

Brussels, 9<sup>th</sup> September 2009

## **State aid: Overview of national measures adopted as a response to the financial/economic crisis**

(See table attached in annex)

This information is compiled from a range of sources and is provided for information only. The European Commission cannot confirm the completeness or accuracy of the information.

## Communications from the Commission to provide guidance to Member States

[Communication from the Commission](#) — The application of **state aid rules** to measures taken in relation to financial institutions in the context of the current global financial crisis, 13 October 2008 (see [IP/08/1495](#))

[Communication from the Commission](#) — The **recapitalisation of financial institutions** in the current financial crisis: limitation of aid to the minimum necessary and safeguards against undue distortions of competition, 5 December 2008 (see [IP/08/1901](#))

[Communication from the Commission](#) on the Treatment of **Impaired Assets** in the Community Banking Sector, 25 February 2009 (see [IP/09/322](#))

[Communication from the Commission](#) - **Temporary framework** for state aid measures **to support access to finance in the current financial and economic crisis**, adopted on 17 December 2008 (see [IP/08/1993](#)), as amended on 25 February 2009.

[Communication from the Commission](#) - The return to **viability** and the assessment of **restructuring** measures in the financial sector in the current crisis under the state aid rules, 23 July 2009 (see [IP/09/1180](#)).

## State aid cases - situation as of 9 September 2009

### Decisions adopted by the Commission in 2008/2009

	Member State	Type of measure / Beneficiary	Type of Decision	Date of adoption
1	Austria	Aid scheme for the Austrian financial sector (guarantees, recapitalisation & other)  Prolongation	Decision not to raise objections <a href="#">IP/08/1933</a>  <a href="#">MEX/09/0630</a>	09 December 2008  30 June 2009
2	Austria	Recapitalisation of Hypo Tirol	Decision not to raise objections <a href="#">IP/09/928</a>	17 June 2009
3	Belgium/France/Luxembourg	Guarantee on liabilities of Dexia	Decision not to raise objections <a href="#">IP/08/1745</a>	19 November 2008
4	Belgium/France/Luxembourg	Guarantee in favour of Dexia on certain assets in FSA	Decision not to raise objections <a href="#">IP/09/399</a>	13 March 2009
5	Belgium/Luxembourg/Netherlands	Measures in favour of Fortis	Decision not to raise objections <a href="#">IP/08/1746</a>	19 November 2008
6	Belgium/Luxembourg/Netherlands	Restructuring aid to Fortis Bank and Fortis Bank Luxembourg	Decision not to raise objections <a href="#">IP/08/1884</a>	03 December 2008
7	Belgium/Luxembourg	Additional aid measures in favour of Fortis Bank and Fortis Bank Luxembourg	Decision not to raise objections <a href="#">IP/09/743</a>	12 May 2009
8	Belgium	Recapitalisation measure in favour of KBC	Decision not to raise objections	18 December 2008

