

Competitiveness of Enterprises and SMEs - Loan Guarantee Facility Implementation Update

Reporting date: 30/09/2024





Disclaimer

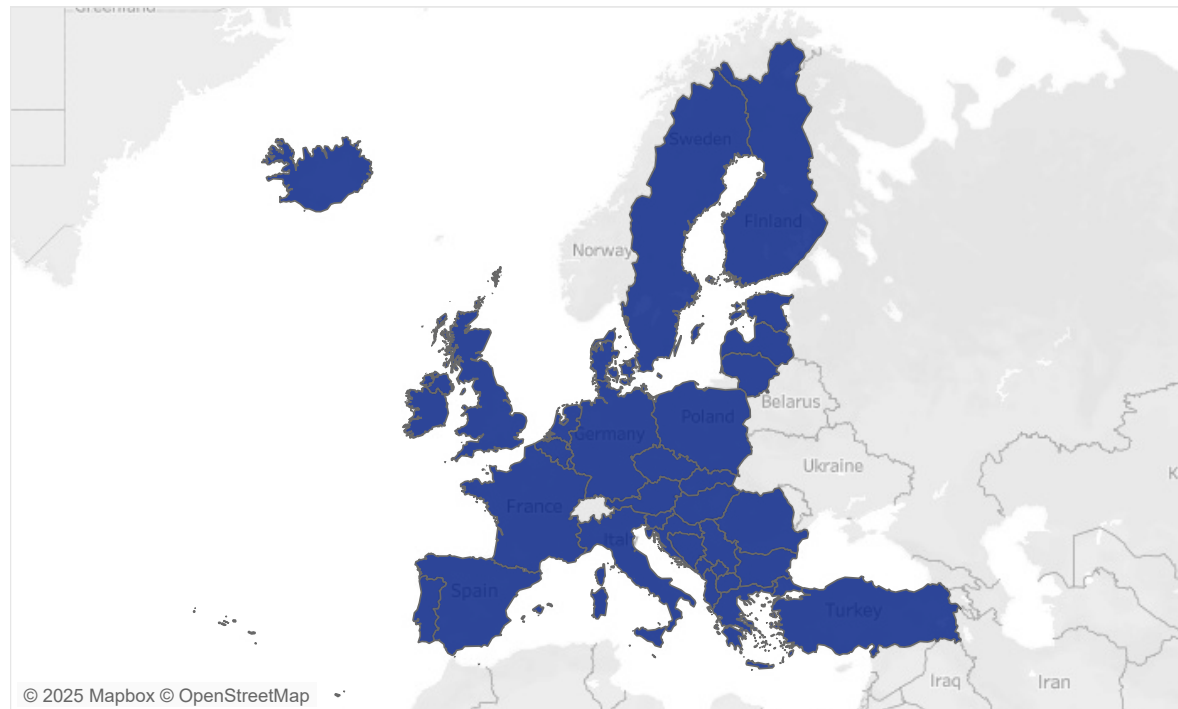
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All figures are expressed in EUR (except otherwise stated) and are converted at the historical rates.

Status of COSME-LGF implementation as of 30/09/2024

- 140 guarantee contracts signed*
 - covering 35 countries**
 - for a total guarantee amount of EUR 2,440.7M signed
- Expecting to provide over EUR 68,285.6M of financing to SMEs
- During COVID-19 support period originated 185,144 transactions to SMEs for a committed amount of EUR 10,241.0M
 - of which 141,752 transactions for EUR 7,862.1M with COVID-19 support enhanced measures
- Currently enabling the support of 938,917 SMEs and 4,368,214 jobs (at first inclusion)

Countries with guarantee contracts signed



* Refers to active contracts

** Count of countries targeted by the Financial Intermediaries

Note: The map presented is for illustrative purposes and is without prejudice to the status of or sovereignty over any territory.

