6 243.4 5.0 4.8 -7.6 6.3

Total Manufacturing new loans up to EUR 1 million is unchanged to 1.36%. The rate on new loans of more (exc. non-trading real estate) than EUR 1 million decreases by 13 basis points to 1.29% (down from 1.42% in October).

Construction (FZ) 1,324 871 1,005 8 -0.9 19.5 106.3 0.7 13.8 2.8 14.0

Wholesale and retail trade; repair of motor

non-trading real estate companies 168.8 -5.7 12.1 234.8 -6.6 8.4

motorcycles (G) 652,591 209.1 10.0 10.1 18.6 18.5

Additional storage (H) 57.6 -2.9 14.5 72.7 -3.5 11.4

All enterprises 1,977,462 1,214.9 1.6 2.2 14.6 14.8

Accommodation and food service activities 46.3 2.3 37.1 50.6 1.6 31.6

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

(I) Information and communication (JZ) 28.6 5.8 28.8 51.6 0.4 6.5

Real estate activities (LZ) 480.2 7.0 12.8 527.6 7.3 12.6

Advisory and Business support activities (MN) 81.4 1.0 28.0 101.2 1.9 25.2

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).