

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

Loans by size of firms 2020Dec

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](#)

SMEs are the main beneficiaries of the strong growth in credit and the fall in interest rates in 2020

Outstanding amounts of loans to resident enterprises by size (*)

(Outstanding amounts in EUR Bn, annual growth rate in %)

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- At the end of December 2020, the outstanding amount of drawn credit reaches 1,190.0 billion euros, up by +13.3% year-on-year, after a rise of +12.7% between November 2019 and November 2020.

- Credit growth in 2020 is +20.3% for SMEs, +8.9% for ISEs and +7.4% for large companies, compared with +5.3%, +3.4% and -2.4% respectively in 2019. For SMEs in 2020, it is mainly driven by the use of government-guaranteed loans ("PGE").

Credit growth is driven in particular by the accommodation and food service activities (+34.9%), the information and communication (+26.6%) and the advisory and business support activities (+26.2%). The weakest growth is reported in commercial real estate activities (+5.9%) and agriculture, forestry and fishing (AZ) (-15.9%).

The average interest rate on new loans to NFCs up to EUR 1 million stands at 1.27%, down 21 basis points over one year. The average interest rate on new loans of more than EUR 1 million stands at 1.22%, down 8 basis points over one year.

Additional vehicles and motorcycles (G)

Transport and storage

Information and communication (JZ)

Real estate activities (LZ)

Advisory and Business support activities (MN)

Education, human health and social work services, Arts, entertainment and recreation, Other service activities (P to S)

Holdings

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

Accommodation and food service activities (I)

Information and communication (JZ)

Real estate activities (LZ)

Advisory and Business support activities (MN)

Education, human health and social work services, Arts, entertainment and recreation, Other service activities (P to S)

Holdings

Transport and storage

Information and communication (JZ)

Real estate activities (LZ)

Advisory and Business support activities (MN)

Education, human health and social work services, Arts, entertainment and recreation, Other service activities (P to S)

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