			<a href="#">IP/08/2033</a>	
9	Belgium	Capital Injection for Ethias Group	Decision not to raise objections <a href="#">IP/09/254</a>	12 February 2009
10	Belgium	Recapitalisation and asset relief for KBC Group	Decision not to raise objections <a href="#">IP/09/1063</a>	30 June 2009
11	Denmark	Rescue aid to Roskilde Bank	Decision not to raise objections ( <a href="#">IP/08/1222</a> )	31 July 2008
12	Denmark	Liquidation aid Roskilde bank	Decision not to raise objections <a href="#">IP/08/1633</a>	5 November 2008
13	Denmark	Guarantee scheme for banks in Denmark	Decision not to raise objections <a href="#">IP/08/1483</a>	10 October 2008
14	Denmark	Recapitalisation scheme and amendment of the guarantee scheme	Decision not to raise objectives <a href="#">IP/09/206</a>	3 February 2009
		Prolongation	<a href="#">MEX/09/0817</a>	17 August 2009
15	Denmark	Rescue aid for Fionia Bank	Decision not to raise objections <a href="#">IP/09/819</a>	20 May 2009
16	Finland	Finnish guarantee scheme	Decision not to raise objections <a href="#">IP/08/1705</a>	14 November 2008
		Prolongation and modification	Decision not to raise objections <a href="#">IP/09/681</a>	30 April 2009
17	Finland	Guarantee for Kaupthing Bank Finland	Decision not to raise objections <a href="#">IP/09/82</a>	21 January 2009
18	France	Financial support measures to the banking industry in France (Refinancing)	Decision not to raise objections <a href="#">IP/08/1609</a>	30 October 2008
		Extension of the scheme	Decision not to raise objections <a href="#">IP/09/750</a>	12 May 2009
19	France	Financial support measures to the banking industry in France (Recapitalisation)	Decision not to raise objections <a href="#">IP/08/1900</a>	08 December 2008
		Amendment to the Decision	<a href="#">IP/09/158</a>	28 January 2009
		Amendment to the Decision	<a href="#">IP/09/461</a>	23 March 2009
20	France	Capital injection for Caisse d'Epargne and Banque Populaire	Decision not to raise objections <a href="#">IP/09/722</a>	8 May 2009
21	Germany	Restructuring aid to Sachsen LB	Conditional decision (after formal investigation procedure <a href="#">IP/08/849</a>	4 June 2008

22	Germany	Restructuring aid to IKB	Conditional decision (after formal investigation procedure) <a href="#">IP/08/1557</a>	21 October 2008
23	Germany	Rescue aid to Hypo Real Estate Holding	Decision not to raise objections <a href="#">IP/08/1453</a>	2 October 2008
24	Germany	Aid scheme for financial institutions in Germany (guarantees, recapitalisations & other)  Prolongation	Decision not to raise objections <a href="#">IP/08/1589</a>  <a href="#">MEX/09/0622</a>	27 October 2008  22 June 2009
25	Germany	Guarantee and recapitalisation for Bayern LB	Decision not to raise objections <a href="#">IP/08/2034</a>	18 December 2008
26	Germany	Guarantee for NordLB	Decision not to raise objections <a href="#">IP/08/2056</a>	22 December 2008
27	Germany	Guarantee for IKB	Decision not to raise objections <a href="#">IP/08/2055</a>	22 December 2008
28	Germany	Guarantee for SdB – Sicherungseinrichtungsgesellschaft deutscher Banken mbH	Decision not to raise objections <a href="#">IP/09/114</a>	22 January 2009
29	Germany	Commerzbank capital injection	Decision not to raise objections <a href="#">IP/09/711</a>	7 May 2009
30	Germany	Aid for the restructuring of West LB	Conditional decision (after formal investigation procedure) <a href="#">IP/09/741</a>	12 May 2009
31	Germany	Recapitalisation of HSH Nordbank	Decision not to raise objections <a href="#">IP/09/854</a>	29 May 2009
32	Germany	Recapitalisation and asset relief for LBBW (Landesbank Baden Württemberg)	Decision not to raise objections <a href="#">IP/09/1058</a>	30 June 2009
33	Germany	German asset relief scheme	Decision not to raise objections <a href="#">IP/09/1216</a>	31 July 2009
34	Germany	Additional aid (guarantees) for IKB	Decision not to raise objections <a href="#">IP/09/1235</a>	17 August 2009
35	Greece	Aid scheme to the banking industry in Greece (guarantees, recapitalisation & other)	Decision not to raise objections <a href="#">IP/081742</a>	19 November 2008

