

Annex D. Standardised table for SME finance data collection

Table A D.1. Standardised Scoreboard table

Indicator	Unit	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	Comments
Debt													
Outstanding business loans, SMEs	Currency												
Outstanding business loans, total	Currency												
Share of SME outstanding loans	% of total outstanding business loans												
New business lending, total	Currency												
New business lending, SMEs	Currency												
Share of new SME lending	% of total new lending												
Outstanding short-term loans, SMEs	Currency												
Outstanding long-term loans, SMEs	Currency												
Share of short-term SME lending	% of total SME lending												
Government loan guarantees, SMEs	Currency												
Government guaranteed loans, SMEs	Currency												
Direct government loans, SMEs	Currency												
Non-performing loans, total	% of all business loans												
Non-performing loans, SMEs	% of all SME loans												
Interest rate, SMEs	%												

Interest rate, large firms	%
Interest rate spread	% points
Collateral, SMEs	% of SMEs needing collateral to obtain bank lending
Percentage of SME loan applications	SME loan applications/ total number of SMEs
Rejection rate	1-(SME loans authorised/ requested)
Utilisation rate	SME loans used/ authorised
Non-bank finance	
Venture and growth capital	Currency
Venture and growth capital (growth rate)	%, Year-on-year growth rate
Leasing and hire purchases	Currency
Factoring and invoice discounting	Currency
Other indicators	
Payment delays, B2B	Number of days
Bankruptcies, SMEs	Number
Bankruptcies, SMEs (growth rate)	%, Year-on-year growth rate



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