

# Competitiveness of Enterprises and SMEs - Loan Guarantee Facility Implementation Update

Reporting date: 31/12/2024

## Disclaimer

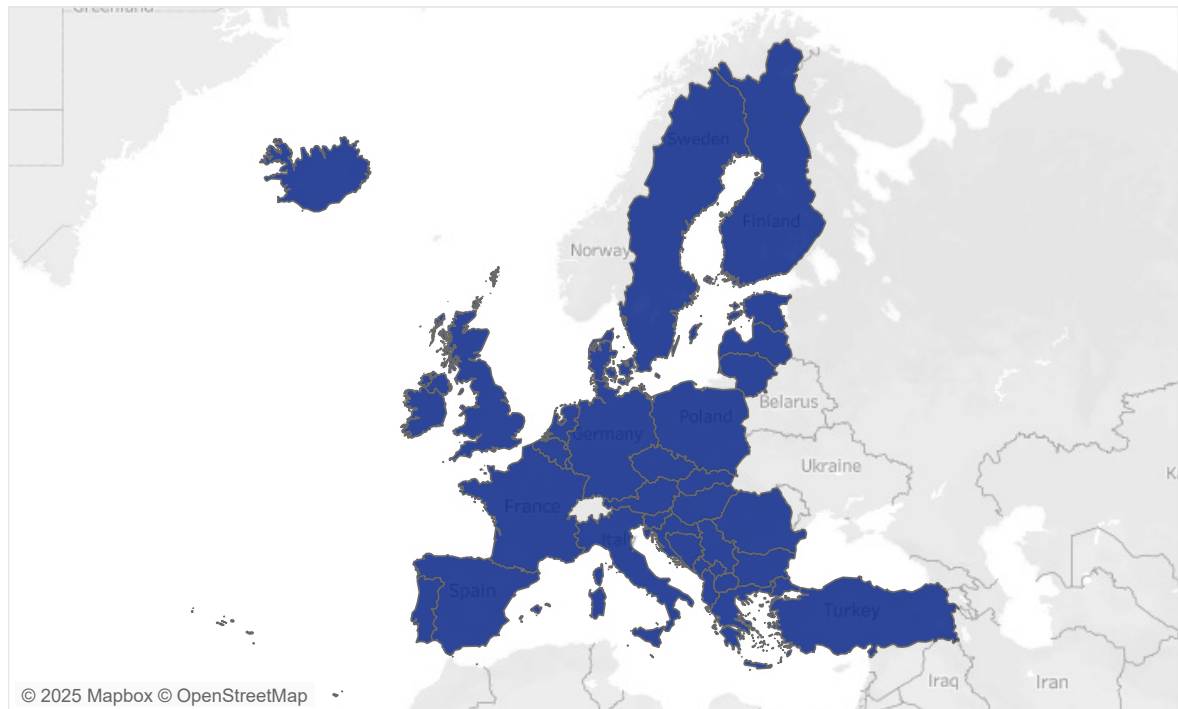
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All figures are expressed in EUR (except otherwise stated) and are converted at the historical rates.

## Status of COSME-LGF implementation as of 31/12/2024

- 140 guarantee contracts signed\*
  - covering 35 countries\*\*
  - for a total guarantee amount of EUR 2,436.5M signed
- Expecting to provide over EUR 68,285.6M of financing to SMEs
- During COVID-19 support period originated 184,995 transactions to SMEs for a committed amount of EUR 10,229.9M
  - of which 141,664 transactions for EUR 7,855.4M with COVID-19 support enhanced measures
- Currently enabling the support of 938,763 SMEs and 4,367,951 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.

