



Competitiveness of Enterprises and SMEs - Loan Guarantee Facility

Implementation Update

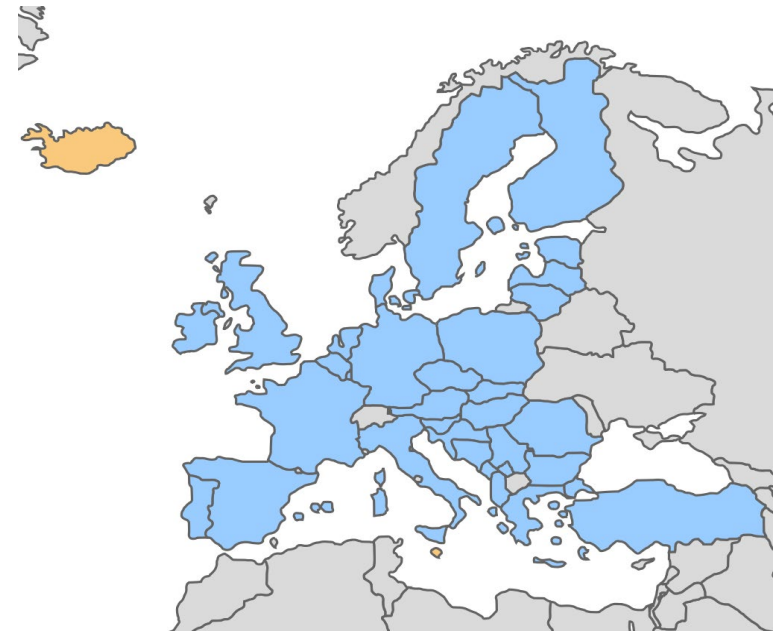
Reporting date: 30/06/2020

Disclaimer

This presentation contains general information about the implementation results of Competitiveness of Enterprises and SMEs - Loan Guarantee Facility. It is given in summary form and does not purport to be complete. It is current as of the date of this presentation only and may change without notice. EIF and the EIB Group have no obligation to update this information or to release any revisions to this information. No representation or warranty, expressed or implied, is or will be made and no liability or responsibility is or will be accepted by EIF or by the EIB Group in respect of the accuracy or completeness of the information contained herein and any such liability is expressly disclaimed.

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

- **219** applications
 - **148** for the direct guarantee
 - **71** applications for the counter-guarantee
- **129** guarantee contracts signed ⁽¹⁾
 - covering **34** countries ⁽²⁾
 - for a total guarantee amount of EUR **1,803.6m**
- Expecting to provide over EUR **55,739.8m** of financing to SMEs
- Currently enabling the support of **614,063** SMEs and **2,912,329** jobs (at 1st inclusion)



- Countries with guarantee contracts signed
- Countries with guarantee contracts approved but no contract has been signed yet

