

Competitiveness of Enterprises and SMEs - Loan Guarantee Facility Implementation Update

Reporting date: 30/09/2023

Disclaimer

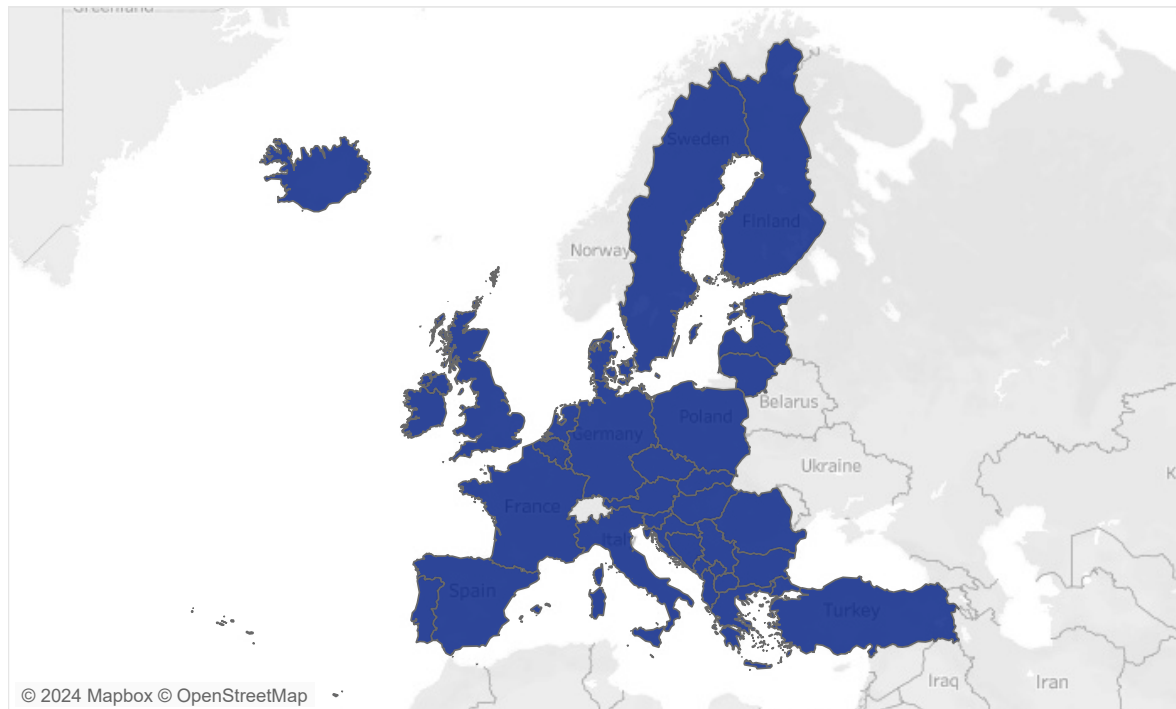
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All figures are expressed in EUR (except otherwise stated) and are converted at the historical rates.

Status of COSME-LGF implementation as of 30/09/2023

- 147 guarantee contracts signed*
 - covering 35 countries**
 - for a total guarantee amount of EUR 2,490.6M signed
- Expecting to provide over EUR 68,456.3M of financing to SMEs
- During COVID-19 support period originated 185,254 transactions to SMEs for a committed amount of EUR 10,256.9M
 - of which 141,900 transactions for EUR 7,877.3M with COVID-19 support enhanced measures
- Currently enabling the support of 918,457 SMEs and 4,300,385 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.

