

# GUARANTEE SYSTEM SITUATION IN IBEROAMERICAN (2016): TRENDS AND PERSPECTIVES KNOWLEDGE OF ACTIVITY



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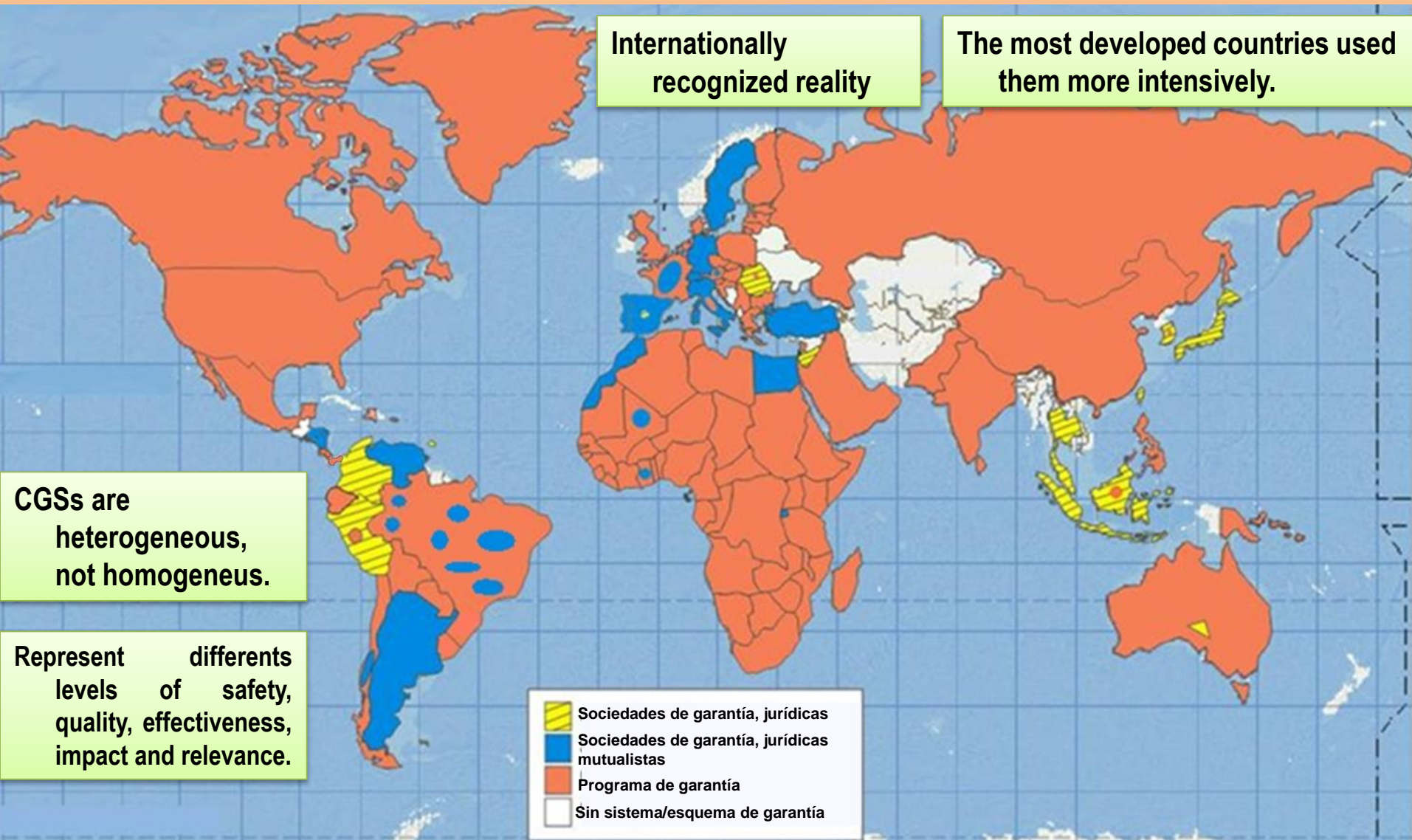
## Iberoamerican guarantee system observatory:

### Situation, trends and perspectives.

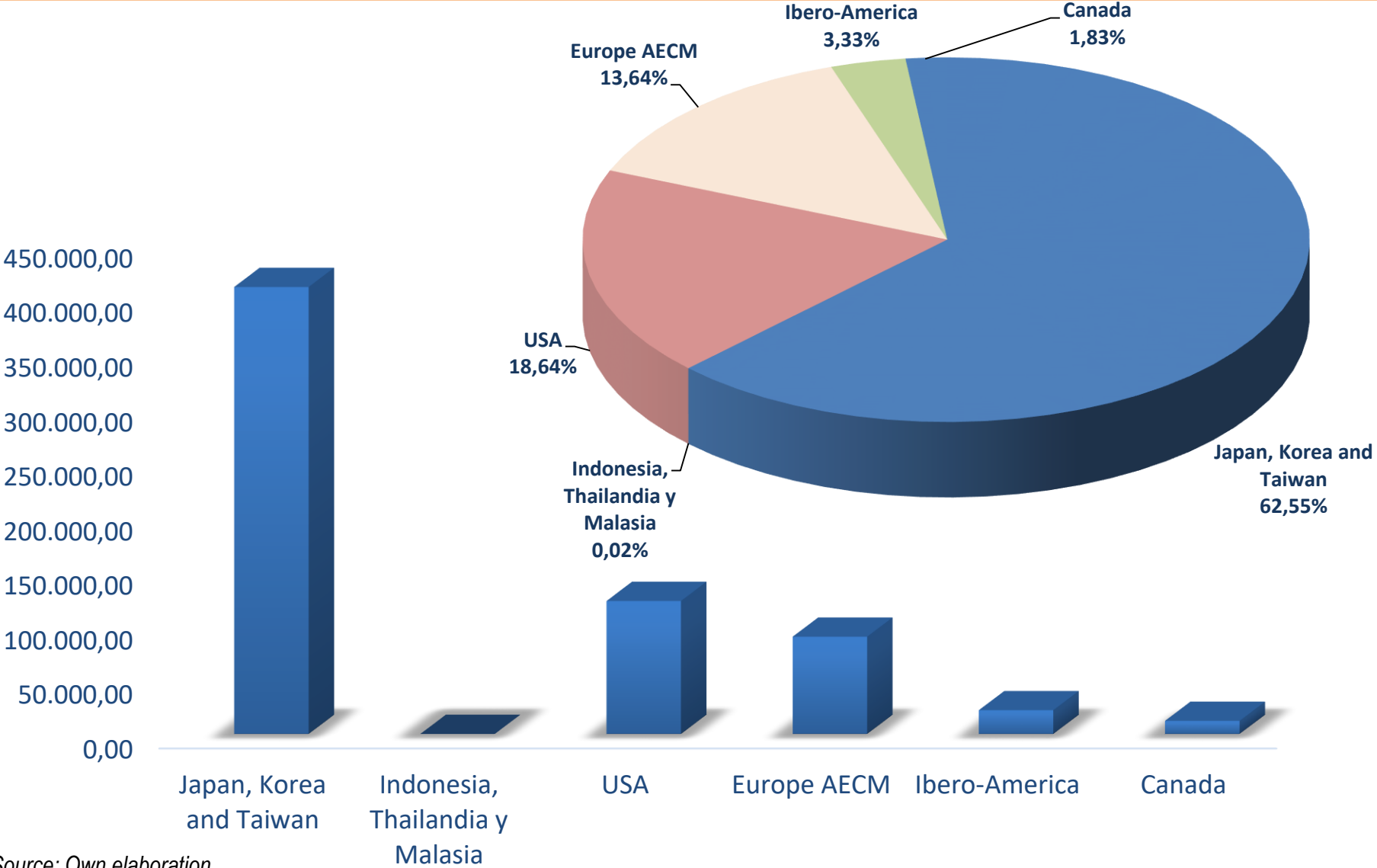


**Annually and as an observatory, is realized the statistical report of Iberoamerican guarantee system for provides general and sectorial information.**

