



**Competitiveness of Enterprises  
and SMEs - Loan Guarantee  
Facility**

**Implementation Update**

**Reporting date: 31/12/2020**

## Disclaimer

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

- **223** applications
  - **152** for the direct guarantee
  - **71** applications for the counter-guarantee
- **148** guarantee contracts signed <sup>(1)</sup>
  - covering **35** countries <sup>(2)</sup>
  - for a total guarantee amount of **EUR 2,581.0m**
- Expecting to provide over EUR **66,349.9m** of financing to SMEs
- Currently enabling the support of **678,237** SMEs and **3,294,415** jobs (at 1st inclusion)



■ Countries with guarantee contracts signed

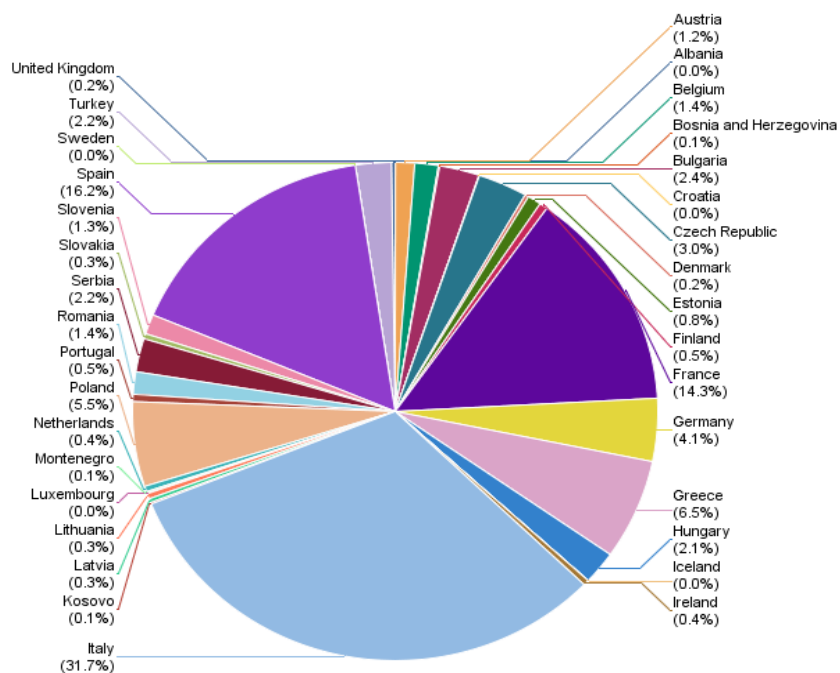
(1) refers to active contracts

(2) 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

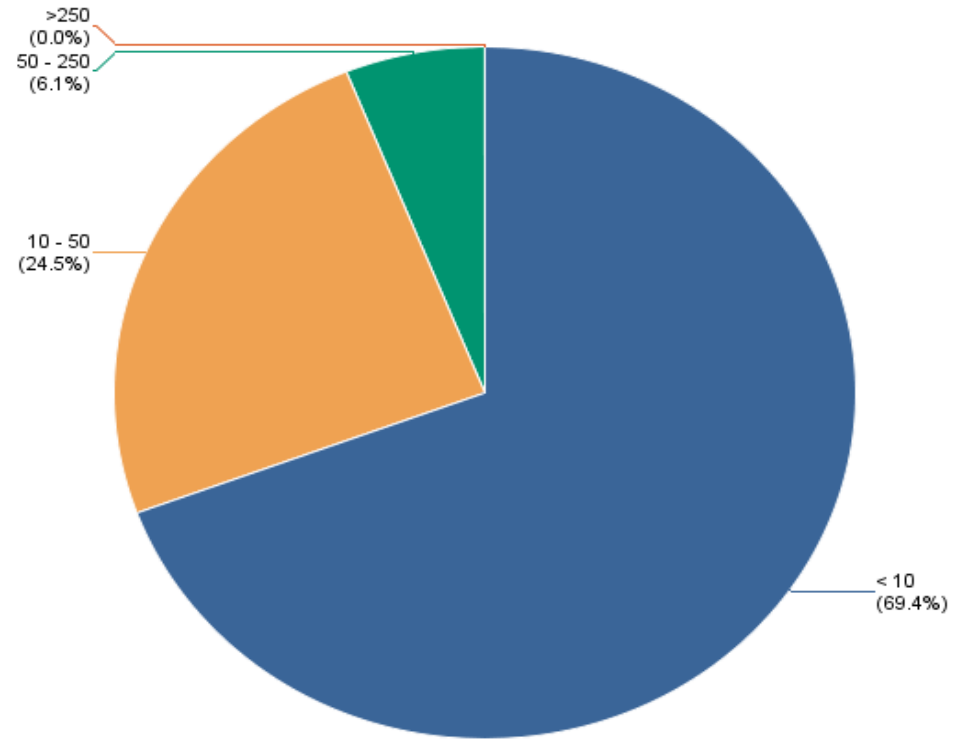
Country *	Transactions to Final Recipients		Amount Committed to Final Recipients	
	(Nbr)	(%)	(mEUR)	(%)
Albania	60	0.0%	7.9	0.0%
Austria	4,013	0.4%	476.0	1.2%
Belgium	3,779	0.4%	586.6	1.4%
Bosnia and Herzegovina	427	0.0%	32.1	0.1%
Bulgaria	10,523	1.2%	994.3	2.4%
Croatia	1,054	0.1%	14.3	0.0%
Czech Republic	14,252	1.6%	1,232.4	3.0%
Denmark	666	0.1%	95.0	0.2%
Estonia	2,162	0.2%	339.6	0.8%
Finland	2,920	0.3%	203.8	0.5%
France	244,557	27.0%	5,819.7	14.3%
Germany	26,128	2.9%	1,653.6	4.1%
Greece	19,380	2.1%	2,640.7	6.5%
Hungary	16,010	1.8%	866.5	2.1%
Iceland	7	0.0%	1.0	0.0%
Ireland	4,241	0.5%	143.2	0.4%
Italy	255,148	28.2%	12,873.7	31.7%
Kosovo	1,273	0.1%	40.7	0.1%
Latvia	1,382	0.2%	103.2	0.3%
Lithuania	1,348	0.1%	141.4	0.3%
Luxembourg	107	0.0%	18.3	0.0%
Montenegro	1,333	0.1%	39.1	0.1%
Netherlands	3,993	0.4%	143.5	0.4%
Poland	56,961	6.3%	2,227.7	5.5%
Portugal	1,610	0.2%	191.5	0.5%
Romania	11,840	1.3%	588.5	1.4%
Serbia	18,652	2.1%	877.3	2.2%
Slovakia	3,909	0.4%	136.7	0.3%
Slovenia	2,465	0.3%	518.5	1.3%
Spain	162,758	18.0%	6,590.3	16.2%
Sweden	26	0.0%	1.2	0.0%
Turkey	28,856	3.2%	891.4	2.2%
United Kingdom	3,636	0.4%	94.6	0.2%
<b>Total</b>	<b>905,476</b>	<b>100.0%</b>	<b>40,584.1</b>	<b>100.0%</b>