36	Hungary	Financial support measures to Hungarian financial industry in form of recapitalisation and guarantee scheme	Decision not to raise objections <a href="#">IP/09/253</a>	12 February 2009
		Prolongation and modification	Decision not to raise objections <a href="#">MEX/09/0903</a>	3 September 2009
37	Hungary	Hungarian Mortgage Support Scheme	Decision not to raise objections <a href="#">IP/09/1123</a>	13 July 2009
38	Ireland	Guarantee scheme for banks in Ireland	Decision not to raise objections <a href="#">IP/08/1497</a>	13 October 2008
39	Ireland	Recapitalisation of Anglo Irish Bank	Decision not to raise objections <a href="#">IP/09/50</a>	14 January 2009
40	Ireland	Recapitalisation of Anglo Irish Bank	Decision not to raise objections <a href="#">IP/09/1045</a>	26 June 2009
41	Ireland	Change of ownership of Anglo Irish Bank	Decision not to raise objections <a href="#">IP/09/271</a>	17 February 2009
42	Ireland	Recapitalisation of Bank of Ireland	Decision not to raise objections <a href="#">IP/09/483</a>	26 March 2009
43	Ireland	Recapitalisation of Allied Irish Bank	Decision not to raise objections <a href="#">IP/09/744</a>	12 May 2009
44	Italy	Guarantee scheme for Italian banks	Decision not to raise objections <a href="#">IP/08/1706</a>	14 November 2008
		Prolongation	<a href="#">IP/09/929</a>	16 June 2009
45	Italy	Recapitalisation scheme	Decision not to raise objections <a href="#">IP/08/2059</a>	23 December 2008
46	Latvia	Public support measures to Parex Banka	Decision not to raise objections <a href="#">IP/08/1766</a>	24 November 2008
		Amendment to the Decision	<a href="#">IP/09/732</a>	11 May 2009
47	Latvia	Guarantee scheme for banks	Decision not to raise objections <a href="#">IP/08/2054</a>	22 December 2008
		Prolongation	<a href="#">MEX/09/0630</a>	30 June 2009
48	Luxembourg	Restructuring aid for Kaupthing Bank Luxembourg	Decision not to raise objections <a href="#">IP/09/1107</a>	9 July 2009
49	Netherlands	Guarantee scheme for Dutch financial institutions	Decision not to raise objections <a href="#">IP/08/1610</a>	30 October 2008
		Prolongation	<a href="#">MEX/09/0707</a>	7 July 2009

50	Netherlands	Measure in favour of ING	Decision not to raise objections <a href="#">IP/08/1699</a>	13 November 2008
51	Netherlands	Measure in favour of Aegon	Decision not to raise objections <a href="#">IP/08/1822</a>	27 November 2008
52	Netherlands	SNS Reaal/New capital injection by Dutch authorities	Decision not to raise objections <a href="#">IP/08/1951</a>	10 December 2008
53	Netherlands	ING Illiquid asset facility	Decision not to raise objections <a href="#">IP/09/514</a>	31 March 2009
54	Portugal	Guarantee scheme for credit institutions in Portugal	Decision not to raise objections <a href="#">IP/08/1601</a>	29 October 2008
55	Portugal	State guarantee for Banco Privado Português	Decision not to raise objections <a href="#">IP/09/400</a>	13 March 2009
56	Portugal	Bank recapitalisation scheme	Decision not to raise objections <a href="#">IP/09/818</a>	20 May 2009
57	Slovenia	Guarantee scheme for credit institutions in Slovenia  Prolongation	Decision not to raise objections <a href="#">IP/08/1964</a>  <a href="#">MEX/09/0622</a>	12 December 2008  22 June 2006
58	Slovenia	Liquidity scheme for financial sector	Decision not to raise objections <a href="#">IP/09/452</a>	20 March 2009
59	Spain	Fund for the Acquisition of Financial Assets in Spain  Prolongation	Decision not to raise objections <a href="#">IP/08/1630</a>  Decision not to raise objections <a href="#">MEX/09/0807</a>	4 November 2008  7 August 2009
60	Spain	Spanish guarantee scheme for credit institutions  Prolongation	Decision not to raise objections <a href="#">IP/08/2049</a>  Decision not to raise objections <a href="#">MEX/09/0625</a>	22 December 2008  25 June 2009
61	Sweden	Support measures for the banking industry in Sweden  Amendment to the decision  Amendment and prolongation	Decision not to raise objections <a href="#">IP/08/1600</a>  <a href="#">IP/09/186</a>  <a href="#">IP/09/652</a>	29 October 2008  28 January 2009  28 April 2009