# GUARANTEE SYSTEMS (CGSs): A GLOBAL REALITY / NEED

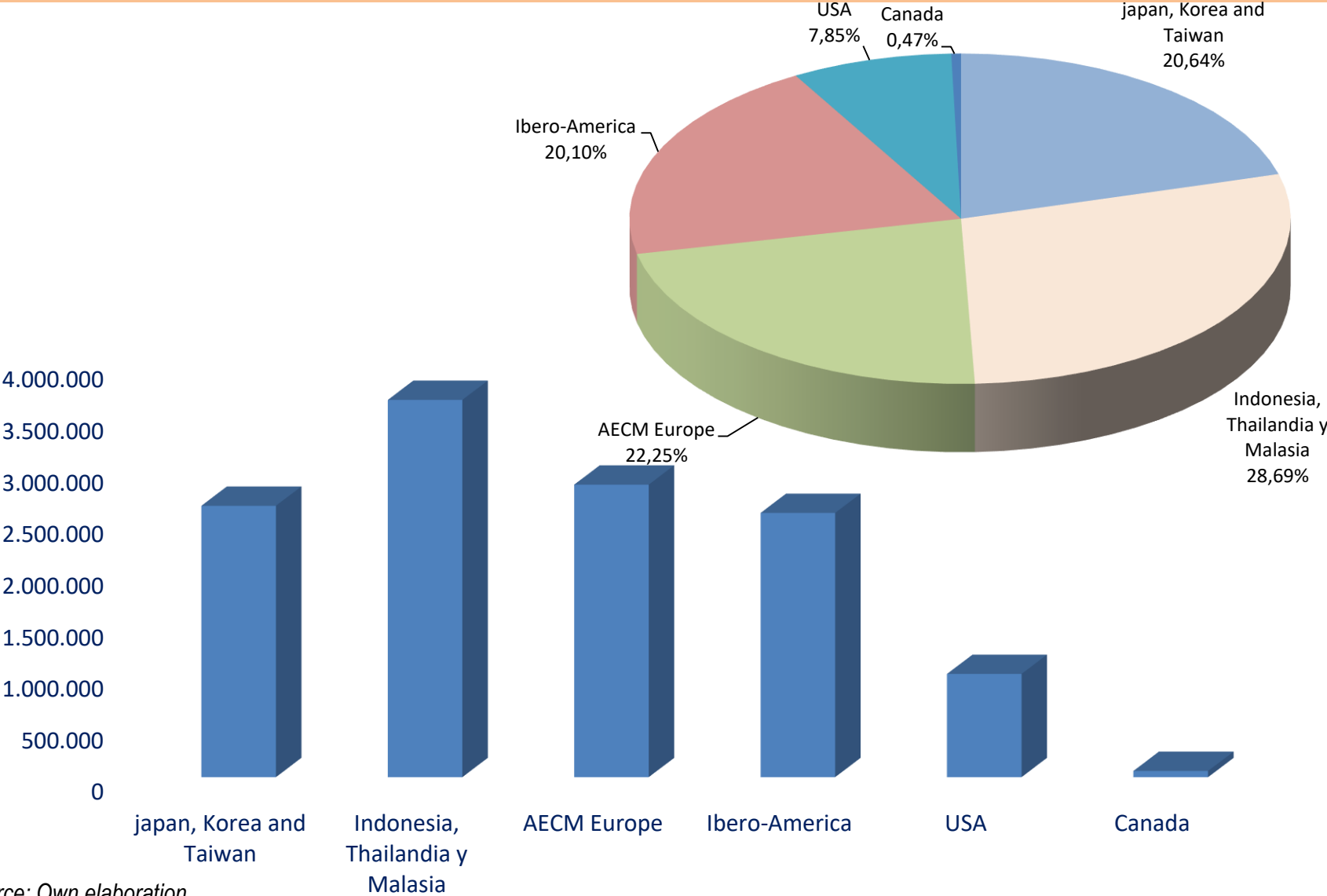


# AN OVERVIEW: GUARANTEE PORTFOLIO 2016 (\$US MILLIONS)



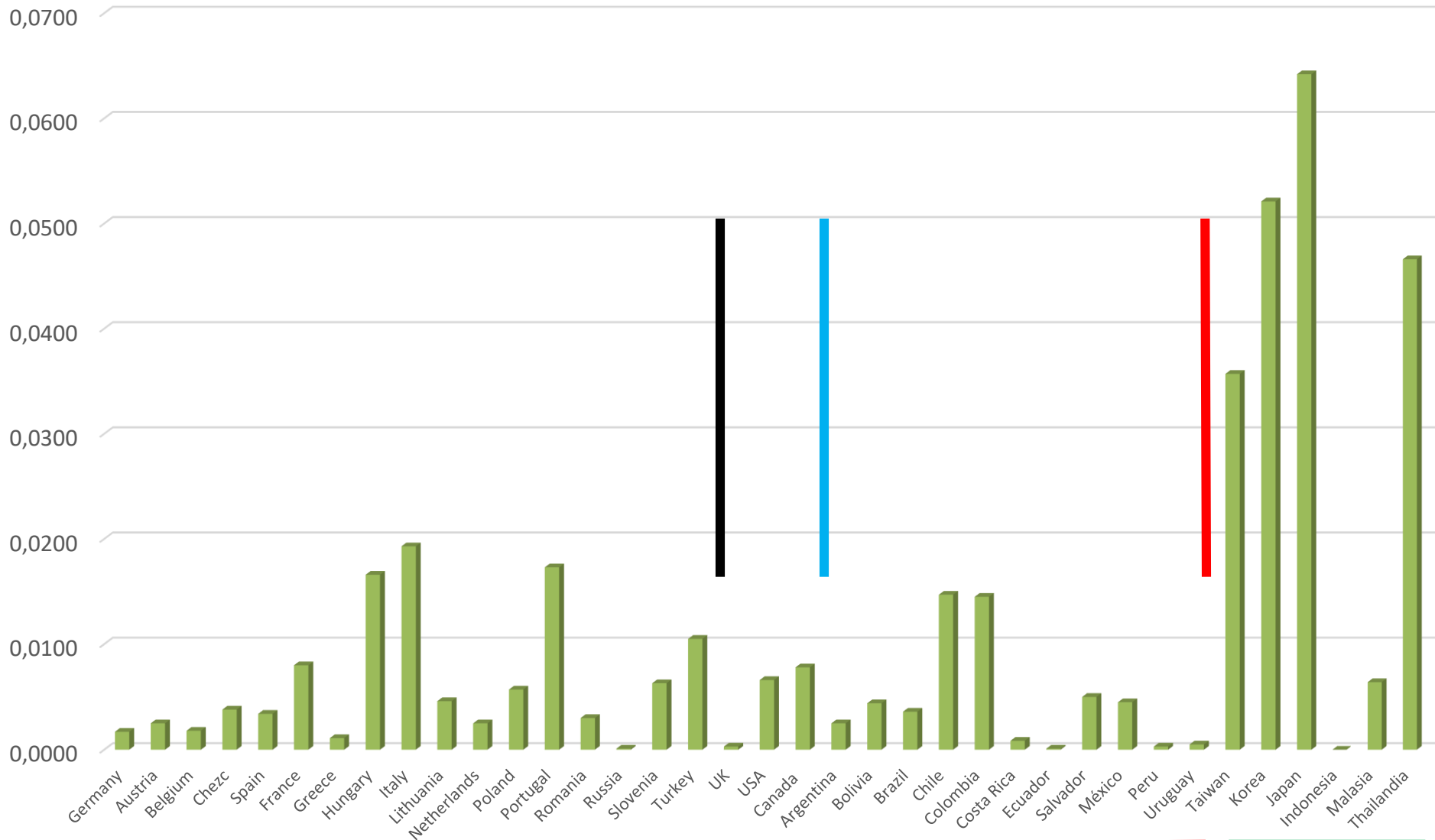
Source: Own elaboration

# AN OVERVIEW: NUMBER OF GUARANTEE SMEs IN 2016



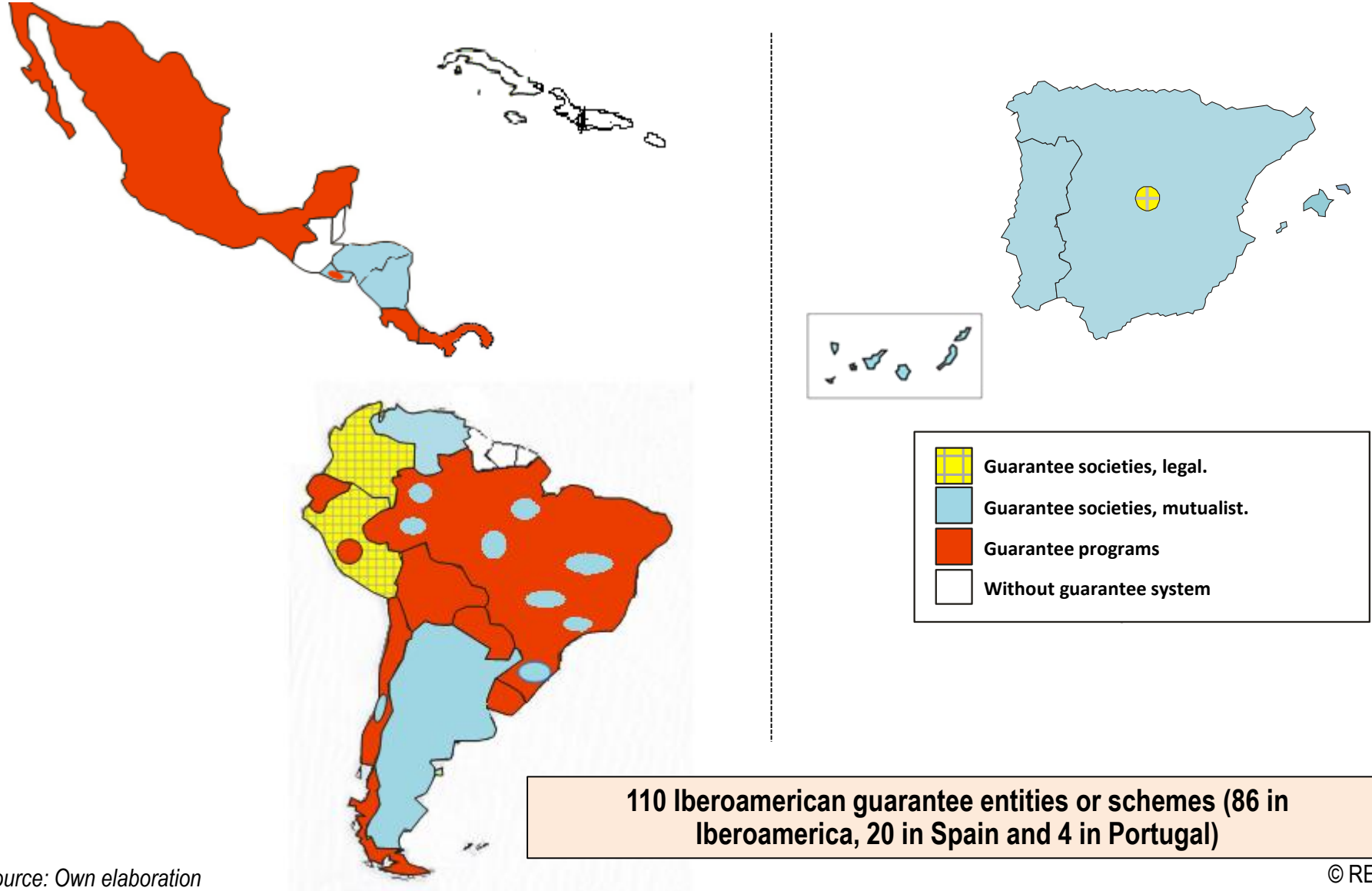
Source: Own elaboration

# AN OVERVIEW: GUARANTEES IN PORTFOLIO / GDP 2016



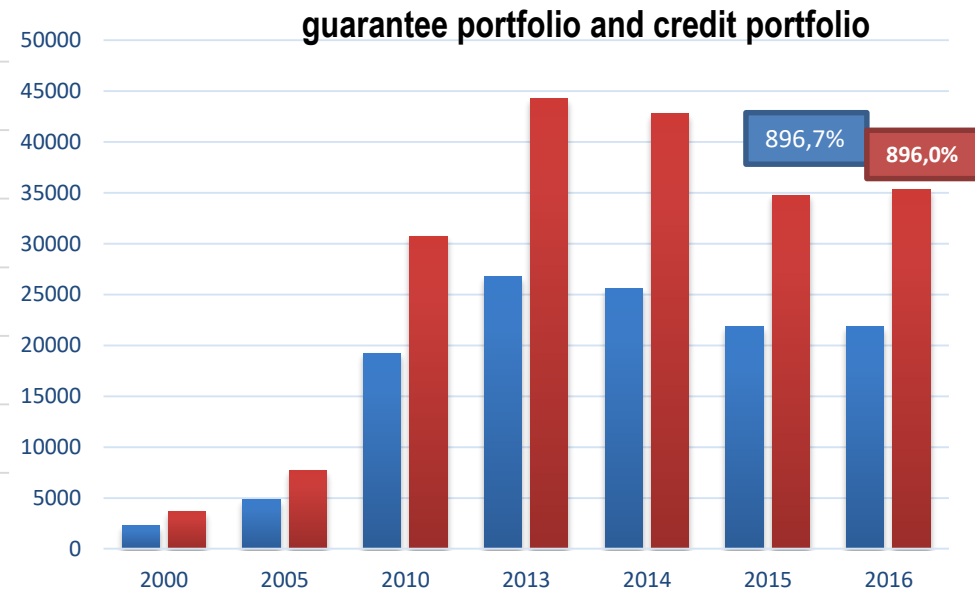
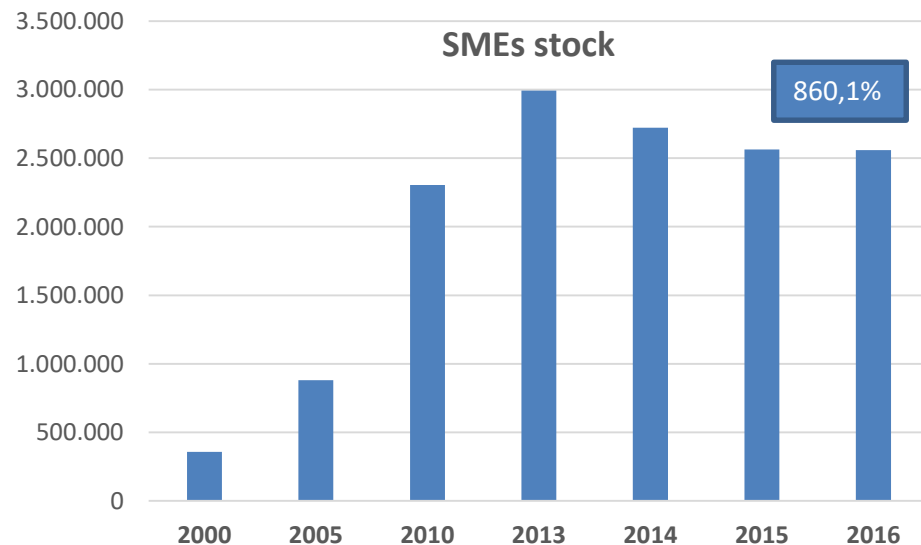
Source: Own elaboration

# DISTRIBUTION OF CGSs IN IBEROAMERICA - MODELS



# COMPARISON OF 2000, 2005, 2010, 2013, 2014, 2015, 2016 IN LATINAMERICA

ITEM	2000	2005	2010	2013	2014	2015	2016	2000/2016