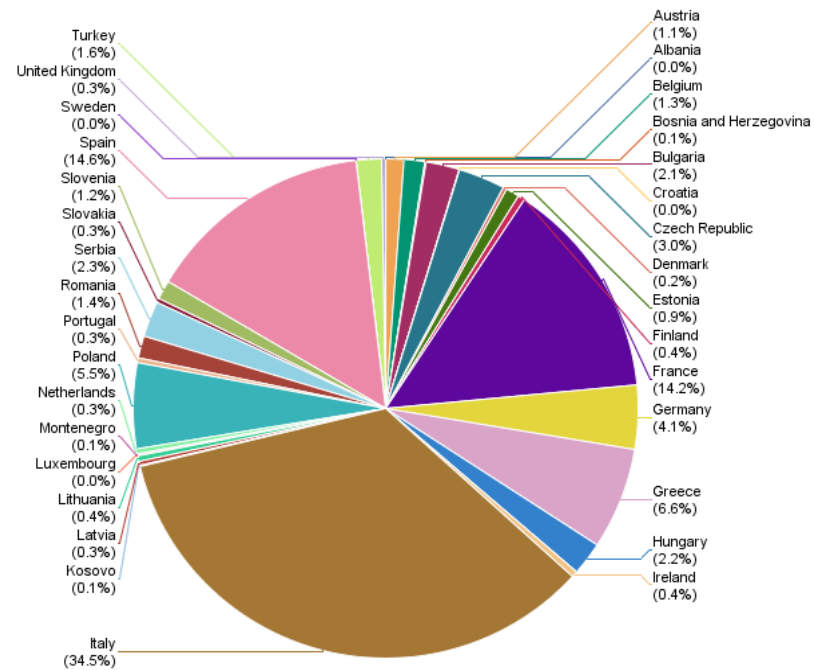
(1) refers to active contracts

(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

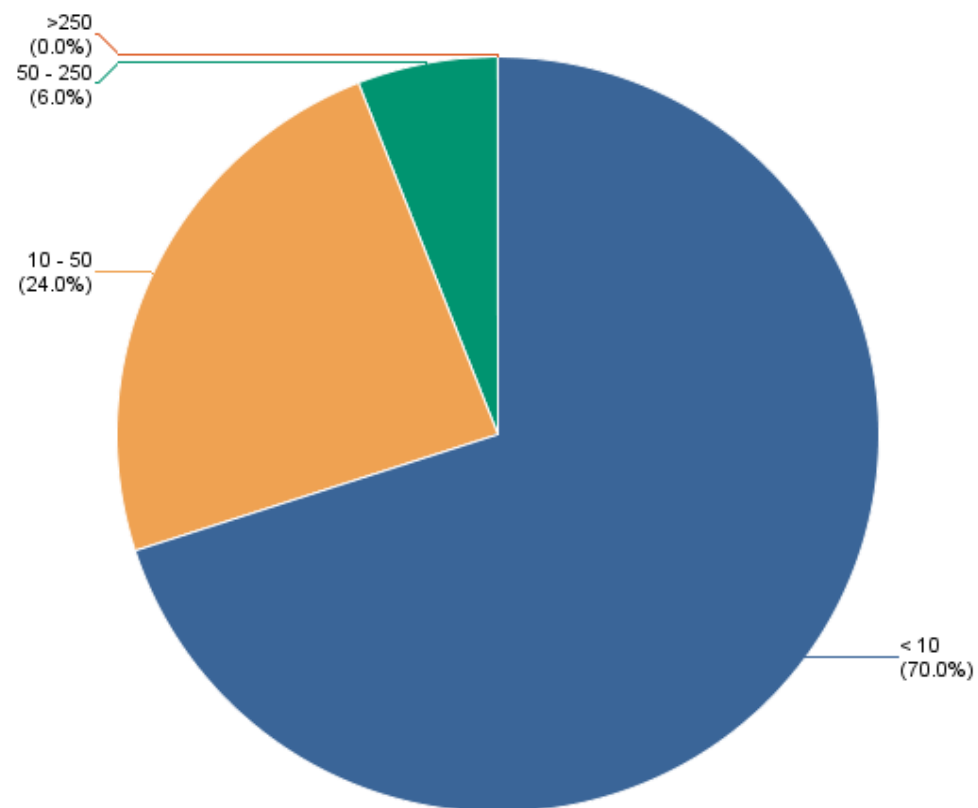
Country *	Transactions to Final Recipients		Amount Committed to Final Recipients	
	(Nbr)	(%)	(mEUR)	(%)
Albania	38	0.0%	4.5	0.0%
Austria	3,506	0.4%	418.6	1.1%
Belgium	2,784	0.3%	484.9	1.3%
Bosnia and Herzegovina	384	0.0%	29.4	0.1%
Bulgaria	8,108	1.0%	779.1	2.1%
Croatia	947	0.1%	11.6	0.0%
Czech Republic	11,295	1.4%	1,088.5	3.0%
Denmark	639	0.1%	86.1	0.2%
Estonia	1,837	0.2%	314.5	0.9%
Finland	2,324	0.3%	161.6	0.4%
France	220,398	26.9%	5,196.4	14.2%
Germany	24,053	2.9%	1,509.8	4.1%
Greece	17,110	2.1%	2,398.6	6.6%
Hungary	14,706	1.8%	784.9	2.2%
Ireland	4,241	0.5%	143.5	0.4%
Italy	250,774	30.6%	12,599.4	34.5%
Kosovo	804	0.1%	29.3	0.1%
Latvia	1,197	0.1%	91.6	0.3%
Lithuania	1,239	0.2%	132.3	0.4%
Luxembourg	105	0.0%	18.2	0.0%
Montenegro	1,235	0.2%	32.6	0.1%
Netherlands	3,133	0.4%	114.7	0.3%
Poland	49,508	6.0%	2,018.4	5.5%
Portugal	643	0.1%	113.0	0.3%
Romania	10,608	1.3%	520.6	1.4%
Serbia	17,541	2.1%	841.2	2.3%
Slovakia	3,213	0.4%	100.7	0.3%
Slovenia	1,953	0.2%	446.8	1.2%
Spain	138,469	16.9%	5,345.3	14.6%
Sweden	16	0.0%	0.5	0.0%
Turkey	24,267	3.0%	590.5	1.6%
United Kingdom	3,636	0.4%	94.6	0.3%
Total	820,711	100.0%	36,501.6	100.0%



