

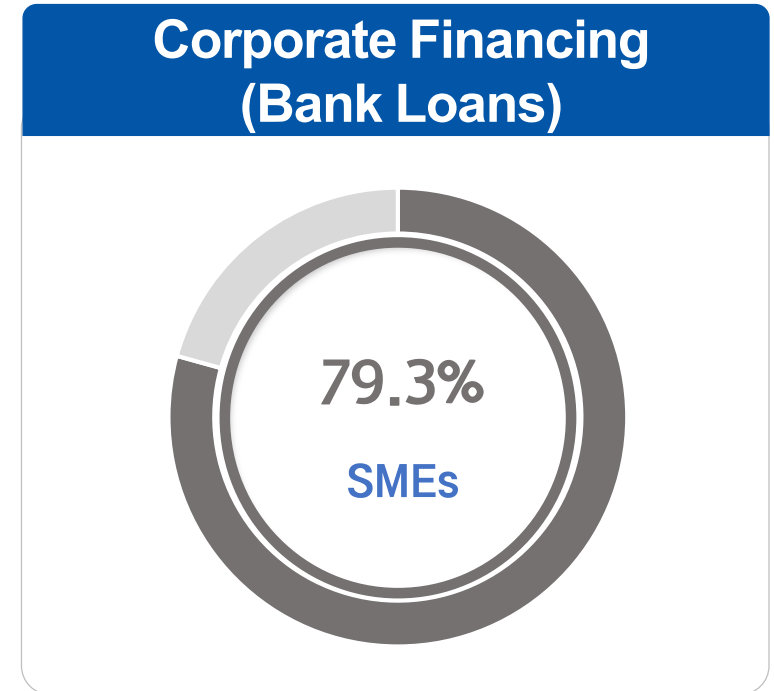
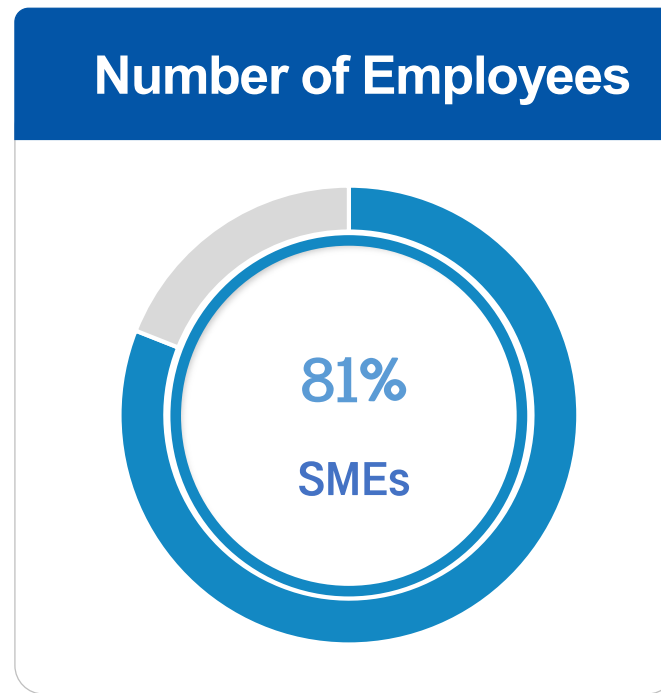
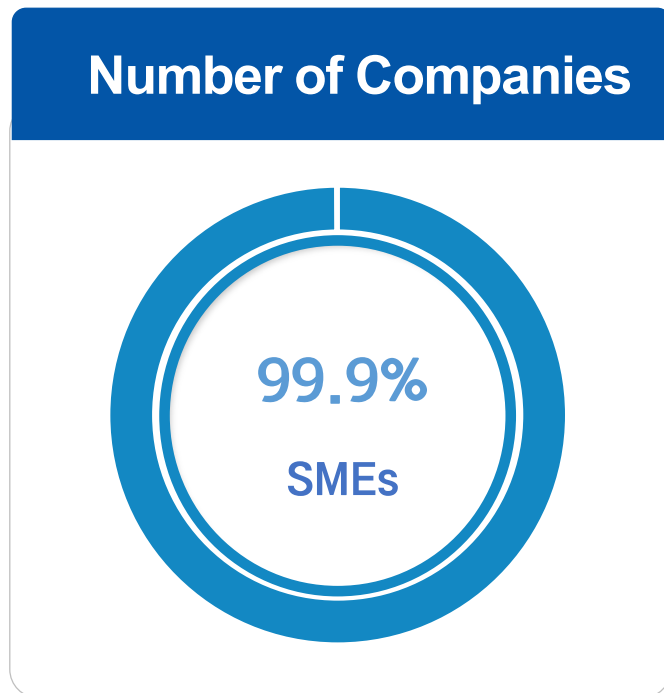


