

**ANNEX 1. AID SCHEMES AUTHORISED BY THE EUROPEAN COMMISSION IN THE  
CONTEXT OF THE COVID-19 OUTBREAK**

Decision date	Case number	Member State	Measures covered by the decision	Press release	Publication
1. 12.03.2020	SA.56685	Denmark	Aid scheme to compensate organisers of events with more than 1,000 participants or targeted at designated risk groups (such as the elderly) irrespective of the number of participants, which had to be cancelled or postponed due to the COVID-19 outbreak <b>(based on Article 107 (2) (b) TFUE)</b>	<u>IP</u>	Public version online
2. 21.03.2020	SA.56708	Denmark	Aid scheme in the form of guarantees on operating loans to SMEs	<u>IP</u>	Public version online
3. 25.03.2020	SA.56791	Denmark	Compensation plan for loss of turnover for self-employed workers <b>(based on Article 107 (2) (b) TFUE)</b>	<u>IP</u>	Public version online
4. 30.03.2020	SA.56808	Denmark	Aid scheme in the form of guarantees on loans and credits, accessible to SMEs whose exports represent at least 10% of their yearly revenue, to the extent they experience or expect to experience a decline in revenue of at least 30% compared to their revenue before the coronavirus outbreak	<u>IP</u>	Public version online
5. 03.04.2020	SA.56856	Denmark	Aid scheme in the form of loan the Travel Guarantee Fund, which provides reimbursement to travellers in case of travel cancellations	<u>IP</u>	Public version online
6. 08.04.2020	SA.56774	Denmark	Compensation scheme in favor of private companies whose revenues have declined of more than 40% because of the coronavirus outbreak from 9 March to 9 June 2020. The compensation will cover in part or in full the fixed costs that they continue to bear (maximum aid amount per company approximately €8 million) <b>(based on Article 107 (2) (b) TFUE)</b>	<u>IP</u>	
7. 21.03.2020	SA.56709	<b>France</b>	"Plan to secure companies financing" Three aid schemes in the form of loan guarantees	<u>IP</u>	Public version online
8. 30.03.2020	SA.56823	<b>France</b>	"Fonds de solidarité" Aid scheme in the form of direct grants (max €3,500 per company) for companies with a maximum of 10 employees and a yearly turnover not exceeding €1 million. Companies are eligible when their monthly turnover in March 2020 dropped by 70% compared to their turnover in the same period last year.	<u>IP</u>	
9. 31.03.2020	SA.56765	<b>France</b>	Aid scheme in the form of deferral payment of certain aeronautical taxes, over a period of up to 24 months <b>(based on Article 107 (2) (b) TFUE)</b>	<u>IP</u>	
10. 12.04.2020	SA.56903	<b>France</b>	Aid scheme in the form of guarantee in favour of insurance of domestic trade	<u>IP</u>	
11. 22.03.2020	SA.56786	Italy	Aid for the production and supply of medical devices and personal protection equipment	<u>IP</u>	

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12. 25.03.2020	SA. <a href="#">56690</a>	Italy	State guarantee to support a debt moratorium for SMEs, which includes the postponement of repayments of overdraft facilities, bank advances, bullet loans, mortgages and leasing operations	<a href="#">IP</a>	Public version online
13. 14.04.2020	<a href="#">SA. 56966</a>	Italy	Aid scheme in the form State guarantees on investment and working capital loans and direct grants in the form of waiving of the applicable fee on the guarantees awarded, open to self-employed workers and companies with up to 499 employees	<a href="#">IP</a>	
14. 14.04.2020	<a href="#">SA.56963</a>	Italy	Guarantee scheme for new working capital and investment loans granted by banks	<a href="#">IP</a>	
15. 22.03.2020	SA. <a href="#">56714</a>	Germany	Two aid schemes in the form of subsidised interest rates for loans	<a href="#">IP</a>	Public version online
16. 24.03.2020	SA. <a href="#">56790</a>	Germany	Aid scheme in the form of direct grants, repayable advance or tax and payment advantages	<a href="#">IP</a>	Public version online
17. 25.03.2020	SA. <a href="#">56787</a>	Germany	Aid scheme in the form of loan guarantees	<a href="#">IP</a>	Public version online
18. 02.04.2020	SA. <a href="#">56863</a>	Germany	Aid scheme in the form of loans at favourable terms, granted by implemented through the German federal and regional authorities, and promotional banks and open to all companies	<a href="#">IP</a>	Public version online
19. 11.04.2020	SA. <a href="#">56974</a>	Germany	Amendments to two schemes SA.56790 (allows also for aid in the form of loans, guarantees - 100% - and equity) and SA.56863 (allow for subsidised interest rates for loans provided either directly by a granting authority together with private banks in a consortium, or indirectly in the form of risk-sub-participations for investment and working capital needs of the beneficiaries)	<a href="#">IP</a>	
20. 14.04.2020	<a href="#">SA.56941</a>	Germany	Guarantee scheme on trade credit insurances, open to all companies	<a href="#">IP</a>	
21. 22.03.2020	SA. <a href="#">56755</a>	Portugal	Four aid schemes in the form of loan guarantees for SMEs active in the following sectors: (i) tourism; (ii) restaurants ; (iii) extractive and manufacturing industry; and (iv) travel agency activities	<a href="#">IP</a>	Public version online
22. 04.04.2020	<a href="#">SA.56873</a>	Portugal	Two aid scheme in the form of direct grant and guarantee for investment and working capital loans granted by commercial banks	<a href="#">IP</a>	Public version online
23. 08.04.2020	<a href="#">SA.56886</a>	Portugal	Aid scheme in the form of loans with subsidised interest rates accessible to SMEs active in the fishery and aquaculture sector	<a href="#">IP</a>	
24. 23.03.2020	SA. <a href="#">56722</a>	Latvia	Two aid schemes in the form of a subsidised loan and a loan guarantee	<a href="#">IP</a>	Public version online
25. 24.03.2020	SA. <a href="#">56742</a>	Luxembourg	Scheme in form of repayable advance	<a href="#">IP</a>	Public version online