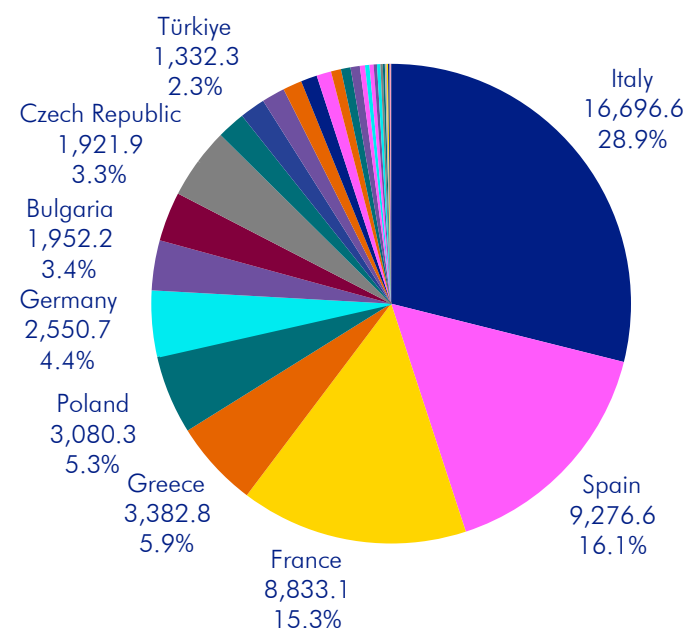
COSME-LGF Portfolio - by Country

(transactions and amounts committed to Final Recipients)

Country*	Transactions to Final Recipients	% of Total	Amount Committed to Final Recipients (in M EUR)	% of Total
Albania	234	0.0%	23.5	0.0%
Austria	4,696	0.4%	576.9	1.0%
Belgium	6,438	0.5%	1,102.0	1.9%
Bosnia and Herzegovina	608	0.0%	47.0	0.1%
Bulgaria	18,559	1.5%	1,952.2	3.4%
Croatia	1,236	0.1%	17.4	0.0%
Czech Republic	22,468	1.8%	1,921.9	3.3%
Denmark	845	0.1%	127.7	0.2%
Estonia	2,503	0.2%	367.6	0.6%
Finland	5,238	0.4%	366.8	0.6%
France	356,234	28.0%	8,833.1	15.3%
Germany	37,577	3.0%	2,550.7	4.4%
Greece	29,216	2.3%	3,382.8	5.9%
Hungary	17,759	1.4%	984.0	1.7%
Iceland	99	0.0%	24.9	0.0%
Ireland	4,334	0.3%	157.1	0.3%
Italy	313,110	24.6%	16,696.6	28.9%
Kosovo	2,387	0.2%	82.9	0.1%
Latvia	1,930	0.2%	131.1	0.2%
Lithuania	1,788	0.1%	167.5	0.3%
Luxembourg	305	0.0%	54.2	0.1%
Montenegro	1,819	0.1%	64.9	0.1%
Netherlands	10,503	0.8%	390.0	0.7%
Poland	90,533	7.1%	3,080.3	5.3%
Portugal	8,200	0.6%	739.7	1.3%
Romania	17,265	1.4%	906.1	1.6%
Serbia	29,941	2.4%	1,457.7	2.5%
Slovakia	5,585	0.4%	201.1	0.3%
Slovenia	3,040	0.2%	630.0	1.1%
Spain	239,178	18.8%	9,276.6	16.1%
Sweden	27	0.0%	1.3	0.0%
Türkiye	35,356	2.8%	1,332.3	2.3%
United Kingdom	3,636	0.3%	94.6	0.2%
Grand Total	1,272,647	100.0%	57,742.7	100.0%

COSME-LGF Portfolio - by Country

(amounts committed to Final Recipients in M EUR)



* Countries where financing to an SME has been granted, based on the SME's location

