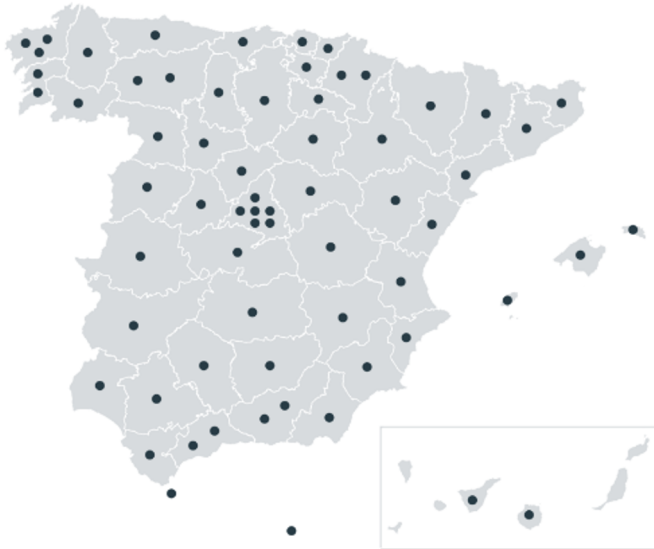




Guarantee System: Office network + Digital Platform

Offices SGR / SAECA



> 50 offices in all Spanish regions

> 500 professionals specialized in SME financing

“Con Aval Sí”: new digital platform launched in 2017 for on-line origination and processing of transactions

Main goal: make guarantees more accessible for SMEs and reduce reaction time (to 72h.)



Public – Private scheme with high leverage effect on public funding.