<b>SMEs stock</b>	<b>358.108</b>	<b>879.199</b>	<b>2.304.028</b>	<b>2.992.607</b>	<b>2.722.899</b>	<b>2.562.785</b>	<b>2.560.096</b>	<b>860,1%</b>
<b>GUARANTEE IN PORTFOLIO (GP) (US\$ MILLIONS)</b>	<b>2.258</b>	<b>4.836</b>	<b>19.236</b>	<b>26.746</b>	<b>25.566</b>	<b>21.798</b>	<b>21.860</b>	<b>896,7%</b>
<b>CREDIT IN PORTFOLIO (CP) (US\$ MILLIONS)</b>	<b>3.675</b>	<b>7.653</b>	<b>30.737</b>	<b>44.246</b>	<b>42.794</b>	<b>34.775</b>	<b>35.337</b>	<b>896,0%</b>



Source: Own elaboration

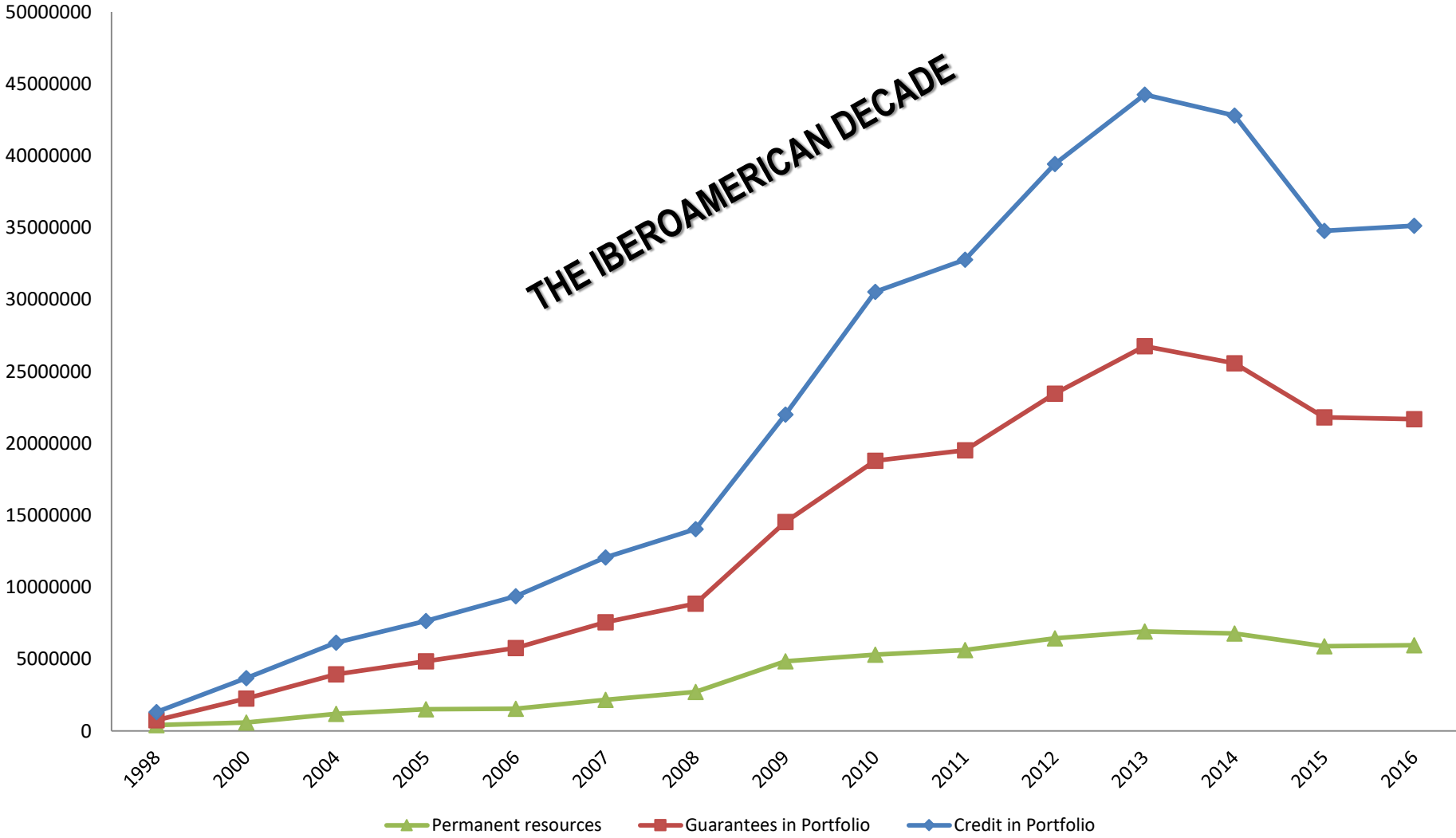
No data of FINANCIERA RURAL – SAGARPA in Mexico.  
Agricultural beneficiaries in guarantee schemes are much more numerous in Mexico.

