ECONOMIST IMPACT REPORT

GLOBAL SMALL BUSINESS LENDING TRENDS

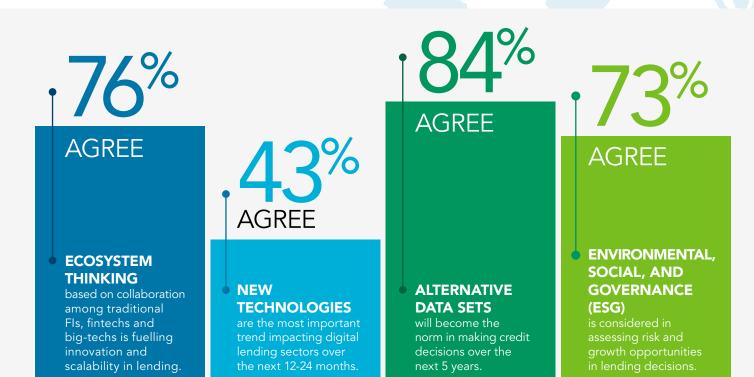
Small businesses are the bedrock of society all over the world. Traditionally overlooked by lenders, small businesses have experienced increased issues in securing funding since the onset of the COVID-19 pandemic, just as they needed liquidity to stay afloat. We commissioned Economist Impact to find out what lenders are doing to address the issue.

Here are some of the important findings from Economic Impact report, What is shaping the ecosystem of small business lending?



GLOBAL FINDINGS

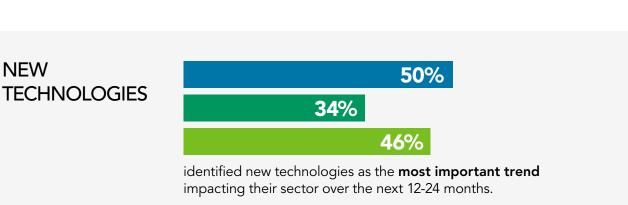
ALL LENDERS



REGIONAL VIEWS



62%

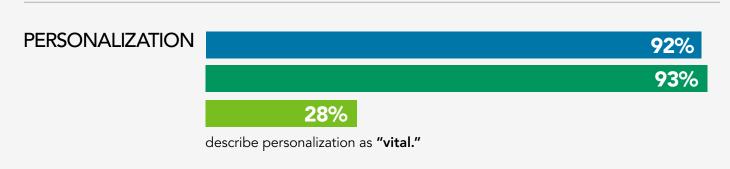


think AI is the most promising new technology.

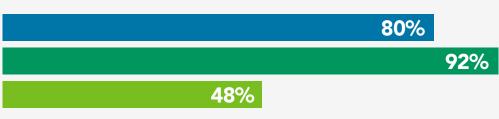


98%
Think the use of alternative data sets will become the

think the **use of alternative data sets** will become the norm in making credit decisions over the next five years.



ENVIRONMENTAL, SOCIAL, AND GOVERNANCE (ESG)



agree they are considering ESG factors in **assessing risk** and growth opportunities in lending decisions.

