

Current measures of the German federal government to combat the economic effects of the COVID-19 pandemic

March 30, 2020, updated on April 3, 2020.

The COVID-19 pandemic presents a major challenge to the economy. The federal government and the federal states are taking steps to mitigate the impact of the crisis with numerous funding schemes and legislative amendments to keep the number of job losses and insolvencies as low as possible. The following overview summarizes some of the most important funding schemes already adopted (see item A below).

In addition, the Law to Mitigate the Consequences of the COVID-19-Pandemic in Civil, Insolvency and Criminal Procedure Law (*Gesetz zur Abmilderung der Folgen der COVID-19-Pandemie im Zivil-, Insolvenz- und Strafverfahrensrecht, COVID-19-Mitigation Law*)¹ was passed by the German parliament (*Bundestag*) on March 25, 2020, and approved by the constitutional body representing the states (*Bundesrat*) on March 27, 2020. It contains a set of legislative amendments and supplements concerning civil law and insolvency law provisions (see item B.II. below). These measures are aimed at protecting private persons and microenterprises² that are no longer in the position to perform their obligations due to the COVID-19 pandemic. At the same time, the introduction of new provisions under the insolvency law seeks to enable companies faced with economic difficulties as a result

of the COVID-19 pandemic to continue their business operations and avoid insolvency proceedings³ (see more under 0).

The company law provisions also contained in the new legislation are not the subject of this newsletter. This newsletter also does not cover the numerous funding schemes decided and planned by the German federal states and the funding schemes at EU level. An overview of the funding schemes planned or implemented by the German federal states is contained in the annex to this newsletter.

A. Funding measures

I. KfW Special Program 2020

1. Loans for companies

a) Subject of the lending program

The KfW Special Program 2020 for Investment and Financing of Working Capital is designed to provide loans of up to €1 billion to individual companies. However, the amount of credit drawn down by a company may not exceed the following amounts:

¹ Gesetz zur Abmilderung der Folgen der COVID-19-Pandemie im Zivil-, Insolvenz- und Strafverfahrensrecht, BGBl I of March 27, 2020, p. 569.

² A microenterprise is an enterprise within the meaning of Art. 2(3) of Title I of the Annex to the Commission Recommendation 2003/361/EC of 6 May 2003 concerning

the definition of micro, small and medium-sized enterprises: "A microenterprise is defined as an enterprise which employs fewer than 10 persons and whose annual turnover and/or annual balance sheet total does not exceed €2 million."

³ Please see our alert available [here](#).

- (a) 5% of the annual turnover of 2019 or
- (b) double the labor costs of 2019 or
- (c) the current financing demand for the next 18 months in the case of SMEs and 12 months in the case of large companies or

For loans exceeding €25 million, the loan amount is limited to a maximum of 50% of the company's total debt.

b) Companies eligible for funding

Medium-sized and large companies as well as individual businesses and freelancers are eligible for funding, provided that they have been already active on the market for a minimum of five years. This is the case if at least five years have passed since the commencement of the business activities, namely when the business started to generate revenue. Other companies may only benefit from the funding program if they were not in financial difficulties⁴ until December 31, 2019.

c) Purpose of funding

The purpose of funding is to finance:

- (a) investments
- (b) working capital
- (c) stocks of merchandise
- (d) acquisition of value of assets from other companies, including takeovers.

d) Term and interest rate

The loans are granted for a maximum term of up to two or five years, depending on the purpose of funding and the terms and conditions agreed. The interest rate is between 1% and 1.46% per annum for SMEs and between 2% and 2.12% per annum for larger enterprises. This means that the interest rate is no longer based on the creditworthiness and collateral

requirements normally used by KfW within the risk-adjusted interest system.

e) Assumption of risk by KfW

The loan is granted by a financing partner, i.e. a bank or savings bank. The financing partner receives a corresponding loan from KfW. However, KfW assumes the credit risk in an amount of up to 90 percent (in the case of SMEs) or 80 percent (in the case of enterprises above the relevant thresholds), by granting the financing partner a waiver of liability. This means that the financing partner has to repay the loan to KfW only in the amount of 10 percent or 20 percent of the loan amount if the borrower defaults.

