

1. [Accueil](#)
2. Entity Print

Loans by size of firms 2021May

Les dernières parutions

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

Continued strong growth in outstanding 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 %)
 (Outstanding amounts in EUR Bn., annual growth rate in %)

Following a +7.8% increase at the end of April 2021, over two years, the growth rate is 16.2%.
 • Over one year, credit to SMEs is still growing strongly at +16.2% in May 2021, but less so than in April 2021 (+16.9%), as the strong tension at the start of the year and the granting of state-guaranteed loans (WGLs) faded somewhat in May 2020. As for credit to large companies (**), outstanding growth is negative: for ISEs -7.7% in May 2021 versus -6.0% in April 2021 and for ISEs -1.0% in May 2021 versus +1.0% in April 2021. This development follows the way these companies used credit after the outbreak of the COVID crisis in 2020: they had drawn heavily on their credit lines as early as March 2020, but temporarily. Compared to May 2019, however, outstanding credit is now 2% higher for ISEs, 8.6% higher for ISEs and especially 25.8% higher for SMEs.

SME Over one year, growth in outstanding loans is driven in particular by the information and communication sector (+18.4%), accommodation and catering (+14.3%) and consulting and business services (+10.2%). Credit growth is weakest in the trade sector, where it is negative (-4.6%), and in all larger industries (+1.7%).

• The rate on new loans up to EUR 1 million increases by 1 basis point to 1.31 % (up from 1.30 % in April). The rate on new loans of more than EUR 1 million decreases by 18 basis point to 1.26 % (down from 1.44 % in April).

	May-21	May-20	May-19	Apr-21	Apr-20	Apr-19
Manufacturing companies	116.8	3.3	12.7	187.7	-2.5	11.7
Construction non-trading	67.5	6.0	20.0	102.8	4.7	18.7
Wholesale and retail trade and others	638,128	203.1	9.1	9.2	18.1	18.1
repair of motor vehicles and motorcycles (G)	167.5	-4.6	12.2	238.4	-1.0	13.9
Transportation enterprises and storage (H)	1,962,799	1,199.9	4.7	7.8	16.2	16.8
Accommodation and food service activities (I)	43.6	3.9	18.5	55.2	-2.3	16.3
Information and communication (JZ)	25.1	18.4	35.3	46.0	7.0	23.0
Real estate activities (LZ)	475.3	5.7	12.8	521.6	6.4	13.0

Advisory and

Interest rates on new loans to non-financial corporations (exc. overdraft)
 Difference in interest rates for the narrow sense, in percentages)

(Additional information on BDE) Jan- Feb- Mar- Apr- May-

The central bank of France (Banque de France) collects data by the central credit register, i.e. of a

Table of interest rates on new credits granted by the Banque de France and its branches in France

Table of interest rates on new credits granted by the Banque de France and its branches in France

Table of interest rates on new credits granted by the Banque de France and its branches in France

Table of interest rates on new credits granted by the Banque de France and its branches in France

Table of interest rates on new credits granted by the Banque de France and its branches in France

(a) Revised

(b) Provisional

Other service

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).