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Loans by size of firms 2021Jan

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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Credit growth continues

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 January 2021, the outstanding amount of drawn credit reaches 1,197.3 billion euros, up by +13.4% year-on-year. By size of firms, annual credit growth was +20.1% for SMEs, +8.5% for ETIs and +9.3% for large companies.
- One year earlier, in January 2020, the annual growth rate was +4.6%. The subsequent acceleration in growth largely reflects the introduction of state-guaranteed loans starting in April 2020, particularly for the benefit of SMEs. From April 2021, the annual growth rate will be calculated with reference to the high figures of the second quarter of 2020. This base effect will very gradually result in a return to a more moderate annual growth rate.
- The growth of credit is especially driven by the accommodation and food service activities (+36.0%), Large firms information and communication (+29.9%) and the advisory and business support activities (+26.9%). The weakest growth is reported in real estate activities (+6.1%) and agriculture, forestry and fishing (AZ) (-6.0%).
- The rate on new loans to NFCs are stable and still low in January, regardless of the size of the company. The rate on new loans up to EUR41 million is unchanged at 1.28%. The rate on new loans of more than EUR41 million stands at 1.25% up from 1.22% in December.

	Jan-2021	Jan-2021	Jan-21	Jan-21
Outstanding amounts	1,311.536	526.6	20.1	20.3
Outstanding amounts	6.088	302.9	21/Jan.	21/Jan.
Outstanding amounts	200	169.29	9.3	7.9
Outstanding amounts	1,317.918	998.61	25.144	14.418
Outstanding amounts	117.7	16.6	14.1	7.6
Outstanding amounts	68.7	21.4	10.2	12.8
Wholesale and retail trade (excluding motor vehicles and motorcycles (G))	628,190	198.7	8.4	8.0
Transportation and storage	174.3	16.9	245.4	14.1
Information and communication (JZ)	1,946,104	1,197.3	13.4	13.3
Accommodation and food service activities (I)	44.7	19.9	56.8	20.5
Information and communication (JZ)	46.1	36.0	50.7	31.4
Real estate activities (LZ)	28.6	29.9	50.6	9.8
Advisory and Business support activities (MN)	465.4	6.1	510.5	5.8
Education, human health and social work services, Arts, entertainment and recreation, Other service activities (P to S)	79.5	26.9	101.5	24.6
Holdings	23.8	19.7	28.7	20.2

Total	1,197.3	13.4	1,533.0	12.5
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Interest rates on new loans to non-financial corporations (exc. overdraft)

Effective interest rates for the (in narrow sense, in percentages)

Additional data on FNB (Aug-)	Sep-	Oct-	Nov-	Dec-	Jan-
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The central credit register, i.e. of a

Additional data on FNB (Aug-)

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Additional data on FNB (Aug-)

(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).