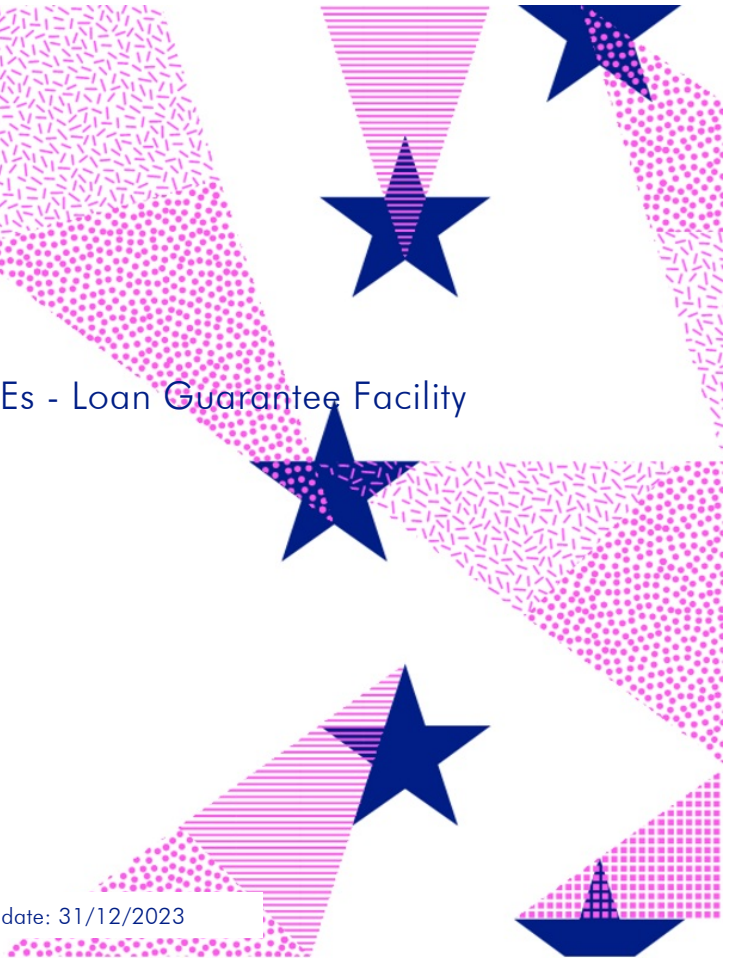


Competitiveness of Enterprises and SMEs - Loan Guarantee Facility Implementation Update

Reporting date: 31/12/2023



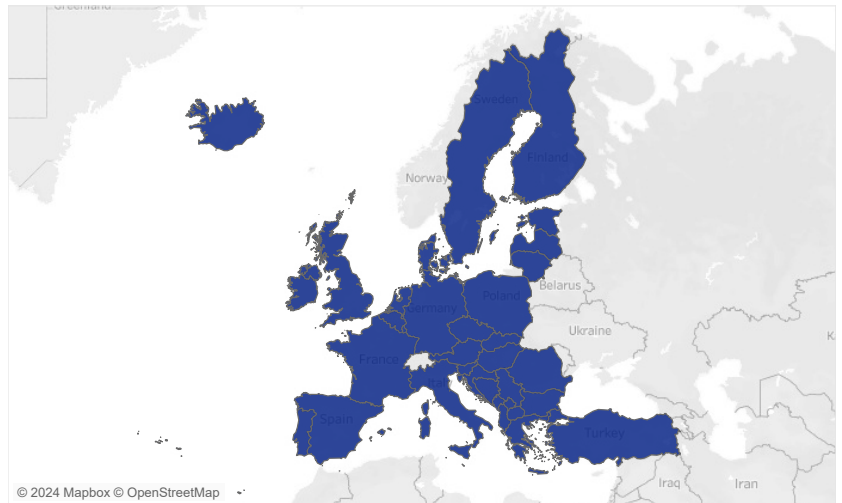
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All figures are expressed in EUR (except otherwise stated) and are converted at the historical rates.

- 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.