■ GP (US\$ MILL) ■ CP (US\$ MILL)

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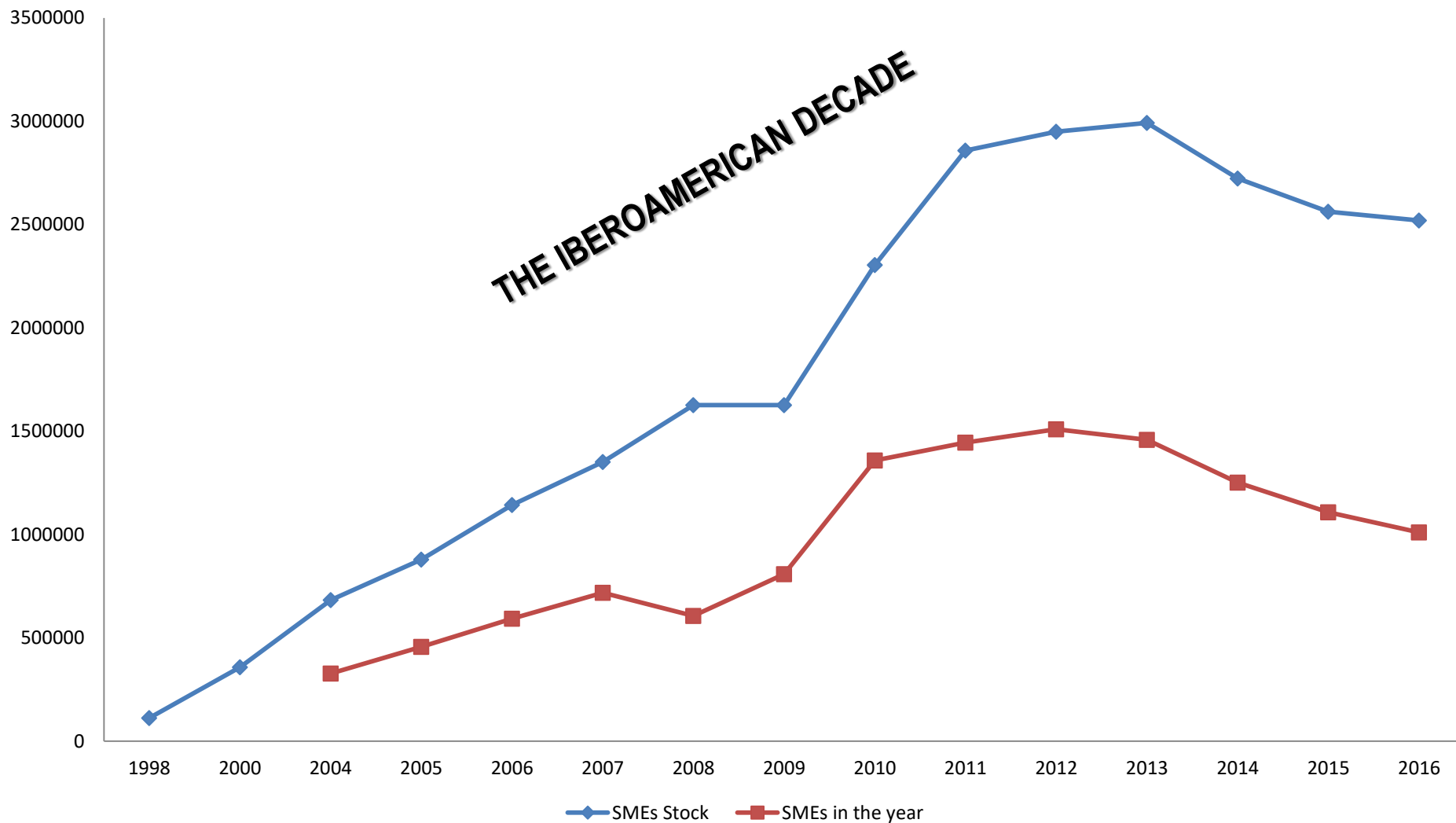


# EVOLUTION OF ACTIVITY 1998-2016 (US\$ MILLIONS)



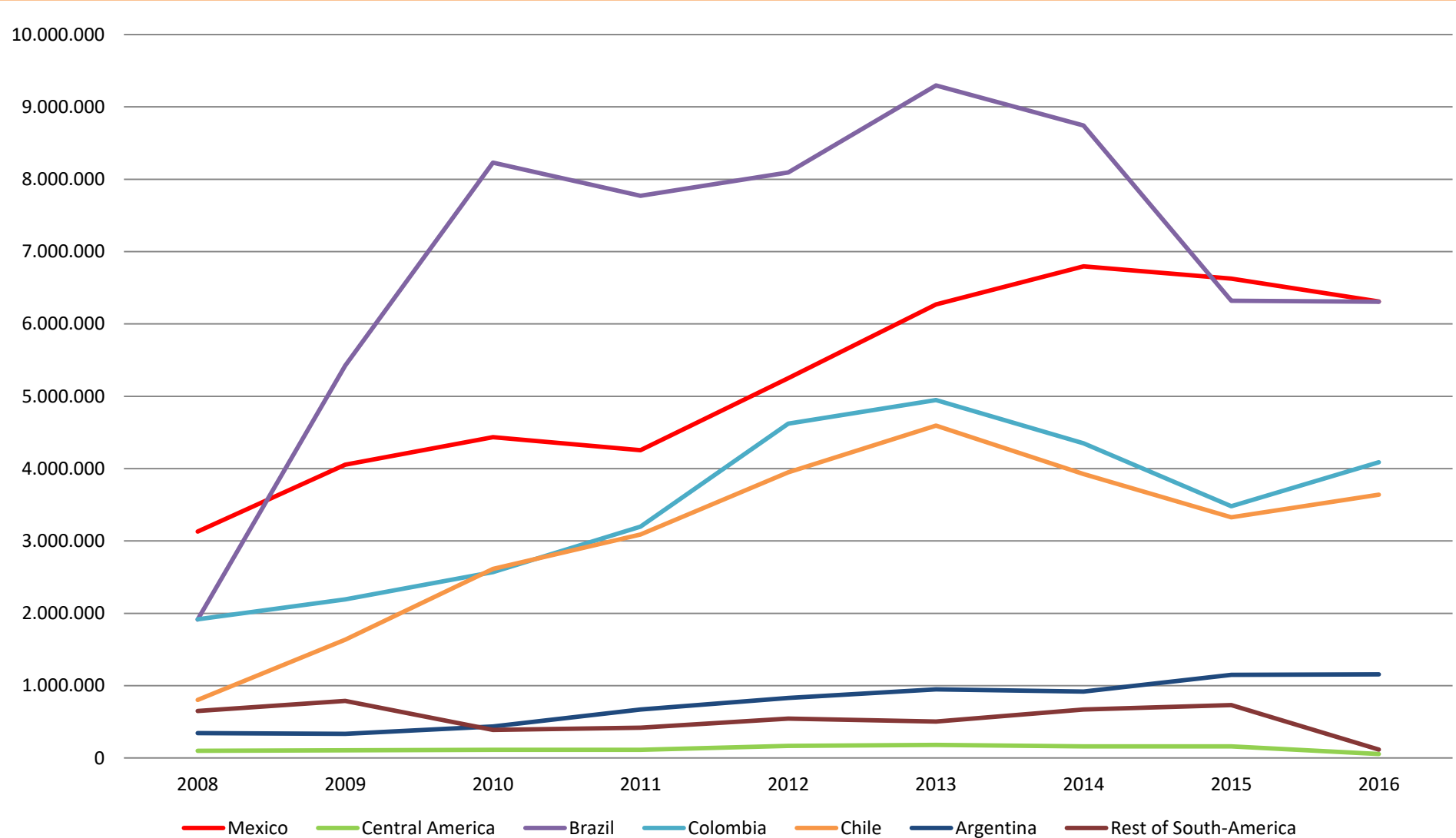
No data of FINANCIERA RURAL – SAGARPA in Mexico

