



Small businesses. Big plans.

Strategic Banking
Corporation of Ireland

SBCI loans – progress to end June 2016

8,619 SMEs

across Ireland have
drawn down SBCI loans



1.50 percentage
points

Average discount on SBCI
loans versus market rates
for loans <€250,000

43,349 JOBS

In Irish SMEs supported
by SBCI loans



€40,000

Average loan size

(all figures cover the period March 2015 to June 2016)

What SMEs use SBCI loans for

86.5% of loans used for investment
in growing the business

7.6% used for working capital

5.9% used to refinance loans owed
to banks exiting the Irish market

€347m

loans drawn
by Irish SMEs



SBCI funding is benefiting a wide range of sectors (% of loans by value)



24%

Agriculture



10.6%

Admin & Support



7.4%

Manufacturing Services



4.3%

Professional & Scientific



3.3%

Construction Services



2.8%

Transport & Storage



14.6%

Accommodation
& Food Trade



17.7%

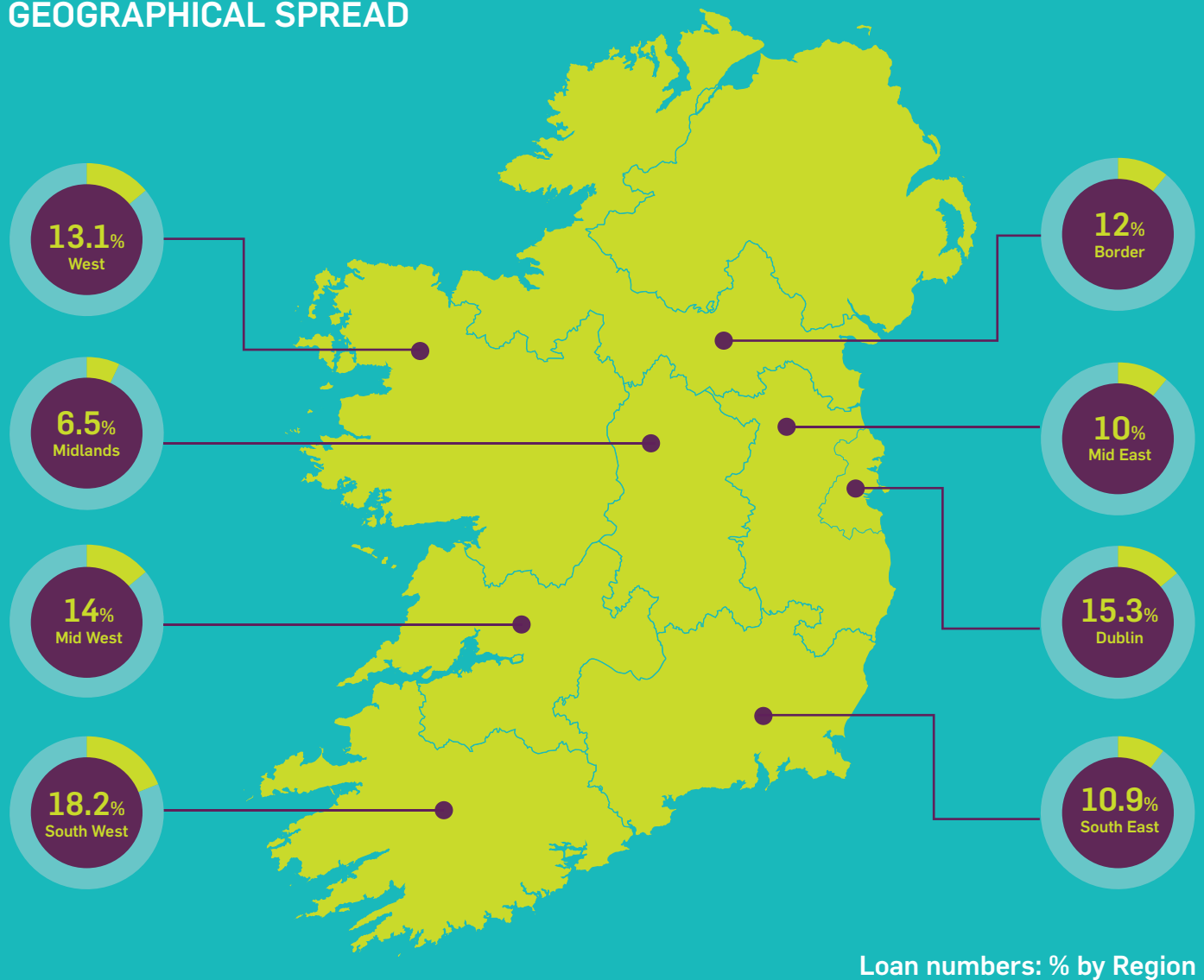
Wholesale & Retail



15.3%

Other

GEOGRAPHICAL SPREAD



SBCI driving growth in SMEs

SMEs have used SBCI loans to drive growth in their business. Compared to the ECB's SAFE survey, SBCI's lending to firms has been used more for growth and investment purposes than for short-term working capital.

SBCI is driving growth and investment in SMEs

Current market figures exceed 100% as firms may respond with multiple answers to survey