62	Sweden	Emergency rescue measures regarding Carnegie Investment Bank	Decision not to raise objections <a href="#">IP/08/1977</a>	15 December 2008
63	Sweden	Recapitalisation scheme  Prolongation	Decision not to raise objections <a href="#">IP/09/241</a>  Decision not to raise objections <a href="#">MEX/09/0805</a>	11 February 2009  5 August 2009
64	United Kingdom	Rescue aid to Bradford and Bingley	Decision not to raise objections <a href="#">IP/08/1437</a>	1 <sup>st</sup> October 2008
65	United Kingdom	Aid scheme to the banking industry in the UK (guarantees, recapitalisation & other)  Prolongation	Decision not to raise objections <a href="#">IP/08/1496</a>  Decision not to raise objections <a href="#">IP/09/586</a>	13 October 2008  15 April 2009
66	United Kingdom	Working capital guarantee scheme	Decision not to raise objections <a href="#">IP/09/471</a>	24 March 2009

**Remark:** As a general rule, each of these schemes is reviewable after six months. This means that the first wave of reviews will start as from April 2009. Also some of the individual decisions are subject to a review and possible restructuring plan.

**Cases currently under formal investigation procedure  
(in-depth investigation under the EC Treaty's rules on state aid)**

	Country	Type of measure / Beneficiary	Date of decision regarding the opening of formal investigation	
1	Belgium/France/Luxembourg	Restructuring of Dexia	13 March 2009 <a href="#">(IP/09/399)</a>	<i>Case under assessment</i>
2	Belgium	Asset relief measure in favour of KBC Group	30 June 2009 <a href="#">IP/09/1063</a>	<i>Case under assessment</i>
3	Germany	Aid package for Hypo Real Estate	7 May 2009 <a href="#">IP/09/712</a>	<i>Case under assessment</i>
4	Germany, Austria	Aid package for Bayern LB and its Austrian subsidiary Hypo Group Alpe Adria	12 May 2009 <a href="#">IP/09/742</a>	<i>Case under assessment</i>
5	Germany	Asset relief measure in favour of Landesbank Baden-Württemberg (LBBW)	30 June 2009 <a href="#">IP/09/1058</a>	<i>Case under assessment</i>
6	Latvia	Aid package for JSC Parex Banka	29 July 2009 <a href="#">IP/09/1203</a>	<i>Case under assessment</i>
7	United Kingdom	Restructuring aid for Northern Rock  Extension of the ongoing in-depth investigation	2 April 2008 <a href="#">(IP/08/489)</a>  7 May 2009 <a href="#">IP/09/713</a>	<i>Case under assessment</i>

8	Netherlands	ING Illiquid asset facility	31 March 2009 <a href="#">IP/09/514</a>	<i>Case under assessment</i>
9	Netherlands	State measures in favour of Fortis Bank Nederland (FBN) and the activities of ABN Amro	8 April 2009 <a href="#">IP/09/565</a>	<i>Case under assessment</i>

## Real economy cases falling under the Temporary Framework - situation as of 9 September 2009

### Decisions adopted by the Commission in 2008/2009

	Member State	Type of measure / Beneficiary	Type of decision	Date of adoption
1	Austria	N 47/a/2009- Temporary scheme (aid up to €500 000)	Decision not to raise objections <a href="#">IP/09/454</a>	20 March 2009
		N 317/2009 - Amendment	<a href="#">IP/09/972</a>	18 June 2009
2	Austria	N 47/d/2009- Temporary scheme (risk capital)	Decision not to raise objections <a href="#">IP/09/484</a>	25 March 2009
3	Belgium	N 117/2009- Temporary scheme (subsidised guarantees)	Decision not to raise objections <a href="#">IP/09/447</a>	20 March 2009
4	Czech Republic	N 237/2009 - Temporary scheme (subsidised interest rates)	Decision not to raise objections <a href="#">IP/09/699</a>	6 May 2009
5	Czech Republic	N 236/2009 - Temporary scheme (aid up to €500 000)	Decision not to raise objections <a href="#">IP/09/719</a>	7 May 2009
6	Denmark	N 198/2009 - Temporary scheme (export-credit insurance)	Decision not to raise objections <a href="#">IP/09/706</a>	6 May 2009
7	Estonia	N 387/2009 - Temporary scheme (aid up to €500 000)	Decision not to raise objections <a href="#">IP/09/1121</a>	13 July 2009
8	Finland	N 224/2009 - Temporary scheme (aid up to €500 000)	Decision not to raise objections <a href="#">IP/09/869</a>	3 June 2009
9	Finland	N 82b/2009 - Temporary scheme (guarantees)	Decision not to raise objections <a href="#">IP/09/919</a>	9 June 2009
10	Finland	N 258/2009 – Temporary scheme (export-credit insurance)	Decision not to raise objections <a href="#">IP/09/979</a>	22 June 2009
11	France	N 7/2009 – Temporary scheme (aid up to €500 000)	Decision not to raise objections <a href="#">IP/09/72</a>	19 January 2009



