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2. Entity Print

Loans by size of firms 2020Oct

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Strong growth of loans to SMEs

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 +19.3% for SMEs, mainly driven by the exceptional system of State-guaranteed loans (so-called PGE), after +18.8% in September 2019 and September 2020. Credit growth reaches +8.2% for intermediate-sized companies and +3.9% for large companies.
- PGE scheme also explains sectoral developments. The growth of credit is therefore driven by the accommodation and food service activities (+33.1%), the advisory and business support activities (+25.3%) and transportation and storage (+23.3%). The weakest growth is reported in agriculture, forestry and fishing (+5.4%) and real estate activities (+5.8%).
- The average interest rate on new loans to NFCs up to 1 million euros stabilized in October (1.33%).

Large firms average interest rate on loans above 1 million euros (1.36%, after 1.26% in September) is gradually returning to its levels observed at the beginning of 2020 due to a decrease of PGE's weight in new loans (exc. for financing real estate companies and others).

	Oct. 20	Oct. 20	Oct. 20	Oct. 20
Industry (BE)	1,300,493	98310.5	256239	133.8
Real estate companies and others	117.4	11.5	197.7	14.7
Construction (FZ)	68.2	19.2	103.1	17.1
Wholesale and retail trade (excluding motor vehicles and motorcycles) (G)	1,920,267	1,176.8	12.1	12.4
Transportation and storage (H)	45.2	23.3	57.9	23.1
Accommodation and food service activities (I)	44.1	33.1	48.8	29.2
Information and communication (JZ)	25.8	15.1	50.3	7.2
Real estate activities (LZ)	457.6	5.8	500.5	5.1
Advisory and Business support activities (MN)	78.3	25.3	100.4	22.5
Education, human health and social work services, Arts, entertainment and recreation, Other service activities (P to S)	56.2	16.5	63.9	15.3
Holdings	22.1	27.7	27.4	31.1

Total	1,176.8	12.1	1,518.9	12.5
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Interest rates on new loans to non-financial corporations (exc. overdraft)

Effective interest rates in the narrow sense, in percentages)

Additional information: (*) May June July Aug. Sept. Oct. 20

The additional information published in this publication are those collected by 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).