

**Question for oral answer O-000060/2016  
to the Commission**

Rule 128

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Subject: Review of the SME supporting factor

SMEs account for 99.8 % of European enterprises, representing 55 % of the overall European GDP and employing around 75 million European workers. One of the main obstacles to their growth is access to finance, since, despite the huge levels of public aid granted to the financial sector, economic stagnation and oligopolistic concentration have led banks towards more speculative businesses, thus draining funds essential to the development of the European economy.

In order to incentivise bank lending to SMEs, a capital reduction factor for loans to SMEs – the so-called SME supporting factor (SF) – was introduced in the Capital Requirements Regulation (CRR).

In view of the periodic revision of the SF, the European Banking Authority has recently concluded a call for evidence on its impact on bank lending to SMEs. The final document, which should inform the European Commission's report on the impact of own funds requirements on lending to SMEs, is due to be published in the first quarter of 2016.

In light of the above, the Commission is asked to answer the following:

1. Can it already provide an interim assessment concerning the impact of the SF on bank lending to SMEs?
2. What is the relative impact of the SF on, and interaction with, other factors with greater influence in determining bank credit to SMEs, including macroeconomic stability, effective demand, the effects of fiscal and monetary policies, and changes in the banking structure after the crisis subsequent to, in particular, the financial policies adopted to bail out the largest banks?

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