

| | 2509 AC The Hague |
|---------|-------------------|
| Address | The Netherlands |
| Website | www.rvo.nl/ |

[Netherlands Enterprise Agency

| Year of creation (individual entities or association) | 2014 | |
|--|---|---------------------------------------|
| Type of scheme (guarantee or counter-guarantee) | Guarantee and counter-guarantee | |
| Product typology (guarantee or co-guarantee) | Guarantee and counter-guaran | ntee |
| Ownership (i.e. fully mutual, funded by SMEs, banking associations, fully public, fully private, private-public mixed models) | Fully Public | |
| | Private (in %) | Public (in %) |
| Shareholder structure | | |
| 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.) | Agency | |
| Legal form (of members of an association: i.e. fund, development bank, development agency, cooperative or mutual societies, bank, foundation, association, limited company, etc.) | Agency | |
| 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.) | Agriculture, industry, retail. cooperatives, etc. | |
| Size of businesses supported (i.e. large companies, SMEs, micro-enterprises, independent/self-employed) | Larger companies, SME's, micro-enterprises | |
| 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 naturals | X Direct approval | X Delegation to banks |
| Distribution network | X Individual approach | X Portfolio guarantee approach |
| | | |



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| | CIP / COSME | No. At the moment not. |
|--|----------------------------|-------------------------------|
| Are you / your members financial intermediary for EU-programmes? | Structural funds | No |
| ioi Eo-piogrammes: | Progress | No |
| | RSI / RSFF Horizon 2020 | No. We explore possibilities. |

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

| | Loan default guarantees | |
|---|--------------------------------|--|
| | | |
| Types of guarantee products provided by your organisation / your members? | | |
| (delete the options which are not-applicable / add additional products) | Mezzanine financing guarantees | |
| | | Venture capital guarantees |
| | Subsidized loans | |
| Other SME support instruments offered by your organisation / your members | Mezzanine financing | Mediation services like the Enterprise Europe Network |
| (delete the options which are not-applicable / add additional products) | Venture capital | Others: SME grants, Direct co funding of Seed Funds and SME/ Mid Cap VC funds Technical Development Credits, Support of BA networks, etc |

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In general, some main guarantee product characteristics:

Maximum guarantee duration

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):

12 years

| | Maximum guarantee duration | 12 years |
|--------------------------------|-------------------------------------|-------------------------------------|
| Currentes and unt | Average guarantee duration | 4-6 years |
| | Guarantee coverage ratio | 45% up to 67% |
| Guarantee product features: | Maximum guarantee amount | 1,5 million |
| Investment loan guarantee | Minimum guarantee amount | none |
| | Pricing: fixed or variable? | Variable |
| | Premium level (range if applicable) | One off: 2 up to 4,5% principal |
| | Additional collateral required | no |
| | | |
| | Maximum guarantee duration | |
| | Average guarantee duration | |
| | Guarantee coverage ratio | |
| Guarantee product features: | Maximum guarantee amount | |
| Working Capital loan guarantee | Minimum guarantee amount | |
| | Pricing: fixed or variable? | |
| | Premium level (range if applicable) | |
| | Additional collateral required | |
| <u>Legal disclosure</u> | e/Information is not legally | <u>binding</u> : The previously men |

<u>Legal disclosure/Information is not legally binding</u>: 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 or No | |
|---|---------------------|-----------|----|
| | De minimis | Yes | |
| Do you | GBER | | no |
| (your members) use? | Regional guidelines | | no |
| | Notification | Yes | |
| 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 | |

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? | Yes |
|--|--|
| Facebook | https://nl-nl.facebook.com/rijksdienstvoorondernemendnederland |
| Linkedin | https://www.linkedin.com/company/rijksdienstvoorondernemendnederland |

| Google+ | no |
|------------|-----------------------------------|
| Twitter | https://twitter.com/RVO_Nederland |
| YouTube | no |
| Slideshare | no |
| Other | no |

Please do not save in PDF but leave the form in doc or docx format and save it adding your organization's name in the file name.

THANK YOU FOR FILLING IN THIS MEMBERSHEET!