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Loans by size of firms 2020Nov

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Credit to SMEs continues to grow at a very strong pace, at +20%

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 November 20, the outstanding amount of drawn credit reaches 1,187.0 billion euros, up by +12.7% year-on-year after a rise of +12.1% between October 2019 and October 2020.

- Credit growth stands at +20.0% for SMEs, +18.0% for intermediate-sized companies and +6.0% for large companies. The credit growth to SMEs is mainly driven by the exceptional system of State-guaranteed loans (so-called "PGE").

	Nov. 2020	Nov. 2019	Nov. 2020	Nov. 2019
SME	1,301,739	519,761	20.0	19.3
ISE	6,075,305	3,052,305	18.0	8.4
Large firms	289,167	167,260	6.0	8.9
Agriculture, forestry and fishing (AZ)	57.8	5.6	65.8	4.8
Industry (BE)	1,308,503	992,017	251.6	13.8
Manufacturing (G)	1,172,915	715,998	198.6	14.9
Construction and non-trading real estate	68.5	19.6	103.6	1.7
Wholesale and retail trade (sp. and non-sp.)	21,841	194.8	8.1	8.0
Accommodation and food service activities (I)	174.3	16.9	245.3	14.2
Information and communication (JZ)	1,929,944	1,187.0	12.7	12.1
Real estate activities (LZ)	45.3	23.0	58.2	18.7
Advisory and Business support activities (MN)	44.9	33.9	49.5	30.0
Education, human health and social work services, Arts, entertainment and recreation, Other service activities (P to S)	28.0	25.8	50.8	8.1
Holdings	459.5	5.3	502.8	4.8
	79.0	26.7	101.1	24.4
	56.5	17.1	63.8	15.2
	22.9	32.3	28.1	23.6

Total	1,187.0	12.7	1,524.8	11.6
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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 information: BNB (Jul- juil. Aug- Sep- Oct- Nov (b)-

The consolidated information for 2019 is calculated on the basis of the 2020 collection by 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).