



Address	Schützenstraße 6a, D-10117 Berlin
	Germany
Website	www.vdb-info.de

Year of creation (individual entities or association)	1990	
Type of scheme (guarantee or counter-guarantee)	Guarantee scheme	
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 private	
	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.)	Registered association	
Legal form (of members of an association: i.e. fund, development bank, development agency, cooperative or mutual societies, bank, foundation, association, limited company, etc.)	Limited companies (GmbH)	
Structure/Network (i.e. central scheme with regional offices, central scheme only, association network)	legally and economically independent Guarantee Banks in each federal state (Bundesland)	
Geographic coverage (i.e. local, regional, national)	National	
Sectorial focus (i.e. agriculture, industry, crafts, retail, liberal professions, cooperatives, etc.)	All sectors	
Size of businesses supported (i.e. large companies, SMEs, micro-enterprises, independent/self-employed)	Mainly SMEs	
Supervision statute (i.e. mono-product banking licenses, financial intermediary statute, non-supervised. For associations, please state statute of members)	specific banking license limited to guarantee activities	
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 checked="" type="checkbox"/> Delegation to banks:
	<input checked="" type="checkbox"/> direct guarantee approach	<input type="checkbox"/> Portfolio guarantee approach
	<input checked="" type="checkbox"/> direct guarantee approach	<input type="checkbox"/> Portfolio guarantee approach

Are you / your members financial intermediary for EU-programmes?	CIP / COSME	CIP and COSME
	Structural funds	ESF
	Progress	no
	RSI / RSFF Horizon 2020	Horizon 2020 (InnovFin)
	Other (please specify)	no

Do you benefit from a counter-guarantee at local, regional or national level?	yes	
Name and level of counter-guarantor (local, regional, national)	Name of the organisation/institution/ministry	Federal Ministry for economic affairs and energy and regional ministries of finance and economics
	Local	no
	Regional	yes
	National/Federal	yes

Types of guarantee products provided by your organisation / your members? (delete the options which are not-applicable / add additional products)	Loan default guarantees	Leasing guarantees
	Working capital loan guarantees	
	Bridge financing loan guarantees	
	Mezzanine financing guarantees	
	Other (please specify)	
Other SME support instruments offered by your organisation / your members (delete the options which are not-applicable / add additional products)		Coaching
	Mezzanine financing	

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	15 years / for promotional loans and construction financing 23 years
	Average guarantee duration	7 years
	Guarantee coverage ratio	80%
	Maximum guarantee amount	€ 1.25 mio
	Minimum guarantee amount	-
	Additional collateral required	

<u>Guarantee product features:</u> Working Capital loan guarantee	Maximum guarantee duration	8 years
	Average guarantee duration	6 years
	Guarantee coverage ratio	80%
	Maximum guarantee amount	€ 1.25 mio
	Minimum guarantee amount	-
	Additional collateral required	

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?		Yes (except the Agrar-Bürgschaft)	
Do you (your members) use?	<i>De minimis</i>	Yes	
	GBER	Yes	
	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 bankssubject to capital requirements (Basel agreement?)?		Yes	
Do you (your members) benefit of a public counter-guarantee that allows deponderation (capital relief)?		Yes	

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	www.facebook.com/Buergschaftsbanken
Linkedin	
Google+	
Twitter	
YouTube	
Slideshare	
Other	

