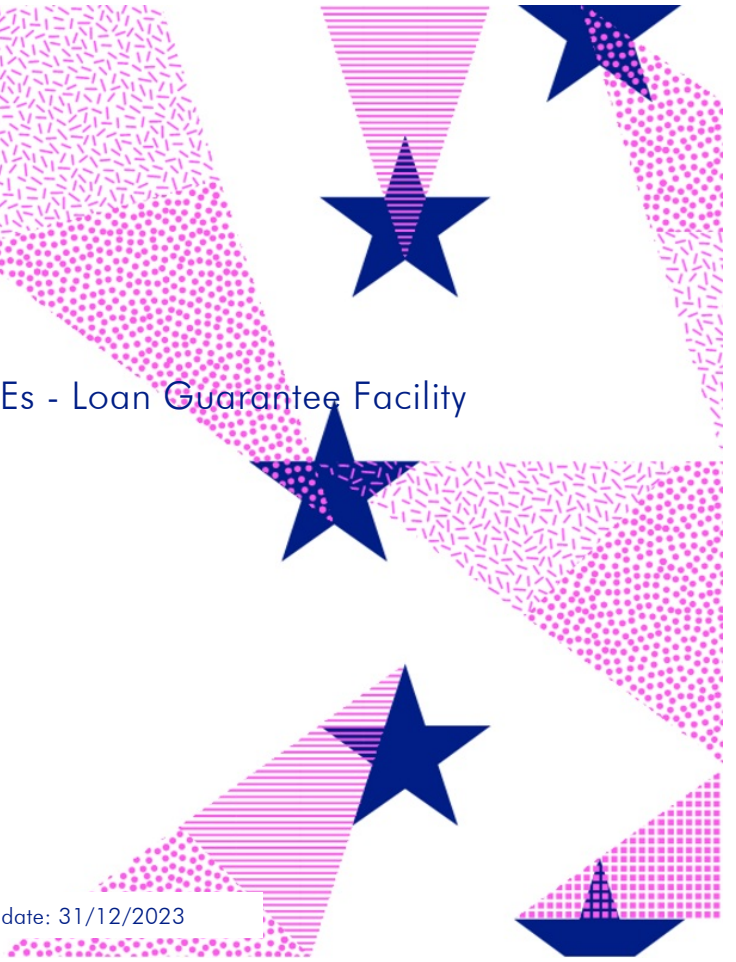


# Competitiveness of Enterprises and SMEs - Loan Guarantee Facility Implementation Update

Reporting date: 31/12/2023



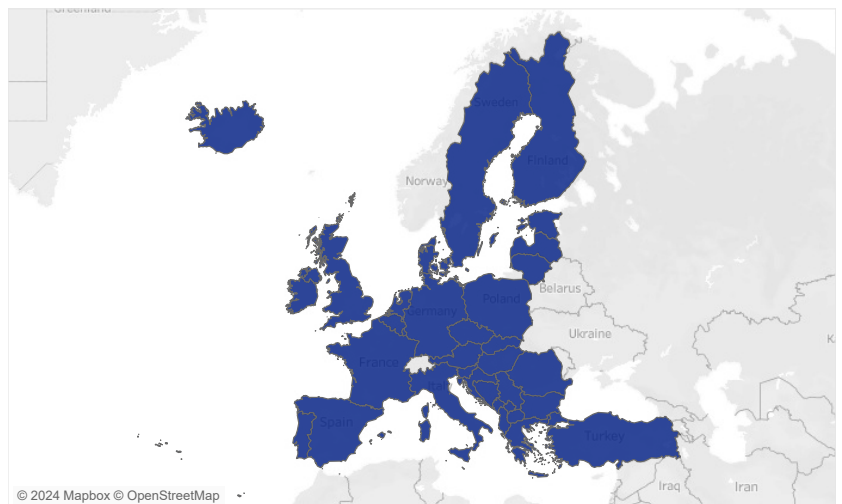
## Disclaimer

This presentation contains general information about the implementation results of the Competitiveness of Enterprises and SMEs - Loan Guarantee Facility. It is given in a 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, express 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.

- 140 guarantee contracts signed\*
  - covering 35 countries\*\*
  - for a total guarantee amount of EUR 2,452.4M signed
- Expecting to provide over EUR 68,270.6M of financing to SMEs
- During COVID-19 support period originated 185,256 transactions to SMEs for a committed amount of EUR 10,249.8M
  - of which 141,851 transactions for EUR 7,869.4M with COVID-19 support enhanced measures
- Currently enabling the support of 937,907 SMEs and 4,356,341 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.

