

Garantiqa Creditguarantee Closed Co. Ltd.

Address	[32. Kisfaludy Street, 1082, Budapest]
	[Hungary]
Telephone	
Fax	
Website	

Year of creation (individual entities or association)	1992		
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)	Private-public mixed models		
	Private (in %)	Public (in %)	
Shareholder structure	22,4578	77,5422	
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.)	Closed Co. Ltd, by shares		
Legal form (of members of an association: i.e. fund, development bank, development agency, cooperative or mutual societies, bank, foundation, association, limited company, etc.)	-		
Structure/Network (i.e. central scheme with regional offices, central scheme only, association network)	Central scheme only		
Geographic coverage (i.e. local, regional, national)	National		
Sectorial focus (i.e. agriculture, industry, crafts, retail, liberal professions, cooperatives, etc.)	No special sectorial focus		
Size of businesses supported (i.e. large companies, SMEs, micro-enterprises, independent/self-employed)	SMEs, (micro-enterprises, independent/self-employed included)		
Supervision statute (i.e. mono-product banking licenses, financial intermediary statute, non-supervised. For associations, please state statute of members)	financial intermediary statute		
Profit / non-profit oriented (dividends to public shareholders are not considered as profit orientation)	non-profit oriented		
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

Are you / your members financial intermediary for EU-programmes?	CIP / COSME	i.e. yes or no / and please specify which
	Structural funds	i.e. yes or no / and please specify name
	Progress	i.e. yes or no / and please specify
	RSI / RSFF Horizon 2020	i.e. yes or no / and please specify which
	Other (please specify)	-

Do you benefit from a counter-guarantee at local, regional or national level?	yes	no	
Name and level of counter-guarantor (local, regional, national)	Name of the organisation/institution/ministry	Hungarian State	
	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)		Leasing guarantees
	Working capital loan guarantees	Project guarantees
		Other (please specify) Overdraft guarantees, Investment loan guarantees, Factoring guarantees, Bank guarantees, Frame guarantees
Other SME support instruments offered by your organisation / your members (delete the options which are not-applicable / add additional products)		

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	25 years
	Average guarantee duration	10,2 years
	Guarantee coverage ratio	Max 80%
	Maximum guarantee amount	EUR 2,5 mln
	Minimum guarantee amount	-
	Additional collateral required	Yes, at least private suretyship

<u>Guarantee product features:</u> Working Capital loan guarantee	Maximum guarantee duration	25 years
	Average guarantee duration	2 years
	Guarantee coverage ratio	Max 80%
	Maximum guarantee amount	EUR 2,5 mln
	Minimum guarantee amount	-
	Additional collateral required	Yes, at least private suretyship

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.

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?		<u>Yes</u> or No	
Do you (your members) use?	<i>De minimis</i>	<u>Yes</u>	no
	GBER	<u>Yes</u>	no
	Regional guidelines	Yes	<u>no</u>
	Notification	<u>Yes</u>	no
Do you (your members) dispose of an internal rating/scoring system?		<u>Yes</u> or No	
Do your guarantees provide deponderation (capital relief) for member banks subject to capital requirements (Basel agreement?)?		<u>Yes</u> or No	
Do you (your members) benefit of a public counter-guarantee that allows deponderation (capital relief)?		<u>Yes</u> or No	

Social media activity

We would like to add your social media channels to the ADDRESS field in your organization’s page, in order to do so, please include the URL of your organization’s pages so that we can link them.

Does your organization have an external communication strategy that uses social media channels?	<u>Yes</u> or No
Facebook	(if yes, include URL of your organization’s page)
Linkedin	https://www.linkedin.com/company/qarantiga-hitelgarancia-zrt.?trk=top_nav_home
Google+	(if yes, include URL of your organization’s page)
Twitter	(if yes, include URL of your organization’s page)
YouTube	https://www.youtube.com/watch?v=nS15BRhxpJw https://www.youtube.com/watch?v=355HKvgBe48 https://www.youtube.com/watch?v=aawPiMSkS3g https://www.youtube.com/watch?v=fKKIEqmaJ90
Slideshare	(if yes, include URL of your organization’s page)

Other

(if yes, include URL of your organization's page)