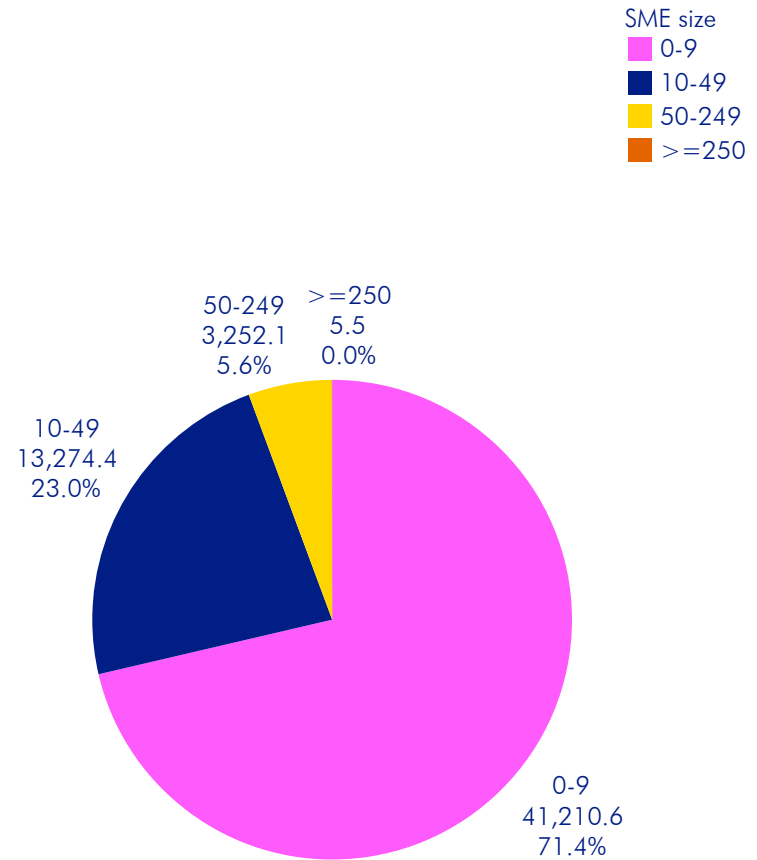
COSME-LGF Portfolio - by SME size

(in number of employees)

SME size (in number of employees)	Transactions to Final Recipients	% of Total	Amount Committed to Final Recipients (in M EUR)	% of Total
0-9	1,103,077	86.7%	41,210.6	71.4%
10-49	150,855	11.9%	13,274.4	23.0%
50-249	18,670	1.5%	3,252.1	5.6%
>=250	45	0.0%	5.5	0.0%
Grand Total	1,272,647	100.0%	57,742.7	100.0%

