

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

Loans by size of firms 2022May

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](#)

Enterprise credit growth on the rise

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 %)

Outstanding amounts in EUR Bn, annual growth rate in %				
At the end of May 2022, drawn credits to enterprises reach €1,256.5 billion, up +4.2% year-on-year (+2.8% excluding non-trading real estate companies), following a +3.6 % increase at the end of April 2022.				
	Drawn credits enterprises	Outstanding amounts	Annual growth	Outstanding amounts
• Growth in credit to large enterprises is annual at +3.8% in May 2022 compared to +4.7% in April 2021. ISEs remain in a situation of slight deleveraging with growth in May 2022 compared to -2.2% in April 2022. For SMEs, credit growth rates edges up at +4.5% in May 2022 compared to +4.0 % in April 2022.	May 22	May 22	May 22	May 21 / Apr.
• The growth of credit is driven in particular by the real estate sector (+7.6%), all industries (+5.9%) and SME advisory and business support activities (+3.8%). On the other hand, the weakest growth is reported in ISE, the information and communication (-3.4%) and the manufacturing industry (-3.4%) sectors.	May 22	May 22	May 22	May 21 / Apr.
• The interest rate on new loans of up to 1 million euros increases by 8 basis points to 1.54 % (up from 1.46 % in April). The interest rate on loans of more than 1 million euros increases by 24 basis points to 1.41% (up from 1.17 % in April).	May 22	May 22	May 22	May 21 / Apr.
Total (BE)	1,333,085	5.9	254.2	2.2
(exc. non-trading real estate inc. Manufacturing (C)	114.7	-2.2	183.2	-2.6
companies and others)				
Construction (FZ)	70.0	1.7	110.2	6.6
non-trading real estate				
Wholesale and retail trade; companies and others (see repair of motor vehicles additional information) and motorcycles (G)	670,251	-0.9	242.4	11.4
All enterprises	2,003,336	1,256.5	4.2	3.6
Transportation and storage (*) inc. sole proprietors	60.3	0.8	78.6	2.8
(**) LME definition, with loans outstanding amounts above 25000 euros				
Accommodation and food service activities (I)	46.5	-1.7	51.3	-1.0
Information and communication (JZ)	26.7	-3.4	49.6	-1.9
Real estate activities (LZ)	500.0	7.6	552.1	8.1
Advisory and Business support activities (MN)	84.8	3.8	103.0	1.7
Education, human health and social work services, Arts, entertainment and recreation, Other service activities (P to S)	57.7	-1.1	66.0	-3.3
Holdings	23.8	18.5	28.5	16.7

Total	1,256.5	4.2	1,605.7	4.1
-------	---------	-----	---------	-----

Interest rates on new loans to non-financial corporations (exc. overdraft)

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

(Additional information: BNB Dec- Jan- Feb- Mar- Apr- May-

The outstanding amount of more than 25,000 euros

of credits of more than 25,000 euros

SRP/ET/MS/2014/2012 and Article 1 and paragraph 2 of the Monetary and Financial Code:

<http://www.banque-france.fr/consultation-de-la-base-de-donnees> (Please outstand

include drawn credits which means those actually used, and the undrawn credits, unused lines of credit.

Conyadus Data is grouped according to the size (larges firms - LF, intermediate-sized enterprises - ISEs and

(a) Revised small and medium-sized enterprises - SMEs) and the sector of businesses. Businesses that cannot be assigned

(b) Provisional in a size category according to the criteria of the LME (Loi de Modernisation de l'économie) are included in

the category "non-trading real estate companies and others".

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).