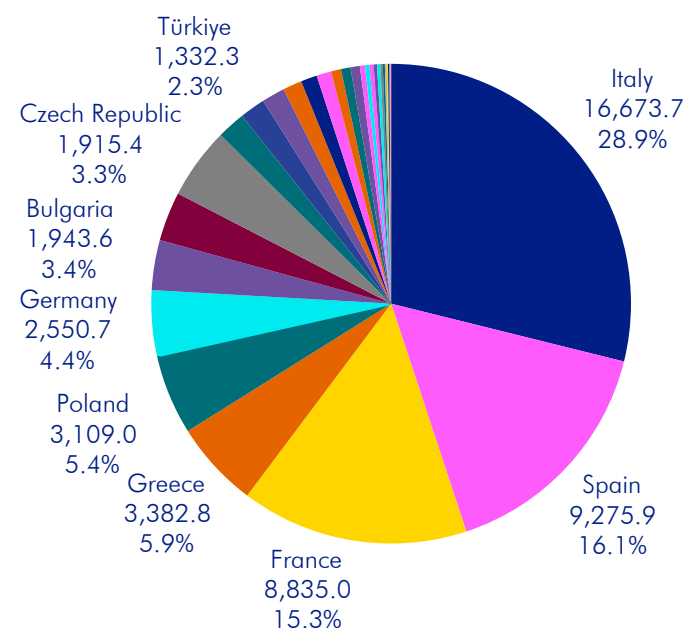
## COSME-LGF Portfolio - by Country

(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%       | 1,101.9   | 1.9%       |
| Bosnia and Herzegovina | 608                              | 0.0%       | 47.0  | 0.1%       |
| Bulgaria               | 18,554                           | 1.5%       | 1,943.6   | 3.4%       |
| Croatia                | 1,236                            | 0.1%       | 17.4  | 0.0%       |
| Czech Republic         | 22,389                           | 1.8%       | 1,915.4   | 3.3%       |
| Denmark                | 844                              | 0.1%       | 127.6   | 0.2%       |
| Estonia                | 2,503                            | 0.2%       | 367.6   | 0.6%       |
| Finland                | 5,238                            | 0.4%       | 366.8   | 0.6%       |
| France                 | 356,278                          | 28.0%      | 8,835.0   | 15.3%      |
| Germany                | 37,577                           | 3.0%       | 2,550.7   | 4.4%       |
| Greece                 | 29,216                           | 2.3%       | 3,382.8   | 5.9%       |
| Hungary                | 17,758                           | 1.4%       | 983.9   | 1.7%       |
| Iceland                | 99                               | 0.0%       | 24.9  | 0.0%       |
| Ireland                | 4,334                            | 0.3%       | 157.1   | 0.3%       |
| Italy                  | 312,752                          | 24.6%      | 16,673.7  | 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                 | 90,694                           | 7.1%       | 3,109.0   | 5.4%       |
| Portugal               | 8,200                            | 0.6%       | 739.7   | 1.3%       |
| Romania                | 17,269                           | 1.4%       | 905.2   | 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                  | 239,170                          | 18.8%      | 9,275.9   | 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            | 1,272,404                        | 100.0%     | 57,733.4  | 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

