



<b>Address</b>	1, Angel Kanchev Str., Sofia, 1000
	Bulgaria
<b>Website</b>	<a href="http://www.bbr.bg/bg/goals.html">http://www.bbr.bg/bg/goals.html</a>

<b>Year of creation</b> (individual entities or association)	2008	
<b>Type of scheme</b> (guarantee or counter-guarantee)	Guarantee and Counter-guarantee	
<b>Product typology</b> (guarantee or counter-guarantee or co-guarantee)	Guarantee and Counter-guarantee	
<b>Ownership</b> (i.e. fully mutual, funded by SMEs, banking associations, fully public, fully private, private-public mixed models)	fully public	
	Private (in %)	Public (in %)
<b>Shareholder structure</b>		100
<b>Legal form</b> (of single guarantee entity or association: i.e. fund, development bank, development agency, cooperative or mutual societies, bank, foundation, association, limited company, etc.)	Single guarantee entity – Fund – Joint stock company	
<b>Legal form</b> (of members of an association: i.e. fund, development bank, development agency, cooperative or mutual societies, bank, foundation, association, limited company, etc.)	Fund, subsidiary of Bulgarian Development Bank	
<b>Structure/Network</b> (i.e. central scheme with regional offices, central scheme only, association network)	Central scheme	
<b>Geographic coverage</b> (i.e. local, regional, national)	National	
<b>Sectorial focus</b> (i.e. agriculture, industry, crafts, retail, liberal professions, cooperatives, etc.)	Agriculture, Fisheries, Aquaculture, Export-oriented companies, SMEs	
<b>Size of businesses supported</b> (i.e. large companies, SMEs, micro-enterprises, independent/self-employed)	SMEs	
<b>Supervision statute</b> (i.e. mono-product banking licenses, financial intermediary statute, non-supervised. For associations, please state statute of members)	financial intermediary statute	
<b>Profit / non-profit oriented</b> (dividends to public shareholders are not considered as profit orientation)	Non-profit oriented	
<b>Distribution network</b>	<input type="checkbox"/> Direct approval	<input type="checkbox"/> <b><u>Delegation to banks</u></b>
	<input type="checkbox"/> <b><u>Individual approach</u></b>	<input type="checkbox"/> Portfolio guarantee approach



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<b>Are you / your members financial intermediary for EU-programmes?</b>	CIP / COSME	no
	Structural funds	yes
		Rural Area Development Programme and Fisheries
	Progress	no
	RSI / RSFF Horizon 2020	no

<b>Do you benefit from a counter-guarantee at local, regional or national level?</b>	no	no	
<b>Name and level of counter-guarantor</b> (local, regional, national)	Name of the organisation/institution/ministry		
	Local	no	no
	Regional	no	no
	National/Federal	no	no

<b>Types of guarantee products provided by your organisation / your members?</b>  (delete the options which are not-applicable / add additional products)	<b>Loan default guarantees</b>	Leasing guarantees
	<b>Working capital loan guarantees</b>	<b>Project guarantees</b>
	<b>Bridge financing loan guarantees</b>	Export guarantees
	Mezzanine financing guarantees	Student loan guarantees
	Housing guarantees	Venture capital guarantees
<b>Other SME support instruments offered by your organisation / your members</b>  (delete the options which are not-applicable / add additional products)	Subsidized loans	Coaching
	Mezzanine financing	Mediation services
	Venture capital	Others (i.e. grants, SME investment support, etc. – please specify)



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**In general, some main guarantee product characteristics:**

Please provide some indications about the main guarantee product provided (if no exact figures are available, e.g. in the case of associations, please provide AECM with estimates):

<u>Guarantee product features:</u> <b>Investment loan guarantee</b>	Maximum guarantee duration	120 months
	Average guarantee duration	6.18 years
	Guarantee coverage ratio	Up to 50 % or up to 80%, depending on the guarantee scheme
	Maximum guarantee amount	BGN 500 000 or BGN 3 000 000, depending on the guarantee scheme
	Minimum guarantee amount	n/a
	Pricing: fixed or variable?	fixed
	Premium level (range if applicable)	n/a
	Additional collateral required	no

<u>Guarantee product features:</u> <b>Working Capital loan guarantee</b>	Maximum guarantee duration	120 months
	Average guarantee duration	2.20 years
	Guarantee coverage ratio	50 %
	Maximum guarantee amount	Up to BGN 300 000
	Minimum guarantee amount	n/a
	Pricing: fixed or variable?	fixed
	Premium level (range if applicable)	n/a
	Additional collateral required	no

**Legal disclosure/Information is not legally binding: The previously mentioned information is indicative and can differ when applying for a guarantee at the member organisation.**



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**State aid regulation:**

Please provide AECM with information about whether or not the activity of your organization (members in case of associations) is subject to state aid regulation. If this only applies to some products or some members, please indicate a rough estimate of the percentage of the activity concerned by state aid regulation:

<b>Is the activity subject to state aid regulation?</b>		No	
<b>Do you (your members) use?</b>	<i>De minimis</i>	No	n.a
	GBER	No	n.a
	Regional guidelines	No	n.a
	Notification	No	n.a
<b>Do you (your members) dispose of an internal rating/scoring system?</b>		No	
<b>Do your guarantees provide deponderation (capital relief) for member banks under Basel II?</b>		Yes	
<b>Do you (your members) benefit of a public counter-guarantee that allows deponderation (capital relief)?</b>		No	