12	France	N 15/2009 - Temporary scheme (reduced interest rates)	Decision not to raise objections <a href="#">IP/09/216</a>	4 February 2009
13	France	N 11/2009 - Temporary scheme (reduced interest rates – to producers of green products)	Decision not to raise objections <a href="#">IP/09/205</a>	3 February 2009
14	France	N 23/2009 - Temporary scheme (subsidised guarantees)	Decision not to raise objections <a href="#">IP/09/332</a>	27 February 2009
15	France	N 119/2009 - modification of French risk capital scheme	Decision not to raise objections <a href="#">IP/09/406</a>	16 March 2009
16	France	N 36/2009 - Temporary scheme (risk capital)	Decision not to raise objections <a href="#">IP/09/1094</a>	30 June 2009
17	Germany	N 661/2008 – KfW run special program 2009 (interest subsidies)	Decision not to raise objections ( <a href="#">IP/08/2063</a> )	30 December 2008
18	Germany	N 668/2008 – Temporary scheme (limited amount of compatible aid)  N 299/2009 - Amendment  N 411/2009 - Amendment	Decision not to raise objections <a href="#">IP/08/2063</a>  <a href="#">IP/09/877</a>  <a href="#">IP/09/1163</a>	30 December 2008  4 June 2009  17 July 2009
19	Germany	N 39/2009 – Temporary adaptation of risk-capital schemes	Decision not to raise objections <a href="#">IP/09/214</a>	3 February 2009
20	Germany	N 27/2009 - Temporary scheme (guarantees)	Decision not to raise objections <a href="#">IP/09/331</a>	27 February 2009
21	Germany	N 38/2009 - Temporary scheme (reduced interest rates)	Decision not to raise objections <a href="#">IP/09/296</a>	19 February 2009
22	Germany	N 426/2009 – Temporary Scheme (green products)	Decision not to raise objections <a href="#">IP/09/1223</a>	4 August 2009
23	Germany	N 384/2009 – Temporary Scheme (export credit insurance)	Decision not to raise objections <a href="#">IP/09/1222</a>	5 August 2009
24	Greece	N308/2009 - Temporary scheme (guarantees)	Decision not to raise objections <a href="#">IP/09/867</a>	3 June 2009
25	Greece	N309/2009 - Temporary scheme (subsidised interest rates)	Decision not to raise objections <a href="#">IP/09/868</a>	3 June 2009
26	Greece	N 304/2009 - Temporary scheme (aid up to € 500 000)	Decision not to raise objections <a href="#">IP/09/1143</a>	15 July 2009
27	Hungary	N 114/2009- Temporary scheme (guarantees)	Decision not to raise objections <a href="#">IP/09/387</a>	10 March 2009

