



BETTER POLICIES FOR BETTER LIVES

# Emerging Trends in SME and Entrepreneurship Finance: Findings from the OECD Scoreboard

AECM Seminar

*SMEs' access to finance - the international perspective*

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# Rationale and objectives

## Rationale:

Lack of comparable and timely statistical information on SME access to finance.

## Objectives:

- i. Improve the understanding of business **financing conditions, trends and needs.**
- ii. Assist policy making in **designing and evaluating policies and programmes.**
- iii. Monitor the **implications of financial reforms** on SME access to finance.

# Scoreboard current indicators

## DEBT

1. SME loans / business loans	7. SME loans used/SME loans authorized
2. SME short term loans/SME loans	8. SME non-performing loans/SME loans
3. SME loan guarantees	9. SME interest rates
4. SME guaranteed loans	10. Interest rate spreads (small vs. large firms)
5. SME direct government loans	11. SME collateral requirements
6. Rejection rate	

## NON-BANK FINANCE

- 12. Venture and growth capital
- 13. Asset-based finance

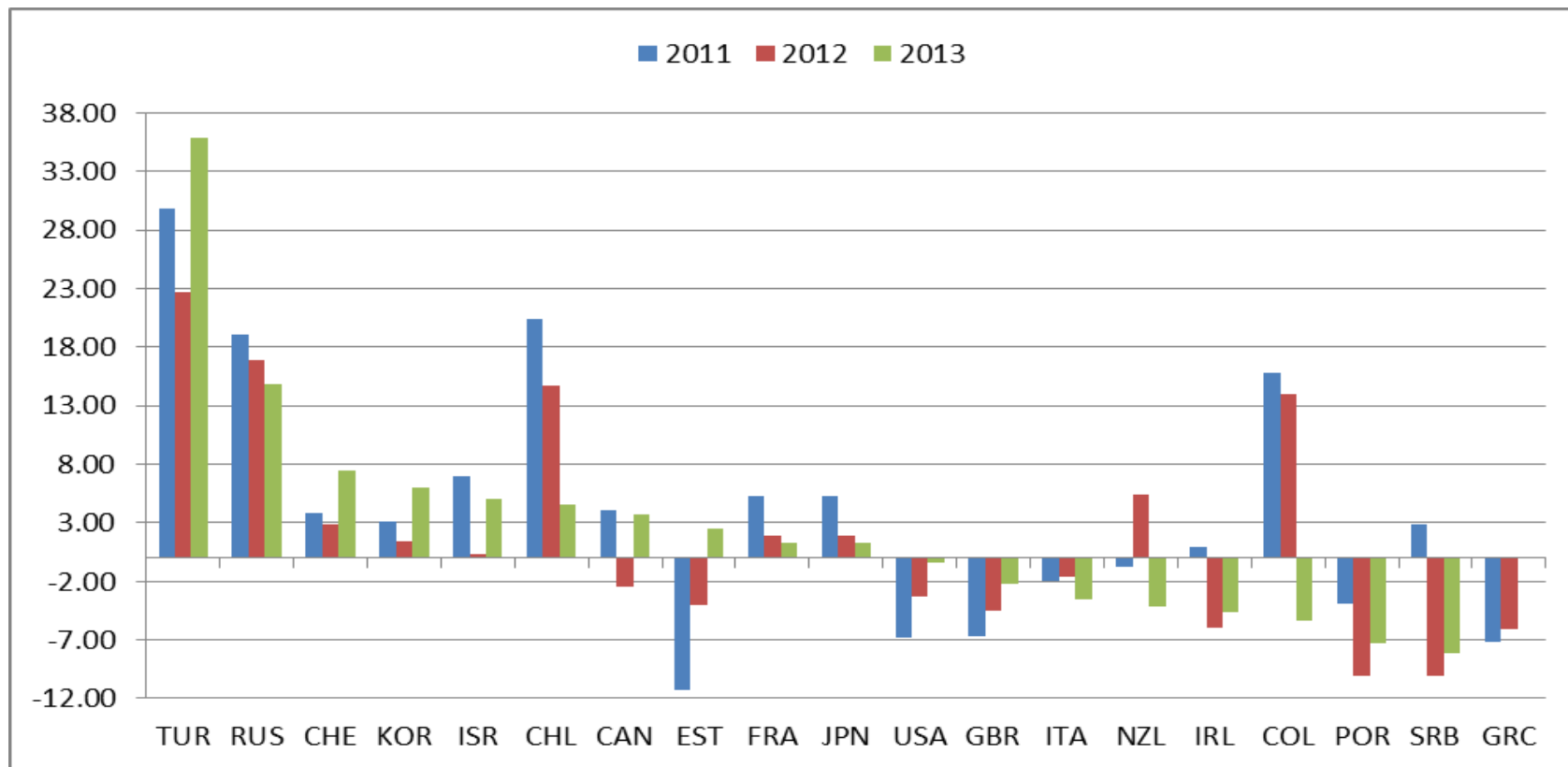
## OTHER

- 14. SME payment delays
- 15. SME bankruptcies

# Credit to SMEs down in many places in 2013

## Trends in outstanding SME loans 2011-13

Year-on-year growth, percentages



