What are the sources of financing?
bank loans and credit lines remain most relevant for SMEs, equity less so

What are the most important problems for SMEs?
access to finance is the least pressing one... but the situation differs between countries

Why are bank loans not relevant for some SMEs?
Bank loan obtained
79% SMEs received all or part of the requested loan

Rejection rate
SMEs are reporting fewer loan requests being turned down

What is the financing used for?

General situation of SMEs

The European Union is making it easier for SMEs to access finance
explore financing possibilities in your country, supported by the EU at: http://access2finance.eu
The results presented are for SMEs in the EU, based on the “Survey on the access to finance of enterprises (SAFE), where companies were asked about the situation in the past 6 months (April – September 2016), published in November 2016 at: http://ec.europa.eu/growth/safe