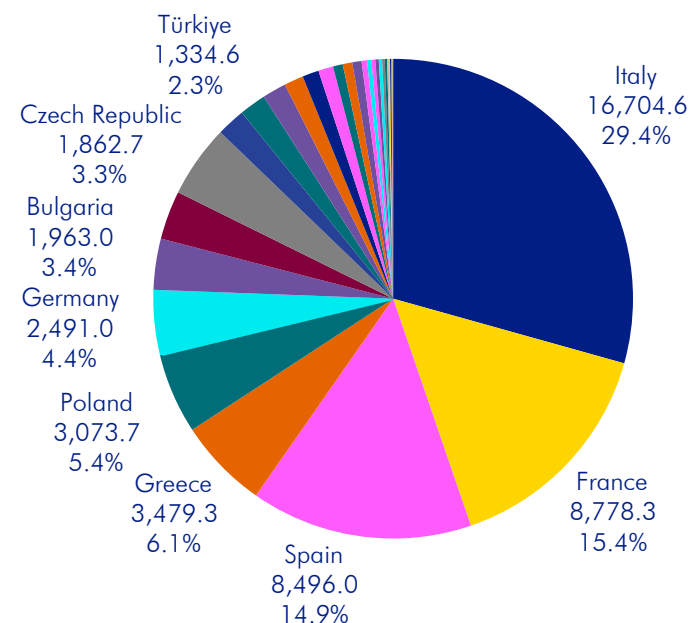
COSME-LGF Portfolio - by Country

(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	242	0.0%	27.4	0.0%
Austria	4,684	0.4%	574.2	1.0%
Belgium	6,253	0.5%	1,030.3	1.8%
Bosnia and Herzegovina	608	0.0%	47.0	0.1%
Bulgaria	18,398	1.5%	1,963.0	3.4%
Croatia	1,236	0.1%	17.4	0.0%
Czech Republic	21,772	1.8%	1,862.7	3.3%
Denmark	840	0.1%	129.3	0.2%
Estonia	2,505	0.2%	371.5	0.7%
Finland	5,085	0.4%	356.1	0.6%
France	354,644	28.5%	8,778.3	15.4%
Germany	36,772	3.0%	2,491.0	4.4%
Greece	29,319	2.4%	3,479.3	6.1%
Hungary	17,813	1.4%	1,095.8	1.9%
Iceland	89	0.0%	19.4	0.0%
Ireland	4,189	0.3%	148.7	0.3%
Italy	313,225	25.2%	16,704.6	29.4%
Kosovo	2,387	0.2%	82.9	0.1%
Latvia	1,931	0.2%	131.7	0.2%
Lithuania	1,788	0.1%	168.3	0.3%
Luxembourg	286	0.0%	50.7	0.1%
Montenegro	1,798	0.1%	63.4	0.1%
Netherlands	10,066	0.8%	370.5	0.7%
Poland	87,701	7.1%	3,073.7	5.4%
Portugal	8,082	0.7%	735.5	1.3%
Romania	17,185	1.4%	924.4	1.6%
Serbia	29,820	2.4%	1,450.2	2.5%
Slovakia	5,603	0.5%	201.6	0.4%
Slovenia	3,040	0.2%	636.3	1.1%
Spain	215,636	17.4%	8,496.0	14.9%
Sweden	27	0.0%	1.3	0.0%
Türkiye	35,638	2.9%	1,334.6	2.3%
United Kingdom	3,636	0.3%	97.2	0.2%
Grand Total	1,242,298	100.0%	56,914.3	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

