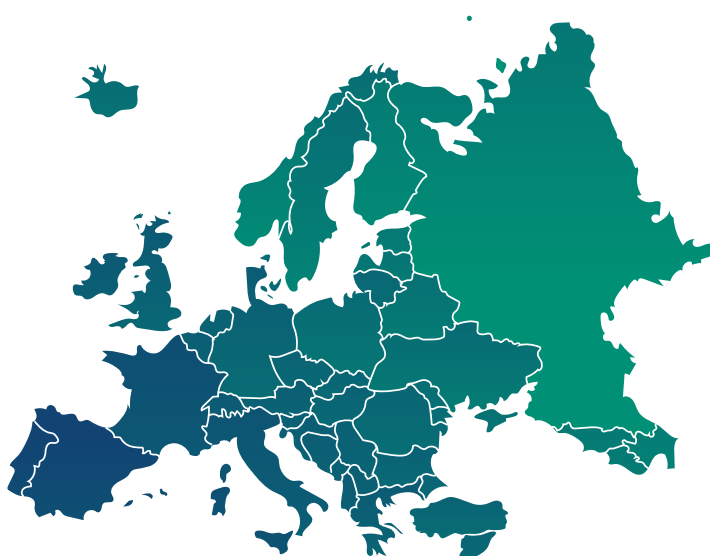


BANKING ON SMEs

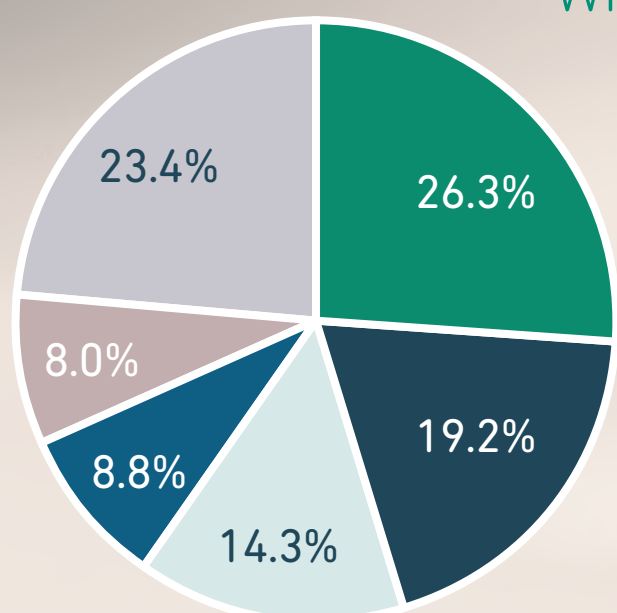
BUILDING A CIRCLE OF TRUST

THE SME SECTOR IN EUROPE



Eurostat, Product and process innovative enterprises by NACE Rev. 2 activity and size class [inn_cis9_prod]

WHAT DO EUROPEAN SMEs DO?

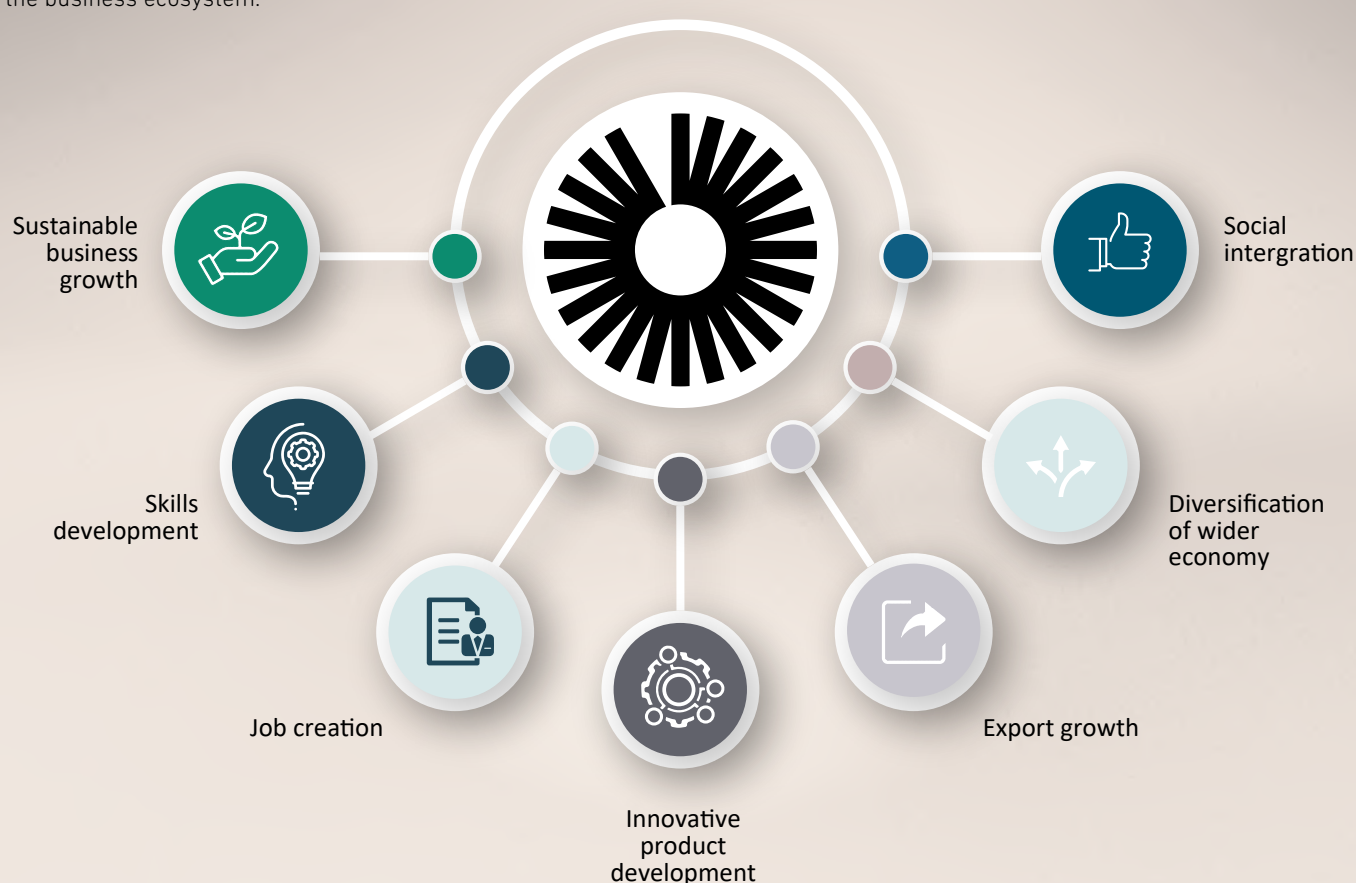


Wholesale/retail trade	26.3%
Business Services	19.2%
Construction	14.3%
Manufacturing	8.8%
Accommodation/food	8.0%
All other	23.4%

€1,757 Billion worth of goods exported from EU SMEs in 2018

WHY FINANCIAL INCLUSION?

Financial inclusion for businesses is all about ensuring access to financial services is fast, cost-effective and fair in order to support business operations and growth. This means access to bank accounts – domestic and cross border – should be easy and not cost-prohibitive. Having fast access to flexible business lending is also fundamental to financial inclusion for the business ecosystem.



HOW CAN BANKS AND FINANCIAL INSTITUTIONS BEST SUPPORT SMEs?

