SME Finance Forum

Convening 200+ 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 6.0

Consistent Respondents
(June - September)

22 Respondents
from
17 different countries

All Respondents
(September)

58 Respondents
from
42 different countries

*Data are not strictly comparable, unless specified, as they are based on data reported by varying sets of members*
Member Survey 6.0

Type of Business

Consistent Respondents (June - September)

- Bank/Financial Institution: 73%
- FinTech: 14%
- Development Bank: 4%
- Other: 9%

All Respondents (September)

- Bank/Financial Institution: 59%
- FinTech: 20%
- Development Bank: 9%
- Other: 11%
Member Survey 6.0

How has your business been affected?

Percentage of members reporting *liquidity challenges* levelling off

Slight decrease since last month but majority still reporting *decline in sales*

Increase in members reporting *Gain in Customers*

Percentage of members reporting:

- **No Change**
  - April: 9%
  - May: 3%
  - June: 6%
  - July: 11%
  - August: 13%
  - September: 12%

- **Deposits decreased/drawdown**
  - April: 12%
  - May: 5%
  - June: 9%
  - July: 9%
  - August: 9%
  - September: 9%

- **Whole sale funding difficulties**
  - April: 13%
  - May: 7%
  - June: 12%
  - July: 13%
  - August: 11%
  - September: 11%

- **Reduced inflows/collections**
  - April: 18%
  - May: 11%
  - June: 18%
  - July: 22%
  - August: 14%
  - September: 25%

- **Loss of Customers**
  - April: 25%
  - May: 17%
  - June: 20%
  - July: 22%
  - August: 18%
  - September: 22%

- **Gain of Customers**
  - April: 26%
  - May: 32%
  - June: 33%
  - July: 37%
  - August: 31%
  - September: 33%

- **Asset Impairment**
  - April: 30%
  - May: 24%
  - June: 24%
  - July: 30%
  - August: 26%
  - September: 33%

- **Decline in Sales/Revenue**
  - April: 73%
  - May: 72%
  - June: 75%
  - July: 72%
  - August: 55%
  - September: 67%
Member Survey 6.0

Change in Operations due to COVID-19?

- Slight increase in members reporting extensive closure (decrease in limited closure)

<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>26%</td>
<td>40%</td>
<td>31%</td>
<td>2%</td>
</tr>
<tr>
<td>May</td>
<td>4%</td>
<td>45%</td>
<td>41%</td>
<td>11%</td>
</tr>
<tr>
<td>June</td>
<td>6%</td>
<td>35%</td>
<td>39%</td>
<td>20%</td>
</tr>
<tr>
<td>July (75)</td>
<td>5%</td>
<td>32%</td>
<td>51%</td>
<td>12%</td>
</tr>
<tr>
<td>August (55)</td>
<td>5%</td>
<td>27%</td>
<td>56%</td>
<td>11%</td>
</tr>
<tr>
<td>September (58)</td>
<td>2%</td>
<td>36%</td>
<td>48%</td>
<td>14%</td>
</tr>
</tbody>
</table>
Member Survey 6.0

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>30%</td>
</tr>
<tr>
<td>June</td>
<td>0%</td>
<td>6%</td>
<td>27%</td>
<td>28%</td>
</tr>
<tr>
<td>July (75)</td>
<td>29%</td>
<td>2%</td>
<td>32%</td>
<td>37%</td>
</tr>
<tr>
<td>August (56)</td>
<td>27%</td>
<td>2%</td>
<td>30%</td>
<td>41%</td>
</tr>
<tr>
<td>September</td>
<td>11%</td>
<td>21%</td>
<td>30%</td>
<td>39%</td>
</tr>
</tbody>
</table>

SME FINANCE FORUM
Member Survey 6.0

Government and Regulatory responses for COVID-19 in Country are...