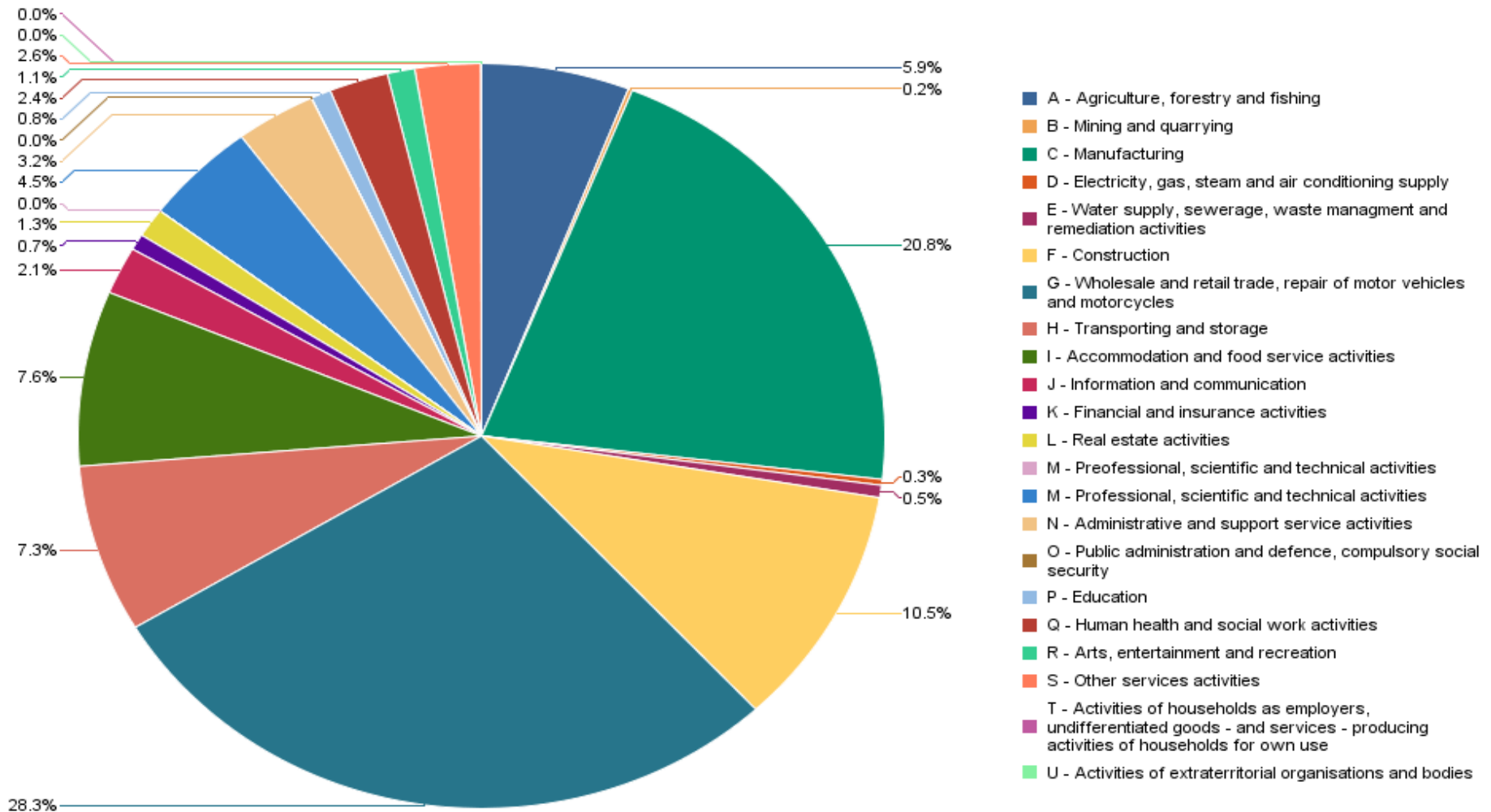
\* Countries where financing to an SME has been granted, based on the SME's location

