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## Loans by size of firms 2020Apr

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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State-guaranteed loans support access to low-interest financing for 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 %)  
 (Outstanding, after an increase of +6.7% between March 2020 and April 2020)

enterprises Outstanding Drawn and undrawn  
 Drawn credits  
 • Credit growth stands at +9.1% for SMEs, annual growth rate +13.5% for large corporates. The higher growth for large firms is the result of the large drawdowns made in March on credit authorizations, but excluding this effect, the growth rate is broadly comparable for SMEs.

• The largest sectoral variations are in the sectors Accommodation and food service activities (I): +7 pts: 14.6% up from 7.6%, Wholesale and retail trade; repair of motor vehicles and motorcycles (G): +6.5

pts: 12.1% up from 5.6% and Consulting and business services (MN): +3.9 pts: 13.9% up from 10.0%. Agriculture, forestry and fishing (AZ)

Large firms in the real estate sector (real estate activities, mainly trading the activity of property trading, and fishing (AZ)

Total operating and leasing companies) sees its growth rate decelerate from 6.3% to 5.9% month-on-month.

Industry (BE) 145.0 5.9 240.5 6.9

in Manufacturing rates on new loans to NFCs fall sharply in April, reaching unprecedented levels after real estate activities, 18.1% in April 2020, 22.4% in April 2020, 18.2% in April 2020, 18.2% in April 2020

(C), the introduction of state-guaranteed loans (PGEs). The rate falls by 84 basis points for loans of EUR 1

million or less (0.74%, after 1.58% in March) and by 19 basis points for loans of more than EUR 1

million (0.99%, after 1.18% in March).

Wholesale and retail trade, repair of motor vehicles and motorcycles (G)

610.7 195.3 188.2 13.8 9.6 11.4

Additional

Additional

Transport and storage (H) 1,793.0 84 1,110.9 8.2 66.3 6.7 3.5

(\*) sole proprietors

(\*) SME definition: with loans outstanding amounts above 25000 euros

food service activities 36.2 14.6 40.4 12.8

(I)

Information and communication (JZ) 20.5 12.9 41.6 10.0

Real estate activities (LZ) 435.6 6.5 475.7 5.9

Advisory and Business support activities (MN) 69.5 13.9 86.7 8.6

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).