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## Loans by size of firms 2020May

Les dernières parutions

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Low-interest financing for SMEs by state-guaranteed loans continues.

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 %) April 2019 and April 2020.

- The outstanding amount of drawn credit increases for all size of firms: +13.3% for SMEs, +6.6% for intermediate-sized companies and +13.9% for large companies.
- Among the sectors with outstanding amounts of loans above EUR 100bn, the growth in outstanding loans was driven by automobile and motorcycle trade and repair (+18.0%). The growth rates for real estate activities and industry were 7% and 8% respectively.
- Average interest rates on new loans to NFCs fall again in May. The rate falls by 16 basis points for loans of EUR 1 million or less (0.62% after 0.78% in April) and by 15 basis points for loans of more than EUR 1 million (0.85 %, after 1.00 % in April), both reaching unprecedented levels after the

	Outstanding amounts May-2020	Outstanding amounts May-2020	Outstanding amounts May-2020	Annual growth rate May-2020
SME	1,216,526	48,248	13.3	9.4
ISE	6,319	361,300	6.6	3.8
Large firms	278	1,109	13.9	13.5
Agriculture, forestry and fishing (AZ)	55.7	3.3	63.8	3.9
Industry (BE)	1,223,123	950.4	11.2	8.1
real estate	115.7	7.8	191.7	11.4
inc. Manufacturing companies and others)	63.3	12.4	97.8	13.0
Construction (FZ)	611,420	189.9	8.8	8.8
Wholesale and retail trade, repair of motor vehicles and motorcycles (G)	163.9	18.0	224.5	16.4
All enterprises	1,834,543	1,140.3	10.8	8.2
Transportation and storage (H)	54.8	11.0	72.6	14.2
Accommodation and food service activities (I)	38.5	21.5	43.0	19.6
Information and communication (JZ)	21.2	15.6	43.6	13.7
Real estate activities (LZ)	438.5	7.0	478.8	6.4
Advisory and Business support activities (MN)	73.0	19.5	92.5	15.5

(b) Provisional

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).