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## Loans by size of firms 2022Sep

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](#)

Following a change in the editorial line of some Stat Info (see the press release available [here](#)), this publication is now discontinued but the corresponding time series remain available in Webstat (the Banque de France Statistics website). The new Stat info "Financing of enterprises" can be consulted online [here](#) (Outstanding amounts in EUR Bn, annual growth rate in % of credit and by sector)

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

- As at end-September 2022, loans mobilized by business totaled EUR 1,308 billion, up +7.9% year-on-year, after an increase of +8.3% at end-August 2022.
- Outstanding loans are up sharply year-on-year, regardless of company size. It is particularly high for large companies (+15.2% in September 2022 versus +15.5% in August 2022), probably due to less recourse to market financing, which has become more expensive. For small and medium-sized companies, the increase is +5.6% in September 2022, compared with +6.4% in August 2022, while for SMEs it reaches +5.7% in September 2022, compared with +6.4% in August.
- Growth in outstanding loans is mainly driven by all industries (+11.8%, although very low for SME manufacturing, +0.9%), the real estate sector (+10.7%) and consulting and business services (+9.9%). Agriculture, forestry and fishing (AZ) is on the other hand, outstanding loans stabilize for the 4th consecutive month (-0.6%).
- The interest rate on new loans of up to EUR 1 million is up by 18 basis points to 2.25% (after 2.07% in August). The interest rate on loans with a unit value of more than EUR 1 million raises by 37 basis points to 1.75% (after 1.38% in August).

	2022 Sep	2022 Aug	2022 Sep	2022 Aug	2022 Sep	2022 Aug
Total	1,308.7	1,202.8	7.9	8.3	11.8	11.6
Large firms (BF)	164.5	142.8	15.2	15.5	11.8	11.6
Medium firms (BF)	175.9	164.5	6.4	6.4	11.8	11.6
Small firms (BF)	1,048.6	995.5	5.6	6.4	11.8	11.6
Manufacturing (C)	1,298.6	1,104.6	7.2	7.7	11.8	11.6
(exc. non-trading real estate companies and others)	73.8	4.1	114.6	8.6	11.8	11.6
Wholesale and retail trade; non-trading real estate repair of motor vehicles companies and others (see additional information)	183.9	5.2	203.8	259.0	11.8	11.6
Transportation and storage	58.9	4.7	1,308.7	7.9	4.3	4.3
All enterprises	1,308.7	1,202.8	7.9	8.3	11.8	11.6
(*) inc. sole proprietors	49.0	0.0	11.8	11.6	11.8	11.6
(**) LME definition, with loans outstanding amounts above 25000 euros service activities (I)	49.0	0.0	11.8	11.6	11.8	11.6
Information and communication (JZ)	31.8	4.6	54.9	0.5	11.8	11.6
Real estate activities (LZ)	513.8	10.7	567.5	11.3	11.8	11.6
Advisory and Business support activities (MN)	96.4	9.9	124.5	8.3	11.8	11.6
Education, human health and social work services, Arts, entertainment and recreation, Other service activities (P to S)	59.0	0.1	68.2	-1.0	11.8	11.6
Holdings	16.1	17.2	19.9	10.2	11.8	11.6

Total	1,308.4	7.9	1,662.8	7.1
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Interest rates on new loans to non-financial corporations (exc. overdraft)

Effective interest rates for the narrow sense, in percentages)

Additional information on the (\*) Apr.- May- Jun.- Jul.- Aug.-22 Sep.-22

The outstanding 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:

<https://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: <https://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).