



Competitiveness of Enterprises and SMEs - Loan Guarantee Facility

Implementation Update

Reporting date: 31/03/2022

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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

- **148** guarantee contracts signed ⁽¹⁾
 - covering **35** countries ⁽²⁾
 - for a total guarantee amount of **EUR 2,561.1m**
- Expecting to provide over **EUR 66,318.1m** of financing to SMEs
- During COVID-19 support period originated **176,097** transactions to SMEs for a committed amount of **EUR 9,899.7m**
 - of which **137,737** transactions for **EUR 7,723.3m** with COVID-19 support enhanced measures
- Currently enabling the support of **818,042** SMEs and **3,961,547** jobs (at 1st inclusion)



■ Countries with guarantee contracts signed

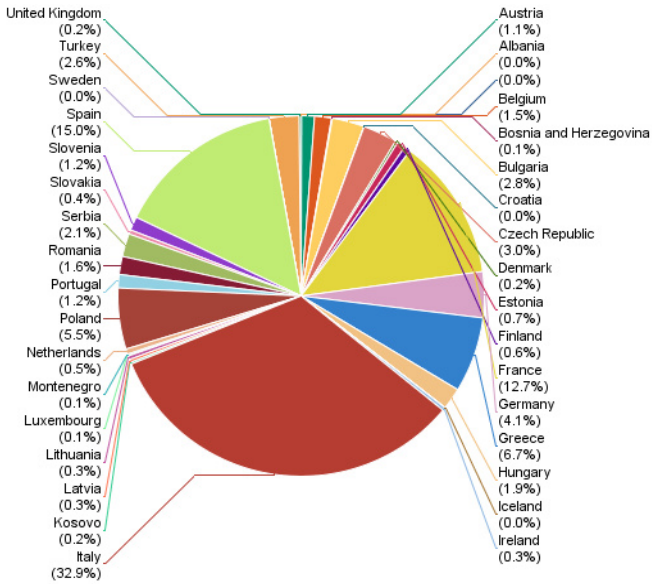
(1) refers to active contracts

(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

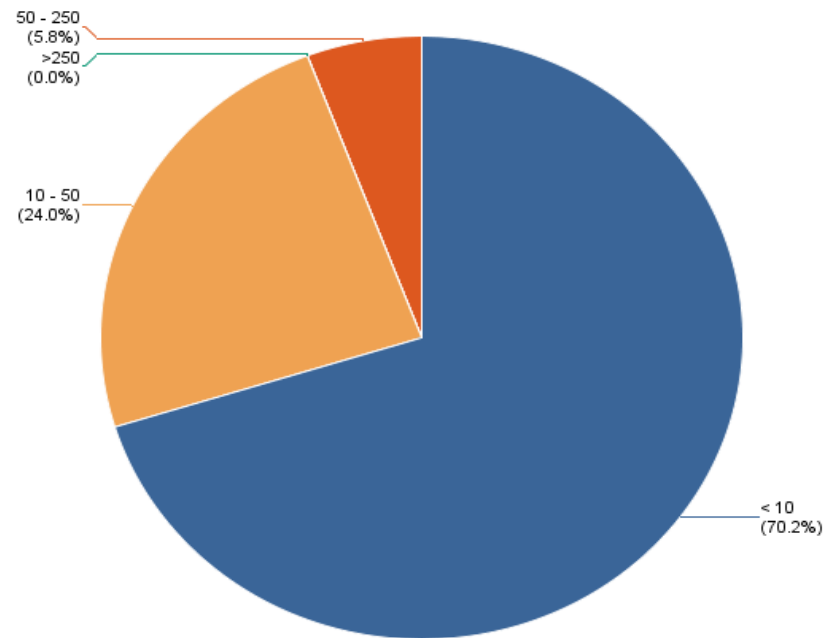
Country *	Transactions to Final Recipients		Amount Committed to Final Recipients	
	(Nbr)	(%)	(mEUR)	(%)
Albania	162	0.0%	21.6	0.0%
Austria	4,688	0.4%	573.5	1.1%
Belgium	5,201	0.5%	755.8	1.5%