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26. 27.03.2020	<a href="#">SA.56805</a>	Luxembourg	Scheme in the form of guarantees on loans, open to all companies, except those active in the promotion, renting and sale of building as well as holding of investments	<a href="#">IP</a>	Public version online
27. 08.04.2020	<a href="#">SA.56954</a>	Luxembourg	Aid scheme in the form of direct grants to support research and development and investments in the production of coronavirus relevant products, open to SMEs and large enterprises of all sectors	<a href="#">IP</a>	Public version online
28. 24.03.2020	<a href="#">SA. 56803</a>	Spain	Two guarantee schemes on new loans and refinancing operations for (i) self-employed workers and SMEs and (ii) large companies	<a href="#">IP</a>	Public version online
29. 02.04.2020	<a href="#">SA.56851</a>	Spain	"Umbrella" aid scheme in the form of direct grants, repayable advances, tax and payment advantages, guarantees on loans and subsidised interest rates for loans	<a href="#">IP</a>	Public version online
30. 25.03.2020	<a href="#">SA. 56792</a>	UK	Aid scheme in the form of loan guarantees for SMEs	<a href="#">IP</a>	Public version online
31. 25.03.2020	<a href="#">SA. 56794</a>	UK	Aid scheme in the form of direct grants for SMEs	<a href="#">IP</a>	Public version online
32. 06.04.2020	<a href="#">SA.56841</a>	UK	"Umbrella" scheme which allows for the provision of aid in the form of a) Direct grants, equity injections, selective tax advantages and advance payments; b) State guarantees for loans; c) Subsidised public loans; d) Support for coronavirus related R&D; e) Support for the construction and upscaling of testing facilities to develop and test products useful to tackle the coronavirus outbreak; f) Support for the production of products relevant to tackle the coronavirus outbreak.	<a href="#">IP</a>	Public version online
33. 30.03.2020	<a href="#">SA.56804</a>	Estonia	Two aid schemes in the form of guarantees on existing or new loans and in the form of loans at favourable terms	<a href="#">IP</a>	Public version online
34. 31.03.2020	<a href="#">SA.56845</a>	Ireland	Aid scheme in the form of repayable advances, accessible to undertakings employing 10 or more full time employees in certain manufacturing sectors and/or internationally traded sectors	<a href="#">IP</a>	
35. 02.04.2020	<a href="#">SA.56843</a>	Malta	Aid scheme in the form of public guarantee on working capital loans granted by commercial banks	<a href="#">IP</a>	Public version online
36. 02.04.2020	<a href="#">SA.56860</a>	Sweden	Aid scheme in the form of guarantees on new loans granted by commercial banks to support companies, mainly SMEs	<a href="#">IP</a>	Public version online
37. 11.04.2020	<a href="#">SA.56812</a>	Sweden	Aid scheme in the form of guarantees on loans in favor of airlines which hold a Swedish commercial aviation licence at least as of 1 January 2020	<a href="#">IP</a>	Public version online
38. 03.04.2020	<a href="#">SA.56857</a>	Greece	Aid scheme in the form of guarantee on working capital loans	<a href="#">IP</a>	
39. 07.04.2020	<a href="#">SA.56815</a>	Greece	Scheme in the form of repayable advances open to companies active in all sectors	<a href="#">IP</a>	Public version online

