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Loans by size of firms 2021Feb

Les dernières parutions

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

Credit growth continues

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 %)

(*) At the end of February 2021, the outstanding amount of credit drawn by enterprises reaches 1,198.2 billion euros, up by +13.2% year-on-year. On a quarterly basis, it has increased by +19.5% between January 2020 and January 2021.

- The annual credit growth is +20.3% for SMEs, +8.7% for ISEs and +7.1% for large companies. For SMEs, it is mainly driven by the use of government-guaranteed loans ("PGE") during spring and summer 2020.

- The growth of drawn credit is especially driven by the accommodation and food service activities (+36.6%), the advisory and business support activities (+26.8%) and the information and communication (+23.6%). The weakest growth is reported in real estate activities (+6.3%) and agriculture, forestry and fishing (+5.8%).

Average interest rates on new loans to SMEs remain at a low level in February, regardless of the size of the company. The rate on new loans up to EUR 1 million decreases by 1 basis point to 1.27%. The rate on new loans of more than EUR 1 million is unchanged at 1.25% in February.

	Feb. 2021	Feb. 2021	Jan. 2021	Feb. 2021
SME	1,315.8	528.4	20.3	20.1
ISE	609.2	363.7	8.7	8.6
Agriculture, forestry and fishing (AZ)	387.8	158.8	6.0	5.8
Large companies (BE)	150.4	13.7	256.2	15.6
Total the company. The rate on new loans up to EUR 1 million decreases by 1 basis point to 1.27%. The rate on new loans of more than EUR 1 million is unchanged at 1.25% in February.	1,321.6	998.9	194.3	14.5
Industry (BF)	117.4	18.9	14.3	14.5
Manufacturing (C)	68.0	20.7	102.8	15.4
Construction (FZ)	629.7	199.0	246.8	18.6
Wholesale and retail trade; repair of motor vehicles and motorcycles (G)	1,315.8	528.4	20.3	20.1
Accommodation and food service activities (I)	46.5	36.6	50.9	31.0
Information and communication (JZ)	27.5	23.6	49.7	10.4
Real estate activities (LZ)	466.6	6.3	510.4	5.5
Advisory and Business support activities (MN)	80.3	26.8	101.9	23.7
Education, human health and social work services, Arts, entertainment and recreation, Other service activities (P to S)	58.4	18.6	67.9	20.5
Holdings	24.3	18.8	29.1	18.9

Total	1,198.2	13.2	1,538.5	12.6
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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 data on SMEs (SEP)	Oct-	Nov-	Dec-	Jan-	Feb-
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The central credit register, i.e. of a

Additional data on SMEs (SEP)

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Additional data on SMEs (SEP)

Additional data on SMEs (SEP)

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).