# SMEs EVOLUTION IN LATINAMERICA 1998-2016



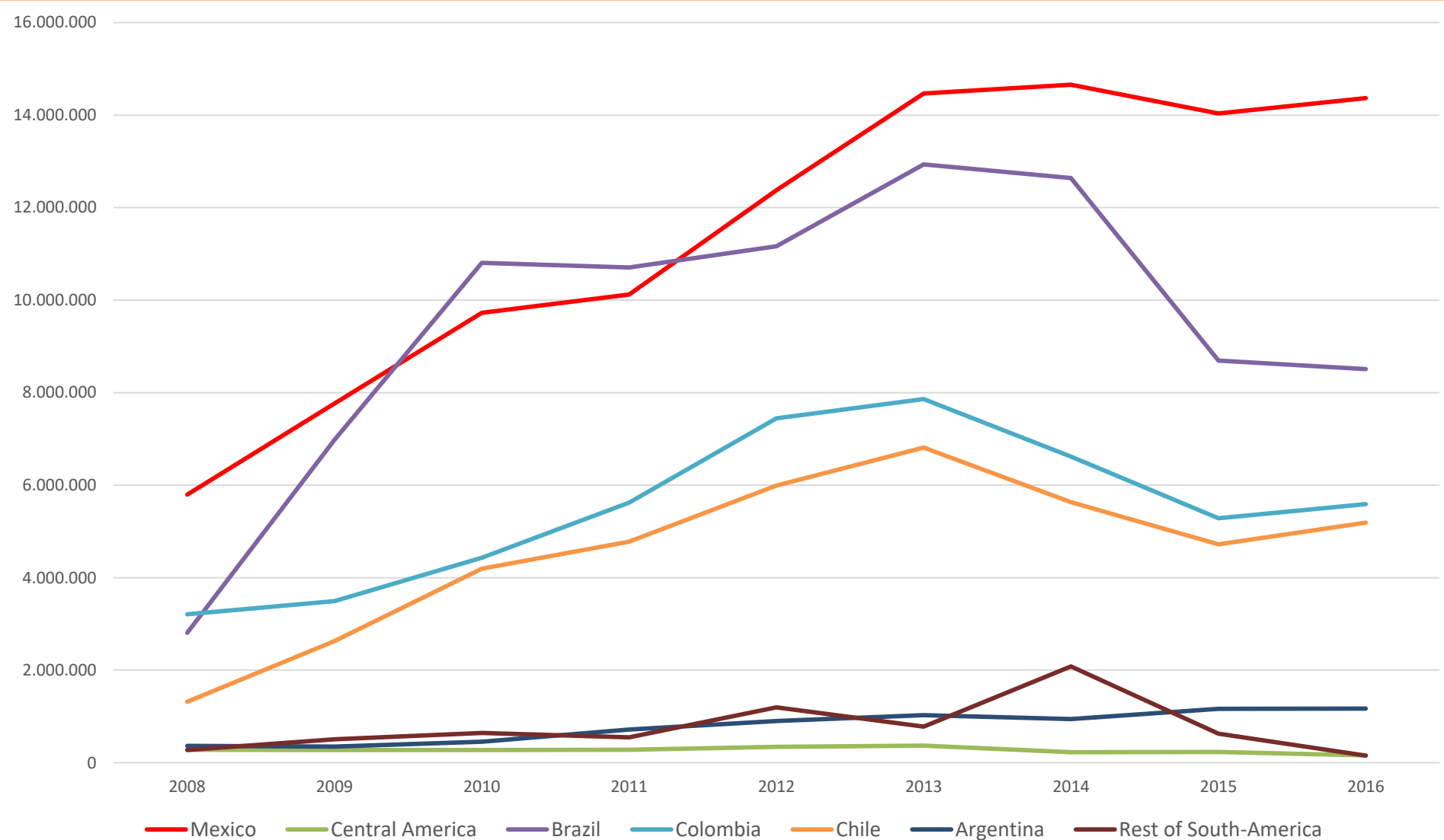
No data of FINANCIERA RURAL – SAGARPA in Mexico.  
Agricultural beneficiaries in guarantee schemes are much more numerous in Mexico.

# GUARANTEES PORTFOLIO EVOLUTION IN LATINAMERICA 1998-2016 (US\$ MILLIONS)

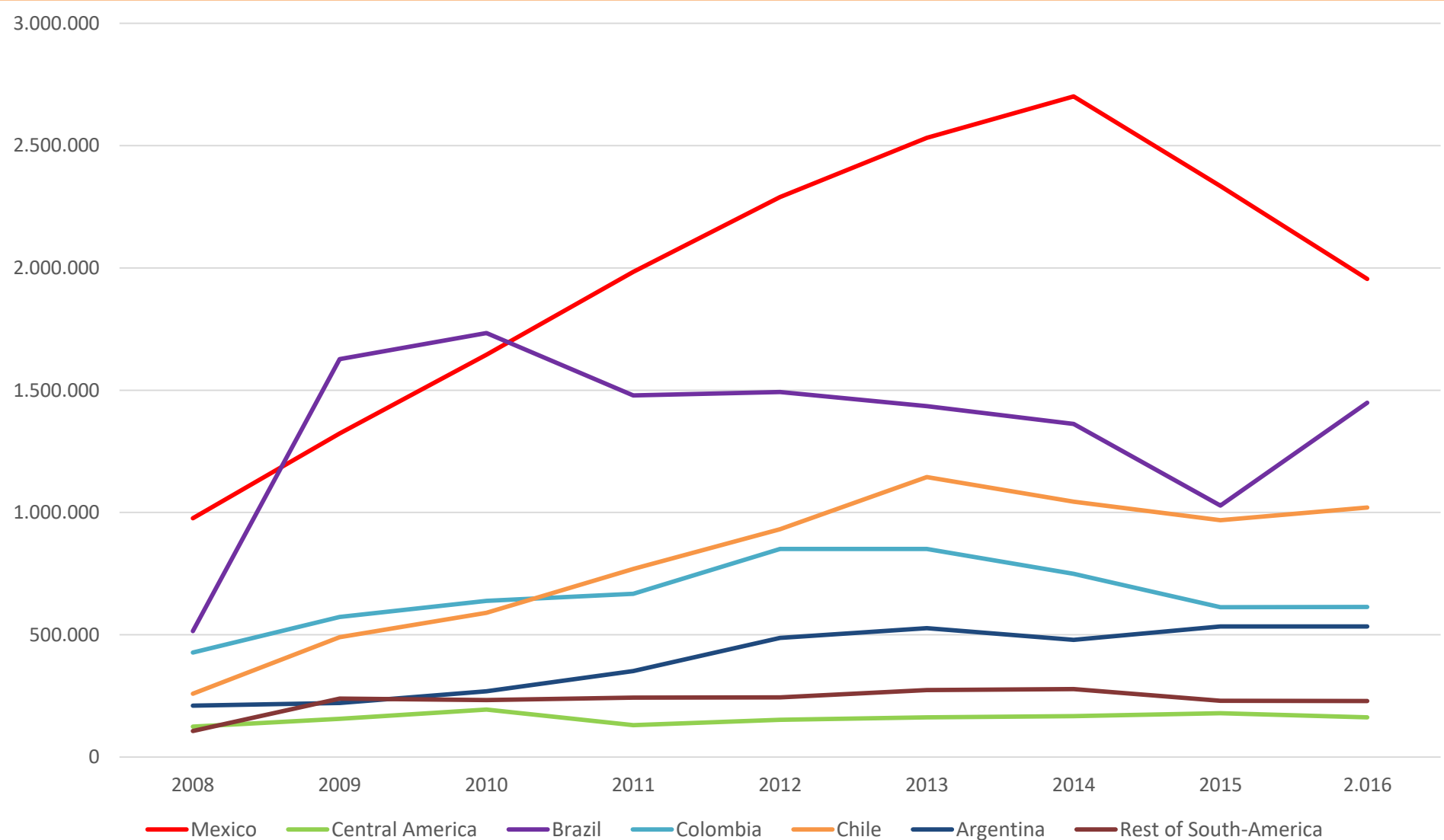


No data of FINANCIERA RURAL – SAGARPA in Mexico.  
Agricultural beneficiaries in guarantee schemes are much more numerous in Mexico.

