



Competitiveness of Enterprises and SMEs - Loan Guarantee Facility

Implementation Update

Reporting date: 30/06/2019

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

- **188** applications
 - **121** for the direct guarantee
 - **67** applications for the counter-guarantee
- **119** guarantee contracts signed ⁽¹⁾
 - covering **32** countries ⁽²⁾
 - for a total guarantee amount of EUR **1,531.4m**
- Expecting to provide over EUR **48,354.4m** of financing to SMEs
- Currently enabling the support of **485,149** SMEs and **2,349,988** jobs (at 1st inclusion)



■ Countries with guarantee contracts signed

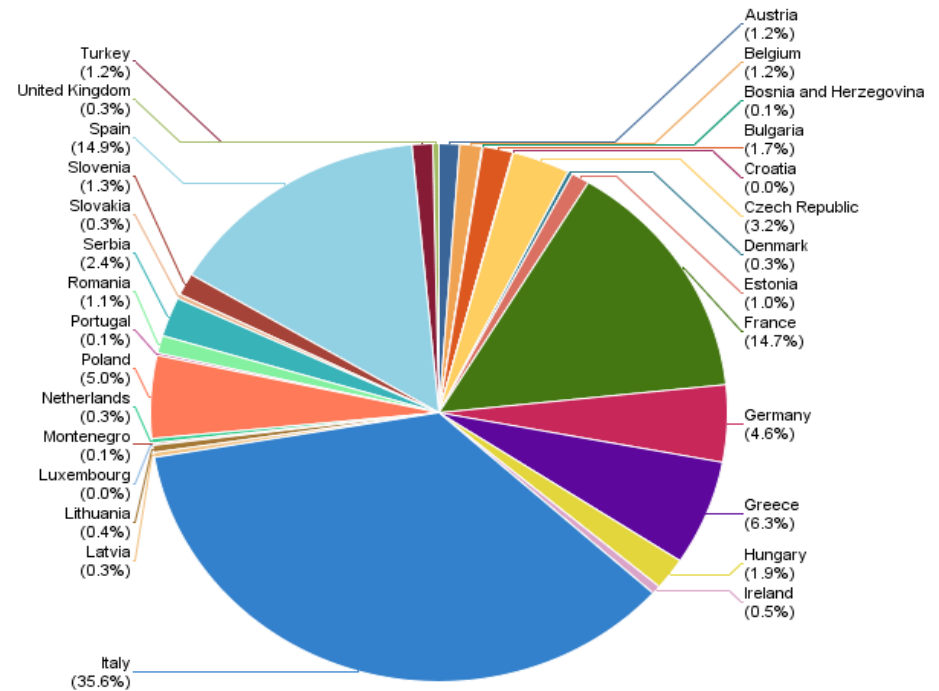
(1) refers to active contracts

(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

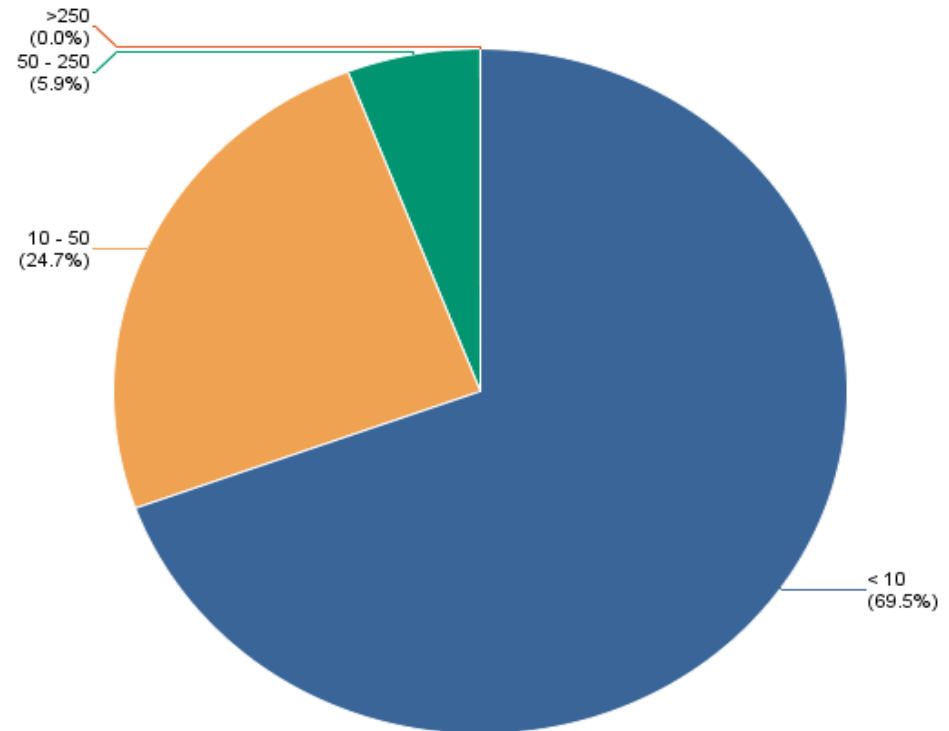
Country *	Transactions to Final Recipients		Amount Committed to Final Recipients	
	(Nbr)	(%)	(mEUR)	(%)
Austria	2,865	0.5%	313.6	1.2%
Belgium	1,982	0.3%	336.7	1.2%
