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Loans by size of firms 2020Aug

Les dernières parutions

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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 %). July 2019 and July 2020. (Outstanding amounts in EUR Bn, annual growth rate in %). July 2019 and July 2020.

- Credit growth stands at +18.1% for SMEs, +10.0% for intermediate-sized companies and +6.5% for large companies. The credit growth to SMEs is mainly driven by the exceptional system of State-guaranteed loans.
- The growth of credit is especially driven by the accommodation and food service activities (+28.7%, based on an outstanding amount of 42.2 billion, 1.06% of the whole outstanding amount of loans excluding real estate), the advisory and business support activities (+26.5%) and transportation and storage (+23.8%). The weakest growth in relative meaning, is reported in agriculture, forestry and fishing (+5.1%) and real estate activities (+5.9%).

SME The average interest rate on new loans to NFCs over 1 million euros falls by 14 basis points in August 2020 (0.94%, down from 1.08% in July and June). The average interest rate on loans up to 1 million euros reaches 1.30%, after 1.20% in July.

	Aug. 2020 amounts	Aug. 2020 annual growth rate	Aug. 2020 amounts	Aug. 2020 annual growth rate
Total 2020 (excl. fishing (AZ))	1,273,809	50.4%	181	19.3%
Industry (BE)	1,280,073	98.0%	251.04	12.2
estate companies and others)	116.5	14.9	194.6	14.8
Construction (FZ)	68.0	18.6	104.4	18.2
Wholesale and retail trade (excluding motor vehicles and motorcycles (G))	15,105	191.0	8.1	8.0
Transportation and storage (H)	170.8	14.9	240.8	17.4
Accommodation and food service activities (I)	1,895,278	1,171.7	12.5	11.8
Information and communication (JZ)	45.2	23.8	57.6	22.8
Real estate activities (LZ)	43.3	28.7	48.2	25.6
Advisory and Business support activities (MN)	26.7	19.4	49.5	-0.3
Education, human health and social work services, Arts, entertainment and recreation, Other service activities (P to S)	454.1	5.9	497.7	5.5
Holdings	78.0	26.5	100.2	21.7

Total	1,171.7	12.5	1,508.9	12.2
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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	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20
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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).