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Loans by size of firms 2021Jun

Les dernières parutions

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

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Credit growth remains robust

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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one year, after an increase of + 4.1 % drawn on the end of May. Over two years, the growth rate was 16 % compared to drawn credits against 16.3 % compared to May 2019. Number of enterprises and ISEs continues to decline over one year: for LEs -4.5 % in June 2021 against -7.3 % in May 2021 and for ISEs -0.9 % in June 2021 against -0.2 % in May 2021. This movement corresponds to the evolution of credit after the outbreak of the COVID crisis, ISEs and LEs had drawn heavily on their credit lines from March 2020, but much less afterwards, so that over two years, credit growth rates remain at 3.6 % for LEs and 8.5 % for ISEs. For SMEs, the slowdown of credit growth (+ 8.4 % in June 2021 compared to + 11.2 % in May 2021), also comes from a base

SME effect, outstanding bank loans having increased significantly, especially from April 2020, fueled by the

ISE dissemination of government guaranteed loans (PGE). Over two years, credit growth rates remain very

high for SMEs at 24.9 %.

• The growth of credit is especially driven by the information and communication (+ 14.1 %), the accommodation and food service activities (+ 10.3 %) and the advisory and business support activities

(+ 7.2 %). The weakest growth is reported in wholesale and retail trade (- 3.9 %) and credit growth

trading real estate remains stable and unchanged at 0.1 %.

Manufacturing on new loans up to EUR 15 million is stable at 1.32 %.

The rate on new loans of more than

(*) inc. sole proprietors

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

and food service activities (I)

Information and

communication (JZ)

Real estate

activities (LZ)

Wholesale and

retail trade; and others

repair of motor

(see vehicles and

Additional)

motorcycles (G)

All

Transportation

enterprises

and storage (H)

(*) inc. sole proprietors

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

and food service activities (I)

Information and

communication (JZ)

Real estate

activities (LZ)

Wholesale and

retail trade; and others

repair of motor

(see vehicles and

Interest rates on new loans to non-financial corporations (exc. overdraft)	81.6	7.2	31.6	104.8	6.8	29.6
Diff. between interest rates for the narrow sense, in percentages)						

These credit ratings are collected by the central credit register, i.e. of a

Individual data are grouped according to

the sector of business. Businesses that cannot be assigned a size category according to the

(a) Revised and Others.

Additional data on SMEs, interest rates by size of enterprises, and share of less than 3 year old enterprises

<http://webstat.banque-france.fr/fr/browse.do?node=5384417>

Total 1,211.1 4.1 16.0 1,553.7 3.4 16.1
and are available at the following address: <http://webstat.banque-france.fr/fr/browse.do?node=5384934>

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).