

# EXECUTIVE REPORT

## SME Banking: Best Practice and Case Studies

---

### Overview:

**Published:** October 2010

**Pages:** 151

**Author:** David Cavell

**Price:** From £1,200 printed format (see order form for further options)

The SME sector is served by both long established banks and newer players. The market leaders have well developed strategies that have brought success for both themselves and their clients. However, the recent economic difficulties have opened up fault lines in the relationships between many banks and their SME clients.

This report reviews up-to-date case studies from across the world and accesses important research in order identify the key drivers of success in SME banking. It also reflects the principal lessons to be learned from the experience of the recent financial crisis. As such it provides an insightful and timely guide to the critical success factors for banks seeking to develop a profitable share of the SME market.

---

### Table of Contents:

#### EXECUTIVE SUMMARY

##### BANKING PRODUCTS, CHANNELS AND RISK

1. Banking products and channels
2. Payment cards for SMEs
3. Risk management

##### CASE STUDIES FROM AUSTRALIA

4. Australia & New Zealand Banking Group (Australia)
5. Bendigo and Adelaide Bank (Australia)

##### CASE STUDIES FROM EUROPE

6. Caja Navarra (Spain)
7. The Sparkassen (Germany)
8. Lloyds TSB (UK)
9. Short case studies from Romania, Belgium and Slovakia
10. Relationship management in Europe (including lending)
11. The view from the customer
12. SME banking on the UK high street

##### CASE STUDIES FROM NORTH AMERICA

13. Advanta (USA)
14. Ixe Banco (Mexico)
15. Key Bank (USA)
16. TD Canada Trust (Canada)
17. Wells Fargo (USA)
18. Banks and SMEs in the USA

# ORDER FORM

## SME Banking: Best Practice and Case Studies

---

### Please specify format:

**Printed format**

£1,200 / €1,400 / \$2,000\*

**Electronic + printed (standard – up to five users)**

£1,800 / €2,100 / \$3,000\*

**Electronic + printed (multi-user 6+ users)**

£3,000 / €3,500 / \$5,000\*

*\* Prices in euros and dollars are approximate and will vary with exchange rate*

---

### Your details:

Surname \_\_\_\_\_ First Name \_\_\_\_\_ Title (Mr, Mrs, etc) \_\_\_\_\_

Position/Department \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

E-mail \_\_\_\_\_ VAT(TVA) No \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**The information contained in RBR reports is strictly confidential to the individuals and organisations that purchase them. It may not be reproduced or copied in any form, or be placed on a company intranet, without prior written permission from Retail Banking Research Ltd.**

---

### Payment method:

Payment card (please complete details below)

Please invoice me

### For payment by card please complete details below:

Visa       MasterCard       AMEX       JCB      Amount: GBP (£) \_\_\_\_\_

Card No                      Expires (mm/yy)   /

Cardholder name (as it appears on card) \_\_\_\_\_

Cardholder signature \_\_\_\_\_ Date \_\_\_\_\_

---

### How did you hear about RBR?

Existing customer       RBR website       Postal mailing       Conference (please specify)

Recommendation       Other website (please specify)       Email from RBR       Other (please specify)

---

Please complete and return this form to:

**RETAIL BANKING RESEARCH LIMITED** 304 Sandycombe Road, Kew Gardens, Surrey TW9 3NG, UK

Tel: +44 2089401398 Fax: +44 2089401527 Email: rbr@rbrlondon.com Web: www.rbrlondon.com/executivereports