For loans in an amount of up to €3 million, KfW does not conduct a credit assessment, for loans of €3 million up to €10 million only a simplified credit assessment is carried out.

f) Banking supervisory requirements for lending

Banks and savings banks must comply with the general requirements for lending also when granting loans under the KfW Special Program 2020. This applies in particular to the 10 percent or 20 percent of the loan amount that is not covered by the assumption of risk by KfW. For example, banks must carry out a credit assessment in accordance with § 18 of the German Banking Act (*Kreditwesengesetz, KWG*) and comply with the minimum requirements for risk management (*Mindestanforderungen an das Risikomanagement, MaRisk*) published by the German Federal Financial Supervisory Authority (*Bundesanstalt für Finanzdienstleistungsaufsicht, BaFin*)⁵. They must in particular observe the requirements for the granting of loans in accordance with BTO 1 of the MaRisk. However, meeting these requirements can in many cases prolong the lending process, which is in conflict with the objective of the KfW Special Program 2020 – namely to provide prompt financial support to companies affected by the COVID-19 pandemic.

Moreover, it cannot be ruled out that in many cases the granting of credit is not compatible with the above-mentioned banking supervisory requirements because the borrower's creditworthiness is insufficient due to the

⁴ Whether an undertaking is in "difficulties" is determined in accordance with the definition in Art. 2(18) of Commission Regulation (EU) No 651/2014 of 17 June 2014 declaring certain categories of aid compatible with the internal market in application of Articles 107 and 108 of the Treaty Text. This definition covers undertakings where, in the case of a limited liability company, more than half of its subscribed share capital has disappeared as a result of accumulated losses or, in the case of undertakings where at least some members have unlimited liability for the debt of the company, where more than half of its capital as shown in the undertaking accounts has disappeared as a result of accumulated losses. Moreover, an undertaking is deemed to be in difficulties if the undertaking is subject to collective insolvency proceedings or fulfils the criteria

under its domestic law for being placed in collective insolvency proceedings at the request of its creditors or, if the undertaking has received rescue aid and has not yet reimbursed the loan or terminated the guarantee, or has received restructuring aid and is still subject to a restructuring plan. An undertaking that is not an SME is deemed to be in difficulties where, for the past two years (1) the undertaking's book debt to equity ratio has been greater than 7.5 and (2) the undertaking's EBITDA interest coverage ratio has been below 1.0.

⁵ BaFin, Rundschreiben 09/2017 (BA) - Mindestanforderungen an das Risikomanagement (Minimum Requirements for Risk Management), last updated on 27 October 2017.

COVID-19 pandemic. An intentional and negligent violation of the requirements of § 18 KWG may be sanctioned as an administrative offence by the credit institution or the persons responsible for compliance with § 18 KWG and may result in a fine of up to €200,000. Insofar as the legislator or BaFin do not grant any waiver from the aforementioned provisions with regard to the KfW Special Program, credit institutions, when granting loans under this special program, must apply the same standards as with other lending. This conflict of objectives – at least for the time being – causes some uncertainty around the issue concerning the extent to which these measures can actually achieve their purpose of overcoming liquidity shortfalls.

2. ERP Start-Up Loans

The ERP Start-Up Loan is designed to support companies that are active for less than five years on the market. This is the case if less than five years have passed since the commencement of the business operations, namely when the business started to generate revenue. Similarly to the company loan, the ERP Start-Up Loan will be granted by a financing partner, with KfW assuming 80 percent or 90 percent of the risk. Funding will be made available to natural persons setting up or taking over a business, as well as SMEs and large companies without turnover restrictions. The same thresholds apply to the amount of credit granted for company loans. The interest rate also corresponds to the interest rate for company loans.

3. Direct Participation in Syndicated Financing

The funding program “Direct Participation in Syndicated Financing” is aimed at SMEs. KfW provides in this capacity investment and working capital loans. This can be done either by participating in a consortium or by refinancing of the participating banks. KfW's share of the risk is usually at least €25 million. However, KfW's share in the financing may not exceed 80 percent of the investment sum. KfW's participation is subject to the terms and conditions agreed by the other financing parties, provided that KfW considers these to be appropriate based on its own assessment criteria.