28	Hungary	N 77/2009 - Temporary scheme (aid up to € 500 000)	Decision not to raise objections <a href="#">IP/09/325</a>	24 February 2009
29	Hungary	N 78/2009 – Temporary scheme (subsidised interest rates)	Decision not to raise objections <a href="#">IP/09/325</a>	24 February 2009
30	Hungary	N 203/2009 - Temporary scheme (guarantees)	Decision not to raise objections <a href="#">IP/09/647</a>	24 April 2009
31	Ireland	N 186/2009 – Temporary scheme (aid up to € 500 000)	Decision not to raise objections <a href="#">IP/09/585</a>	15 April 2009
32	Italy	N 279/2009 - Temporary scheme (risk capital)	Decision not to raise objections <a href="#">IP/09/825</a>	20 May 2009
33	Italy	N 266/2009 - Temporary scheme (guarantees)	Decision not to raise objections <a href="#">IP/09/852</a>	28 May 2009
34	Italy	N 248/2009 – Temporary scheme (aid up to € 500 000)	Decision not to raise objections <a href="#">IP/09/852</a>	28 May 2009
35	Italy	N 268/2009 – Temporary scheme (subsidised interest rates)	Decision not to raise objections <a href="#">IP/09/857</a>	29 May 2009
36	Latvia	N 124/2009 – Temporary scheme (aid up to € 500 000)	Decision not to raise objections <a href="#">IP/09/442</a>	19 March 2009
37	Latvia	N 139/2009 - Temporary scheme (guarantees)	Decision not to raise objections <a href="#">IP/09/626</a>	22 April 2009
38	Lithuania	N 272/2009 – Temporary scheme (aid up to € 500 000)	Decision not to raise objections <a href="#">IP/09/890</a>	8 June 2006
39	Luxembourg	N 99/2009 – Temporary scheme (aid up to € 500 000)	Decision not to raise objections <a href="#">IP/09/334</a>	26 February 2009
40	Luxembourg	N 128/2009 – Temporary scheme (guarantees)	Decision not to raise objections <a href="#">IP/09/392</a>	11 March 2009
41	Luxembourg	N 50/2009 – Temporary scheme (export-credit insurance)	Decision not to raise objections <a href="#">IP/09/603</a>	20 April 2009
42	Malta	N 118/2009 - Temporary scheme (aid up to € 500 000)	Decision not to raise objections <a href="#">IP/09/820</a>	18 May 2009
43	Netherlands	N 156/2009 – Temporary scheme (aid up to € 500 000)	Decision not to raise objections <a href="#">IP/09/527</a>	1 April 2009
44	Portugal	N 13/2009 – Temporary scheme (aid up to € 500 000)	Decision not to raise objections <a href="#">IP/09/71</a>	19 January 2009
45	Romania	N 286/2009 – Temporary scheme (guarantees)	Decision not to raise objections <a href="#">IP/09/882</a>	5 June 2009

46	Slovak Republic	N 222/2009 – Temporary scheme (aid up to € 500 000)	Decision not to raise objections <a href="#">IP/09/680</a>	30 April 2009
47	Slovenia	NN 34/2009 - Temporary scheme (guarantees)	Decision not to raise objections <a href="#">IP/09/917</a>	12 June 2009
48	Slovenia	N 228/2009 - Temporary scheme (aid up to € 500 000)	Decision not to raise objections <a href="#">IP/09/918</a>	12 June 2009
49	Spain	N 140/2009 – Temporary scheme (aid for green cars)	Decision not to raise objections <a href="#">IP/09/499</a>	29 March 2009
50	Spain	N 307/2009 – Temporary scheme (aid up to € 500 000)	Decision not to raise objections <a href="#">IP/09/889</a>	8 June 2009
51	Sweden	N 80/2009 - State guarantees in favour of Volvo cars	Decision not to raise objections <a href="#">IP/09/879</a>	5 June 2009
52	United Kingdom	N 43/2009 – Temporary scheme (aid up to € 500 000)	Decision not to raise objections <a href="#">IP/09/215</a>	4 February 2009
53	United Kingdom	N 71/2009 – Temporary scheme (guarantees)	Decision not to raise objections <a href="#">IP/09/333</a>	27 February 2009
54	United Kingdom	N 72/2009 – Temporary scheme (to businesses producing green products)	Decision not to raise objections <a href="#">IP/09/333</a>	27 February 2009
55	United Kingdom	N 257/2009 – Temporary scheme (subsidised interest rates)	Decision not to raise objections <a href="#">IP/09/793</a>	15 May 2009