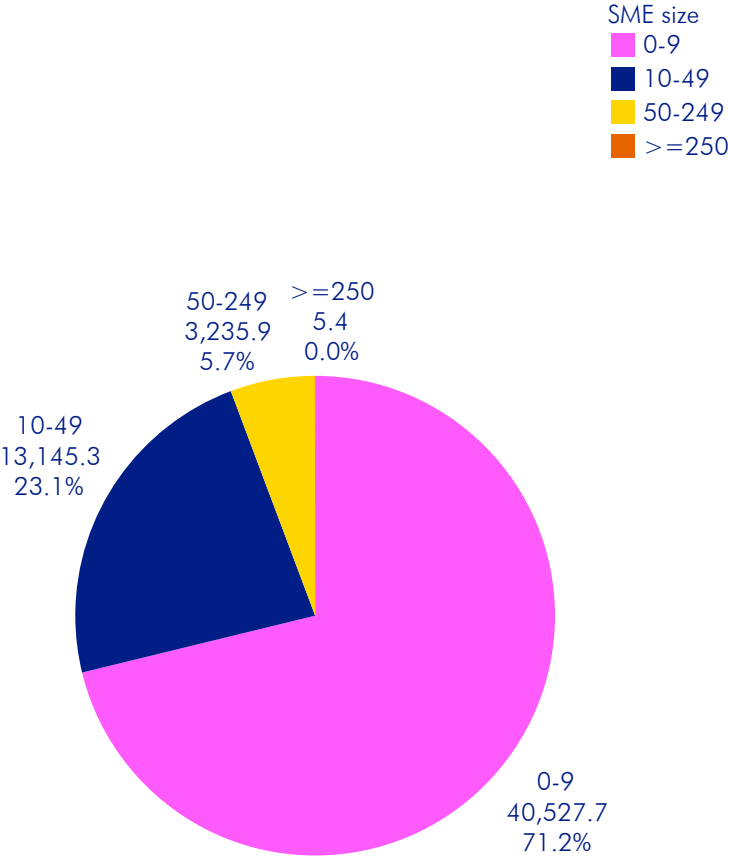
COSME-LGF Portfolio - by SME size

(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	1,074,883	86.5%	40,527.7	71.2%
10-49	149,006	12.0%	13,145.3	23.1%
50-249	18,365	1.5%	3,235.9	5.7%
>=250	44	0.0%	5.4	0.0%
Grand Total	1,242,298	100.0%	56,914.3	100.0%