Small and Medium
Enterprises
Working Group

Policy Funding

: Enhancing Access to Financial
and Alternative Financial Solutions

I. Current Status of SMEs in Korea



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Secured Loans for SMEs by Major Banks of Korea

S Bank	H Bank	W Bank
77%	82.1%	87.2%

Reasons for New Loan Rejections by Banks

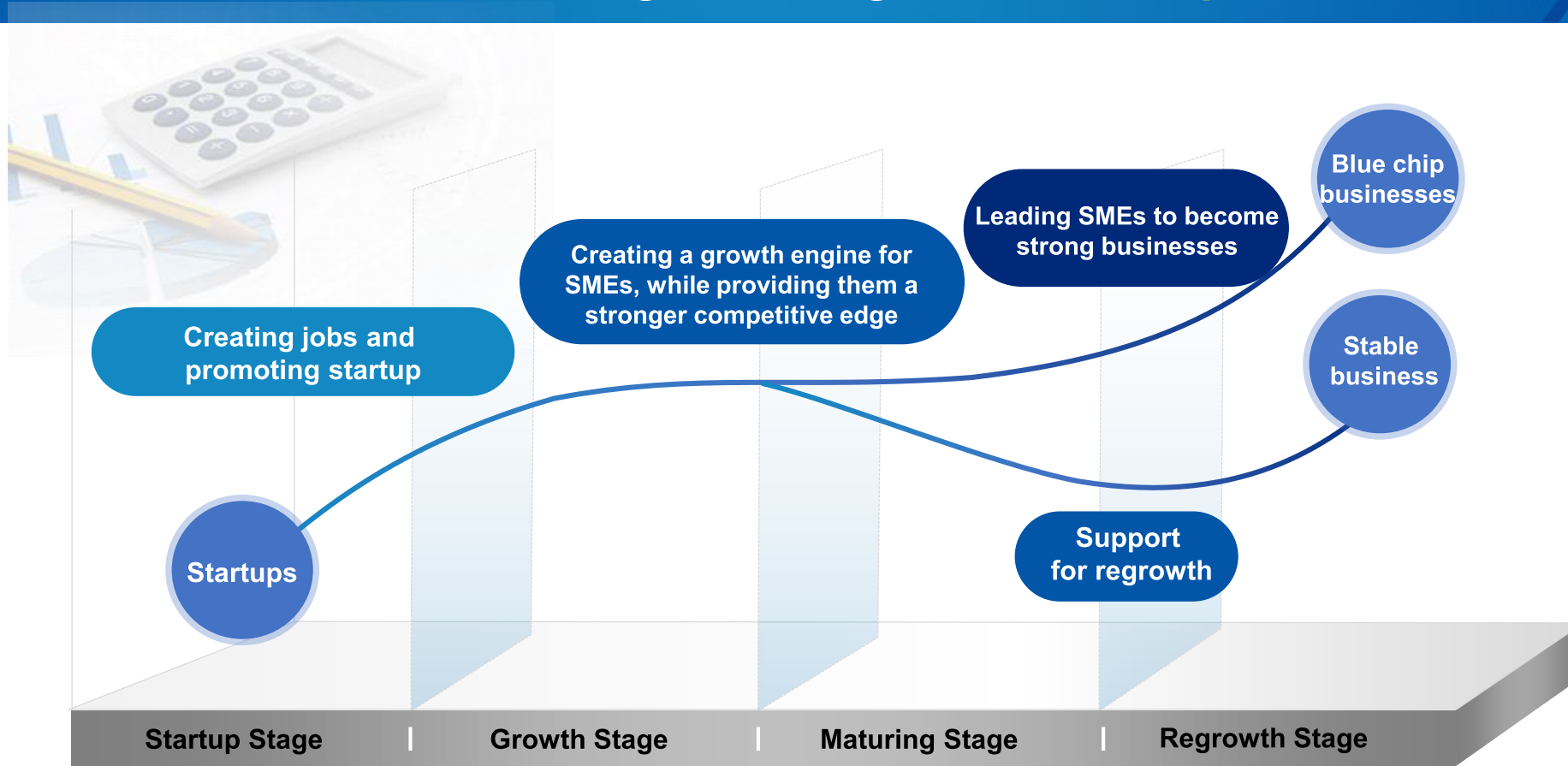
Loan limit exceeded	Insufficient collateral	Market conditions	Inadequate credit rating	Delinquency history
45.1%	41.9%	26.9%	9.6%	2.7%

