SME Finance Forum
Convening 180+ members from 60+ countries, operating in 190+ countries sharing knowledge, spurring innovation in & promoting growth of SME financing.
Member Benefits

**LEARN**
- Communities of practice
- Immersion Programs
- Study Visits
- Online library/Publications
- LinkedIn discussions
- Monthly webinars
- Global/ regional & partner events
- Fintech expo/demo
- Tips from experts
- SME data

**LINK**
- Networking
- Contacts brokering
- B2B marketplace

**LEAD**
- Connecting industry with policy-makers
- Voice in key policy bodies - G20, AFI, APEC/ ABAC, Basel institutions, OECD

Being a member of the SME Finance Forum gives us insight into innovations around the world.

Selim R. F. Hussain, CEO, BRAC Bank
Member Survey 3.0

All respondents (June)

85 Respondents from 47 different countries

Repeat respondents (May & June)

38 Respondents from 27 different countries

*Data are not strictly comparable, unless specified, as they are based on data reported by varying sets of members*
Member Survey 3.0

Type of Business

All respondents (June)

- Bank/Financial Institution: 48%
- FinTech: 27%
- Development: 7%
- Bank: 5%
- Other: 18%

Repeat respondents

- Bank/Financial Institution: 50%
- FinTech: 22%
- Development: 5%
- Bank: 5%
- Other: 23%
Member Survey 3.0

How has your business been affected?

- **No Change**: April (9%), May (11%), June (12%)
- **Loss of Customers**: April (11%), May (8%), June (17%)
- **Deposits decreased/drawdown**: April (18%), May (8%), June (13%)
- **Whole sale funding difficulties**: April (24%), May (15%), June (19%)
- **Asset Impairment**: April (19%), May (12%), June (16%)
- **Gain of Customers**: April (20%), May (30%), June (24%)
- **Reduced inflows/collections**: April (33%), May (33%), June (31%)
- **Decline in Sales/Revenue**: April (49%), May (42%), June (35%)

April (45)  May (53)  May (Comparison, 36)  June (83)  June (Comparison, 37)
Member Survey 2.0

Change in Operations due to COVID-19?

<table>
<thead>
<tr>
<th>Month</th>
<th>Not affected yet</th>
<th>Limited closure of facilities</th>
<th>Extensive closure of facilities/remote work</th>
<th>Complete (or almost complete) closure</th>
</tr>
</thead>
<tbody>
<tr>
<td>April</td>
<td>31%</td>
<td>2%</td>
<td>40%</td>
<td>26%</td>
</tr>
<tr>
<td>May</td>
<td>41%</td>
<td>11%</td>
<td>45%</td>
<td>4%</td>
</tr>
<tr>
<td>June</td>
<td>45%</td>
<td>20%</td>
<td>39%</td>
<td>6%</td>
</tr>
<tr>
<td>May (Comparison)</td>
<td>45%</td>
<td>8%</td>
<td>42%</td>
<td>5%</td>
</tr>
<tr>
<td>June (Comparison)</td>
<td>53%</td>
<td>20%</td>
<td>53%</td>
<td>5%</td>
</tr>
</tbody>
</table>

Legend:
- Green: Not affected yet
- Light yellow: Limited closure of facilities
- Pink: Extensive closure of facilities/remote work
- Dark red: Complete (or almost complete) closure
Member Survey 2.0

Extent of change in operations due to COVID-19?

<table>
<thead>
<tr>
<th>Month</th>
<th>Not at all</th>
<th>Slightly</th>
<th>Moderately</th>
<th>Significantly</th>
</tr>
</thead>
<tbody>
<tr>
<td>May</td>
<td>30%</td>
<td>34%</td>
<td>36%</td>
<td>6%</td>
</tr>
<tr>
<td>June</td>
<td>6%</td>
<td>27%</td>
<td>28%</td>
<td>40%</td>
</tr>
<tr>
<td>May (Comparison)</td>
<td>26%</td>
<td>37%</td>
<td>37%</td>
<td>40%</td>
</tr>
<tr>
<td>June (Comparison)</td>
<td>5%</td>
<td>30%</td>
<td>45%</td>
<td>20%</td>
</tr>
</tbody>
</table>

Legend:
- Not at all
- Slightly
- Moderately
- Significantly
Government and Regulatory responses for COVID-19 in Country are...

- **Not relevant to my clients/not eligible**
  - April: 7%
  - May: 2%
  - June: 6%
  - Comparison: 5%

- **Causing new problems for my clients**
  - April: 18%
  - May: 11%
  - June: 14%
  - Comparison: 11%

- **Not relevant to my business/not eligible**
  - April: 20%
  - May: 13%
  - June: 14%
  - Comparison: 14%

- **Causing new problems for my business**
  - April: 22%
  - May: 20%
  - June: 22%
  - Comparison: 18%

- **Likely to help my business**
  - April: 29%
  - May: 20%
  - June: 22%

- **Likely to help my clients**
  - April: 38%
  - May: 46%
  - June: 46%
  - Comparison: 43%

- **Likely to help my clients**
  - April: 71%
  - May: 67%
  - June: 68%
  - Comparison: 63%

- **Likely to help my clients**
  - April: 62%
  - May: 63%
  - June: 62%
  - Comparison: 68%
If you are involved in lending...

How has your portfolio been affected?
How have you adjusted your Lending?