<table>
<thead>
<tr>
<th>Response</th>
<th>April</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August (56)</th>
<th>September (56)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not relevant to my clients/not eligible</td>
<td>7%</td>
<td>2%</td>
<td>8%</td>
<td>6%</td>
<td>9%</td>
<td>2%</td>
</tr>
<tr>
<td>Causing new problems for my clients</td>
<td>18%</td>
<td>11%</td>
<td>16%</td>
<td>16%</td>
<td>13%</td>
<td>2%</td>
</tr>
<tr>
<td>Not relevant to my business/not eligible</td>
<td>20%</td>
<td>20%</td>
<td>22%</td>
<td>25%</td>
<td>20%</td>
<td>2%</td>
</tr>
<tr>
<td>Causing new problems for my business</td>
<td>29%</td>
<td>20%</td>
<td>18%</td>
<td>18%</td>
<td>18%</td>
<td>2%</td>
</tr>
<tr>
<td>Likely to help my business</td>
<td>55%</td>
<td>46%</td>
<td>46%</td>
<td>54%</td>
<td>55%</td>
<td>71%</td>
</tr>
<tr>
<td>Likely to help my clients</td>
<td>71%</td>
<td>67%</td>
<td>63%</td>
<td>62%</td>
<td>55%</td>
<td>71%</td>
</tr>
</tbody>
</table>

Newly found optimism for Government responses?
If you are involved in lending...

How has your portfolio been affected?

- **April (31):**
  - No measurable impact to date: 23%
  - Slight negative impact: 35%
  - Significant negative impact: 30%
  - Positive Impact: 2%

- **May (40):**
  - No measurable impact to date: 20%
  - Slight negative impact: 48%
  - Significant negative impact: 13%
  - Positive Impact: 2%

- **June (63):**
  - No measurable impact to date: 13%
  - Slight negative impact: 51%
  - Significant negative impact: 14%
  - Positive Impact: 2%

- **July (58):**
  - No measurable impact to date: 14%
  - Slight negative impact: 36%
  - Significant negative impact: 43%
  - Positive Impact: 2%

- **August (42):**
  - No measurable impact to date: 17%
  - Slight negative impact: 38%
  - Significant negative impact: 43%
  - Positive Impact: 2%

- **September (45):**
  - No measurable impact to date: 11%
  - Slight negative impact: 47%
  - Significant negative impact: 40%
  - Positive Impact: 2%

More members reporting negative impact on their portfolio.
Member Survey 6.0

If you are involved in lending...

How have you adjusted your Lending?

Trend of members **lending to new and existing customers** continuing...

<table>
<thead>
<tr>
<th>Month</th>
<th>Discontinued lending to everyone</th>
<th>Continued lending only to existing customers</th>
<th>Continued lending to new and existing customers</th>
</tr>
</thead>
<tbody>
<tr>
<td>May (41)</td>
<td>5%</td>
<td>41%</td>
<td>54%</td>
</tr>
<tr>
<td>June (63)</td>
<td>5%</td>
<td>25%</td>
<td>70%</td>
</tr>
<tr>
<td>July (57)</td>
<td>5%</td>
<td>28%</td>
<td>67%</td>
</tr>
<tr>
<td>August (41)</td>
<td>2%</td>
<td>17%</td>
<td>80%</td>
</tr>
<tr>
<td>September (45)</td>
<td>4%</td>
<td>16%</td>
<td>80%</td>
</tr>
</tbody>
</table>
Member Survey 6.0

If you are involved in lending...

How have you adjusted your Credit Criteria?

<table>
<thead>
<tr>
<th>Month</th>
<th>Tightened Credit Criteria</th>
<th>Maintained Credit Criteria</th>
<th>Loosened Credit Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>May (39)</td>
<td>54%</td>
<td>33%</td>
<td>13%</td>
</tr>
<tr>
<td>June (60)</td>
<td>57%</td>
<td>33%</td>
<td>10%</td>
</tr>
<tr>
<td>July (56)</td>
<td>55%</td>
<td>32%</td>
<td>13%</td>
</tr>
<tr>
<td>August (41)</td>
<td>61%</td>
<td>32%</td>
<td>7%</td>
</tr>
<tr>
<td>September (45)</td>
<td>51%</td>
<td>33%</td>
<td>16%</td>
</tr>
</tbody>
</table>
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Moratorium

- **May (32)**: 28% Case by Case, 72% Blanket (i.e. covering all borrowers)
- **June (49)**: 27% Case by Case, 73% Blanket (i.e. covering all borrowers)
- **July (42)**: 45% Case by Case, 55% Blanket (i.e. covering all borrowers)
- **August (32)**: 50% Case by Case, 50% Blanket (i.e. covering all borrowers)
- **September (29)**: 55% Case by Case