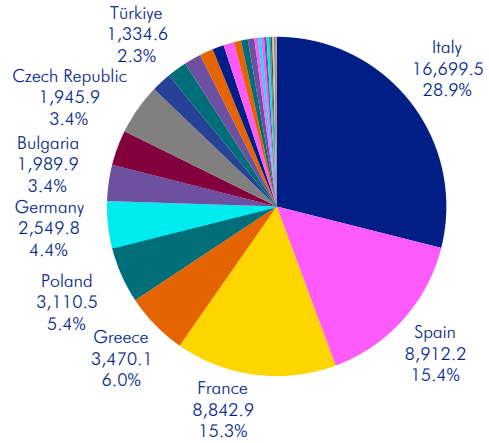
COSME-LGF Portfolio - by Country

(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)

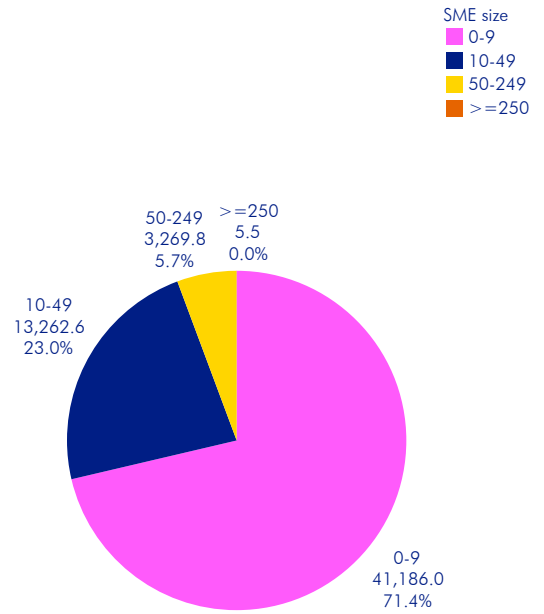


* Countries where financing to an SME has been granted, based on the SME's location

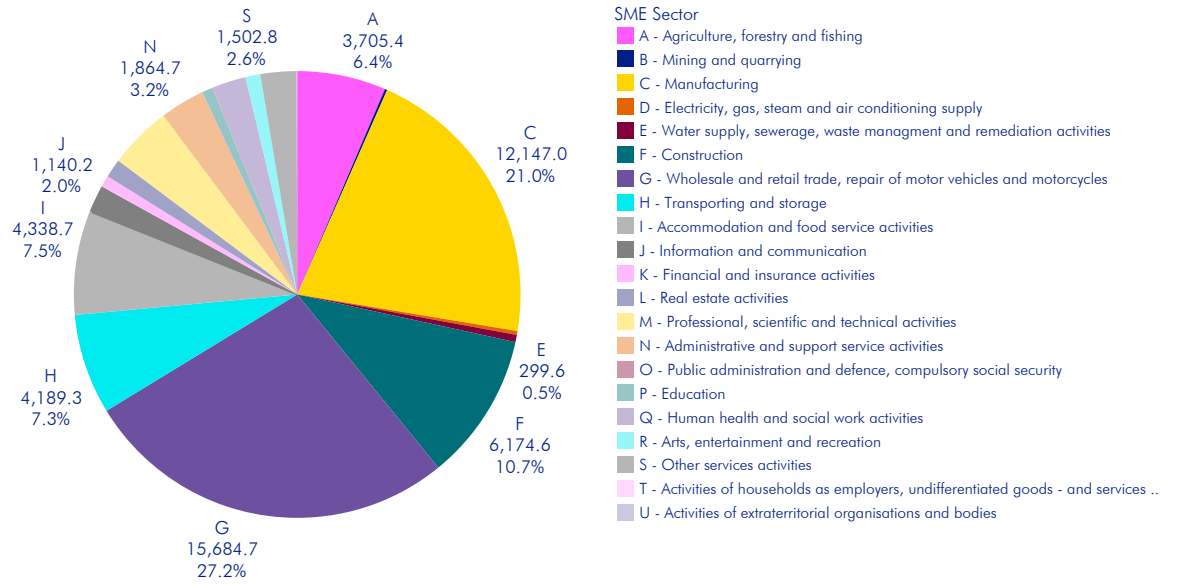
COSME-LGF Portfolio - by SME size
(in number of employees)

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%
Grand Total	1,267,776	100.0%	57,723.9	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)



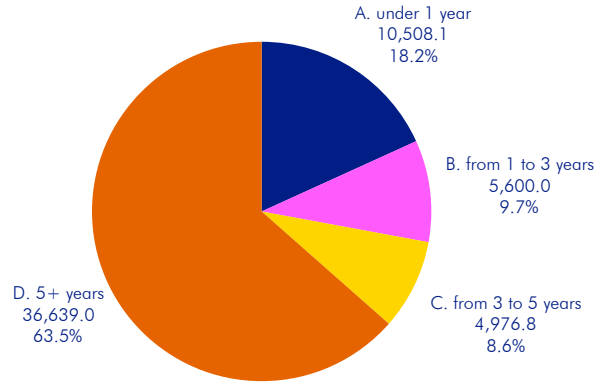
COSME-LGF Portfolio - by SME age
(in number of SMEs and amount committed)

SME age*	Number of SMEs	% of Total	Amount Committed to Final Recipients (in M EUR)	% of Total
A. under 1 year	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)