

**Question for written answer E-009345/2011  
to the Commission**  
Rule 117  
**George Sabin Cutaş (S&D)**

Subject: Measures to facilitate access to credit for SMEs

A Eurostat communication published on 3 October 2010 reports that the development of SMEs is currently being severely affected by the economic crisis. In 2010, SMEs in Europe encountered difficulties in obtaining loans, and the proportion of non-performing credits was greater than in 2007. If the rates of refusal of credit are compared with those for 2007, the greatest increases in refusals were in Bulgaria (36% as opposed to 3%), Ireland (27%/1%) and Latvia (27% /4%). In addition, a Commission communication of 4 October states that, while conditions for SMEs improved in the period 2005-2010 as regards access to the single market, responsibility of Member States' public administrations and the entrepreneurial promotion, access to funding continues to be an obstacle.

In view of the major contribution made by SMEs to growth, sustainability and job creation in the EU, what measures will the Commission take to facilitate their access to credit?