- **May (31)**: 19% Principal Only, 71% Both
- **June**: 6% Interest Only, 82% Both
- **July**: 7% Interest Only, 79% Both
- **August (30)**: 3% Interest Only, 83% Both
- **September (26)**: 12% Interest Only, 88% Both

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

- **Principal Only**
- **Interest Only**
- **Both**
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Moratorium Timeline

- May: 32% 1-3 months, 29% 4-6 months, 19% 6-12 months, 19% Other
- June (48): 31% 1-3 months, 35% 4-6 months, 23% 6-12 months, 10% Other
- July: 40% 1-3 months, 33% 4-6 months, 14% 6-12 months, 12% Other
- August (31): 45% 1-3 months, 26% 4-6 months, 23% 6-12 months, 6% Other
- September (29): 45% 1-3 months, 21% 4-6 months, 24% 6-12 months, 10% Other
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If there is *no* moratorium

Are you offering Deferrals?

---

**May (34)**
- Case by Case: 85%
- Blanket (i.e. covering all borrowers): 15%
- Not offering deferrals: 9%

**June (54)**
- Case by Case: 74%
- Blanket: 11%
- Not offering deferrals: 15%

**July (52)**
- Case by Case: 79%
- Blanket: 10%
- Not offering deferrals: 12%

**August (41)**
- Case by Case: 68%
- Blanket: 20%
- Not offering deferrals: 12%

**September (42)**
- Case by Case: 71%
- Blanket: 14%
- Not offering deferrals: 14%

---

**May (28)**
- 100% (Principal Only: 14%)
- 91% (Interest Only: 11%)

**June (47)**
- 100% (Principal Only: 17%)
- 83% (Interest Only: 9%)

**July (45)**
- 100% (Principal Only: 20%)
- 83% (Interest Only: 7%)

**August (37)**
- 100% (Principal Only: 3%)
- 83% (Interest Only: 14%)

**September (36)**
- 100% (Principal Only: 22%)
- 83% (Interest Only: 3%)
Member Survey 6.0

Deferral Timeline

- May: 39%
- June (46): 28%
- July (44): 43%
- August: 43%
- September (37): 41%

1-3 months: 25% 17% 18% 19% 22%
4-6 months: 14% 4% 5% 3% 11%
6-12 months: 21% 17% 18% 19% 22%
Other: 5% 3% 3% 3% 10%

Note: Numbers in parentheses indicate the number of respondents.
Next month, what do you expect to happen to...
Revenue

<table>
<thead>
<tr>
<th>Month</th>
<th>Don't know</th>
<th>Have less revenue</th>
<th>Have about the same</th>
<th>Have more revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>April</td>
<td>14%</td>
<td>64%</td>
<td>11%</td>
<td>11%</td>
</tr>
<tr>
<td>May</td>
<td>13%</td>
<td>32%</td>
<td>16%</td>
<td>11%</td>
</tr>
<tr>
<td>June</td>
<td>14%</td>
<td>22%</td>
<td>36%</td>
<td>11%</td>
</tr>
<tr>
<td>July</td>
<td>9%</td>
<td>20%</td>
<td>43%</td>
<td>11%</td>
</tr>
<tr>
<td>August</td>
<td>5%</td>
<td>15%</td>
<td>31%</td>
<td>25%</td>
</tr>
<tr>
<td>September</td>
<td>7%</td>
<td>11%</td>
<td>25%</td>
<td>56%</td>
</tr>
</tbody>
</table>
Member Survey 6.0

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

Number of Customers
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Next month, what do you expect to happen to...

Lending

- Don't know
- Lend less
- Lend at about the same levels
- Lend more

April (31):
- Don't know: 13%
- Lend less: 55%
- Lend at about the same levels: 20%
- Lend more: 5%

May (40):
- Don't know: 5%
- Lend less: 25%
- Lend at about the same levels: 20%
- Lend more: 55%

June (63):
- Don't know: 10%
- Lend less: 29%
- Lend at about the same levels: 10%
- Lend more: 61%

July (56):
- Don't know: 7%
- Lend less: 21%
- Lend at about the same levels: 11%
- Lend more: 61%

August (42):
- Don't know: 7%
- Lend less: 31%
- Lend at about the same levels: 10%
- Lend more: 52%

September (44):
- Don't know: 7%
- Lend less: 27%
- Lend at about the same levels: 5%
- Lend more: 61%
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Percentage of SME clients expected to be in financial distress within 3 months?

