

# Business Statistics

## ASSESSING THE FINANCIAL HEALTH OF COMPANIES

### Why does the Banque de France monitor companies?

1. Banque de France business statistics make it possible to **assess the financial health of French companies**, monitor **business failures and financing conditions**, and support credit risk management

2. They also **contribute to the development of rating models** used for monetary policy purposes and support the provision of free financial assessments to SMEs

3. This work relies in particular on the **FIBEN** database, owned by the Banque de France, and on the centralisation of corporate credit risk data

## Did you know?

- In 2025, the **profit margin of SMEs stood at around 25% of value added**, up compared with 2024
- Over the twelve months to June 2026, France recorded around **70,800 business failures**
- Outstanding bank lending to non-financial corporations **exceeded €1,430 billion in June 2026**
- In Q2 2026, more than 96% of SMEs obtained **most of the investment loans they requested**

- Essential data **for understanding economic conditions**

- The FIBEN database contains economic and financial information **on several million French companies** and provides **a unique source for monitoring their financial situation**

## To learn more

Consult the [Stat Info](#) in the Companies section and data available on the *Webstat* portal under the following [theme: companies](#)