II. Law establishing an economic stabilization fund (WStFG)

The WStFG was adopted by the Bundestag on March 25, 2020 and approved by the Bundesrat on March 27, 2020,⁶ with the aim to introduce an economic stabilization fund (*Wirtschaftsstabilisierungsfonds*, **WSF**). This fund seeks to provide companies in the real economy with funds for large-volume loans and to complement KfW's funding schemes.

1. Stabilization measures

WStFG contains the following stabilization measures:

- (a) guarantees in the amount of €400 billion in order to bridge liquidation bottlenecks
- (b) loans in the amount of €100 billion for direct recapitalization measures, in particular for the acquisition of shares and silent participations as well as the subscription of profit-participation rights and subordinated bonds and
- (c) loans in the amount of €100 billion to refinance KfW's special programs.

2. Institutional framework

The aforementioned stabilization measures are based on the stabilization measures for financial companies introduced in the course of the financial market crisis. This is the reason why the legislator has integrated the essential provisions regarding the WSF in the law establishing the financial market stabilization fund (*Gesetz zur Errichtung eines Finanzmarktstabilisierungsfonds*, now called “Law on Establishing a Financial Market and an Economic Stabilization Fund (*Gesetz zur Errichtung eines Wirtschaftsstabilisierungsfonds* (**WStFG**)⁷), as well as in the financial market stabilization acceleration law (*Finanzmarktstabilisierungsbeschleunigungsgesetz*, now called the economic stabilization acceleration law, *Wirtschaftsstabilisierungsbeschleunigungsgesetz* (**WStBG**)⁸), which were enacted in 2008.

Similar to the financial market stabilization fund, WSF is also administered by the public debt administration authority of the federal government (Bundesrepublik Deutschland - Finanzagentur GmbH, **Finanzagentur**) as a special fund which is not incorporated as a separate legal entity. In this way, the legislator⁹ intends to use the organizational and administrative structure of the financial market stabilization fund (e.g. risk controlling, reporting and information systems) already in place at the Finanzagentur to achieve economies of scale in administrative costs.

3. Companies eligible for funding

Funds from WSF are only available to companies that meet two of the following three criteria in the last two financial years before January 1, 2020:

- (a) balance sheet total of more than €43 million
- (b) more than €50 million turnover proceeds and

⁶ Gesetz zur Errichtung eines Wirtschaftsstabilisierungsfonds, BGBl I of March 27, 2020, p. 569.

⁷ BGBl. I of March 27, 2020, p.543.

⁸ BGBl. I of March 27, 2020, p.543.

⁹ BT-Drucks. 19/18109, S. 20.

- (c) more than 249 employees on average over the year.

Smaller companies have access to funds from WSF only if such companies are deemed important for critical infrastructure.

B. Contractual and insolvency-specific measures

The COVID-19-Mitigation Law provides for amendments and additions to a large number of provisions under civil and insolvency law.

I. Contractual measures

Zu den zivilrechtlichen Maßnahmen, die das Gesetz einführt, gehören

The civil law measures introduced by the law include:

- (a) a right for consumers and microenterprises to withhold performance in the context of continuing obligations (see item B.I.1. below)
- (b) protection against termination of tenancy and lease (see item B.I.2. below)
- (c) protection of borrowers under consumer loans (see item B.1.3. below).

1. Right for consumers and microenterprises to withhold performance in the context of continuing obligations

a) Scope and conditions of the right to withhold performance

A new version of Article 248 § 1 of the Introductory Code to the German Civil Code (*Einführungsgesetz zum Bürgerlichen Gesetzbuch, EGBGB*) grants consumers and microenterprises the right to withhold performance of obligations in the context of contracts for the continuing performance of obligations. The prerequisite in each case is that the contract was concluded before March 8, 2020. The right to withhold performance can be asserted until June 30, 2020, whereby Art. 248 § 4 para. 1 EGBGB provides that the federal government may extend this period by way of an ordinance until September 30, 2020, if it is to be expected that social life, economic activities of a large number of businesses or employment of a large number of people will continue to be significantly impaired by the COVID-19 pandemic. The right to withhold performance exists in respect of all “essential” contracts for the performance of continuing obligations. With regard to consumers, contracts are considered to be essential if they relate to goods and services which are essential for daily life. With regard to microenterprises, contracts for the performance of

continuing obligations are considered to be essential if they are necessary for covering services required for the reasonable continuation of their business.

