



Address	Cinnah Cd. No : 5 06680 Kavaklıdere / Çankaya / Ankara
	Turkey
Website	www.teskomb.org.tr

[Member organisation Name & Country]

Year of creation (individual entities or association)	1970		
Type of scheme (guarantee or counter-guarantee)	Guarantee		
Product typology (guarantee or counter-guarantee or co-guarantee)	Guarantee		
Ownership (i.e. fully mutual, funded by SMEs, banking associations, fully public, fully private, private-public mixed models)	Fully Mutual		
	Private (in %)	Public (in %)	
Shareholder structure	% 100		
Legal form (of single guarantee entity or association: i.e. fund, development bank, development agency, cooperative or mutual societies, bank, foundation, association, limited company, etc.)	Cooperative		
Legal form (of members of an association: i.e. fund, development bank, development agency, cooperative or mutual societies, bank, foundation, association, limited company, etc.)	Cooperative		
Structure/Network (i.e. central scheme with regional offices, central scheme only, association network)	Central Scheme with Regional Offices		
Geographic coverage (i.e. local, regional, national)	National		
Sectorial focus (i.e. agriculture, industry, crafts, retail, liberal professions, cooperatives, etc.)	Tradesmen and Craftsmen		
Size of businesses supported (i.e. large companies, SMEs, micro-enterprises, independent/self-employed)	Micro enterprises, independent / self employed		
Supervision statute (i.e. mono-product banking licenses, financial intermediary statute, non-supervised. For associations, please state statute of members)	Financial intermediary for subsidized credits by Treasury.		
Profit / non-profit oriented (dividends to public shareholders are not considered as profit orientation)	Non-profit		
Distribution network	<input checked="" type="checkbox"/> Individual approach:		<input type="checkbox"/> Delegation to banks:
	<input checked="" type="checkbox"/> direct guarantee approach	<input type="checkbox"/> Portfolio guarantee approach	<input type="checkbox"/> direct guarantee approach <input type="checkbox"/> Portfolio guarantee approach



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Are you / your members financial intermediary for EU-programmes?	CIP / COSME	No
	Structural funds	No
	Progress	No
	RSI / RSFF Horizon 2020	No

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

Types of guarantee products provided by your organisation / your members? (delete the options which are not-applicable / add additional products)		
	Working capital loan guarantees	Investment loan guarantees
Other SME support instruments offered by your organisation / your members (delete the options which are not-applicable / add additional products)	Subsidized loans	Letter of Guarantee
	Commercial property loans	Commercial vehicle loans



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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> Investment loan guarantee	Maximum guarantee duration	60 months
	Average guarantee duration	60 months
	Guarantee coverage ratio	% 100
	Maximum guarantee amount	250.000 TL (88.028 €)
	Minimum guarantee amount	-
	Pricing: fixed or variable?	Variable
	Premium level (range if applicable)	% 4,5
	Additional collateral required	Yes

<u>Guarantee product features:</u> Working Capital loan guarantee	Maximum guarantee duration	60 months
	Average guarantee duration	48 months
	Guarantee coverage ratio	% 100
	Maximum guarantee amount	150.000 TL (52.817 €)
	Minimum guarantee amount	-
	Pricing: fixed or variable?	Variable
	Premium level (range if applicable)	% 4,5
	Additional collateral required	Yes

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:

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