Ratios of New Financing Sources

Bank	Policy Funding	Etc
76.5%	13.5%	10%

II. Loan Support

Scale-up support for SMEs and startups:
Tailored assistance across business growth stages from **Startup** and **Growth** to **Regrowth**



II. Loan Support : Generating Innovative Growth Engines

Innovative growth sectors



Digital manufacturing innovation

01

Concentrated support for innovative growth areas including the Top 10 emerging sectors

700 billion KRW
for supporting emerging industries

Enhancing the future growth prospects of SMEs and startups

02

Enhancement of policy funding for startups focused on emerging industries

Supplying **1.8 trillion KRW** to startups with exceptional technology and business excellence



Supplying more than **350 billion KRW** to bolster unsurpassable and emerging industries

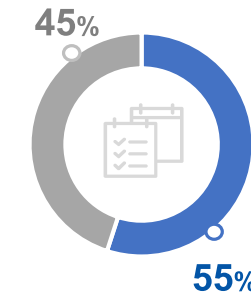
Promoting the growth of startups in emerging industries

03

Digital Manufacturing Innovation by expansion of facility funding

■ Facility Funding ■ Working Capital

2024 Support Target



- Supporting the introduction of **robotics and automation facilities** annually in **800 companies**

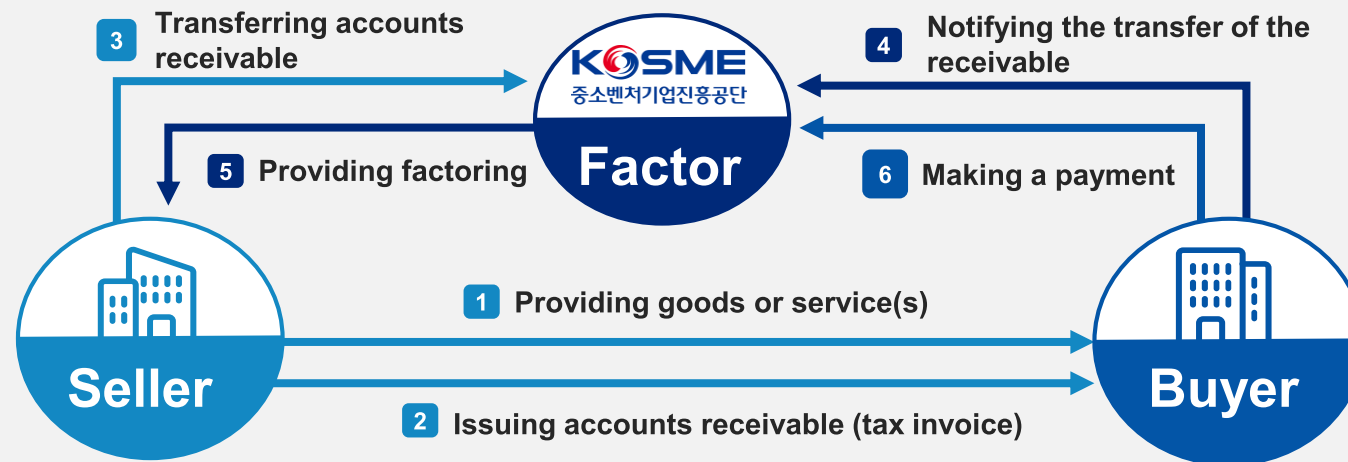
Enhancing productivity in SMEs

III. Regional Innovation Funding

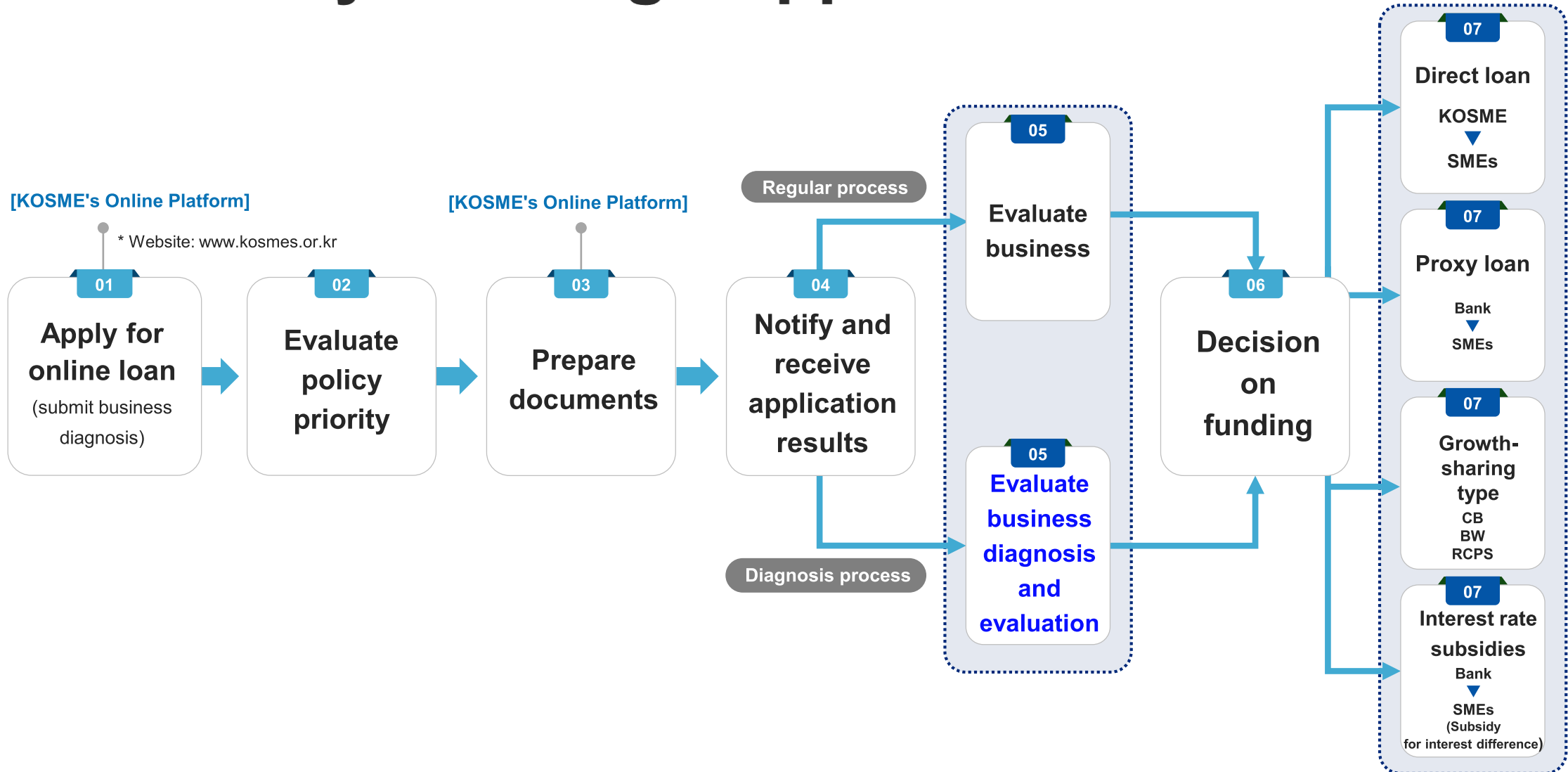
Strengthening Regional Industrial Supply Chains through Enhanced Regional Innovation Finance

Accounts Receivable Factoring

Acquiring accounts receivable held by SMEs to provide early liquidity, enabling companies to reinvest in production activities, thus establishing an economic circulation system.

