

TABLE 62

Companies that applied for new credit, by industry and source: 2022

(Number and percent)

Industry	NAICS code	Percentage of companies that applied for new credit									
		All companies (number)	Companies that applied for new credit (number)	Bank	Credit union	Fintech or online lender	Finance company	Community development financial institution	Other source		
All industries	11, 21–23, 31–33, 42–81	4,937,279	473,614	66.5	8.0	10.1	17.2	3.8	19.6		
Manufacturing industries	31–33	206,906	29,265	74.5	5.5	7.4	18.6	3.5	15.1		
Food	311	17,974	3,060	72.1	10.0	10.9	19.9	5.8	15.6		
Beverage and tobacco products	312	9,341	2,067	71.2	12.0	8.0	17.1	7.3	19.0		
Textile, apparel, and leather products	313–16	9,487	1,005	64.3	5.8	13.2	17.5	4.3 r	19.6		
Wood products	321	9,802	1,088	76.8	4.7	5.0	20.2	2.8	12.8		
Paper	322	1,822	328	79.9	2.7 r	2.7 r	17.1	0.9 r	17.7 r		
Printing and related support activities	323	18,446	2,201	70.8	5.0 r	10.4	22.4	3.4	15.6		
Petroleum and coal products	324	476	97	88.7	0.0	10.3 r	16.5	0.0	3.1		
Chemicals	325	7,939	1,273	76.4	2.9 r	10.9	14.3	3.5 r	18.5		
Pesticide, fertilizer, and other agricultural chemicals	3253	697	178	77.5	1.7 r	7.9 r	13.5 r	2.2 r	12.4 r		
Pharmaceuticals and medicines	3254	1,694	321	64.5	0.9 r	9.7	13.7	0.0	30.2		
Soap, cleaning compound, and toilet preparation	3256	1,742	286	76.2	7.0 r	18.2	11.2 r	9.4 r	20.6		
Other chemicals	other 325	3,806	489	83.4	2.2 r	8.6	16.8	2.7 r	11.9		
Plastics and rubber products	326	7,276	1,158	85.6	1.2 r	3.5 r	21.3	6.9	7.7		
Nonmetallic mineral products	327	7,277	989	78.1	5.9	7.7	17.3	1.7 r	12.4		
Primary metals	331	2,228	348	86.2	2.3 r	0.6	7.5 r	4.3 r	16.7 r		
Fabricated metal products	332	46,437	6,577	76.2	5.4	3.8	19.6	2.2	11.4		
Machinery	333	17,122	2,370	76.1	1.3	5.2	21.7	0.6	17.7		
Computer and electronic products	334	8,383	1,203	71.5	2.9	4.7	10.6	1.2 r	26.3		
Communications equipment	3342	936	135	69.6	4.4 r	2.2 r	9.6 r	2.2 r	25.9 r		
Semiconductor and other electronic components	3344	2,817	432	71.3	2.8 r	6.0 r	13.4	1.6 r	25.0		
Navigational, measuring, electromedical, and control instruments	3345	3,515	525	71.8	2.3 r	1.7 r	6.7	0.4	28.4		
Other computer and electronic products	other 334	1,116	110	73.6	4.5	17.3 r	19.1 r	2.7 r	21.8		
Electrical equipment, appliances, and components	335	3,828	612	77.9	1.1 r	7.0 r	12.9	1.5 r	19.3		
Transportation equipment	336	7,567	1,259	84.4	2.9	9.1 r	16.4	2.5 r	12.3		
Automobiles, bodies, trailers, and parts	3361–63	4,611	876	88.0	2.9 r	4.6 r	13.1	1.0 r	9.4		
Aerospace products and parts	3364	1,020	119	68.9	0.8 r	1.7	14.3 r	2.5 r	24.4		
Other transportation	other 336	1,936	264	79.2	3.8 r	27.3	28.0	7.2 r	16.7		
Furniture and related products	337	12,282	1,441	72.6	6.0	7.3	16.4	3.1	10.5		
Miscellaneous	339	19,220	2,189	66.5	7.9	13.0	20.5	6.1	17.7		
Medical equipment and supplies	3391	6,640	699	62.9	7.4	9.6 r	18.0	6.7 r	25.0		
Other miscellaneous manufacturing	3399	12,580	1,490	68.1	8.1	14.6	21.6	5.8	14.2		