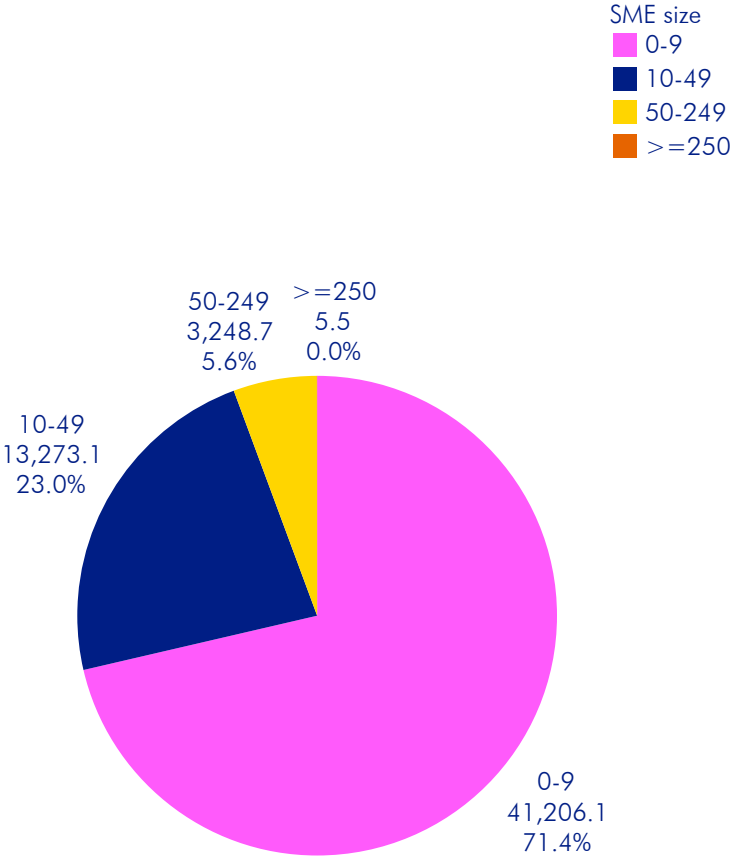
COSME-LGF Portfolio - by SME size

(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                               | 1,102,883                        | 86.7%      | 41,206.1  | 71.4%      |
| 10-49                             | 150,814                          | 11.9%      | 13,273.1  | 23.0%      |
| 50-249                            | 18,662                           | 1.5%       | 3,248.7   | 5.6%       |
| >=250                             | 45                               | 0.0%       | 5.5   | 0.0%       |
| Grand Total                       | 1,272,404                        | 100.0%     | 57,733.4  | 100.0%     |