74% expect less than 40 percent of their SME clients to be in distress this month VS 83% in August
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Consistent Respondents (June – September)

Next Slide
### Member Survey 6.0

**How has your business been affected?**

<table>
<thead>
<tr>
<th>Category</th>
<th>June (Comparison,22)</th>
<th>July (Comparison,21)</th>
<th>August (Comparison,22)</th>
<th>September(Comparison,22)</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Change</td>
<td>9%</td>
<td>14%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Deposits decreased/drawdown</td>
<td>9% 10%</td>
<td>5% 5%</td>
<td>14%</td>
<td>14%</td>
</tr>
<tr>
<td>Whole sale funding difficulties</td>
<td>23%</td>
<td>14%</td>
<td>14%</td>
<td>14%</td>
</tr>
<tr>
<td>Reduced inflows/collections</td>
<td>32%</td>
<td>32%</td>
<td>38%</td>
<td>41%</td>
</tr>
<tr>
<td>Loss of Customers</td>
<td>10%</td>
<td>0%</td>
<td>9%</td>
<td>18%</td>
</tr>
<tr>
<td>Gain of Customers</td>
<td>14%</td>
<td>36%</td>
<td>36%</td>
<td>36%</td>
</tr>
<tr>
<td>Asset Impairment</td>
<td>23% 24%</td>
<td>32%</td>
<td>36%</td>
<td>36%</td>
</tr>
<tr>
<td>Decline in Sales/Revenue</td>
<td>81%</td>
<td>73%</td>
<td>64%</td>
<td></td>
</tr>
</tbody>
</table>

*Increase mostly driven by respondents from SSA*
**Member Survey 6.0**

**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>June (Comparison, 22)</td>
<td>5%</td>
<td>14%</td>
<td>64%</td>
<td>0%</td>
</tr>
<tr>
<td>July (Comparison, 22)</td>
<td>5%</td>
<td>18%</td>
<td>73%</td>
<td>0%</td>
</tr>
<tr>
<td>August (Comparison, 21)</td>
<td>14%</td>
<td>5%</td>
<td>57%</td>
<td>0%</td>
</tr>
<tr>
<td>September (Comparison)</td>
<td>18%</td>
<td>5%</td>
<td>50%</td>
<td>0%</td>
</tr>
</tbody>
</table>

Legend:
- Green: Not affected yet
- Light orange: Limited closure of facilities
- Red: Extensive closure of facilities/remote work
- Dark orange: Complete (or almost complete) closure
Member Survey 6.0

Extent of change in operations due to COVID-19?

- Not at all
- Slightly
- Moderately
- Significantly

<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>June (Comparison, 22)</td>
<td>0%</td>
<td>5%</td>
<td>23%</td>
<td>50%</td>
</tr>
<tr>
<td>July (Comparison, 21)</td>
<td>5%</td>
<td>29%</td>
<td>29%</td>
<td>38%</td>
</tr>
<tr>
<td>August (Comparison)</td>
<td>0%</td>
<td>32%</td>
<td>41%</td>
<td>27%</td>
</tr>
<tr>
<td>September (Comparison)</td>
<td>27%</td>
<td>32%</td>
<td>32%</td>
<td>27%</td>
</tr>
</tbody>
</table>
Member Survey 6.0

Government and Regulatory responses for COVID-19 in Country are...

- Not relevant to my clients/not eligible: 5% (June), 5% (July), 5% (August), 5% (September)
- Causing new problems for my clients: 14% (June), 14% (July), 14% (August), 14% (September)
- Not relevant to my business/not eligible: 9% (June), 14% (July), 18% (August), 18% (September)
- Causing new problems for my business: 18% (June), 23% (July), 23% (August), 23% (September)
- Likely to help my business: 59% (June), 55% (July), 59% (August), 59% (September)
- Likely to help my clients: 77% (June), 73% (July), 77% (August), 73% (September)
Member Survey 6.0

If you are involved in lending...

How has your portfolio been affected?

- June (Comparison,19):
  - No measurable impact to date: 11%
  - Slight negative impact: 42%
  - Significant negative impact: 47%
  - Positive Impact: 0%

- July (Comparison,19):
  - No measurable impact to date: 11%
  - Slight negative impact: 32%
  - Significant negative impact: 53%
  - Positive Impact: 5%

- August (Comparison,17):
  - No measurable impact to date: 24%
  - Slight negative impact: 29%
  - Significant negative impact: 47%
  - Positive Impact: 8%

- September (Comparison,18):
  - No measurable impact to date: 17%
  - Slight negative impact: 50%
  - Significant negative impact: 33%
  - Positive Impact: 0%
Member Survey 6.0

If you are involved in lending...

