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Loans by size of firms 2022Feb

Les dernières parutions

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Almost unchanged growth rate for loans to SMEs

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 February 2022, drawn loans to enterprises reaches € 1,233.91 billion, up +2.5% year-on-year (+0.9% excluding non-trading real estate companies), following a +2.4 % increase at the end of January 2022. Over two years, the growth rate is 0% in February 2020 compared to 16.3% in January 2020. (**)
- Growth in loans to enterprises is slightly positive at +0.8% in February 2022 compared to +0.5% in December 2021. ISEs remain in a situation of slight decline, with -3.2% in February 2022 compared to -2.9% in January 2022. For SMEs, loan's growth remains positive and moderate at +3.5% in February 2022 compared to +3.4% in January 2022. Over two years, growth rate remains higher at 8.5% for LEs, 5.1% for ISEs and 24.7% for SMEs, close to previous month.

SME Growth is particularly strong in the real estate sector (+72.0%) and agriculture, forestry and fishing (+3.3%). Weakest growths are registered by manufacturing industry (-3.4%) and trade (-5.8%) sectors.

- The interest rate for new loans of up to € 1 million remains unchanged at 1.35%. Rate on new loans over € 1 million, which is traditionally more volatile, increases by 20 basis points up to 1.41% (after

	Feb. 22	Feb. 21	Jan. 22	Feb. 21	Jan. 22	Feb. 21
Total	1,233.91	1,207.2	1,185.5	988.8	988.8	988.8
Large Firms (L)	281.53	160.4	135.0	84.8	84.8	84.8
Medium Enterprises (M)	116.6	-3.4	12.3	185.5	-6.3	9.9
Small Enterprises (S)	1,339.801	1,012.0	22.10	908.8	15.9	127.8
Construction (FZ)	1,339.801	1,012.0	22.10	908.8	15.9	127.8
Wholesale and retail trade; repair of motor vehicles and motorcycles (G)	660,230	214.9	10.6	10.2	19.3	19.1
Transportation and storage (H)	57.5	-0.4	14.8	73.9	0.0	14.5
All enterprises	1,988,031	1,233.9	2.5	2.4	16.0	16.3
Accommodation and food service activities (I)	46.1	-1.7	34.6	50.6	-1.5	28.7
Information and communication (JZ)	27.7	-1.8	24.9	52.0	-0.2	9.1
Real estate activities (LZ)	488.3	7.2	13.7	538.4	7.9	13.7
Advisory and Business support activities (MN)	82.6	2.4	28.9	101.9	1.7	25.4

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

On the following conditions for the narrow sense, in percentages)

(Additional data on EU BREF) Sep- Oct1.5 Nov.6 Dec- Jan-221.9 Feb-2.5

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

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(Additional data on EU BREF) Sep- Oct1.5 Nov.6 Dec- Jan-221.9 Feb-2.5

(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).