In the case of consumers, the right to withhold performance is subject to the condition that, as a result of the COVID-19 pandemic, it has become impossible for the consumer to perform the service without jeopardizing their reasonable livelihood or the reasonable livelihood of their dependents.

In the case of microenterprises, the right to withhold performance is subject to the condition that the business cannot perform the obligation at all, or at least not without jeopardizing the economic basis of the business.

The right to withhold performance cannot be asserted with respect to obligations arising from loan agreements or employment agreements. Neither can it be applied to tenancy and lease agreements for property or premises, but it can be applied in the case of tenancy and lease agreements for movable property that are not classified as loan agreements.

b) Hardship rule

Das Leistungsverweigerungsrecht kann nicht geltend gemacht werden, wenn dies für den Gläubiger unzumutbar wäre. Es ist unzumutbar für einen Verbraucher, ein Leistungsverweigerungsrecht geltend zu machen, wenn eine solche Weigerung die wirtschaftliche Grundlage des Gläubigers gefährden würde. Wenn ein Mikrounternehmen sein Leistungsverweigerungsrecht geltend macht, ist die Weigerung als unzumutbar angesehen, wenn dies die wirtschaftliche Grundlage des Gläubigers gefährden würde, die wirtschaftliche Grundlage des Gläubigers oder die wirtschaftliche Grundlage ihres Abhängigen.

The right to withhold performance cannot be asserted if this would be unreasonable for the creditor. It is unreasonable for a consumer to assert a right to withhold performance if such refusal would jeopardize the economic basis of the creditor's business. Where a microenterprise exercises its right to withhold performance, the refusal is deemed unreasonable if such refusal would jeopardize the creditor's reasonable livelihood or the reasonable livelihood of their dependents or the economic basis of their business.

If the right to withhold performance is excluded due to hardship, the debtor has the right to terminate the contract.

2. Protection against termination of tenancy and lease¹⁰

The new version of Art. 248 § 2 EGBGB restricts the right of landlords and lessors to terminate the contract. They may not terminate contracts solely on the grounds that the tenant or leaseholder fails to pay the rent or lease in the period from April 1, 2020, to June 30, 2020, despite being due, provided such failure to pay is due to the effects of the COVID-19 pandemic. In contrast to the right to withhold performance in the context of continuing obligations, it is expressly provided here that the debtor must provide prima facie evidence of the connection between the COVID-19 pandemic and the non-performance of the obligation. The landlord or

¹⁰ For a discussion on the impact of the COVID-19 pandemic on tenancy law please also see our alert available [here](#).

lessor may still terminate the contract for other reasons. The German government may also extend this provision by way of an ordinance until September 30, 2020, under the same conditions as in the case of an extension of the right to withhold performance in the context of contracts for the performance of continuing obligations.

3. Protection of borrowers under consumer loans

a) *Deferral of payment*

Article 248 § 3 EGBGB provides that in the context of consumer loan agreements concluded before March 15, 2020, claims asserted by the lender for repayment, interest or principal payments due between April 1, 2020, and June 30, 2020, are deferred for a period of three months from the due date. However, this is subject to the condition that the consumer has incurred loss of income as a result of the COVID-19 pandemic, and that as a consequence of such losses, it would be unreasonable to expect the consumer to make such payment. In particular, it is not reasonable to expect the consumer to make a payment if their reasonable livelihood or the reasonable livelihood of their dependents would be at risk.

b) *Protection against terminations by lenders*

Terminations by lenders due to late payment, substantial deterioration in the financial circumstances of the consumer or due to a deterioration of the value of collateral provided to secure the loan are excluded in this case until the expiry of the payment deferral.

c) *Mutual agreements*

In addition, the lender should offer the consumer an opportunity to discuss the possibility of a mutual agreement and possible support measures. However, the law does not specify in detail the type of the relevant support measures. If a mutual agreement is not reached for the period after June 30, 2020, the term shall be extended by three months. The respective due date of the contractual payment obligations will be deferred for this period.