How have you adjusted your Lending?

- Discontinued lending to everyone
- Continued lending only to existing customers
- Continued lending to new and existing customers

<table>
<thead>
<tr>
<th>Month</th>
<th>June (Comparison,19)</th>
<th>July (Comparison,18)</th>
<th>August (Comparison,17)</th>
<th>September (Comparison)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discontinued</td>
<td>5%</td>
<td>6%</td>
<td>6%</td>
<td>11%</td>
</tr>
<tr>
<td>Lending</td>
<td>47%</td>
<td>50%</td>
<td>71%</td>
<td>72%</td>
</tr>
<tr>
<td>Lending only to existing customers</td>
<td>50%</td>
<td>44%</td>
<td>24%</td>
<td>17%</td>
</tr>
<tr>
<td>Lending to new and existing customers</td>
<td>47%</td>
<td>50%</td>
<td>71%</td>
<td>72%</td>
</tr>
</tbody>
</table>
Member Survey 6.0

If you are involved in lending...

How have you adjusted your Credit Criteria?

Slight increase in members reporting loosened credit criteria;

No significant change since May

<table>
<thead>
<tr>
<th>Month</th>
<th>Tightened Credit Criteria</th>
<th>Maintained Credit Criteria</th>
<th>Loosened Credit Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>June (Comparison,19)</td>
<td>53%</td>
<td>37%</td>
<td>11%</td>
</tr>
<tr>
<td>July (Comparison,18)</td>
<td>50%</td>
<td>33%</td>
<td>17%</td>
</tr>
<tr>
<td>August (Comparison,17)</td>
<td>41%</td>
<td>47%</td>
<td>12%</td>
</tr>
<tr>
<td>September (Comparison)</td>
<td>50%</td>
<td>39%</td>
<td>11%</td>
</tr>
</tbody>
</table>
Member Survey 6.0

Moratorium

**June (Comparison, 17)**
- Case by Case: 35%
- Blanket (i.e. covering all borrowers): 65%

**July (Comparison, 13)**
- Case by Case: 54%
- Blanket (i.e. covering all borrowers): 46%

**August (Comparison, 15)**
- Case by Case: 53%
- Blanket (i.e. covering all borrowers): 47%

**September (Comparison, 11)**
- Case by Case: 73%
- Blanket (i.e. covering all borrowers): 27%

**June (Comparison, 17)**
- Principal Only: 0%
- Interest Only: 0%
- Both: 94%

**July (Comparison, 12)**
- Principal Only: 0%
- Interest Only: 0%
- Both: 100%

**August (Comparison, 14)**
- Principal Only: 0%
- Interest Only: 0%
- Both: 100%

**September (Comparison, 10)**
- Principal Only: 0%
- Interest Only: 0%
- Both: 100%
Member Survey 6.0

Moratorium Timeline

- June (Comparison,17): 41% 1-3 months, 24% 4-6 months, 12% 6-12 months, 8% Other
- July (Comparison,12): 42% 1-3 months, 27% 4-6 months, 8% 6-12 months, 8% Other
- August (Comparison,15): 33% 1-3 months, 27% 4-6 months, 13% 6-12 months, 10% Other
- September (Comparison,10): 30% 1-3 months, 30% 4-6 months, 30% 6-12 months, 10% Other
If there is no moratorium
Are you offering Deferrals?

Member Survey 6.0

### Case by Case

<table>
<thead>
<tr>
<th></th>
<th>June (Comparison,12)</th>
<th>July (Comparison,13)</th>
<th>August (Comparison,16)</th>
<th>September (Comparison,17)</th>
</tr>
</thead>
<tbody>
<tr>
<td>25%</td>
<td>15%</td>
<td>6%</td>
<td>12%</td>
<td></td>
</tr>
<tr>
<td>75%</td>
<td>85%</td>
<td>63%</td>
<td>71%</td>
<td></td>
</tr>
</tbody>
</table>

