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## Loans by size of firms 2022Jan

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Credit to SMEs rises by 3.3 %

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 %)

- At the end of January 2022, loans mobilized by domestic enterprises reached €1,231.3 billion, up +2.2% year-on-year (+0.5% excluding NTPC), following a +1.9% increase at the end of December 2021 (+0.2% excluding NTPC). Over two years, the growth rate was 16.1% from January 2020 compared to 15.8% from November 2019.
- The year-on-year trend of debt reduction for large companies and ISEs is slowing down - 0.5% in January 2022 for large companies compared with - 2.3% in December 2021 due to major credit operations by two large groups, 3.2% for ISEs in January 2022 compared with - 3.7% in December 2021. For SMEs, credit growth remains positive and moderate at Jan. 3.3% in January 2022 compared to +3.6% in December 2021. Over two years, credit growth rates remain higher at 9.6% for LEs, 5.4% for

SME ISEs and 24.4% for ISEs, on levels comparable to the previous month.

• The growth of credit was driven in particular by the real estate sector (+6.6%) and agriculture, forestry and fishing (AZ) and fishing (+3.0%). On the other hand, the weakest growth is reported for the manufacturing industry sector (-5.3%) and the trade sector (-4.9%).

• The manufacturing sector has 4 loans of up to 10 million euros is virtually stable at 1.37% (after 1.35% in December 2021). The interest rate on 1009 of 0.81 million euros falls by 14 basis points to 1.20% (after 1.34% in December).

trade; repair of motor vehicles and motorcycles (G)	169.5	-4.9	12.6	235.2	-6.0	8.2
estate companies and others (see additional information)	658,048	213.5	10.2	10.5	19.1	19.0
storage (H)	57.8	-1.5	14.7	73.9	-1.2	15.9
All enterprises	1,981,923	1,231.3	2.2	1.9	16.1	15.8
Accommodation and food service activities (*) inc. sole proprietors	46.2	-0.7	35.6	50.6	-1.0	29.9
(**) LME definition, with loans outstanding amounts above 25000 euros						
(I)						
Information and communication (JZ)	27.8	-3.6	27.1	51.8	-1.4	6.8
Real estate activities (LZ)	483.9	6.6	13.1	532.2	6.9	13.1
Advisory and Business support activities (MN)	82.4	2.0	29.4	101.8	2.0	25.9

Interest rate, human activities to non-financial corporations (exc. overdraft)

On financial institutions in the narrow sense, in percentages)

(Additional information from Banque de France) Aug- Sep-06 Oct-06 Nov-06 Déc-2007 Jan-2008

These credit institutions are those collected by the central credit register, i.e. of a

French financial institution. The Banque de France amounts included in [Webcredits Banque de France](#)

are those of the 250 credit institutions included in the 2007-2011. Individual data are grouped according to

the size of the firm: SMEs (intermediate credit enterprises) and 300 high and large enterprises (large enterprises)

the sector of businesses: 1. Businesses that are assigned to a size category according to the criteria of the

CMIC (State Modernisation de l'économie) are included in the category "non-trading real estate companies

(a) Revised

(b) Provisional

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).