d) *Authorization to extend the scope of application*

The federal government may extend the scope of application of the aforementioned provisions on lending law by means of an ordinance. In particular, it may include microenterprises and even SMEs in the scope of protection (Art. 248 § 3 para. 8 EGBGB).

e) *Authorization to extend measures to protect borrower*

The federal government is authorized to also extend the above measures to protect the borrower until September 30, 2020, applying the same conditions as in the case of general continuing obligations and rental and lease agreements. If the impairments continue to exist also after September 30, 2020, the federal government may further extend these measures by way of an ordinance (Art. 248 § 4 EGBGB).

4. Maximum duration of measures under civil law

The abovementioned amendments to Article 248 EGBGB expire on September 30, 2022, (Article 6 para. 6 of the COVID-19-Mitigation Law), meaning that the abovementioned measures will be suspended at the latest on that date, unless they are extended by another act of parliament.

II. Insolvency law

The amendments to provisions under the insolvency law are intended to restrict the necessity of the debtor's management to file for insolvency (§ 15a of the German Insolvency Act, **InsO**) and the possibility of the creditor to file for the opening of insolvency proceedings (§ 14 InsO). The purpose of these amendments is to enable companies that have become insolvent as a result of the COVID-19 pandemic to continue their business. In addition to the suspension of the obligation to file for insolvency, the law also foresees indemnity against liability for management, shareholders and third parties, if necessary.

The following measures have been introduced:

1. Suspension of debtor's obligation to file for insolvency

Pursuant to § 1 of the newly introduced COVID-19 Insolvency Suspension Act (*COVID-19-Insolvenzaussetzungsgesetz*, **COVInsAG**), the obligation of the debtor's management to file for insolvency (§ 15a InsO) is suspended until September 30, 2020. This does not apply if the insolvency maturity is not based on the consequences of the COVID-19 pandemic or if there are no prospects of eliminating an existing insolvency. If the debtor was not insolvent on December 31, 2019, it is assumed that the insolvency maturity is based on the effects of the COVID-19 pandemic and there are prospects of eliminating an existing insolvency.

2. Protection of management against liability

Pursuant to § 64 sentences 1 and 2 of the German Limited Liability Companies Act (*Gesetz betreffend die Gesellschaften mit beschränkter Haftung*, **GmbH**) and § 92 para. 2 sentences 1 and 2 of the German Stock Corporations Act (*Aktiengesetz*, **AktG**), the management of a GmbH or the executive board of a stock corporation is liable for payments made after the occurrence of insolvency, unless these payments are also compatible with the diligence of a prudent and conscientious management after this point in time. A corresponding provision is contained in § 130a para. 1 sentences 1 and 2 of the German Commercial Code (*Handelsgesetzbuch*, **HGB**) for the representatives of a general partnership and in § 177a sentence 1 HGB for the representatives of a limited partnership.

In order to protect the management from liability for payments after the occurrence of insolvency, § 2 COVInsAG provides that payments which serve to

maintain or resume business operations or to implement a restructuring concept are deemed to be compatible with the diligence of a prudent and conscientious management within the meaning of these provisions.

3. Exclusion of insolvency avoidance due to disadvantaging of insolvency creditors

In order to prevent the avoidance of loan repayments or of the provisions of collateral, § 2 No. 2 COVInsAG provides that the repayment of a new loan granted during the suspension period until September 30, 2023, as well as the provision of collateral to secure such loans carried out during the suspension period, shall not be deemed to be disadvantaging for insolvency creditors. The same applies to the repayment of shareholder loans and payments on claims arising from legal acts that correspond economically to such loans, but not to their collateralization.

4. Protection from criminal prosecution due to delay in filing for insolvency

Pursuant to § 2 No. 3 COVInsAG, the granting of loans and collateral during the suspension period is not to be regarded as an unethical contribution to the delay in filing for insolvency (§ 15a (4) InsO) and therefore does not give rise to criminal prosecution.