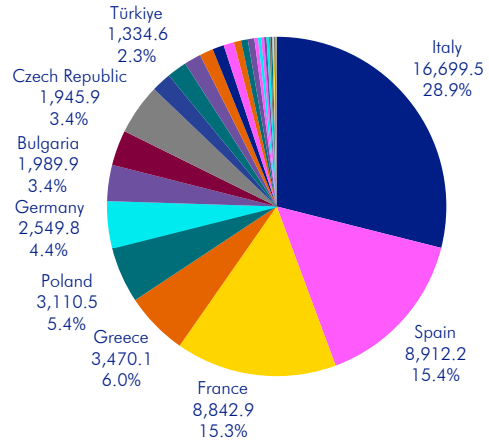
### COSME-LGF Portfolio - by Country

(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	242	0.0%	27.4	0.0%
Austria	4,697	0.4%	577.7	1.0%
Belgium	6,412	0.5%	1,090.9	1.9%
Bosnia and Herzegovina	608	0.0%	47.0	0.1%
Bulgaria	18,495	1.5%	1,989.9	3.4%
Croatia	1,236	0.1%	17.4	0.0%
Czech Republic	22,474	1.8%	1,945.9	3.4%
Denmark	840	0.1%	129.3	0.2%
Estonia	2,504	0.2%	371.4	0.6%
Finland	5,226	0.4%	365.7	0.6%
France	356,411	28.1%	8,842.9	15.3%
Germany	37,353	2.9%	2,549.8	4.4%
Greece	29,219	2.3%	3,470.1	6.0%
Hungary	17,769	1.4%	1,096.4	1.9%
Iceland	99	0.0%	24.9	0.0%
Ireland	4,331	0.3%	158.1	0.3%
Italy	313,153	24.7%	16,699.5	28.9%
Kosovo	2,387	0.2%	82.9	0.1%
Latvia	1,930	0.2%	131.6	0.2%
Lithuania	1,788	0.1%	168.3	0.3%
Luxembourg	299	0.0%	53.4	0.1%
Montenegro	1,815	0.1%	64.9	0.1%
Netherlands	10,496	0.8%	390.2	0.7%
Poland	90,353	7.1%	3,110.5	5.4%
Portugal	8,201	0.6%	746.5	1.3%
Romania	17,319	1.4%	930.2	1.6%
Serbia	29,942	2.4%	1,458.2	2.5%
Slovakia	5,587	0.4%	201.3	0.3%
Slovenia	3,040	0.2%	636.3	1.1%
Spain	234,249	18.5%	8,912.2	15.4%
Sweden	27	0.0%	1.3	0.0%
Türkiye	35,638	2.8%	1,334.6	2.3%
United Kingdom	3,636	0.3%	97.2	0.2%
Grand Total	1,267,776	100.0%	57,723.9	100.0%

### COSME-LGF Portfolio - by Country

(amounts committed to Final Recipients in M EUR)

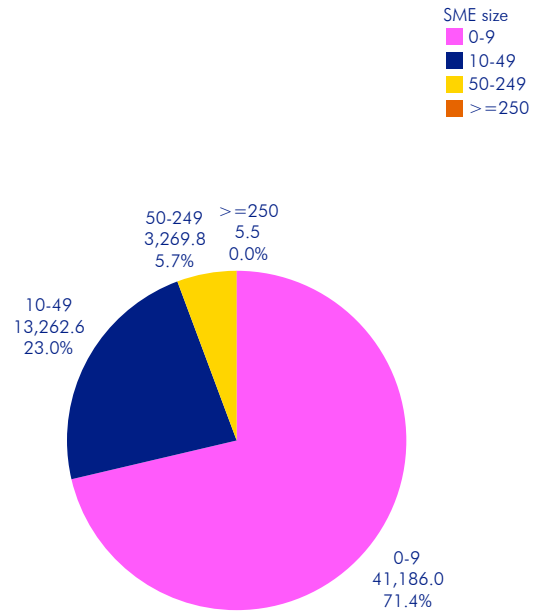


\* Countries where financing to an SME has been granted, based on the SME's location

