

**Question for oral answer O-000065/2016
to the Commission**

Rule 128

**Sylvie Goulard, Michael Theurer, Marian Harkin, Petr Ježek, Sophia in 't Veld, Nils Torvalds,
Philippe De Backer, Cora van Nieuwenhuizen**

on behalf of the ALDE Group

Subject: SME supporting factor

SMEs account for 99.8% of enterprises in the EU, generating 55% of the overall EU GDP and employing around 75 million EU citizens. One of the main obstacles to their growth is access to finance.

SMEs remain largely reliant on bank-related lending to finance their activities. For this reason, and given the increased regulatory burden following the financial crisis, a capital reduction factor for loans to SMEs – the so-called SME supporting factor (SF) – was introduced in the Capital Requirements Regulation (CRR) to allow credit institutions to enhance lending to this particular group of companies.

In view of the periodic revision of the SF, the European Banking Authority has recently concluded a call for evidence on the impact of the SF on bank lending to SMEs. The final document, which is supposed to provide input for the 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, we have the following questions:

1. Can the Commission already provide an interim assessment concerning the impact of the SF on bank lending to SMEs?
2. Will the Commission's report also examine the interaction of the SF with other regulatory requirements, with a view to reducing any superfluous burdens in the application of the instrument?
3. Will the Commission's report also assess the calibration of the SF, including size and threshold, and will the Commission be able to give a clear answer regarding the question of whether the instrument will be extended on a temporary or a permanent basis?

Tabled: 6.4.2016

Forwarded: 8.4.2016

Deadline for reply: 15.4.2016