

# Weekly schedule of President Charles Michel



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## ESAs' Board of Appeal dismisses case against EIOPA on alleged non-application of Union law as manifestly inadmissible

The Joint Board of Appeal of the European Supervisory Authorities (ESAs – European Banking Authority, European Insurance and Occupational Pensions Authority, and European Securities and Markets Authority) published today [its decision](#) in relation to an alleged non-application of Union law by six national competent authorities brought by Mr Howerton against the European Insurance and Occupational Pensions Authority (EIOPA). In its decision, the Board of Appeal dismisses the Appellant's claim as inadmissible as the facts described do not seem to involve insurances and occupational pension funds or any other subject-matter within the remit of EIOPA nor of the Board of Appeal.

The Board of Appeal finds that Mr Howerton's appeal merely reiterated the very same complaints which had been raised in the past by the Appellant towards the European Securities and Markets Authority (ESMA) and which the Board of Appeal determined to be inadmissible in that context. As in the ESMA Decision, the Board of Appeal fails to see how the facts described by the Appellant, and previously filed in a complaint directed to EIOPA, may involve insurances and occupational pension funds or any other subject-matter within the remit of EIOPA and of the Board of Appeal. In addition, the Board of Appeal notes that the Appellant, at the time of filing this new appeal, was fully aware of the reasons of inadmissibility of the appeal filed against ESMA. The Board of Appeal, therefore, considers the appeal as manifestly inadmissible and does not allow for any further consideration.

## **Background**

On 18 august 2020, Mr. Howerton sent several requests to EIOPA to investigate six national competent authorities under Article 17 of Regulation (EU) No 1094/2010. EIOPA assessed the content of the requests to investigate and concluded that the facts were outside the scope of EIOPA's remit because they did not fall under any of the Union acts referred to in Article 1(2) of Regulation (EU) No 1094/2010. The Appellant was informed of this conclusion by EIOPA on 30 September 2020. The appeal against EIOPA's communication of 30 September 2020 was filed on 9 October 2020.

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## European cooperation: new online services in Slovenia

November 04, 2020 [General](#)

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The Slovenian Intellectual Property Office (SIPO), with the support of the EUIPO's European cooperation projects, has improved the e-filing service it provides to its users following the implementation of the transposition of Directive (EU) 2015/2436.

The front office platform, available via the SIPO website, now allows users to file applications electronically for the new types of trade marks (position, pattern, motion, multimedia, hologram). Slight modifications, in accordance with Directive (EU) 2015/2436, have been implemented for colour and sound marks.

The e-filing of the new types of trade marks in Slovenia became available on

2 of November 2020.

The launch of the improved e-filing service at the SIPO is another example of a successful, front office tool implementation developed and offered by the EUIPO to the national and regional intellectual property offices of the EU.

This release is the result of work carried out by the EUIPO within the framework of the European cooperation projects. These projects support the intellectual property offices in developing more efficient, reliable and user-friendly tools and services for trade marks and designs within the European Union Intellectual Property Network (EUIPN).

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## **Finland: European initiative to expand support of Finnish SMEs**



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- €350 million top-up of the successful “SME Initiative Finland”, adding to the existing portfolio of € 400 million already deployed to the benefit of Finnish SMEs
- Risk takers behind the guarantee facility are the Finnish Government,

- European Investment Bank Group (EIB & EIF) and the European Commission.**
- **Intermediaries where SMEs can request loans are Aktia Bank, OP Cooperative, POP Bank Centre Coop, OMA Savings Bank and Savings Bank' Union Coop.**

The Government of Finland, together with EC and EIB Group reaffirm their strong commitment to Finnish SMEs in these difficult times by expanding the financing available under the "SME Initiative Finland". Following an agreement between the European Commission, the Finnish Ministry of Economic Affairs and Employment, the European Investment Bank and the European Investment Fund, an additional €350 million in SME financing at preferential terms will be made available to small Finnish businesses.

This top-up of the SME Initiative Finland follows an agreement originally signed in 2016 between the same parties, which allowed Finnish banks to get an uncapped guarantees on their newly originated portfolios of SME loans, passing on fully the benefit to Finnish enterprises. Through the SME Initiative, local companies were able to get financing with lower collateral requirements and longer maturities, especially allowing riskier and innovative businesses to receive preferential financing. As the original facility is now nearly fully used, the increase announced today means that this combined effort will ultimately support €750 million in loans with advantageous conditions to Finnish companies. The intermediaries who will make the financing available to Finnish businesses are Aktia Bank, Savings Bank Union Coop, Oma Savings Bank, OP Cooperative, and POP Bank Centre Coop.

*"With the help of the guarantees this additional funding provides, SMEs will be able to borrow more easily during these difficult times,"* Minister of Economic Affairs of Finland **Mika Lintilä** said. According to him, all instruments are needed to support companies during the coronavirus crisis and beyond.

*"This is an important signal, showing that Europe is there for its SMEs."* EIB Vice-President **Thomas Östros** stated. *"So far, The SME Initiative has been a great success in Finland, meaning that there was a request from the market to amplify this instrument, we are happy to participate in that once again."*

*"The EIF has been a key partner in financing SMEs for quite some years now,"* stated **Alain Godard**, Chief Executive of the EIF. *"In the ongoing situation, we reaffirm our commitment to these businesses and our financial intermediaries by making sure they can count on our support to weather the crisis."*

On a technical level, the project foresees a first loss piece funded by the Finnish Ministry of Economic Affairs and Employment, with further guarantee backing in the lower mezzanine tranche from the European Commission under its "InnovFin" programme, funded by the Horizon 2020 initiative. The upper mezzanine and senior tranches will be guaranteed by the EIF and EIB respectively.

The **SME Initiative** is a financial instrument set up between the European Commission (EC) and EIB Group, whereby a given Member State (MS) contributes

structural funds (ESIF), and the EC in turn contributes COSME and/or Horizon 2020 (H2020) funds. SMEI-Finland's purpose is to provide effective portfolio credit risk transfer and capital relief at favourable conditions to incentivise financial intermediaries (FIs) to extend new loans/leases to Finnish SMEs with a reduction of the overall interest rate. The FIs' focus on the SME market supports the mandate's objectives and EIF's mission and strategy to enable financial institutions to enhance SME access to finance in Finland at more favourable interest rates, owing to the risk protection to the FIs.