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Nonmanufacturing industries	11, 21–23, 42–81	4,730,373	444,349	66.0	8.2	10.3	17.1	3.9	19.9	
Agriculture, forestry, fishing, and hunting	11	18,247	2,850	71.0	10.9	4.5	21.4	1.9 r	13.3	
Mining, extraction, and support activities	21	13,624	1,586	81.9	5.2 r	1.6	20.0	1.4 r	12.4	
Utilities	22	3,109	416	64.4	2.6 r	7.2	13.9	3.4 r	33.7	
Construction	23	649,534	74,168	73.1	8.5	9.3	19.9	2.3	12.6	
Wholesale trade	42	236,287	24,780	76.8	4.4	7.1	14.1	2.2	14.9	
Retail trade	44–45	541,989	54,011	65.1	6.3	13.2	14.7	3.8	20.7	
Transportation and warehousing	48–49	179,812	25,449	70.0	12.2	8.8	25.9	2.4	12.4	
Information	51	65,643	6,153	55.6	5.6	14.4	17.0	2.1	32.6	
Publishing	511	19,207	2,133	47.5	6.4	18.0	15.6	1.5 r	38.8	
Newspaper, periodical, book, and directory publishers	5111	9,126	661	64.1	6.7 r	15.3	13.5	3.3 r	24.4	
Software publishers	5112	10,081	1,472	40.1	6.3 r	19.1	16.5	0.6 r	45.3	
Telecommunications	517	6,789	824	67.0	6.1	10.0	24.0	2.7 r	21.4	
Data processing, hosting, and related services	518	8,620	974	58.1	4.4	14.8	12.6	1.5 r	29.4	
Other information	other 51	31,028	2,222	58.1	5.3	12.5	17.9	2.7	32.1	
Finance and insurance	52	201,040	11,913	62.7	12.4	10.1	11.9	5.2	22.7	
Real estate and rental and leasing	53	286,285	16,984	70.5	11.0	7.3	16.4	4.0	20.9	
Lessors of nonfinancial intangible assets (except copyrighted works)	533	1,639	114	49.1	3.5 r	20.2 r	17.5 r	0.0	30.7	
Other real estate and rental and leasing	other 53	284,645	16,870	70.6	11.1	7.2	16.4	4.0	20.9	
Professional, scientific, and technical services	54	718,939	52,431	66.2	6.2	11.0	13.5	2.7	22.8	
Legal services	5411	153,526	10,148	75.9	3.3	7.4	6.7	1.9	15.8	
Accounting, tax preparation, bookkeeping, and payroll services	5412	110,730	7,459	67.1	5.8	9.0	11.7	2.9	23.4	
Architectural, engineering, and related services	5413	88,611	7,351	71.9	8.0	10.5	18.8	1.4	16.8	
Specialized design services	5414	29,467	2,890	62.4	7.4	13.6	13.5	5.0	28.3	
Computer systems design and related services	5415	98,027	7,367	57.7	9.1	15.1	14.6	3.7	28.6	
Management, scientific, and technical consulting services	5416	148,822	9,197	63.6	6.9	13.8	14.6	2.3	22.5	
Scientific research and development services	5417	11,451	1,771	39.4	2.6	7.5	12.6	2.5	54.5	
Advertising, public relations, and related services	5418	26,409	2,288	61.1	4.0	11.3	14.2	1.6	23.7	
Other professional, scientific, and technical services	5419	51,895	3,961	68.6	6.2	10.0	20.3	4.4 r	21.7	
Management of companies and enterprises	55	2,437	208	76.9	4.3 r	2.9	11.5 r	1.4 r	18.8	
Administrative and support and waste management and remediation services	56	299,091	33,119	66.7	11.3	9.9	25.0	3.0	14.1	
Educational services	61	58,964	5,375	55.9	11.9	14.9	13.7	6.6	27.4	
Health care and social assistance	62	534,195	48,775	61.5	6.7	9.2	17.5	4.3	24.2	

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Health care services	621-23	467,866	39,968	65.0	6.3	8.9	19.3	3.9	20.1
Social assistance	624	66,329	8,807	45.8	8.3	10.2	9.2	6.1	42.7
Arts, entertainment, and recreation	71	94,366	6,686	60.4	8.5	11.9	15.1	5.6	24.4
Accommodation and food services	72	472,416	47,512	56.6	7.6	11.5	13.1	8.1	27.7
Other services	81	354,397	31,932	61.3	9.8	10.7	16.1	5.2	22.8

r = relative standard error > 50%.

NAICS = 2017 North American Industry Classification System.

Note(s):

Detail across rows may not add to total because of rounding or unavailable NAICS detail for select records beyond the 4-digit industry classification. Detail across columns have been adjusted to add to total. Industry classification is based on dominant establishment payroll. Statistics are representative of companies located in the United States that performed or funded R&D.

Source(s):

National Center for Science and Engineering Statistics and Census Bureau, 2023 Annual Business Survey: Data Year 2022.