



**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%**

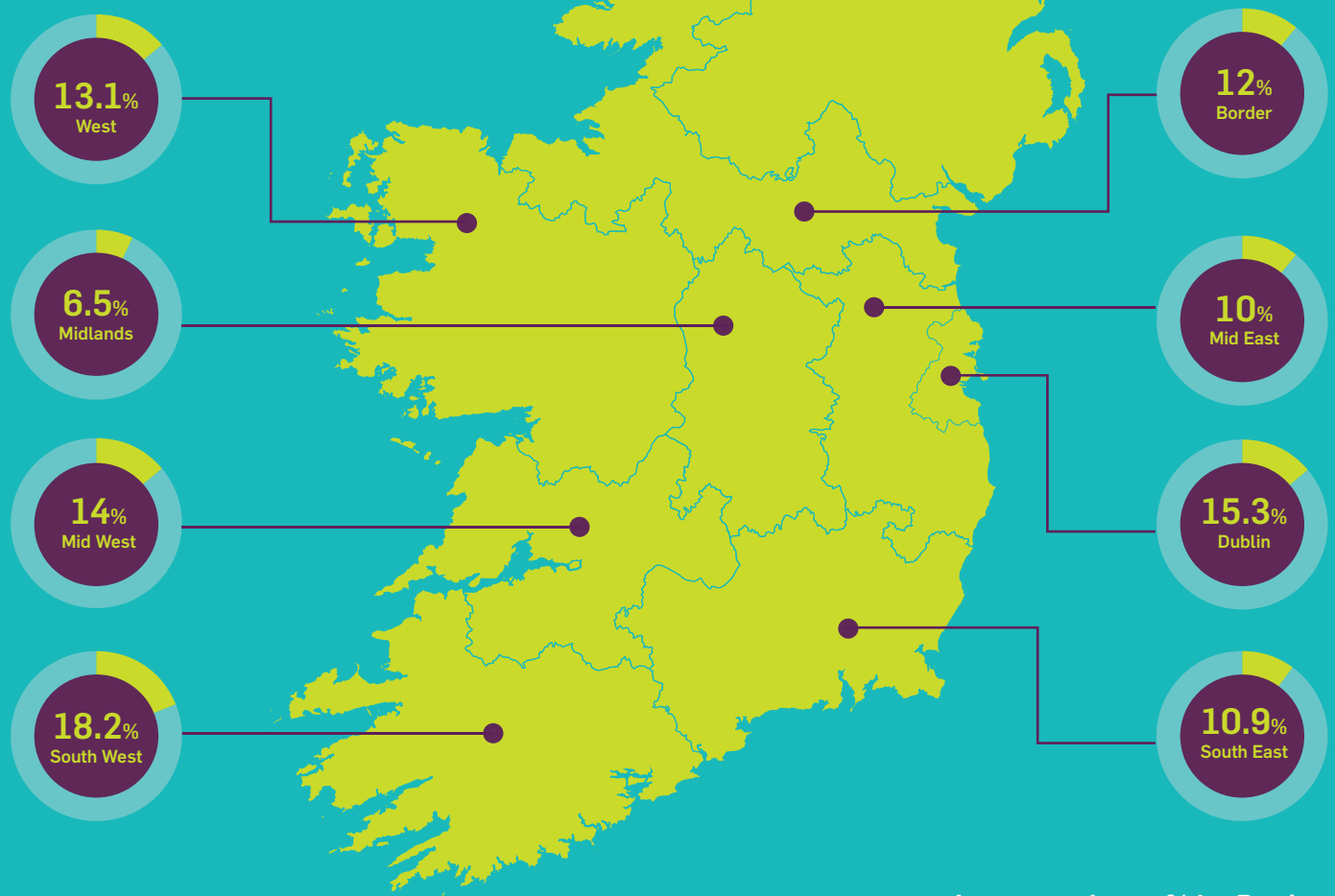
Wholesale & Retail



**15.3%**

Other

## GEOGRAPHICAL SPREAD



Loan numbers: % by Region



## 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

