

**Question for oral answer O-000122/2015  
to the Commission**

Rule 128

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Subject: Access to finance for SMEs

In the aftermath of the financial and economic crisis, several initiatives have been put in place to improve SME financing in the EU. With a view to facilitating bank lending to SMEs, the Capital Requirements Regulation (CRR) and the Capital Requirements Directive IV (CRD IV) include, for instance, a correcting factor to lower the capital requirements related to credit risk for exposure to SMEs. Other measures, such as a special EU passport for fund managers investing in SMEs, seek to increase investors' confidence in SMEs. Recently, the Commission presented an Action Plan on a Capital Markets Union that sets out potential solutions to the credit shortage endured by SMEs in Europe.

In view of the above:

1. Does the Commission intend to thoroughly assess the impact of EU financial regulation on access to finance for SMEs and for banks, in particular local and regional banks which are still crucial in SME financing, with a view to reducing unnecessary administrative burdens caused by possibly contradicting or superfluous provisions?
2. How does the Commission assess the potential benefits stemming from financial regulation targeting the improvement of SMEs' access to finance, such as the correcting factor introduced by CRR and CRD IV, and how does the Commission intend to strengthen alternative forms of lending such as venture capital and innovative forms of business financing?
3. The Basel Committee on Banking Supervision presented its draft on the Review of the Credit Risk Standard Approach in December 2014. How does the Commission evaluate the Committee's proposal?

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Deadline for reply: 22.10.2015