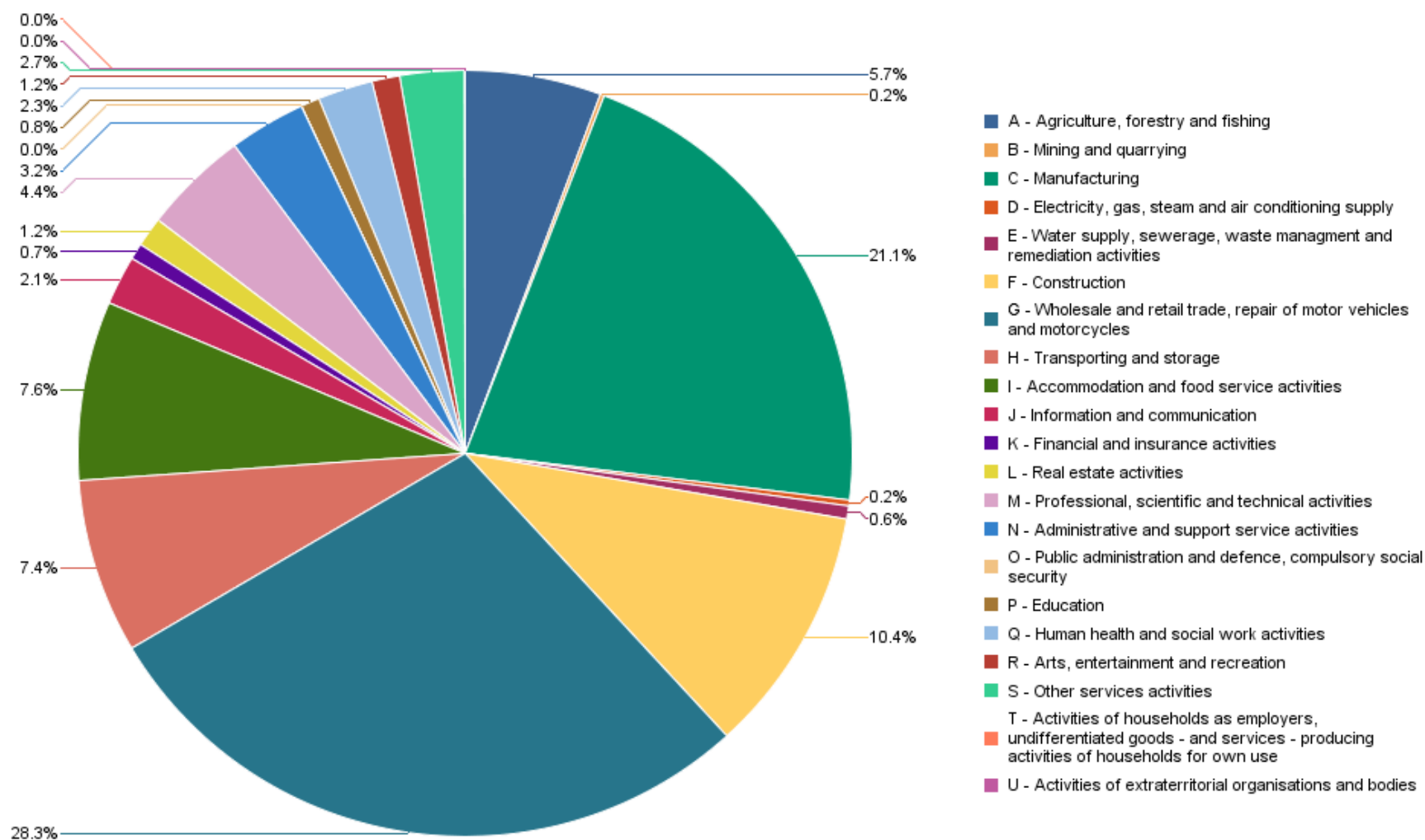
* Countries where financing to an SME has been granted, based on the SME's location

