



Criteria for SME Bank of the Year Category

General Information to start the entry

1. Industry Type
2. Number of Years in Operation
3. Number of Staff
4. Number of ATMs (if relevant)
5. Number of Branches (if relevant)
6. Number of Countries Operating
7. Headquarter Location
8. Total MSME Loan Outstanding in USD
9. Total Loan Outstanding in USD
10. Number of your MSME Clients
11. How do you define SME? How do you distinguish this from microenterprise? Do you have separate accounting for your SME portfolio – e.g., numbers of accounts, loans, product volume; financial spread; allocated overhead; net profit?
12. What is your target market in SMEs – clarify in terms of definition above; provide information on target market segments, if applicable. Be specific about what you have done for SMEs in a specific period of time (could provide graphs or charts as attachments to back up/illustrate your impact)
13. Why do you consider your financial institution an SME market leader? How do you compare to the competition in your market: 1) overall standing as a financial institution or FinTech; 2) standing in the SME market; 3) standing among competitors for your market segment.
14. How do you measure your success in serving the SME market?
15. Are there any other factors not already addressed through the questions that distinguish you as an SME market leader or innovator – please describe.

Specific Judging Criteria for the Category

1. Effectiveness and Impact
 - a. Market share and growth
 - i. Are SMEs your primary target customer in your market? Why did you choose to pursue this market strategy?
 - ii. What is your target market in SMEs – clarify in terms of definition above; provide information on target market segments, if applicable.
 - iii. Do you have a particular product or products that are market leaders or market makers – what are your innovations or dominance in the SME market in your country. Describe the product, and its relative status in the market.
 - iv. Bank's market share in SME market (in terms of assets, liabilities, customers or branch network)
 - b. SME Significance
 - i. Describe the organization of your financial institution – is the SME portfolio a division of its own, or is it part of retail or corporate?
 - ii. Describe products that you have available for SMEs.
 - iii. Describe your delivery system/operating for SME products – is this an innovation in the market? Why have you chosen this delivery system?
 - iv. SME business share in total Bank business (profits / returns)
 - c. Profitability
 - i. On the spreadsheet you have provided information to calculate your bank's ROA and ROE; what profitability measures do you use for the SME line of business? Please explain and provide measures for as many years as you can up to three years.¹
 - ii. SME business Net Profit % / LTD Preferably in comparison to the total Bank's profitability
 - d. Credit Risk Management
 - i. Is the credit scoring system in place for SME business?
 - ii. Level of collateralization in % (SME portfolio collateral value divided by total approved SME loans)
 - e. Efficiency
 - i. What is the current level of automation of internal processes?
 - ii. What is the current level of automation of client interaction?

¹ The longer you can show performance data, the stronger your case.

- iii. What is the percentage of transactions going through digital channels vs branches?
- iv. Average turnaround time to process SME loan in days (from application to disbursement)
- v. Average cross-sell, i.e. number of products per SME customer
- vi. What is your front-office staff cost / operating income? (productivity of your bank)

Additionally, you will need to attach the completed Bank of the Year worksheet, that you can download [here](#).

If you are ready to start your entry, click here to be taken to the [awards platform](#)