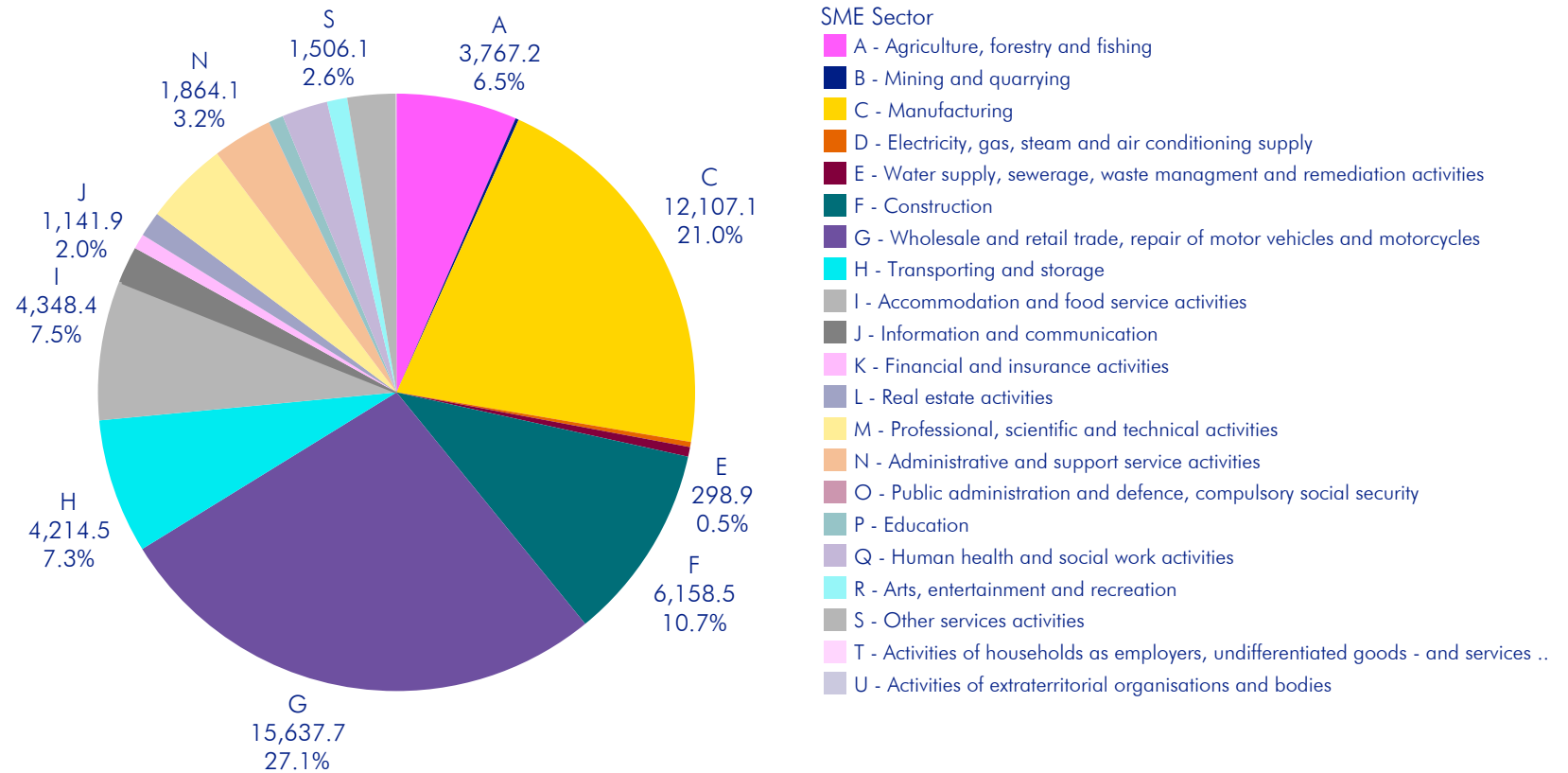
COSME-LGF Portfolio - by SME size

(amounts committed to Final Recipients in M EUR)



## COSME-LGF Portfolio - by Sector

(amounts committed to Final Recipients in M EUR)



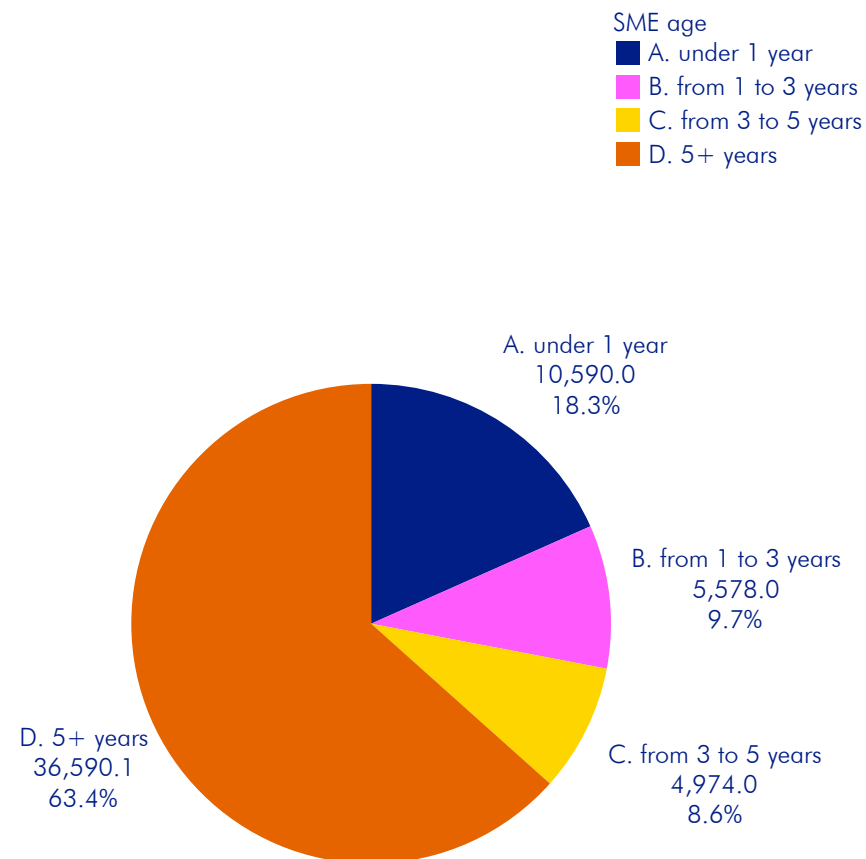
## COSME-LGF Portfolio - by SME age

(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      | 249,459        | 26.6%      | 10,590.0  | 18.3%      |
| B. from 1 to 3 years | 123,056        | 13.1%      | 5,578.0   | 9.7%       |
| C. from 3 to 5 years | 91,227         | 9.7%       | 4,974.0   | 8.6%       |
| D. 5+ years          | 475,015        | 50.6%      | 36,590.1  | 63.4%      |
| N/A                  | 6              | 0.0%       | 1.3   | 0.0%       |
| Grand Total          | 938,763        | 100.0%     | 57,733.4  | 100.0%     |

## COSME-LGF Portfolio - by SME age

(amounts committed to Final Recipients in M EUR)



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