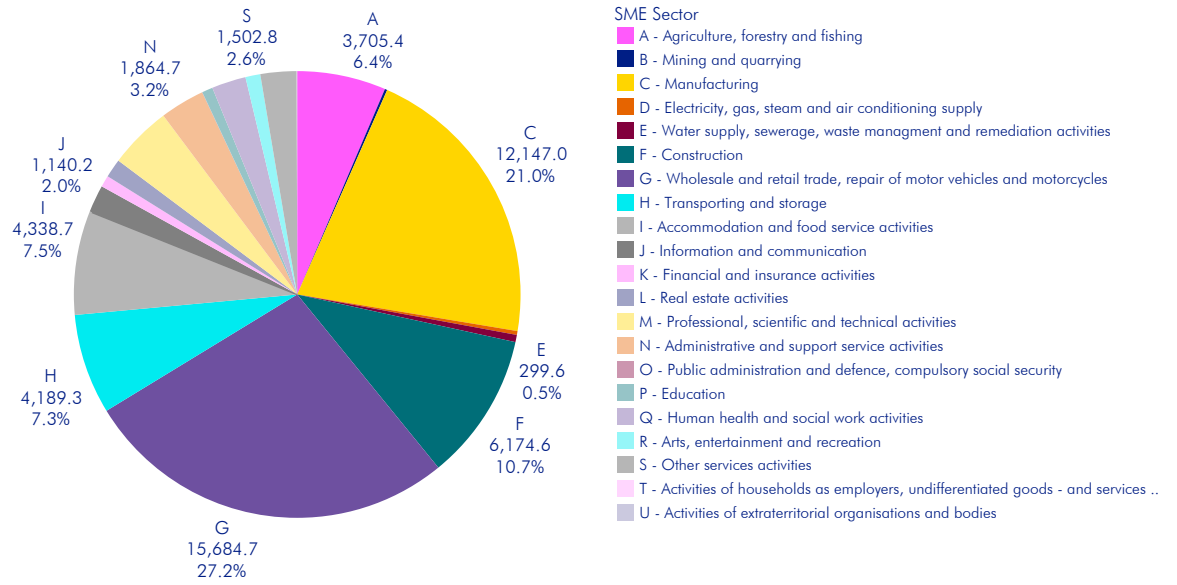
COSME-LGF Portfolio - by SME size  
(in number of employees)

SME size (in number of employees)	Transactions to Final Recipients	% of Total	Amount Committed to Final Recipients (in M EUR)	% of Total
0-9	1,099,121	86.7%	41,186.0	71.4%
10-49	150,053	11.8%	13,262.6	23.0%
50-249	18,557	1.5%	3,269.8	5.7%
>=250	45	0.0%	5.5	0.0%
<b>Grand Total</b>	<b>1,267,776</b>	<b>100.0%</b>	<b>57,723.9</b>	<b>100.0%</b>

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)

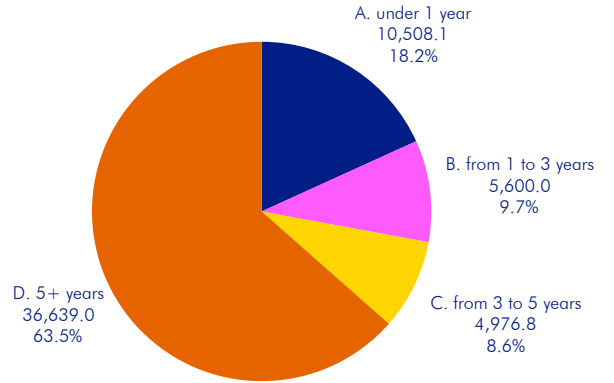


**COSME-LGF Portfolio - by SME age**  
(in number of SMEs and amount committed)

SME age*	Number of SMEs	% of Total	Amount Committed to Final Recipients (in M EUR)	% of Total
A. under 1 year	247,645	26.4%	10,508.1	18.2%
B. from 1 to 3 years	123,184	13.1%	5,600.0	9.7%
C. from 3 to 5 years	91,449	9.8%	4,976.8	8.6%
D. 5+ years	475,629	50.7%	36,639.0	63.5%
Grand Total	937,907	100.0%	57,723.9	100.0%

**COSME-LGF Portfolio - by SME age**  
(amounts committed to Final Recipients in M EUR)

SME age  
■ A. under 1 year  
■ B. from 1 to 3 years  
■ C. from 3 to 5 years  
■ D. 5+ years



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