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	707,179	86.2%	25,558.1	70.0%
10 - 50	101,781	12.4%	8,765.3	24.0%
50 - 250	11,728	1.4%	2,175.3	6.0%
>250	23	0.0%	2.9	0.0%
TOTAL	820,711	100.0%	36,501.6	100.0%

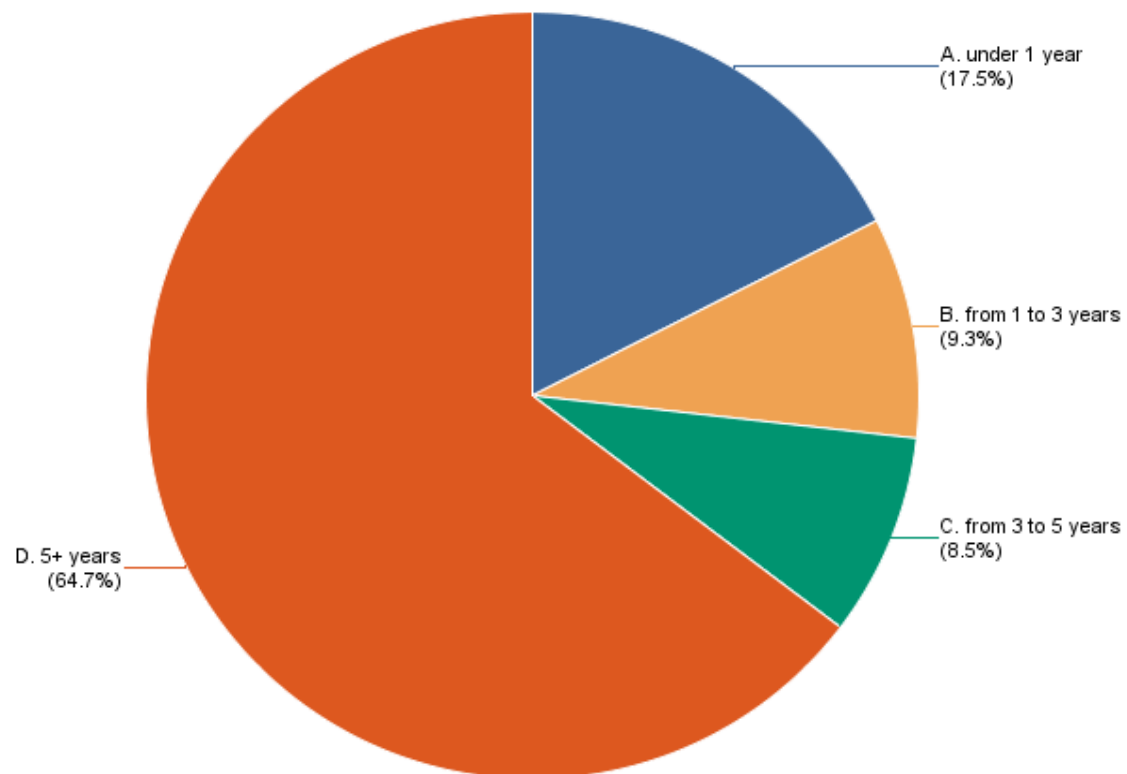


COSME-LGF Portfolio - By sector



COSME-LGF Portfolio - By SME age

SME age *	Final Recipients		Amount Committed to Final Recipients	
	(Nbr)	(%)	(mEUR)	(%)
A. under 1 year	162,882	26.5%	6,378.2	17.5%
B. from 1 to 3 years	78,081	12.7%	3,396.2	9.3%
C. from 3 to 5 years	59,289	9.7%	3,118.5	8.5%
D. 5+ years	313,811	51.1%	23,608.7	64.7%
Total	614,063	100.0%	36,501.6	100.0%



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