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40. 08.04.2020	<a href="#">SA.56839</a>	Greece	Aid scheme for SMEs in the form of direct grants intended to cover interest up to €800 000 per company on existing debt obligations (fixed-maturity loans, bonds or bank overdrafts) for a period of 3 months, with an option for extension for another 2 months	<a href="#">IP</a>	Public version online
41. 03.04.2020	<a href="#">SA.56876</a>	Poland	Aid scheme in the form of guarantee on investment loans and working capital loans provided by the Polish National Development Bank	<a href="#">IP</a>	Public version online
42. 08.04.2020	<a href="#">SA. 56896</a>	Poland	Aid scheme in the form of loans and loans with subsidised interest rates co-financed by EU funds under shared management, notably the European Regional Development Fund and the European Social Fund	<a href="#">IP</a>	Public version online
43. 10.04.2020	<a href="#">SA.56979</a>	Poland	Aid scheme in the form of direct grants to partially cover interests on loans, which should normally be borne by the borrower.	<a href="#">IP</a>	
44. 03.04.2020	<a href="#">SA.56915</a>	Netherlands	Aid scheme in the form of direct grants to certain providers of social support and health care offering services at home	<a href="#">IP</a>	Public version online
45. 06.04.2020	<a href="#">SA.56877</a>	Croatia	Aid scheme in the form of guarantees on loans, accessible to all companies whose exports represent at least 20% of their yearly revenue.	<a href="#">IP</a>	
46. 09.04.2020	<a href="#">SA.56957</a>	Croatia	Two schemes in the form of zero-interest loans and loans with subsidised interest rates	<a href="#">IP</a>	Public version online
47. 08.04.2020	<a href="#">SA.56926</a>	Hungary	Aid scheme in the form of direct grants, accessible to medium and large enterprises	<a href="#">IP</a>	
48. 08.04.2020	<a href="#">SA.56933</a>	Bulgaria	Aid scheme implemented by the Bulgarian Development Bank AD in the form of guarantee on investment loans and working capital loans to SMEs	<a href="#">IP</a>	Public version online
49. 08.04.2020	<a href="#">SA.56927</a>	Lithuania	Aid scheme in the form of public guarantees on working capital and investment loans granted by commercial banks, open to SMEs and large companies facing difficulties	<a href="#">IP</a>	Public version online
50. 09.04.2020	<a href="#">SA.56980</a>	Lithuania	Two schemes, the first one, in favor of SMEs granted via financial intermediaries, in the form of subsidised loans for enterprises, the second scheme, directly provided to companies, concerns loans for outstanding invoices.	<a href="#">IP</a>	Public version online
51. 09.04.2020	<a href="#">SA.56840</a>	Austria	Aid scheme in the form of i) Direct grants, repayable advances and guarantees with a maximum of €800 000; ii) State guarantees for loans; iii) Subsidised public loans to companies, with favourable interest rates.	<a href="#">IP</a>	
52. 10.04.2020	<a href="#">SA.56919</a>	Belgium	Aid scheme in the form of guarantee for working capital and investment loans, to support companies active in the Flemish region	<a href="#">IP</a>	Public version online
53. 11.04.2020	<a href="#">SA.56807</a>	Belgium	Aid scheme in the form of deferral payment of the concession fees owed by the Walloon airports due for the year 2020	<a href="#">IP</a>	
54. 11.04.2020	<a href="#">SA.56819</a>	Belgium	Aid scheme in the form of State guarantee on new short-term loans, accessible to all companies and self-employed traders	<a href="#">IP</a>	Public version online

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55. 11.04.2020	<u>SA.56895</u>	Romania	Aid scheme in the form of direct grants and State guarantees for investment and working capital loans, in favor of SMEs	<u>IP</u>	Public version online

## ANNEX 2. FRANCE - COVID-19: PLAN TO SECURE COMPANIES FINANCING (SA.56709)

The Commission approved the following three schemes consisting in State guarantees:

- i. On investment and working capital loans with an initial maturity of between 2 and 6 years (scheme A);
- ii. On confirmed credit lines, with an initial maturity of between 12 and 18 months, renewable once (scheme B);
- iii. On eligible loan portfolios with specific contractual provisions (scheme C).

### ▪ **Budget**

The budget for schemes A and B amount to EUR 700 million and for scheme C EUR 300 billion.

### ▪ **Beneficiaries**

The beneficiaries are SMEs and mid-sized undertakings (ETIs) for schemes A and B and all undertakings (including large ones) can benefit from scheme C.

The three schemes are opened to all sectors.

Only undertakings that were not in difficulty before 31st December 2019 are eligible and the difficulties of the undertakings must be linked to the Covid-19 outbreak;

### ▪ **Conditions for the granting**

- The conditions for granting **scheme A and B** are the following :
  - The guarantee will not cover more than 90% of the loan amount.
  - The commitment ceiling per beneficiary is EUR 5 million for SMEs and EUR 30 million for ETIs.
- To benefit from the guarantee under **scheme C**, loans have to:
  - be contracted between 16 March 2020 and 31 December 2020;
  - be credits with a maturity of 1 year, repayable at maturity.
  - be convertible at term by unilateral decision of the beneficiary company into amortizable credits with a maximum additional maturity of 5 years.
  - Not be subject to any other guarantee or security, except on a case-by-case basis for companies with 5,000 employees or more, or with a turnover of more than EUR 1.5 billion.
  - The guarantee shall cover from 70% of the loan for large companies with a turnover of more than EUR 5 billion to 90% of the loan for SMEs.
- Common conditions to the three schemes:

- The maximum amount of instruments eligible for the guarantee may represent up to 25% of the beneficiary company's turnover in France in 2019.
- The guarantee is granted for maximum 6 years.
- The guarantee premiums correspond to the minimum level set by the Temporary Framework.
- The guarantee shall be granted before 31 December 2020.