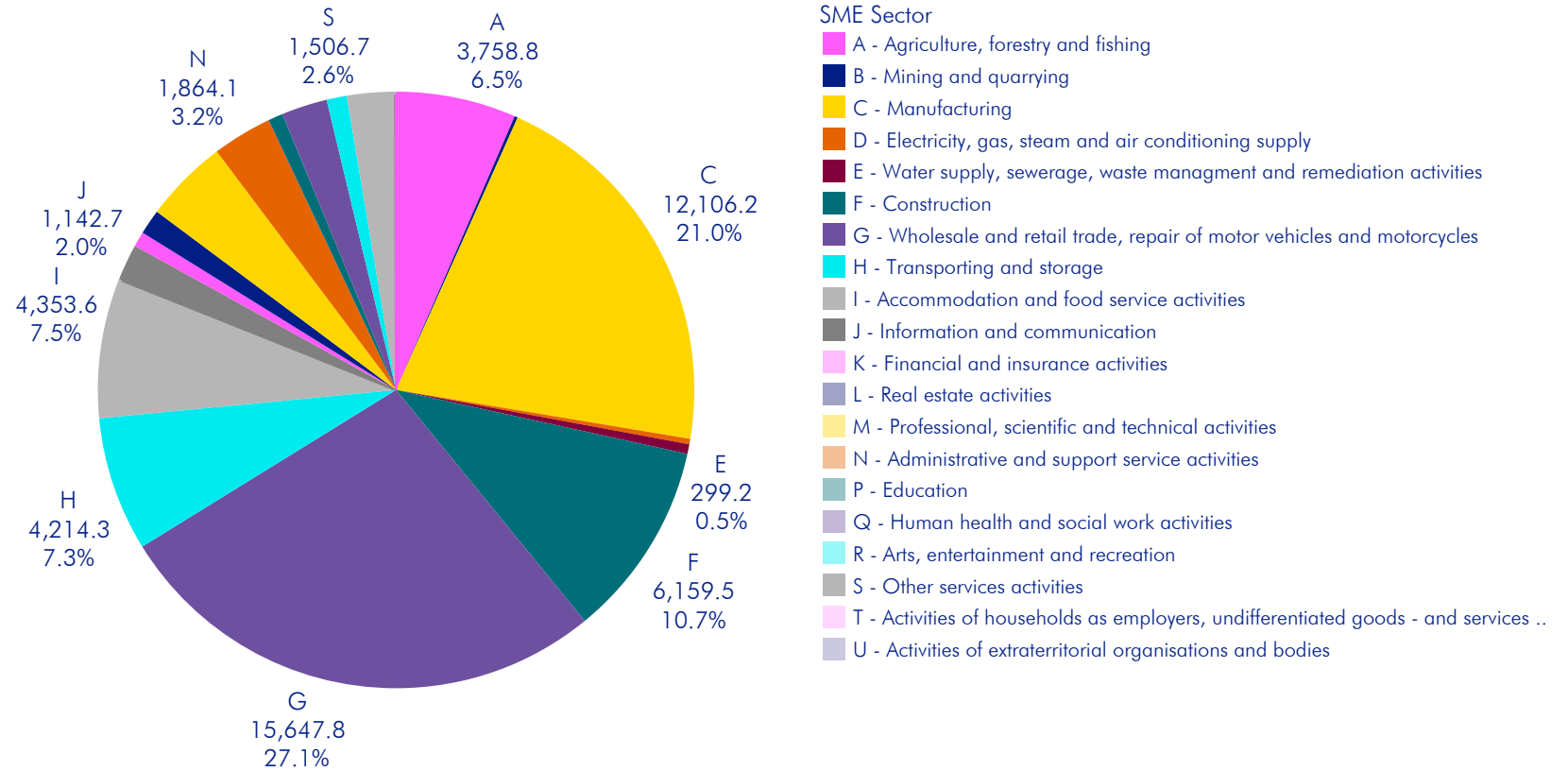
COSME-LGF Portfolio - by SME size

(amounts committed to Final Recipients in M EUR)



COSME-LGF Portfolio - by Sector

(amounts committed to Final Recipients in M EUR)



COSME-LGF Portfolio - by SME age

(in number of SMEs and amount committed)

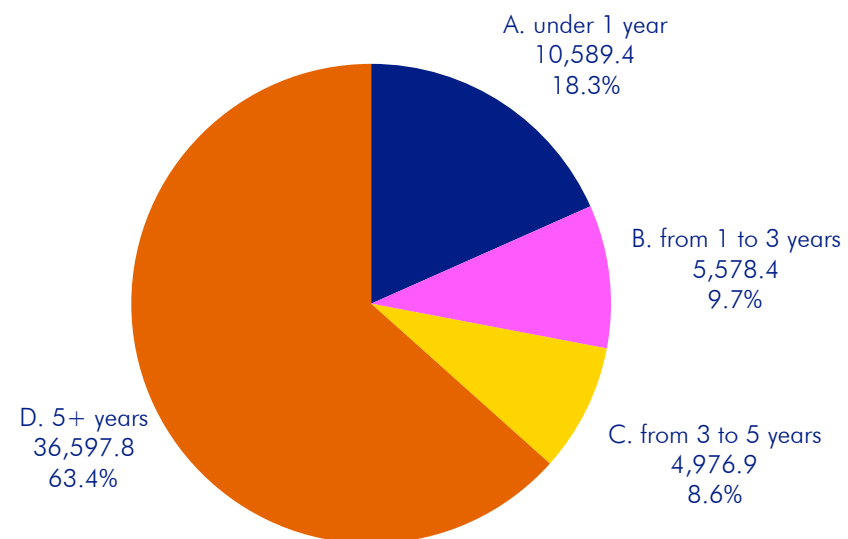
SME age*	Number of SMEs	% of Total	Amount Committed to Final Recipients (in M EUR)	% of Total
A. under 1 year	249,465	26.6%	10,589.4	18.3%
B. from 1 to 3 years	123,076	13.1%	5,578.4	9.7%
C. from 3 to 5 years	91,251	9.7%	4,976.9	8.6%
D. 5+ years	475,123	50.6%	36,597.8	63.4%
N/A	2	0.0%	0.2	0.0%
Grand Total	938,917	100.0%	57,742.7	100.0%

COSME-LGF Portfolio - by SME age

(amounts committed to Final Recipients in M EUR)

SME age

- A. under 1 year
- B. from 1 to 3 years
- C. from 3 to 5 years
- D. 5+ years



* Split of SMEs by age class based on the first transaction (in case of more than one transactions per SME)