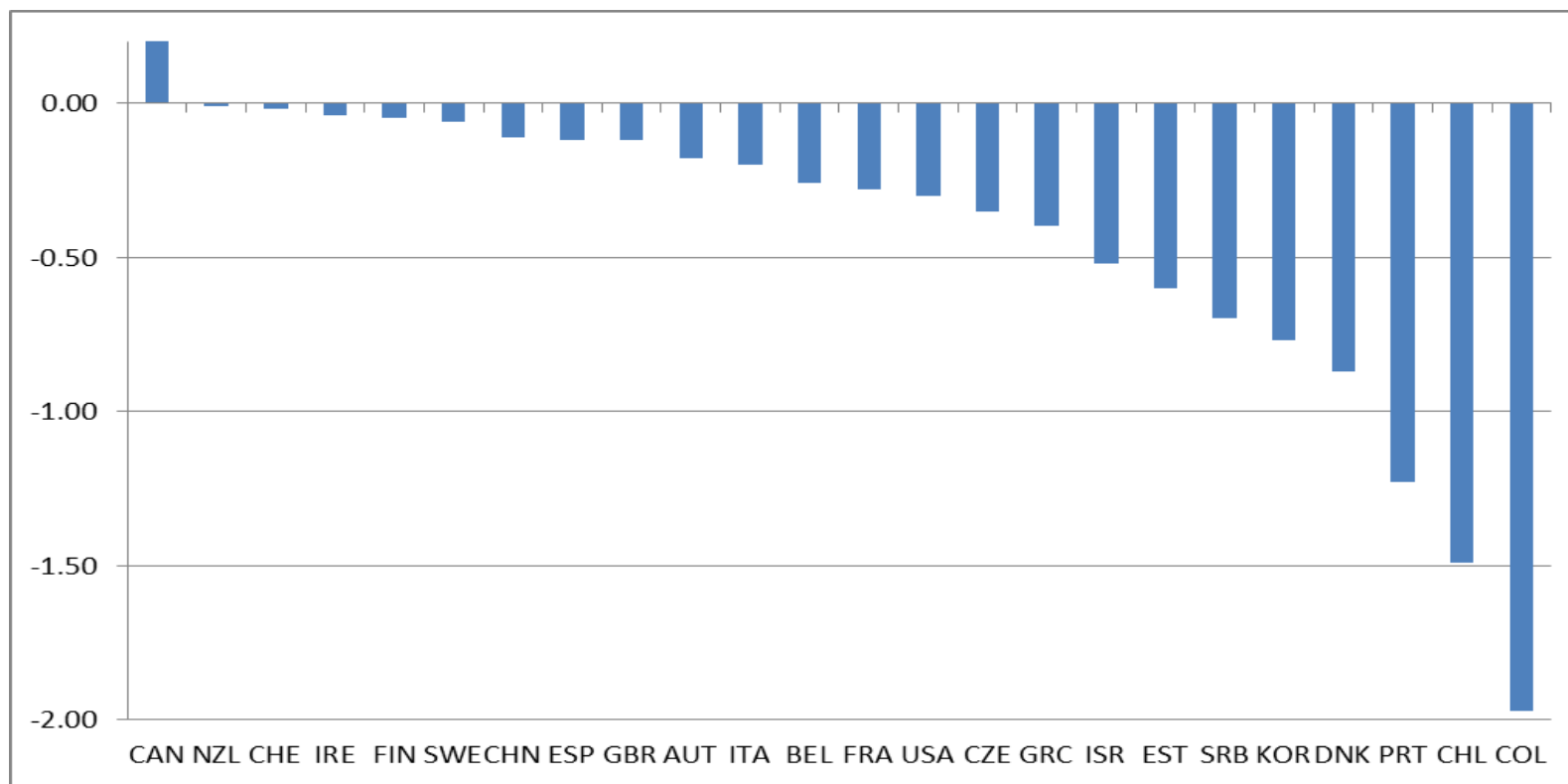
Expansion in 2013

Contraction in 2013

# Despite falling interest rates and easing of credit conditions

## Trends in average interest rates on SME loans 2012-13

Year-on-year change

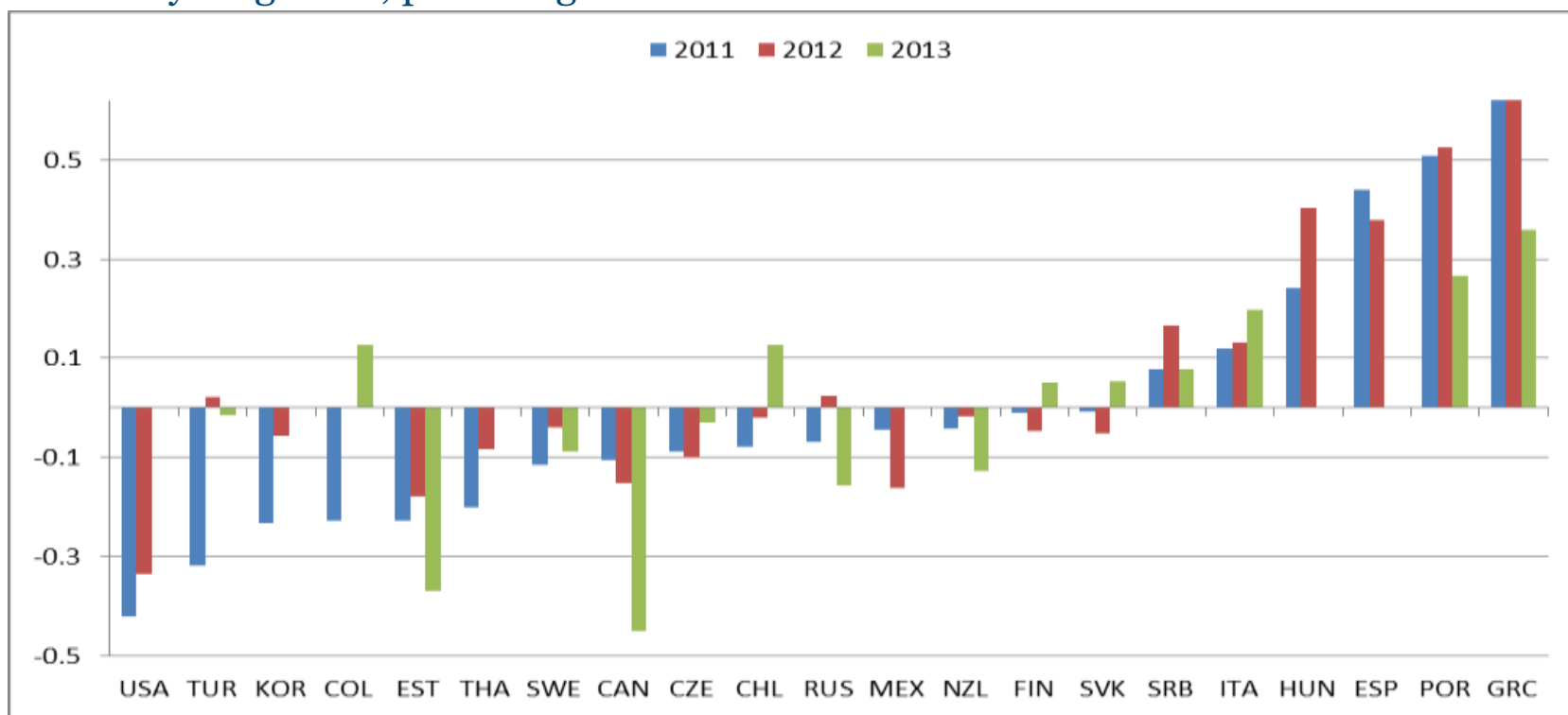




# SME NPLs keep on rising in some countries, posing risks to the economic recovery

## Trends in SME NPLs 2011-13

Year-on-year growth, percentages



NPLs recovering from asset deterioration after 2007

NPLs rising further from already high levels

*Thank you for your kind attention*

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