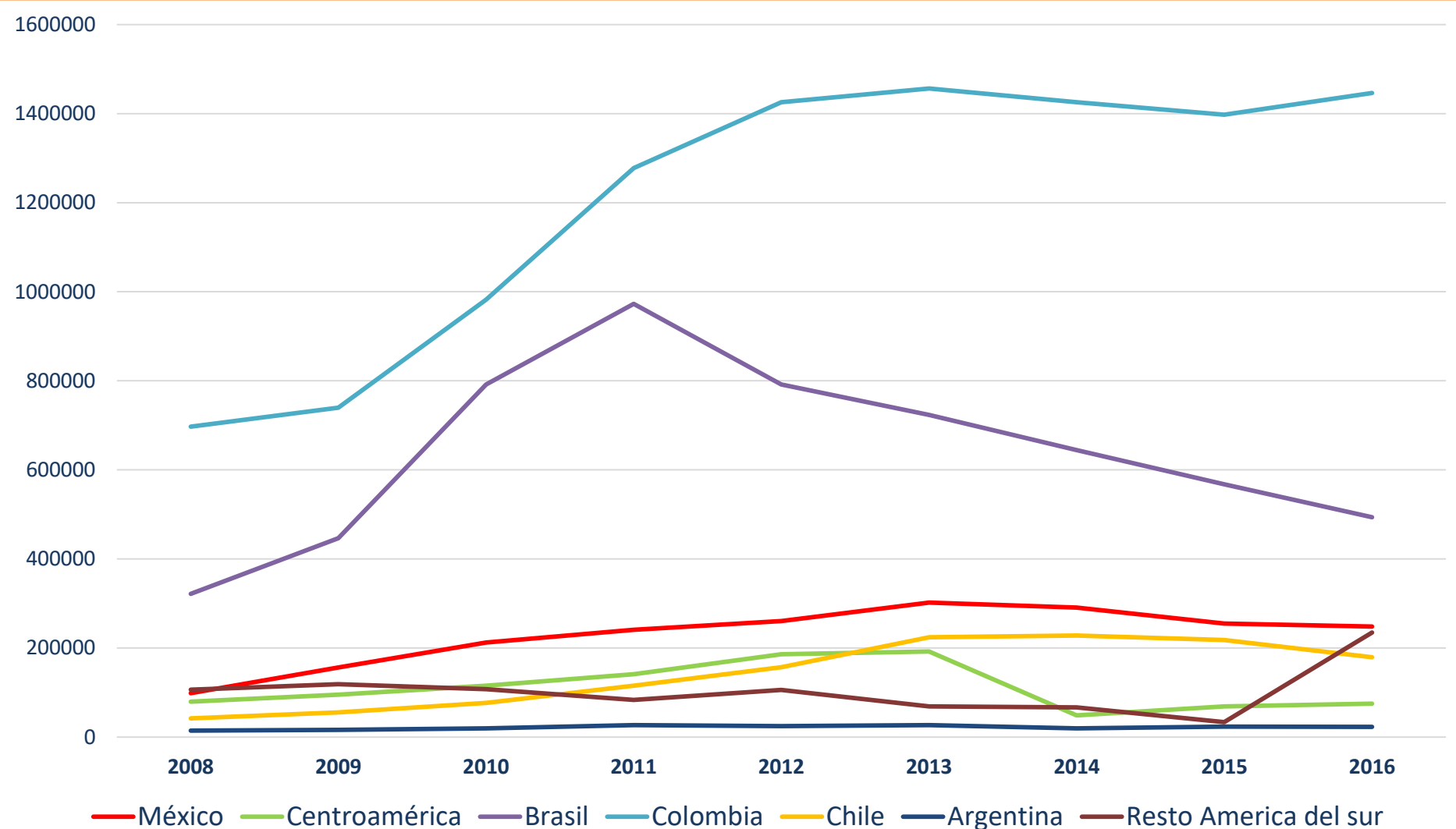
# CREDIT PORTFOLIO EVOLUTION IN LATINAMERICA 1998-2016 (US\$ MILLIONS)



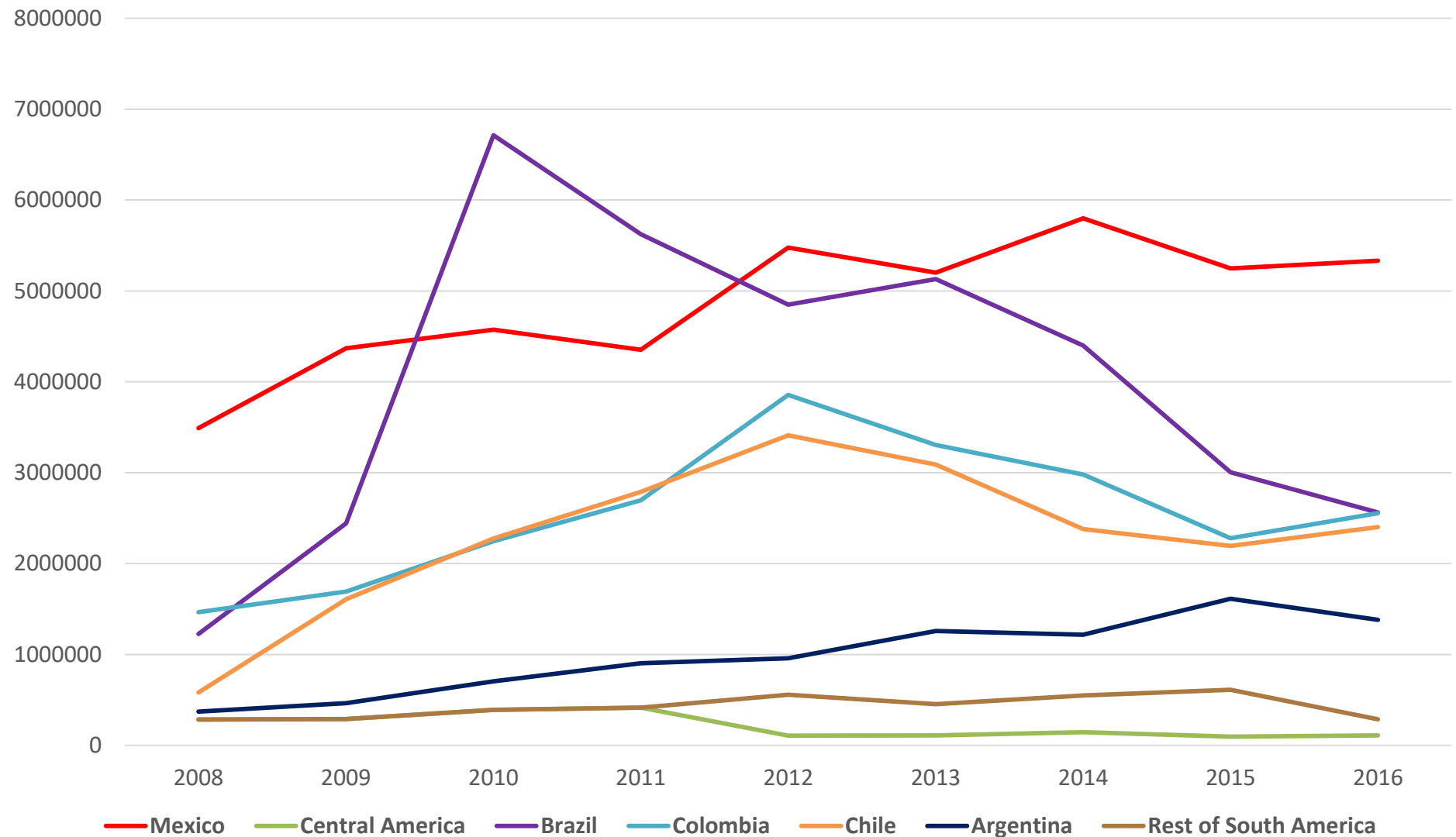
# RESOURCES EVOLUTION IN LATINAMERICA 2008-2016 (US\$ MILLIONS)



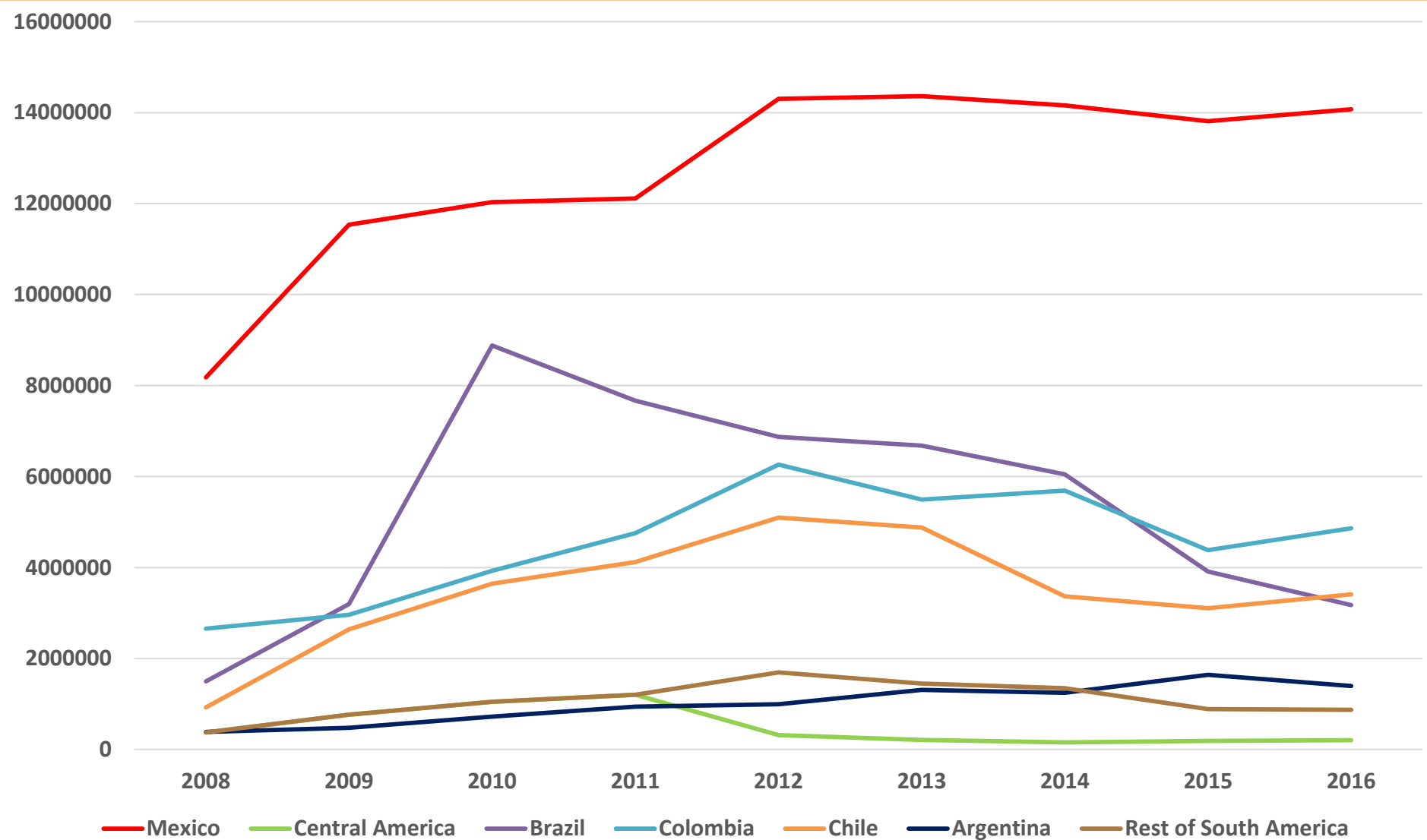
# SMEs (STOCKs) EVOLUTION IN LATINAMERICA 2008-2016