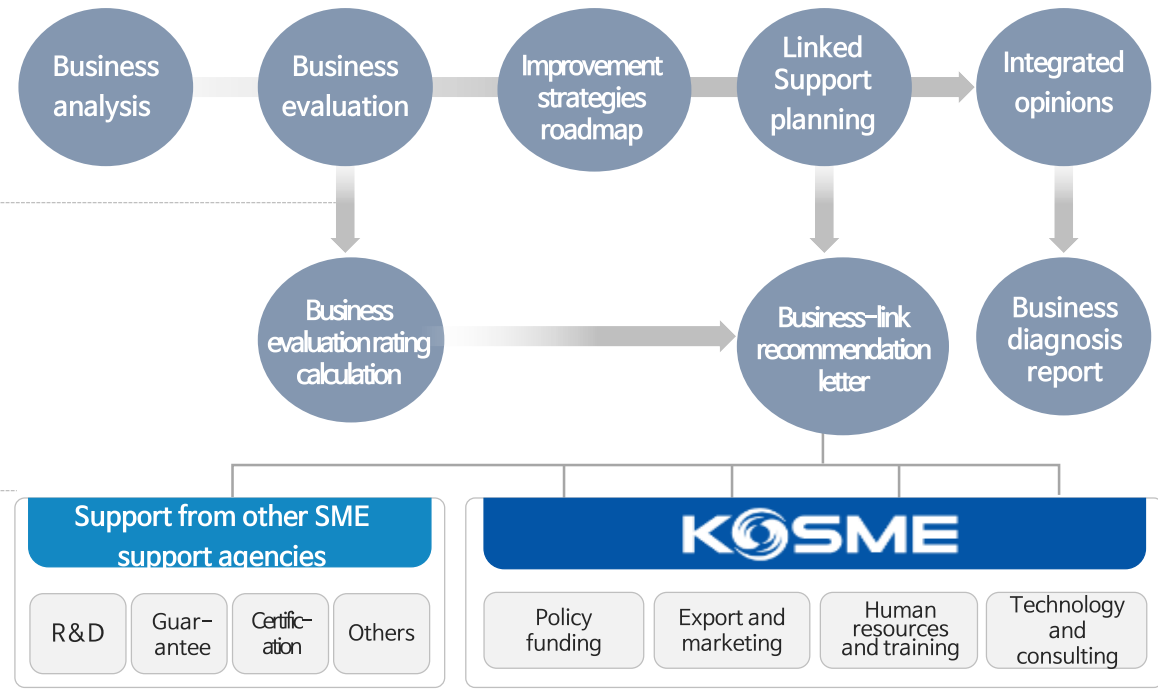
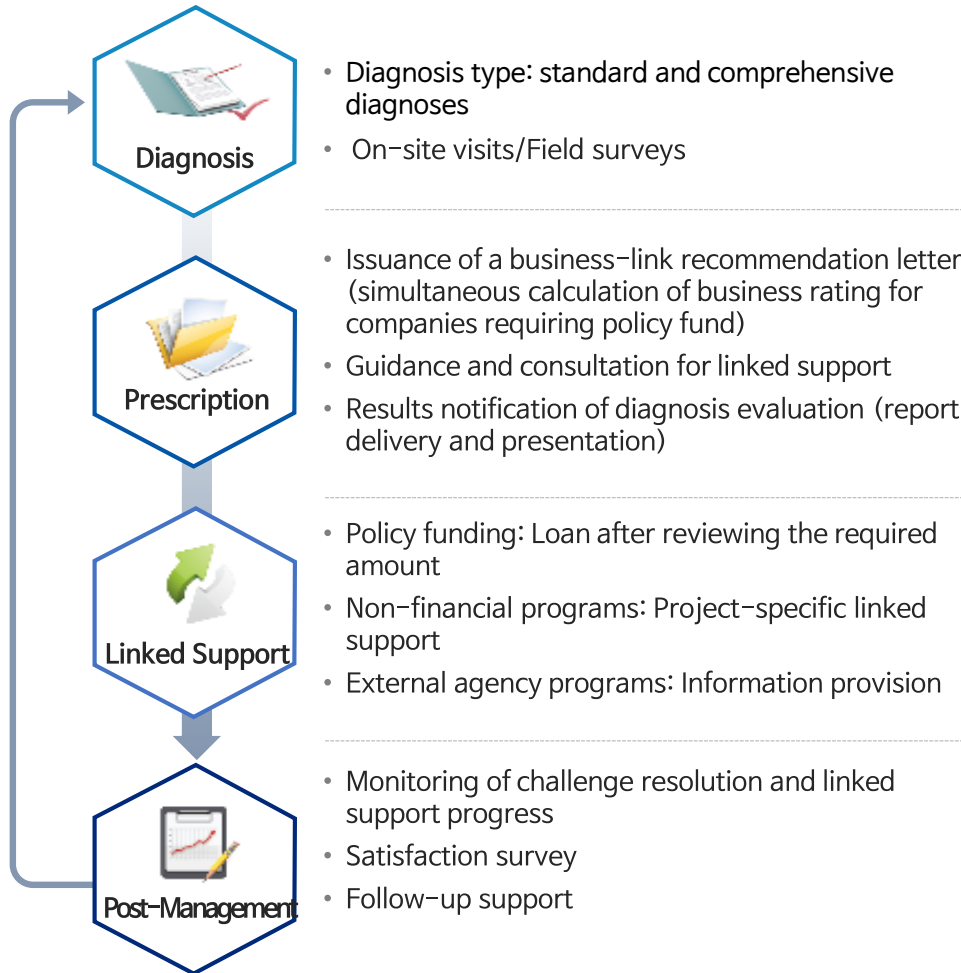


Note. Policy Funding Support Process



IV. Business Diagnosis

Experts in technologies and management identify problems (business difficulties) through **business diagnosis** and offer **solutions** and **direction for improvement** by **linking tailored policy programs**



Leading to SMEs' sustainable growth

Thank You