## COSME-LGF Portfolio - By SME size (in nbr of Employees)

SME size (in nbr of Employees)	Transactions to Final Recipients		Amount Committed to Final Recipients	
	(Nbr)	(%)	(mEUR)	(%)
< 10	777,578	85.9%	28,150.5	69.4%
10 - 50	114,328	12.6%	9,960.2	24.5%
50 - 250	13,538	1.5%	2,469.0	6.1%
>250	32	0.0%	4.4	0.0%
<b>TOTAL</b>	<b>905,476</b>	<b>100.0%</b>	<b>40,584.1</b>	<b>100.0%</b>

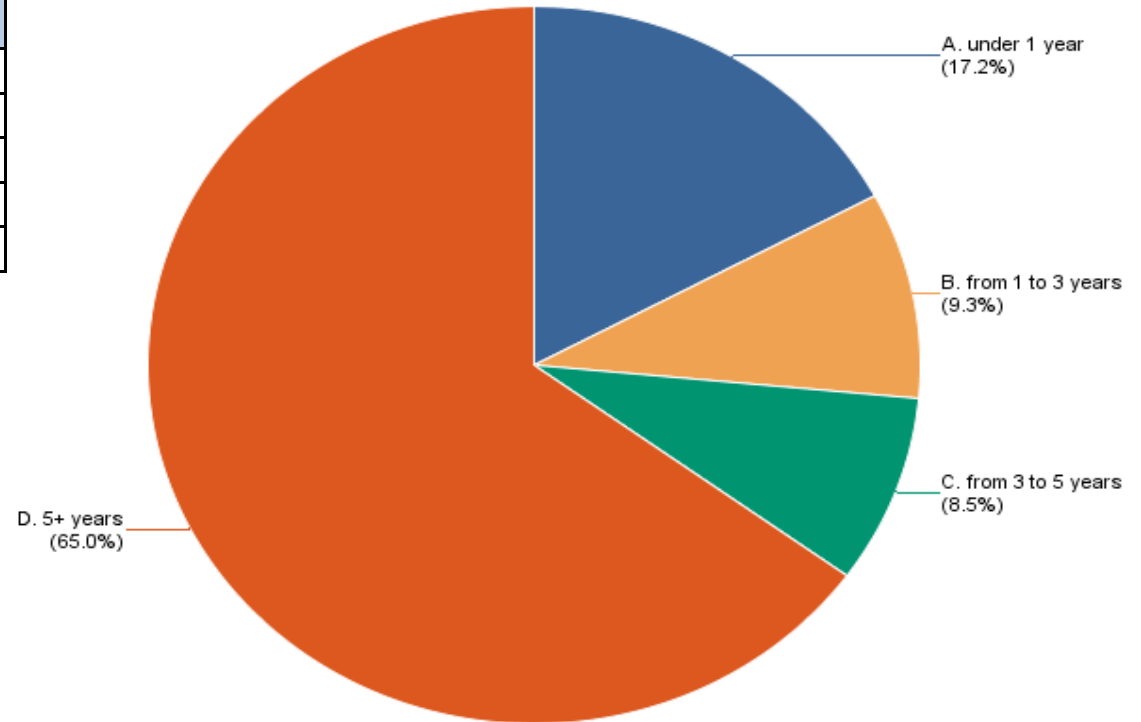


## COSME-LGF Portfolio - By sector



## COSME-LGF Portfolio - By SME age

SME age *	Final Recipients		Amount Committed to Final Recipients	
	(Nbr)	(%)	(mEUR)	(%)
A. under 1 year	175,057	25.8%	6,974.2	17.2%
B. from 1 to 3 years	86,487	12.8%	3,772.7	9.3%
C. from 3 to 5 years	65,852	9.7%	3,449.0	8.5%
D. 5+ years	350,841	51.7%	26,388.3	65.0%
<b>Total</b>	<b>678,237</b>	<b>100.0%</b>	<b>40,584.1</b>	<b>100.0%</b>



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