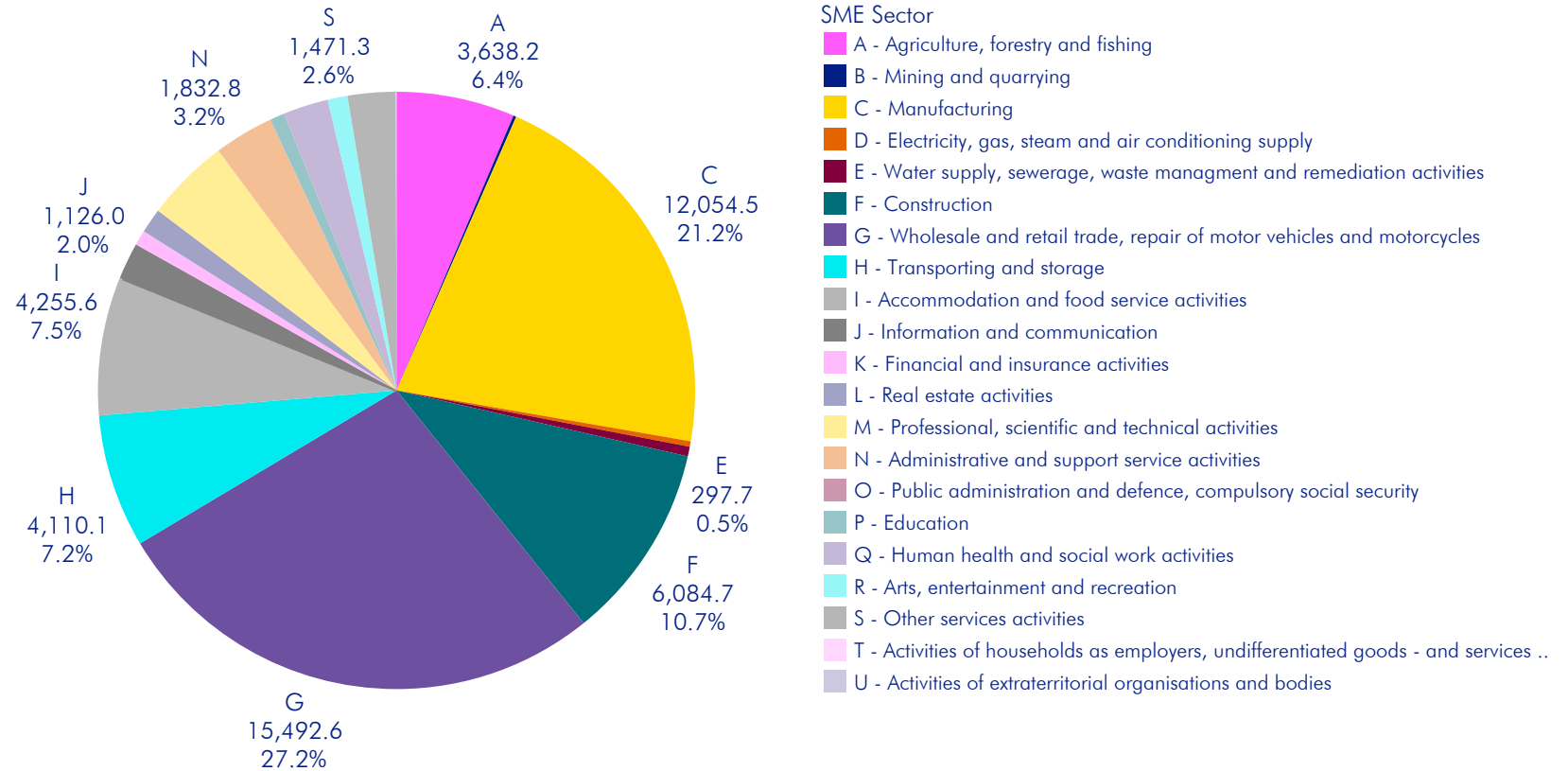
COSME-LGF Portfolio - by SME size

(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)

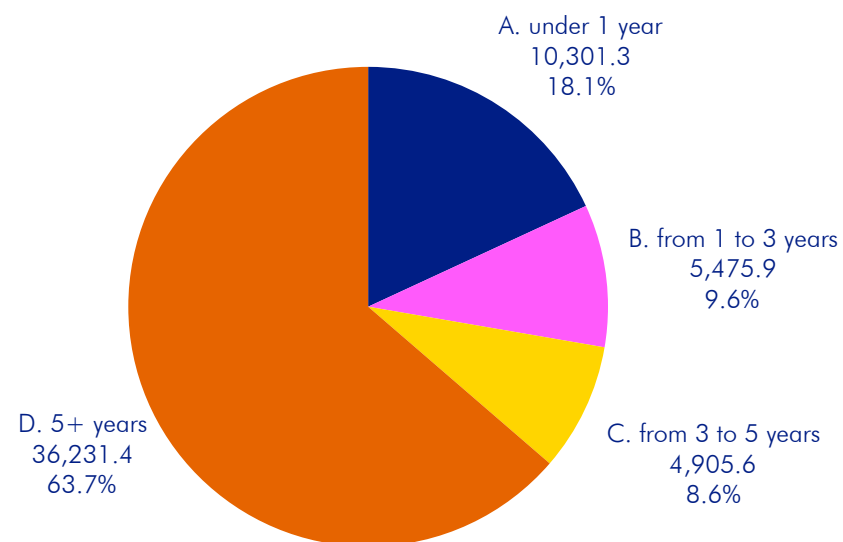
SME age*	Number of SMEs	% of Total	Amount Committed to Final Recipients (in M EUR)	% of Total
A. under 1 year	243,085	26.5%	10,301.3	18.1%
B. from 1 to 3 years	119,035	13.0%	5,475.9	9.6%
C. from 3 to 5 years	89,360	9.7%	4,905.6	8.6%
D. 5+ years	466,977	50.8%	36,231.4	63.7%
Grand Total	918,457	100.0%	56,914.3	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)