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ISMEA - Italy

Year of creation (individual entities or association)	1999		
Type of scheme (guarantee or counter-guarantee)	Guarantee		
Product typology (guarantee or counter-guarantee or co-guarantee)	Guarantee/co-guarantee/conter-guarantee		
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	0%	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.)	State 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.)			
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		
Size of businesses supported (i.e. large companies, SMEs, micro-enterprises, independent/self-employed)	SMEs		
Supervision statute (i.e. mono-product banking licenses, financial intermediary statute, non-supervised. For associations, please state statute of members)	Supervised		
Profit / non-profit oriented (dividends to public shareholders are not considered as profit orientation)	Non-profit		
Distribution network	<input type="checkbox"/> Individual approach:		<input checked="" type="checkbox"/> Delegation to banks:
	<input type="checkbox"/> direct guarantee approach	<input type="checkbox"/> Portfolio guarantee approach	<input checked="" type="checkbox"/> direct guarantee approach <input checked="" 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)	Ministry of Treasury		
	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)	Loan default guarantees	
	Working capital loan guarantees	
	Bridge financing loan guarantees	
Other SME support instruments offered by your organisation / your members (delete the options which are not-applicable / add additional products)	Subsidized loans	
	Venture capital	

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	Linked to the underlying loan maturity
	Average guarantee duration	11 year
	Guarantee coverage ratio	Max: 80%
	Maximum guarantee amount	2,000,000 for medium enterprises
	Minimum guarantee amount	==
	Additional collateral required	==

<u>Guarantee product features:</u> Working Capital loan guarantee	Maximum guarantee duration	Linked to the underlying loan maturity
	Average guarantee duration	6 years
	Guarantee coverage ratio	Max: 80%
	Maximum guarantee amount	2,000,000 for medium enterprises
	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 or No	
Do you (your members) use?	<i>De minimis</i>	Yes	no
	GBER	Yes	no
	Regional guidelines	Yes	no
	Notification	Yes	no
Do you (your members) dispose of an internal rating/scoring system?		Yes	
Do your guarantees provide deponderation (capital relief) for member banks subject 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 or No
Facebook	(if yes, include URL of your organization’s page)
Linkedin	(if yes, include URL of your organization’s page)
Google+	(if yes, include URL of your organization’s page)
Twitter	@ismeaservizi
YouTube	(if yes, include URL of your organization’s page)
Slideshare	(if yes, include URL of your organization’s page)
Other	(if yes, include URL of your organization’s page)

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!