5. Exclusion of avoidance when fulfilling creditor's claim

According to § 2 No. 4 COVInsAG, certain legal acts, in particular providing collateral and performing obligations, are not avoidable to the extent that the other party was able to claim them at that time. This does not apply, however, if the other party was aware that the debtor's restructuring and financing efforts were not suitable for recovering from an insolvency that had already occurred.

6. Restriction of creditors' right to apply for the opening of insolvency proceedings

Pursuant to § 3 COVInsAG, a creditor may request the opening of an insolvency procedure within a period of three months from the date of entry into force of COVInsAG only if the reason for opening insolvency proceedings already existed before March 1, 2020. Thus, a request to open an insolvency procedure on grounds which did not exist until after March 1, 2020, is excluded even if such grounds for opening insolvency proceedings are not related to the COVID-19 pandemic. While previously creditors only had to provide prima facie evidence of a legal interest in the opening of insolvency proceedings and the existence of a reason for opening insolvency proceedings, they now also has to show during the above-mentioned period that the reason for opening insolvency proceedings already existed before March 1, 2020.

7. Extension of individual measures by ordinance

§ 4 of the COVInsAG authorizes the Federal Ministry of Justice and Consumer Protection to extend the suspension of the obligation to file for insolvency pursuant to § 1 of the COVInsAG and the restrictions on the requests by creditors for the opening of insolvency pursuant to § 3 COVInsAG by way of an ordinance without the consent of the Bundesrat for a period up to March 31, 2021. It is sufficient to justify such an extension on the grounds that such an extension appears to be necessary due to continued demand for available public funds, ongoing financing difficulties or other circumstances.

Key contacts



Dr. Arne Klüwer
Partner, Frankfurt
D +49 69 4500 12 360
M +49 175 7290 352
arne.kluwer@dentons.com



Dr. Holger Schelling
Partner, Frankfurt
D +49 69 4500 12 345
holger.schelling@dentons.com



Andreas Ziegenhagen
Managing Partner Deutschland
D +49 69 4500 12 144
D +49 30 264 73 207
andreas.ziegenhagen@dentons.com



Dr. Arne Friel
Partner, Berlin
D +49 30 264 73 275
arne.friel@dentons.com



Daniel Fritz
Partner, Frankfurt
D +49 69 450 012 170
daniel.fritz@dentons.com

Appendix

COVID-19 emergency aid (one-off payments) for self-employed persons and companies from federal and state funds (by federal state)*

Status: April 3, 2020 (12:00 PM)

Since Monday (March 31, 2020), the application procedures for COVID-19 emergency aid from state and federal funds to bridge liquidity bottlenecks have been underway in most federal states. Depending on the federal state, not only small businesses, but also businesses with up to 50, 100 or 250 employees may be entitled to direct grants, which do not have to be repaid. If the conditions for approval are met, the grants are generally granted for ongoing operating costs such as rent, leases and leasing expenses. The subsidy amounts are listed below. All details according to the information on the indicated internet pages (without guarantee). The emergency aid is available from numerous other programs (especially loans) at federal and state level (not shown below).

