

2024

AECM Annual Event Keynote Speech

# A Digital and Green Transition for SMEs



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# I. Overview of KOREG

## 1 Profile of KOREG & CGFs

→ **KOREG** (Korea Federation of Credit Guarantee Foundations)

Contribute to the welfare of Small / Micro Biz through Re-guarantee Service for CGFs

→ **CGFs** (Regional Credit Guarantee Foundations)

Primarily focus on providing credit guarantees to Small / Micro Biz

## 2 History of KOREG

'99.09

「Regional Credit Guarantee Foundation Act」 enacted

'00.08

「Korea Federation of Credit Guarantee Foundations」 established

'04.01

「Re-guarantee service」 started

'09.6~'10.7

「Credit guarantee service」 for Individual(2009), 「Sunshine Loan」 Launched(2010)

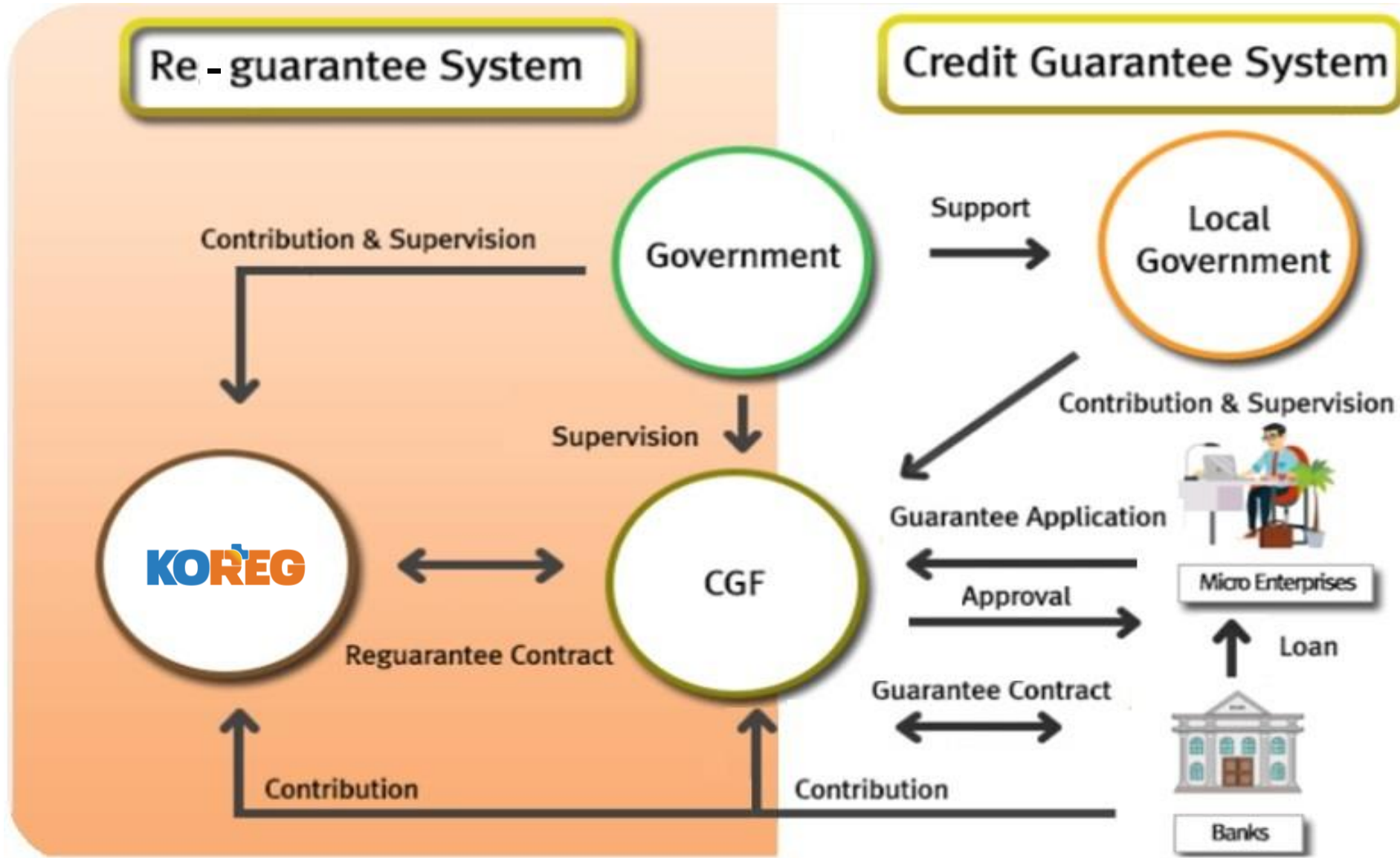
'21.12

「ESG」 management committed organized and declared

'24.5

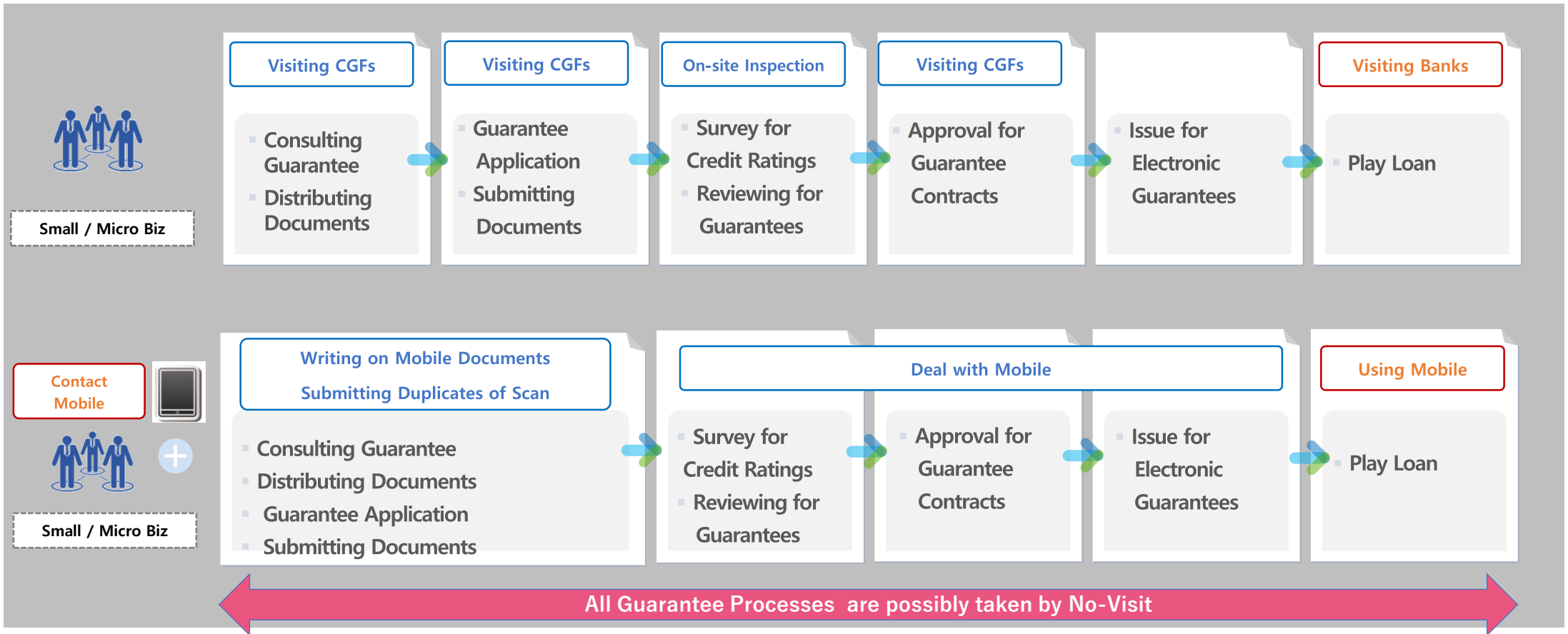
Outstanding re-guarantee balance reached EUR 16.3 billion  
Outstanding guarantee balance reached EUR 31.1 billion

## II. Re-guarantee & Credit Guarantee System



# III. Digitalization : Non Face to Face Guarantee System

- Without visiting CGFs & Banks,  
Small & Micro Biz can handle All processes of Guarantee, Loan using Application in Mobile.



## IV. Green transition : Green Support Special Guarantee

- **(CGFs & KOREG)** To promote understanding of ESG values among CGFs
  - About 8 CGFs are currently providing Special guarantees including preferential guarantees
  - KOREG has launched on "Green Business Support Special Guarantee"
- **Activating ESG guarantee products and Inducing responsible management**
  - **Support of the spread of ESG for Small Biz**

CGFs that providing Special Guarantee for ESG





## Your Eternal Guarantee Partner

In realizing your dreams,  
CGFs & KOREG will promise "We could be a  
reliable supporter of Small / Micro biz"

# Thank You !