# GUARANTEE PER YEAR EVOLUTION IN LATINAMERICA 2008-2016

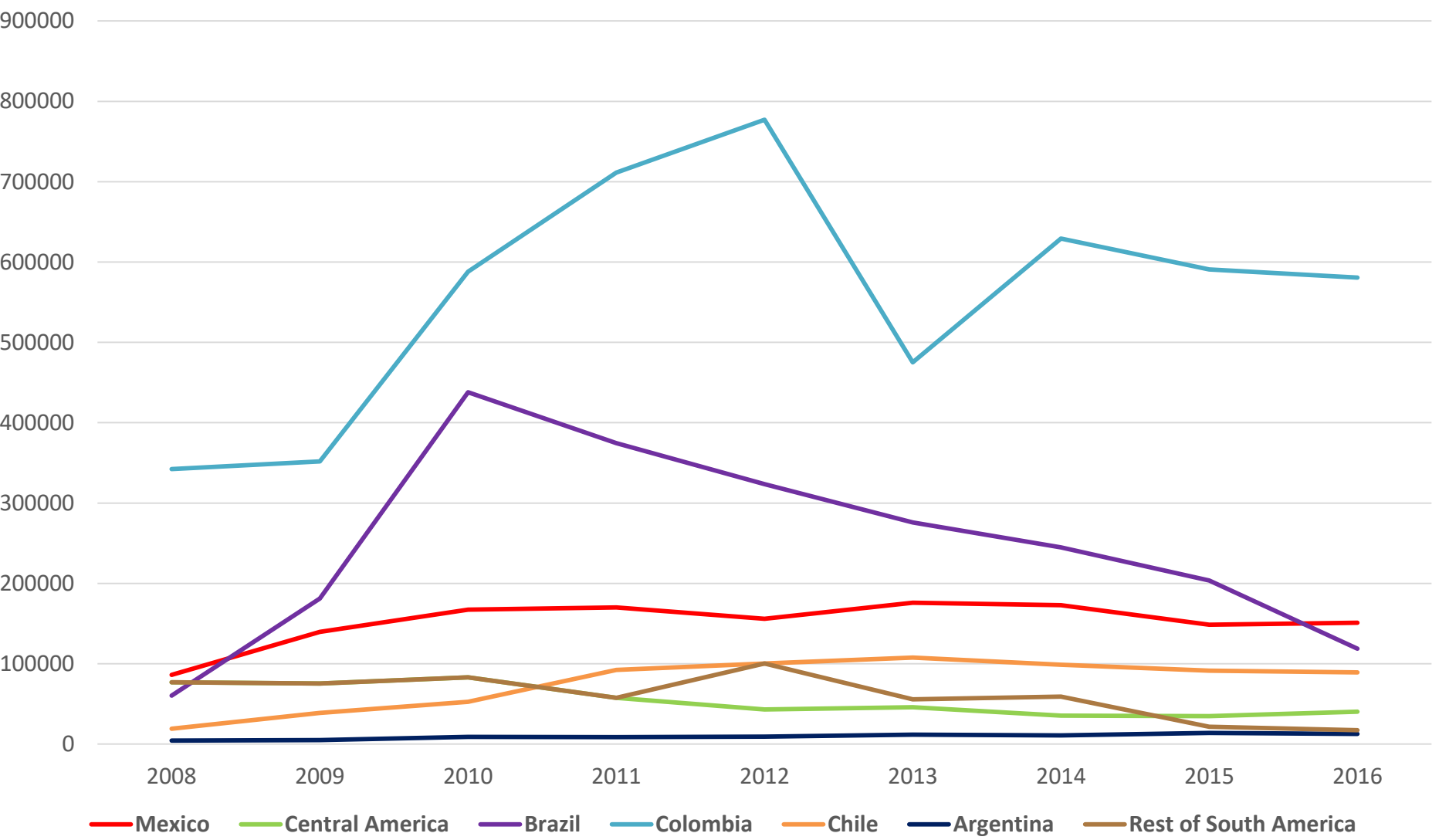


# CREDIT PER YEAR EVOLUTION IN LATINAMERICA 2008-2016

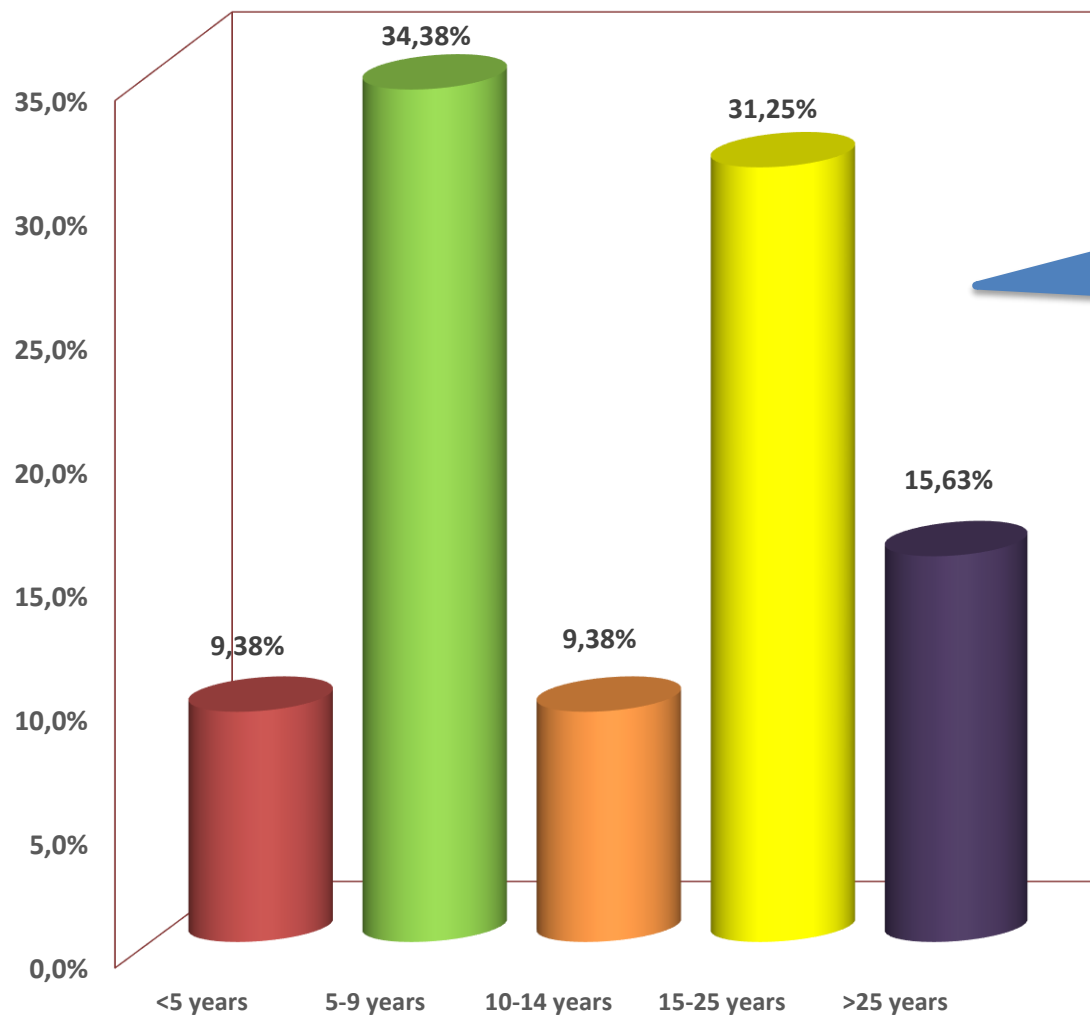




# SMEs PER YEAR EVOLUTION IN LATINAMERICA 2008-2016



# % DISTRIBUTION ATTENDING THE GUARANTEES SYSTEM YEARS OF WORK (2016)

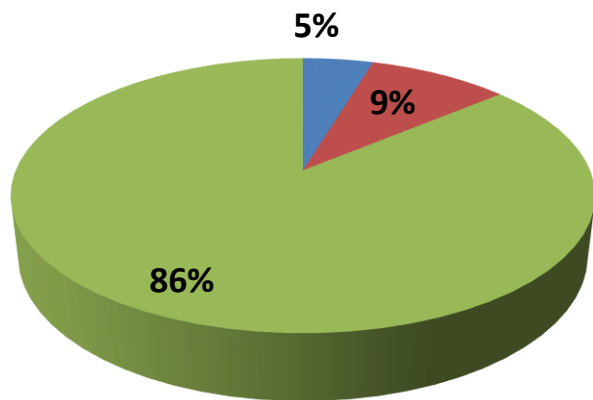


45,76 % of guarantee systems have 0-10 years of work and 55,14% less than 15 years of work.