Bosnia and Herzegovina	480	0.0%	36.5	0.1%
Bulgaria	15,345	1.4%	1,435.6	2.8%
Croatia	1,181	0.1%	16.3	0.0%
Czech Republic	18,912	1.7%	1,532.5	3.0%
Denmark	727	0.1%	110.5	0.2%
Estonia	2,529	0.2%	372.3	0.7%
Finland	4,043	0.4%	281.4	0.6%
France	280,412	25.5%	6,460.9	12.7%
Germany	32,122	2.8%	2,091.2	4.1%
Greece	29,331	2.7%	3,427.7	6.7%
Hungary	17,508	1.6%	972.0	1.9%
Iceland	62	0.0%	14.6	0.0%
Ireland	4,204	0.4%	144.9	0.3%
Italy	313,035	28.5%	16,722.2	32.9%
Kosovo	2,387	0.2%	82.9	0.2%
Latvia	1,938	0.2%	131.9	0.3%
Lithuania	1,788	0.2%	169.5	0.3%
Luxembourg	210	0.0%	33.7	0.1%
Montenegro	1,607	0.1%	55.5	0.1%
Netherlands	6,747	0.6%	238.2	0.5%
Poland	73,590	6.7%	2,774.5	5.5%
Portugal	7,175	0.7%	607.9	1.2%
Romania	15,464	1.4%	825.9	1.6%
Serbia	22,390	2.0%	1,046.7	2.1%
Slovakia	5,378	0.5%	193.0	0.4%
Slovenia	2,991	0.3%	617.4	1.2%
Spain	187,945	17.1%	7,619.8	15.0%
Sweden	27	0.0%	1.3	0.0%
Switzerland	1	0.0%	0.1	0.0%
Turkey	35,643	3.2%	1,335.2	2.6%
United Kingdom	3,636	0.3%	94.6	0.2%
Total	1,098,659	100.0%	50,797.5	100.0%



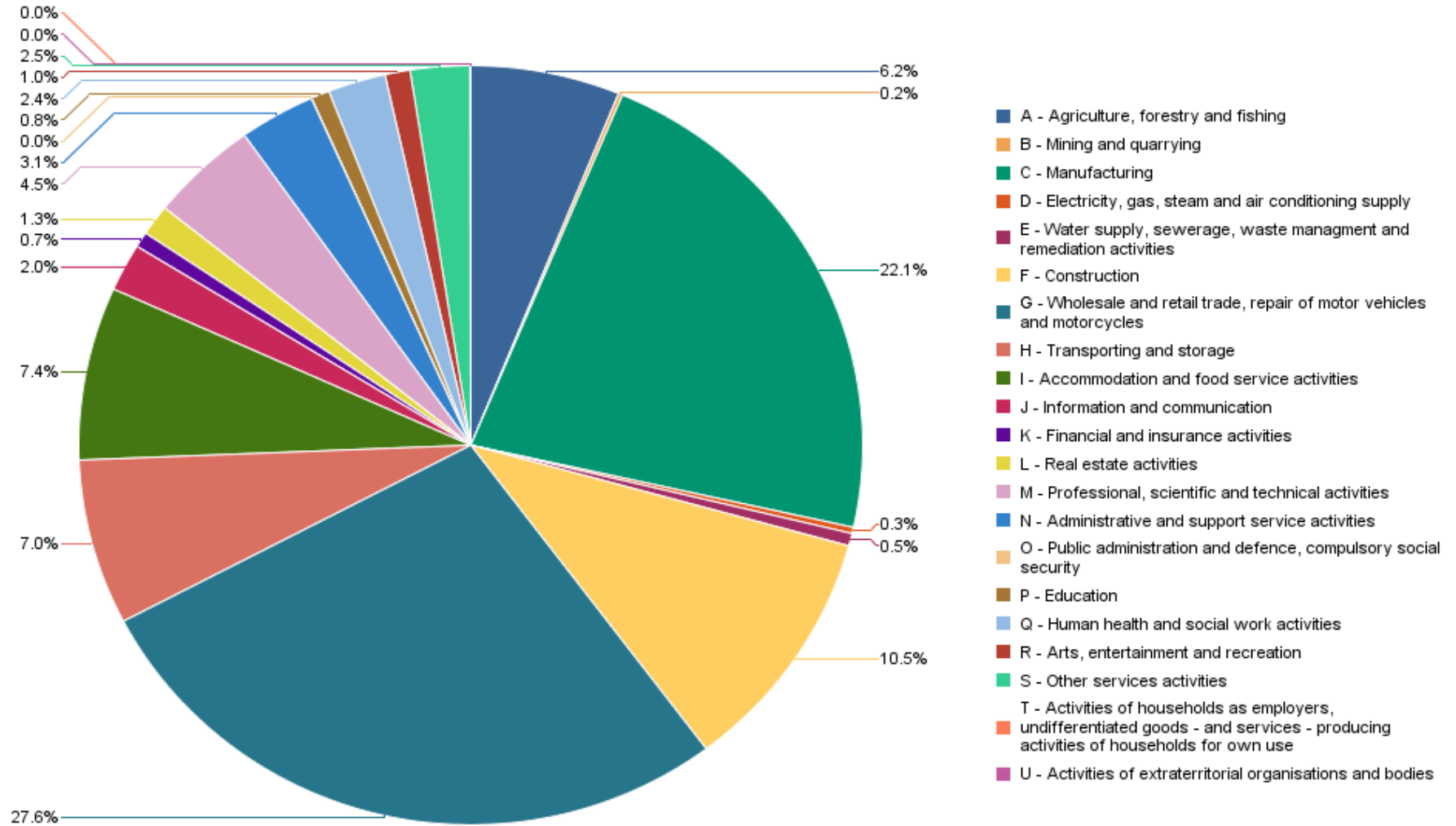
* Countries where financing to an SME has been granted, based on the SME's location

