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Loans by size of firms 2020Sep

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 %)
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- Credit growth stands at +18.6% for SMEs, +9.2% for intermediate-sized companies and +5.6% for large companies. The credit growth to SMEs is mainly driven by the State-guaranteed loans.
- The growth of credit is accounted for by that accommodation and food service activities (+31.4%), the advisory and business support activities (+25.7%) and transportation and storage (+23.7%). The weakest growth is reported in agriculture, forestry and fishing (+5.2%) and real estate activities (+6.0%).

- The average interest rate on new loans to SNFs over 1 million euros reaches 1.25% in September, overpassing its March level (1.18%) while the interest rate on loans up to 1 million euros remains below its March level (1.33%, compared to 1.58% in March).

	Sept. 2020	Sept. 2020	Sept. 2020	Sept. 2020
SME	1,279,452.0	51.1	18.6	18.6
ISE	6,091.1	300.6	10.2	10.2
Large firms	287.1	166.5	6.5	6.5
Agriculture, forestry and fishing (AZ)	57.9	5.2	65.6	4.6
Total (exc. non-trading real estate companies and others)	1,281,870.0	9712.7	251392	1344
Industry (BE)	114.8	12.9	194.3	14.8
Manufacturing (C)	67.9	18.0	104.8	18.9
Construction (FZ)	47,424	192.4	8.2	8.1
Wholesale and retail trade (excluding motor vehicles and motorcycles (G))	170.7	14.5	245.8	19.7
All enterprises	1,903,256	1,170.1	12.4	12.5
Transportation and storage (H)	45.4	23.7	59.0	25.2
(H) LME definition, with loans outstanding amounts above 25000 euros				
Accommodation and food service activities (I)	43.6	31.4	48.5	27.7
Information and communication (JZ)	26.8	21.9	51.9	7.9
Real estate activities (LZ)	456.1	6.0	499.3	5.5
Advisory and Business support activities (MN)	77.5	25.7	100.2	22.4
Education, human health and social work services, Arts, entertainment and recreation, Other service activities (P to S)	55.0	14.5	62.9	14.1
Holdings	22.1	26.2	27.6	31.1

Total	1,170.1	12.4	1,518.5	13.2
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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: Bn (Apr- May- Jun- juil. Aug- SEP-

The consolidated information for 2020 is published on the 2020 collection (b) 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).