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## Loans by size of firms 2020Mar

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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 • At the end of March 2020, the outstanding amount of credit reaches 1,084.4 billion euros, up by +6.6% year-on-year, after a rise of +4.2% between February 2019 and February 2020.

• The outstanding amount of drawn credit increased for all size of firms: +5.2% for SMEs, +3.2% for intermediate-sized companies and +13.5% for large companies.

• The higher growth rate for large firms is related to the exceptional drawings on their credit lines. Had the mobilisation of credit lines remained constant, the growth rate of credit to large firms would have been broadly comparable to that of SMEs and ISEs.

• The average interest rate on new loans to NFCs falls slightly by 2 basis points in March 2020 for loans over EUR 1 million (1.18%, down from 1.20% in February 2019) thus reaching its lowest level since

January 2003. For loans up to EUR 1 million, this rate increases by 9 basis points (1.58%, up from

|   | Mar-2020  | Mar-2020 | Mar-2020 | Mar-2020 |
|---|-----------|----------|----------|----------|
| SME   | 1,131.257 | 443.0    | 5.2      | 5.2      |
| ISE   | 631.6     | 293.0    | 3.2      | 3.2      |
| Large firms   | 279.1     | 119.8    | 13.5     | 13.5     |
| Agriculture, forestry and fishing (AZ)  | 54.9      | 3.0      | 62.9     | 3.5      |
| Industry (BE)   | 142.2     | 5.7      | 224.8    | 1.7      |
| real estate   | 1,137.852 | 895.9    | 5.9      | 3.1      |
| inc. Manufacturing (C)  | 111.1     | 4.8      | 169.4    | -0.4     |
| Construction (FZ)   | 57.5      | 3.9      | 88.3     | 4.0      |
| Wholesale and retail trade, repair of motor vehicles and motorcycles and other motor vehicles (G) | 610.268   | 188.5    | 263.4    | 9.6      |
| Transport and storage (H)   | 1,748.120 | 1,084.4  | 6.6      | 4.2      |
| Information and communication (JZ)  | 19.8      | 11.7     | 42.6     | 14.4     |
| Real estate activities (LZ)   | 434.2     | 6.9      | 474.4    | 6.3      |
| Advisory and Business support activities (MN)   | 66.7      | 10.0     | 83.4     | 4.6      |

(\*) UNF definition, with loans outstanding amounts above 25000 euros

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).