Bosnia and Herzegovina	164	0.0%	14.4	0.1%
Bulgaria	5,005	0.8%	459.5	1.7%
Croatia	708	0.1%	8.8	0.0%
Czech Republic	9,117	1.4%	878.6	3.2%
Denmark	586	0.1%	72.2	0.3%
Estonia	1,518	0.2%	278.7	1.0%
France	172,160	27.1%	4,001.1	14.7%
Germany	20,543	3.2%	1,258.7	4.6%
Greece	11,734	1.8%	1,722.3	6.3%
Hungary	9,648	1.5%	521.3	1.9%
Ireland	4,247	0.7%	140.7	0.5%
Italy	200,470	31.5%	9,717.8	35.6%
Latvia	1,034	0.2%	80.5	0.3%
Lithuania	1,102	0.2%	115.9	0.4%
Luxembourg	31	0.0%	7.9	0.0%
Montenegro	1,171	0.2%	28.2	0.1%
Netherlands	2,106	0.3%	74.9	0.3%
Poland	31,062	4.9%	1,350.2	5.0%
Portugal	183	0.0%	39.0	0.1%
Romania	5,791	0.9%	287.3	1.1%
Serbia	13,415	2.1%	642.6	2.4%
Slovakia	2,603	0.4%	75.3	0.3%
Slovenia	1,527	0.2%	360.9	1.3%
Spain	114,100	17.9%	4,069.2	14.9%
Turkey	17,196	2.7%	316.3	1.2%
United Kingdom	3,636	0.6%	94.6	0.3%
Total	635,704	100.0%	27,267.3	100.0%



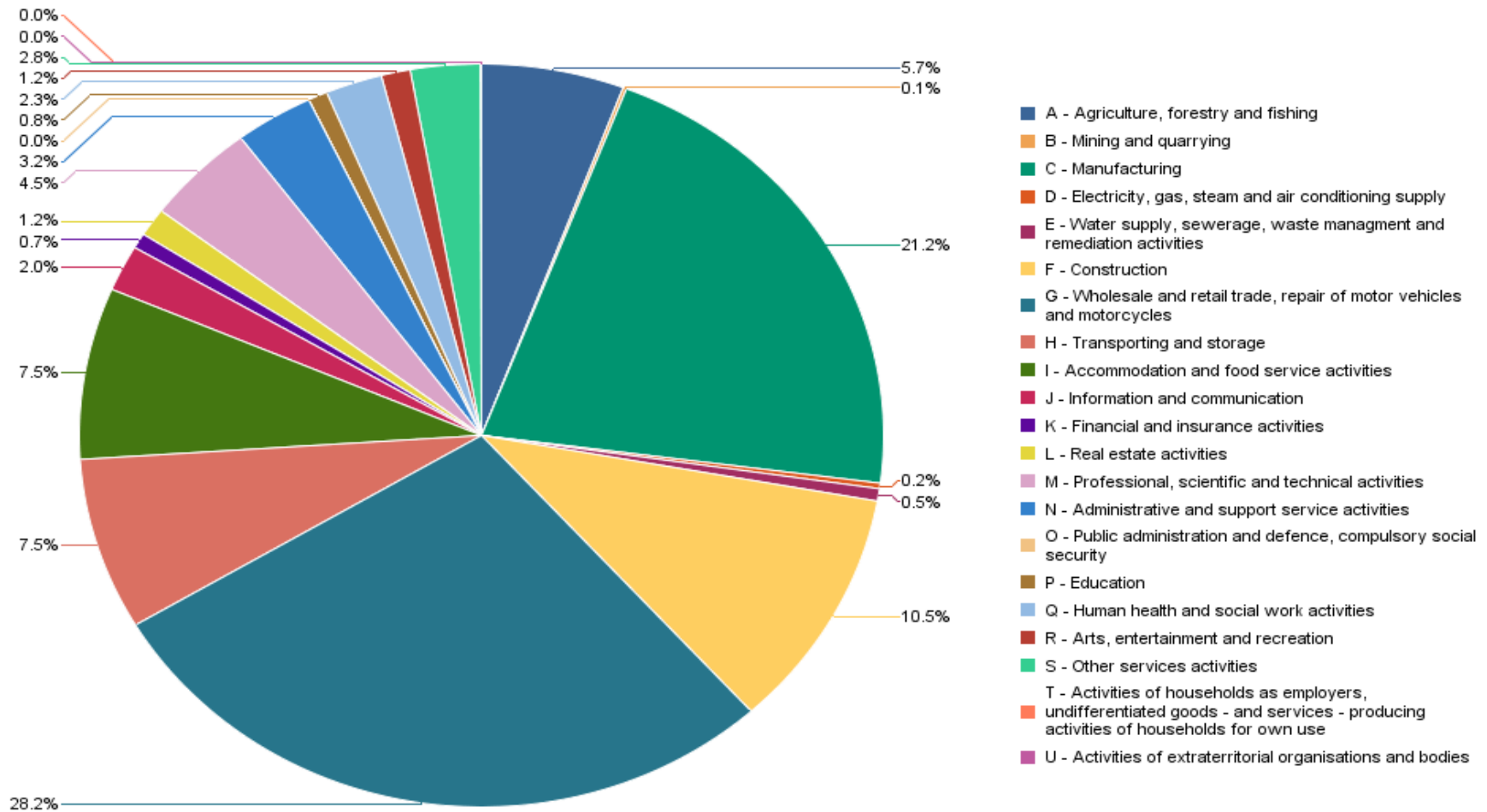
* Countries where financing to an SME has been granted, based on the SME's location