Federal State	Institution	Amount Max.	Number of EE max.	Graduation		Application forms / Details
Baden-Württemberg	Ministerium für Wirtschaft, Arbeit und Wohnungsbau Baden-Württemberg	€ 30,000	50	EE ≤ 5: EE ≤ 10: EE ≤ 50:	€ 9,000 € 15,000 € 30,000	https://wm.baden-wuerttemberg.de/de/service/foerderprogramme-und-aufrufe/liste-foerderprogramme/soforthilfe-corona/
Bavaria	Locally competent law enforcement authorities	€ 50,000	250	EE ≤ 5: EE ≤ 10: EE ≤ 50: EE ≤ 250:	€ 9,000 € 15,000 € 30,000 € 50,000	https://www.stmwi.bayern.de/soforthilfe-corona/
Berlin	Investitionsbank Berlin	€ 15,000*	10	EE ≤ 5: EE ≤ 10:	€ 14,000 € 15,000	https://www.ibb.de/de/foerdeprogramme/corona-zuschuss.html *Application break until Monday, 6 April, 10:00 AM for the harmonization of the state and federal programs
Brandenburg	Investitionsbank des Landes Brandenburg ILB	€ 60,000	100	EE ≤ 5: EE ≤ 15: EE ≤ 50: EE ≤ 100:	€ 9,000 € 15,000 € 30,000 € 60,000	https://www.ilb.de/de/wirtschaft/zuschuesse/soforthilfe-corona-brandenburg/
Bremen	Bremer Aufbau-Bank GmbH	€ 15,000	10	EE ≤ 10: EE ≤ 10:	€ 9,000 € 15,000	https://www.bab-bremen.de/bab/corona-soforthilfe.html
Hamburg	Hamburgische Investitions- und Förderbank	€ 30,000	250	Self-empl.: EE ≤ 5: EE ≤ 10: EE ≤ 50: EE ≤ 250:	€ 11,500 € 14,000 € 20,000 € 25,000 € 30,000	https://www.ifbhh.de/foerderprogramm/hcs
Hesse	Regierungspräsidium Kassel	€ 30,000	50	EE ≤ 5: EE ≤ 10: EE ≤ 50:	€ 10,000 € 20,000 € 30,000	https://rp-kassel.hessen.de/corona-soforthilfe
Mecklenburg-Western Pomerania	Landesförderinstitut Mecklenburg-Vorpommern	€ 60,000	100	EE ≤ 5: EE ≤ 10: EE ≤ 24: EE ≤ 49:	€ 9,000 € 15,000 € 25,000 € 40,000	https://www.lfi-mv.de/foerderungen/corona-soforthilfe/

				EE < 100:	€ 60,000	
Lower Saxony	Investitions- und Förderbank Niedersachsen – Nbank	€ 25,000	49	EE ≤ 5: EE ≤ 10: EE ≤ 30: EE ≤ 49:	€ 9,000 € 15,000 € 20,000 € 25,000	https://www.soforthilfe.nbank.de/
North Rhine-Westphalia	Ministerium für Wirtschaft, Innovation, Digitalisierung und Energie	€ 25,000	50	EE ≤ 5: EE ≤ 10: EE ≤ 50:	€ 9,000 € 15,000 € 25,000	https://www.wirtschaft.nrw/nrw-soforthilfe-2020
Rhineland-Palatinate	Investitions- und Strukturbank Rheinland-Pfalz	€ 15,000	10	EE ≤ 5: EE ≤ 10:	€ 9,000 € 15,000	https://mwvlw.rlp.de/de/themen/corona/
Saarland	Ministry of Economy, Labour, Energy and Transport	€ 15,000*	10*	EE ≤ 5: EE ≤ 10:	€ 9,000 €15,000	https://corona.saarland.de/DE/wirtschaft/soforthilfe/soforthilfe_node.html * The procedure for submitting the federal program is still being worked out.
Saxony	Sächsische Aufbaubank - Förderbank -	€ 15,000	10	EE ≤ 5: EE ≤ 10:	€ 9,000 € 15,000	https://www.sab.sachsen.de/f%C3%B6rderprogramme/sie-ben%C3%B6tigen-hilfe-um-ihr-unternehmen-oder-infrastruktur-wieder-aufzubauen/soforthilfe-zuschuss-bund.jsp
Saxony-Anhalt	Investitionsbank Sachsen-Anhalt	€ 25,000	50	EE ≤ 5: EE ≤ 10: EE ≤ 25: EE ≤ 50:	€ 9,000 € 15,000 € 20,000 € 25,000	https://www.ib-sachsen-anhalt.de/temp-corona-soforthilfe.html
Schleswig-Holstein	Investitionsbank Schleswig-Holstein (IB.SH)	€ 15,000*	10	EE ≤ 5: EE ≤ 10:	€ 9,000 € 15,000	https://www.ib-sh.de/infoseite/corona-beratung-fuer-unternehmen/ *Application break until Thursday, April 2, 10:00 AM to revise the application forms
Thuringia	Thüringer Aufbaubank	€ 30,000	50	EE ≤ 5: EE ≤ 10: EE ≤ 25: EE ≤ 50:	€ 5,000 € 10,000 € 20,000 € 30,000	https://www.aufbaubank.de/Foerderprogramme/Corona-Soforthilfe-2020