- Continued lending to new and existing customers: 54% in May, 50% in June (Comparison: 26)
- Continued lending only to existing customers: 5% in May, 8% in June (Comparison: 26)
- Discontinued lending to everyone: 41% in May, 42% in June (Comparison: 26)

How have you adjusted your Credit Criteria?

- Tightened Credit Criteria: 13% in May, 10% in June (Comparison: 24)
- Maintained Credit Criteria: 33% in May, 33% in June (Comparison: 24)
- Loosened Credit Criteria: 54% in May, 57% in June (Comparison: 24)
- Continued lending to new and existing customers: 7% in May, 7% in June (Comparison: 24)
Member Survey 3.0

Moratorium

- Case by Case
- Blanket (i.e. covering all borrowers)

May (32)
- 28% Case by Case
- 72% Blanket

June (49)
- 27% Case by Case
- 73% Blanket

May (Comparison,22)
- 36% Case by Case
- 64% Blanket

June (Comparison,26)
- 35% Case by Case
- 65% Blanket

- Principal Only
- Interest Only
- Both

May (31)
- 19% Both
- 10% Principal Only
- 6% Interest Only

June
- 81% Both
- 12% Principal Only
- 6% Interest Only

May (Comparison,21)
- 77% Both
- 14% Principal Only
- 5% Interest Only

June (Comparison)
- 77% Both
- 8% Principal Only
- 15% Interest Only
Member Survey 3.0

Moratorium Timeline

<table>
<thead>
<tr>
<th></th>
<th>1-3 months</th>
<th>4-6 months</th>
<th>6-12 months</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>May</td>
<td>32%</td>
<td>29%</td>
<td>31%</td>
<td>19%</td>
</tr>
<tr>
<td>June (48)</td>
<td>35%</td>
<td>23%</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>May (Comparison)</td>
<td>43%</td>
<td>19%</td>
<td>29%</td>
<td>20%</td>
</tr>
<tr>
<td>June (Comparison)</td>
<td>40%</td>
<td>12%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1-3 months: 32%  4-6 months: 29%  6-12 months: 31%  Other: 19%

May: 32%  29%  31%  19%
June (48): 35%  23%  10%
May (Comparison): 43%  19%  29%  20%
June (Comparison): 40%  12%  20%  12%

May (Comparison)
If there is no moratorium
Are you offering Deferrals?

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**Case by Case**
- May (34): 85%
- June (54): 74%
- May (Comparison,23): 87%
- June (Comparison,25): 84%

**Blanket (i.e. covering all borrowers)**
- May (34): 9%
- June (54): 15%
- May (Comparison,23): 9%
- June (Comparison,25): 16%

**Not offering deferrals**
- May (34): 6%
- June (54): 11%
- May (Comparison,23): 0%
- June (Comparison,25): 0%

**Principal Only**
- May (28): 75%
- June (47): 74%
- May (Comparison,18): 89%
- June (Comparison,22): 77%

**Interest Only**
- May (28): 11%
- June (47): 9%
- May (Comparison,18): 6%
- June (Comparison,22): 9%

**Both**
- May (28): 14%
- June (47): 17%
- May (Comparison,18): 6%
- June (Comparison,22): 14%
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Next month, what do you expect to happen to...
Revenue

Don't know
Have less revenue
Have about the same
Have more revenue
Member Survey 3.0

Next month, what do you expect to happen to...

Number of Customers

<table>
<thead>
<tr>
<th>April (45)</th>
<th>May (56)</th>
<th>June (82)</th>
<th>May (Comparison,38)</th>
<th>June (Comparison,38)</th>
</tr>
</thead>
<tbody>
<tr>
<td>20%</td>
<td>39%</td>
<td>41%</td>
<td>37%</td>
<td>42%</td>
</tr>
<tr>
<td>16%</td>
<td>36%</td>
<td>40%</td>
<td>39%</td>
<td></td>
</tr>
<tr>
<td>56%</td>
<td>36%</td>
<td>40%</td>
<td>39%</td>
<td></td>
</tr>
<tr>
<td>9%</td>
<td>2%</td>
<td>11%</td>
<td>3%</td>
<td>11%</td>
</tr>
</tbody>
</table>

Legend:
- Don't Know
- Fewer active customers
- Have about the same
- More active customers
Next month, what do you expect to happen to...

**Lending**

- April (31): 13% Don't know, 55% Lend more, 20% Lend at about the same levels, 20% Lend less, 0% Don't know
- May (40): 5% Don't know, 50% Lend more, 25% Lend at about the same levels, 20% Lend less, 0% Don't know
- June (63): 10% Don't know, 52% Lend more, 29% Lend at about the same levels, 10% Lend less, 0% Don't know
- May (Comparison, 25): 8% Don't know, 48% Lend more, 20% Lend at about the same levels, 24% Lend less, 0% Don't know
- June (Comparison, 29): 7% Don't know, 48% Lend more, 28% Lend at about the same levels, 17% Lend less, 0% Don't know
Member Survey 3.0

Percentage of SME clients expected to be in financial distress within 3 months?

Percentage of SME clients in distress within 3 months

- April (43) 0-20%: 9%, 21%, 19%, 42%
- May (49) 0-20%: 9%, 10%, 27%, 31%
- June (73) 0-20%: 9%, 5%, 19%, 38%
- May (Comparison, 34) 0-20%: 9%, 3%, 26%, 35%
- June (Comparison, 34) 0-20%: 9%, 3%, 21%
Accelerating finance for businesses

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