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	546,950	86.0%	18,940.2	69.5%
10 - 50	79,887	12.6%	6,722.9	24.7%
50 - 250	8,852	1.4%	1,601.9	5.9%
>250	15	0.0%	2.2	0.0%
TOTAL	635,704	100.0%	27,267.3	100.0%

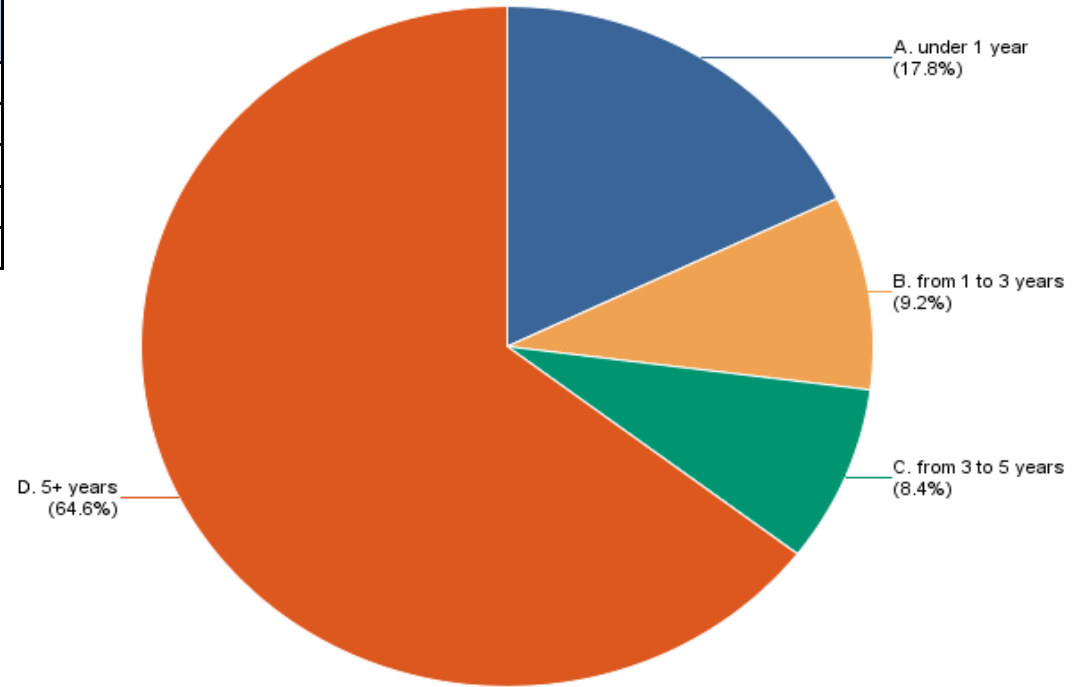


COSME-LGF Portfolio - By sector



COSME-LGF Portfolio - By SME age

SME age *	Final Recipients		Amount Committed to Final Recipients	
	(Nbr)	(%)	(mEUR)	(%)
A. under 1 year	129,344	26.7%	4,865.1	17.8%
B. from 1 to 3 years	60,374	12.4%	2,507.0	9.2%
C. from 3 to 5 years	46,111	9.5%	2,289.7	8.4%
D. 5+ years	249,320	51.4%	17,605.5	64.6%
Total	485,149	100.0%	27,267.3	100.0%



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