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	942,565	85.8%	35,669.7	70.2%
10 - 50	139,327	12.7%	12,180.0	24.0%
50 - 250	16,936	1.6%	2,944.7	6.2%
>250	31	0.0%	3.1	0.0%
TOTAL	1,098,859	100.0%	50,797.5	100.0%

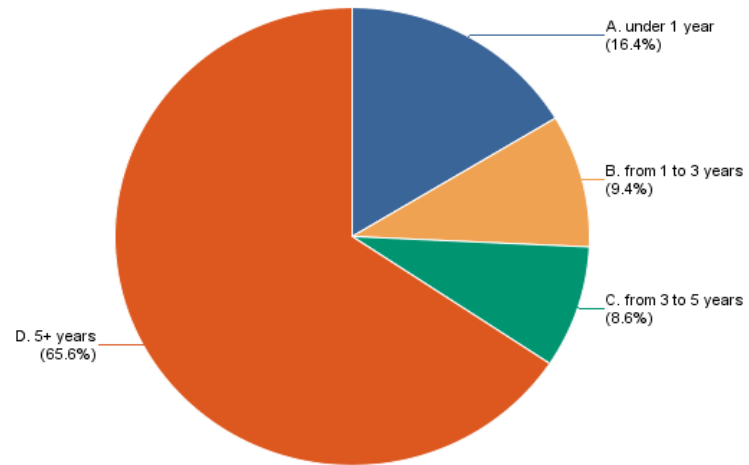


COSME-LGF Portfolio - By sector



COSME-LGF Portfolio - By SME age

SME age *	Final Recipients		Amount Committed to Final Recipients	
	(Nbr)	(%)	(mEUR)	(%)
A. under 1 year	205,414	25.1%	8,311.5	16.4%
B. from 1 to 3 years	104,345	12.8%	4,758.5	9.4%
C. from 3 to 5 years	79,826	9.8%	4,382.0	8.6%
D. 5+ years	428,457	52.4%	33,345.5	65.6%
Total	818,042	100.0%	50,797.5	100.0%



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