### Blanket (i.e. covering all borrowers)

<table>
<thead>
<tr>
<th></th>
<th>June (Comparison,13)</th>
<th>July (Comparison,13)</th>
<th>August (Comparison,15)</th>
<th>September (Comparison,16)</th>
</tr>
</thead>
<tbody>
<tr>
<td>77%</td>
<td>85%</td>
<td>93%</td>
<td>81%</td>
<td></td>
</tr>
</tbody>
</table>

### Not offering deferrals

<table>
<thead>
<tr>
<th></th>
<th>June (Comparison,13)</th>
<th>July (Comparison,13)</th>
<th>August (Comparison,15)</th>
<th>September (Comparison,16)</th>
</tr>
</thead>
<tbody>
<tr>
<td>23%</td>
<td>15%</td>
<td>7%</td>
<td>19%</td>
<td></td>
</tr>
</tbody>
</table>
Member Survey 6.0

Deferral 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>June (Comparison)</td>
<td>54%</td>
<td>23%</td>
<td>15%</td>
<td>8%</td>
</tr>
<tr>
<td>July (Comparison)</td>
<td>46%</td>
<td>31%</td>
<td>15%</td>
<td>8%</td>
</tr>
<tr>
<td>August (Comparison)</td>
<td>40%</td>
<td>27%</td>
<td>27%</td>
<td>7%</td>
</tr>
<tr>
<td>September (Comparison)</td>
<td>31%</td>
<td>31%</td>
<td>25%</td>
<td>13%</td>
</tr>
</tbody>
</table>
Member Survey 6.0

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

Revenue

<table>
<thead>
<tr>
<th>Month</th>
<th>Don't know</th>
<th>Have less revenue</th>
<th>Have about the same</th>
<th>Have more revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>June (Comparison, 22)</td>
<td>5%</td>
<td>23%</td>
<td>41%</td>
<td>32%</td>
</tr>
<tr>
<td>July (Comparison, 22)</td>
<td>5%</td>
<td>27%</td>
<td>23%</td>
<td>45%</td>
</tr>
<tr>
<td>August (Comparison, 22)</td>
<td>5%</td>
<td>24%</td>
<td>29%</td>
<td>43%</td>
</tr>
<tr>
<td>September (Comparison, 22)</td>
<td>9%</td>
<td>14%</td>
<td>27%</td>
<td>50%</td>
</tr>
</tbody>
</table>
Next month, what do you expect to happen to...
Number of Customers

June (Comparison, 21):
- 5% Don’t Know
- 14% Fewer active customers
- 48% Have about the same
- 43% More active customers

July (Comparison, 22):
- 5% Don’t Know
- 14% Fewer active customers
- 14% Have about the same
- 68% More active customers

August (Comparison, 21):
- 5% Don’t Know
- 10% Fewer active customers
- 29% Have about the same
- 52% More active customers

September (Comparison):
- 10% Don’t Know
- 14% Fewer active customers
- 32% Have about the same
- 55% More active customers
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Next month, what do you expect to happen to...

Lending

![Bar chart showing the percentage of responses for different months and categories: Don't know, Lend less, Lend at about the same levels, Lend more.]

- June (Comparison, 19): 42% Don't know, 32% Lend less, 16% Lend at about the same levels, 11% Lend more
- July (Comparison, 18): 56% Don't know, 11% Lend less, 22% Lend at about the same levels, 11% Lend more
- August (Comparison, 17): 47% Don't know, 24% Lend less, 18% Lend at about the same levels, 12% Lend more
- September (Comparison, 17): 53% Don't know, 35% Lend less, 12% Lend at about the same levels, 12% Lend more
Member Survey 6.0

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

<table>
<thead>
<tr>
<th>Month</th>
<th>0-20%</th>
<th>21-40%</th>
<th>41-60%</th>
<th>61-80%</th>
<th>81-100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>June (Comparison, 22)</td>
<td>36%</td>
<td>32%</td>
<td>23%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>July (Comparison, 22)</td>
<td>45%</td>
<td>32%</td>
<td>18%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>August (Comparison, 22)</td>
<td>45%</td>
<td>36%</td>
<td>18%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>September (Comparison)</td>
<td>48%</td>
<td>33%</td>
<td>19%</td>
<td>5%</td>
<td>5%</td>
</tr>
</tbody>
</table>

Percentage of SME clients in distress within 3 months
Accelerating finance for businesses

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