

SME Financing in Europe : Measures to Improve the Rating Culture Under the New Banking Rules

Rym Ayadi

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Abstrakty:

EN It is widely accepted that the SME sector plays a central role in promoting employment, growth and innovation in Europe. Therefore, it is very important to ensure that financing conditions for SMEs are not overly tight because of more stringent capital rules, particularly when they already have difficulties in accessing finance in capital markets given their limited size and reputation. This paper gives insight into sources of SME financing in Europe; use and structure of SME financing, main constraints, as well as, measures to improve the rating culture under the new banking rules.

Sektor MSP odgrywa główną rolę w promowaniu zatrudnienia, wzrostu gospodarczego i innowacji w Europie. Dlatego też jest bardzo ważnym upewnić się, że warunki finansowania MSP nie są zbyt restrykcyjne z powodu bardziej rygorystycznych zasad kapitałowych, zwłaszcza kiedy już występują trudności w dostępie do funduszy na rynku kapitałowym, wynikające z ich ograniczonej wielkości i reputacji. Niniejszy artykuł objaśnia kwestię źródeł finansowania MSP w Europie; wykorzystanie i strukturę finansowania MSP, jak również, główne ograniczenia i środki umożliwiające poprawę kultury rankingowej przy nowych zasadach bankowych. (AT)

Słowa kluczowe:

EN [Small business](#) [Small business financing](#) [Banking sector](#)

PL [Małe i średnie przedsiębiorstwa](#) [Finansowanie small businessu](#) [Sektor bankowy](#)

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Identyfikator YADDA:

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Komentarze

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