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Loans by size of firms 2022Apr

Les dernières parutions

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Upwards growth in business credit

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 %)

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 • At the end of April 2022, drawn credits to enterprises reached €1,251.0 billion, up +3.6% year-on-year (+2.1% excluding non-trading real estate companies), following a +2.8% increase at the end of March 2022.

- Growth in credit to large companies amounts to +4.4% in April 2022 from +0.6% in March 2022. ISEs remain in a situation of slight deleveraging with -2.2% in April 2022, identical to March 2022. For SMEs, credit growth is up slightly at +4.0% in April 2022, compared to +3.5% in March 2022.
- The growth of credit is driven in particular by the real estate sector (+7.4%) and all industries (+4.7%).

On the other hand, the weakest growth is reported in the specific branch of manufacturing industry (-3.8%) and the information and communication sector (-3.5%).

• The interest rate on new loans of up to 1 million euros increased by 7 basis points to 1.46% (up from 1.39% in March). The interest rate on loans of more than 1 million euros is quite stable at 1.17% (after 1.18% in March).

	2022Apr	2022Mar	2022Apr	2022Mar
Total	1,251.0	1,216.0	3.6	2.8
- inc. Manufacturing (C)	113.1	117.9	-3.8	-3.2
(exc. non-trading real estate)	1,337,214	1,337,214	1,031.6	1,031.6
Construction (FZ)	69.0	69.0	0.0	0.0
companies and others)				
Wholesale and retail				
non-trading real estate				
trade; repair of motor	170.9	170.9	-1.9	-1.9
vehicles and motorcycles	137	137	245.4	245.4
additional information)				
(G)				
All enterprises	2,006,351	1,251.0	3.6	2.8
Transportation and				
(*) inc. sole proprietors	57.5	-0.2	74.6	1.4
storage (H)				
(**) LME definition, with loans outstanding amounts above 25000 euros				
Accommodation and food	46.5	-1.5	51.3	-1.3
service activities (I)				
Information and	28.3	-3.5	53.2	-0.7
communication (JZ)				
Real estate activities (LZ)	496.3	7.4	548.1	7.9
Advisory and Business	84.4	3.1	103.1	1.0
support activities (MN)				
Education, human health				
and social work services,	58.0	-1.3	66.4	-3.2
Arts, entertainment and				
recreation, Other service				
activities (P to S)				
Holdings	23.9	16.9	28.0	15.0

Total	1,251.0	3.6	1,603.5	3.7
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Interest rates on new loans to non-financial corporations (exc. overdraft)

Effective interest rates for the (in narrow sense, in percentages)

Additional information: (a) Bn (Nov)- Dec- Jan- Feb- Mar- Apr-

The outstanding amount of credit to non-financial corporations in 2012 with 2011 (b) amount of more than 25,000 euros

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Effective interest rates for the (in narrow sense, in percentages)

Additional information: (a) Bn (Nov)- Dec- Jan- Feb- Mar- Apr-

The outstanding amount of credit to non-financial corporations in 2012 with 2011 (b) amount of more than 25,000 euros

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).