# % DISTRIBUTION ATTENDING TO SMEs, GP, SMEs STOCK AND CP IN IBEROAMERICA 2016

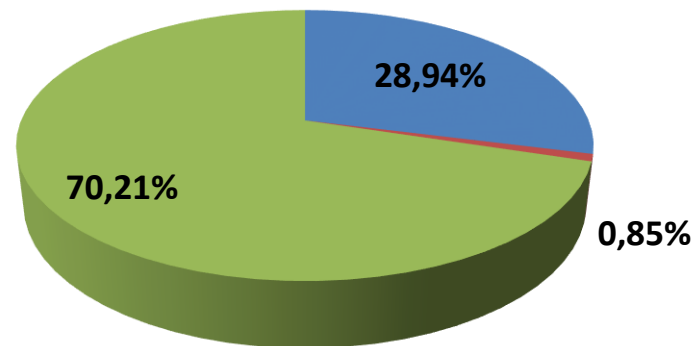
## No. Entities

■ Mexico ■ Central America ■ South America



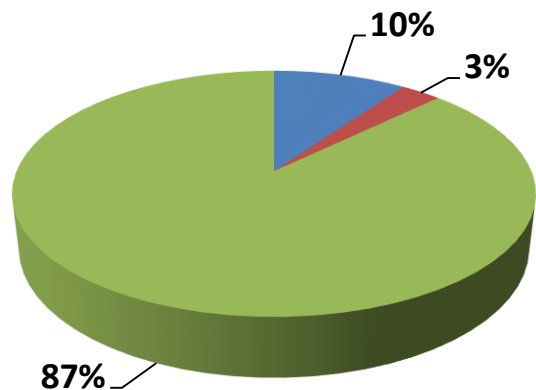
## Guarantees in portfolio

■ Mexico ■ Central America ■ South America



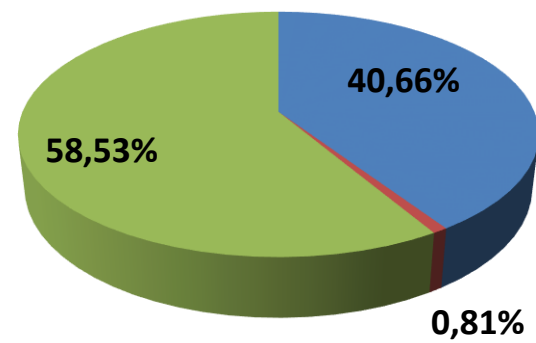
## SMEs

■ Mexico ■ Central America ■ South America



## Credit in Portfolio

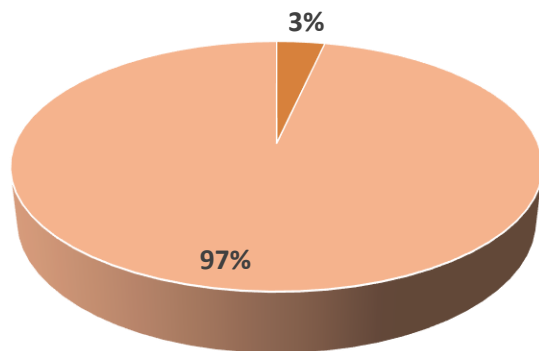
■ Mexico ■ Central America ■ South America



# AGRICULTURAL GUARANTEE SYSTEMS ACTIVITY IN 2016

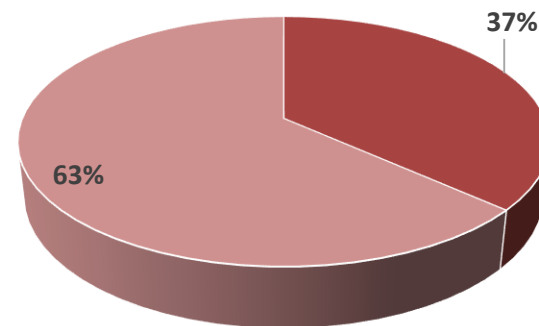
## SMEs No.

■ Agricultural sectorial ■ Rest of Ibero-America



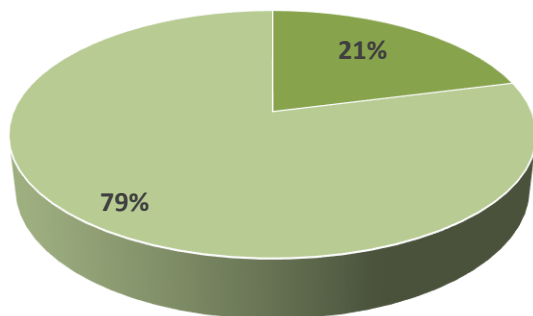
## SMEs Stock

■ Agricultural sectorial ■ Rest of Ibero-America



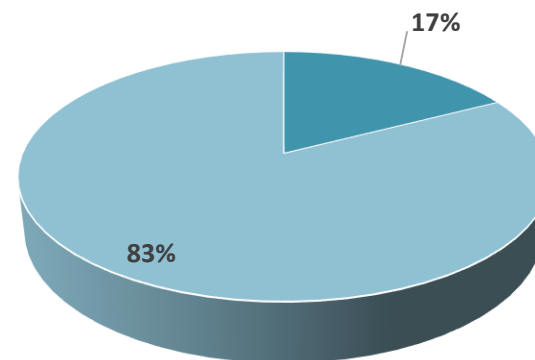
## Guarantees in Portfolio

■ Agricultural sectorial ■ Rest of Ibero-America



## Credit in Portfolio

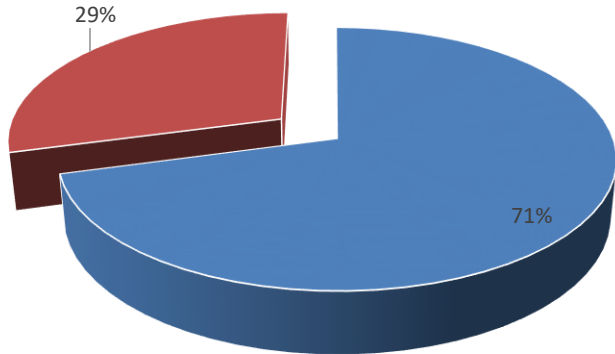
■ Agricultural sectorial ■ Rest of Ibero-America



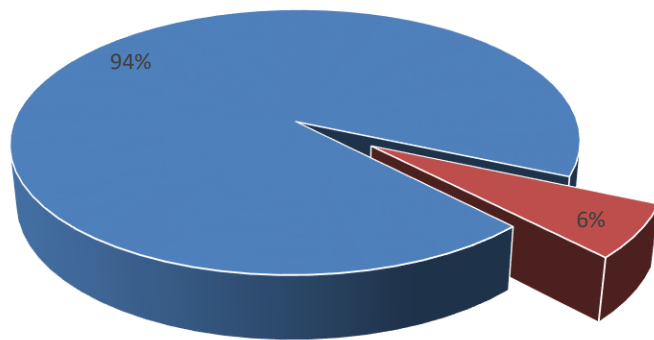
# SPANISH AND PORTUGUESE GUARANTEE SYSTEM ACTIVITY IN 2016

GP 2016

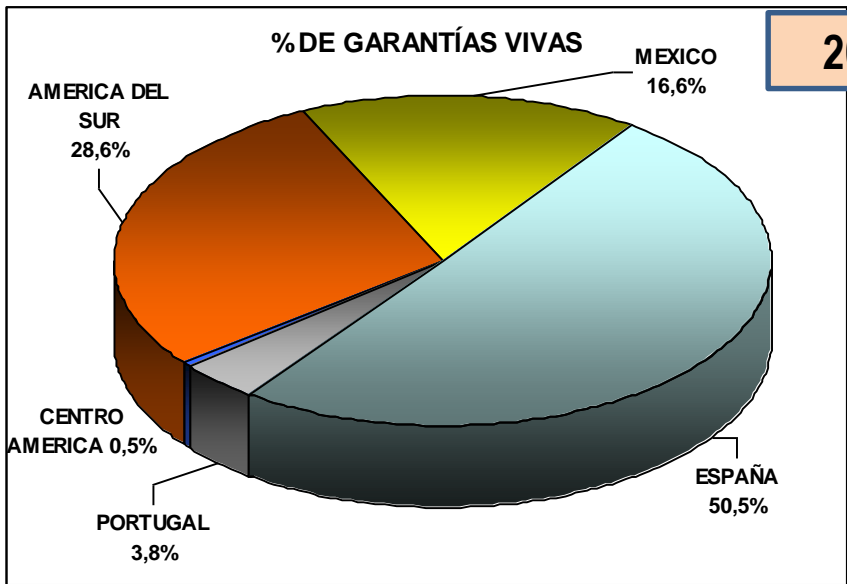
SMEs 2016



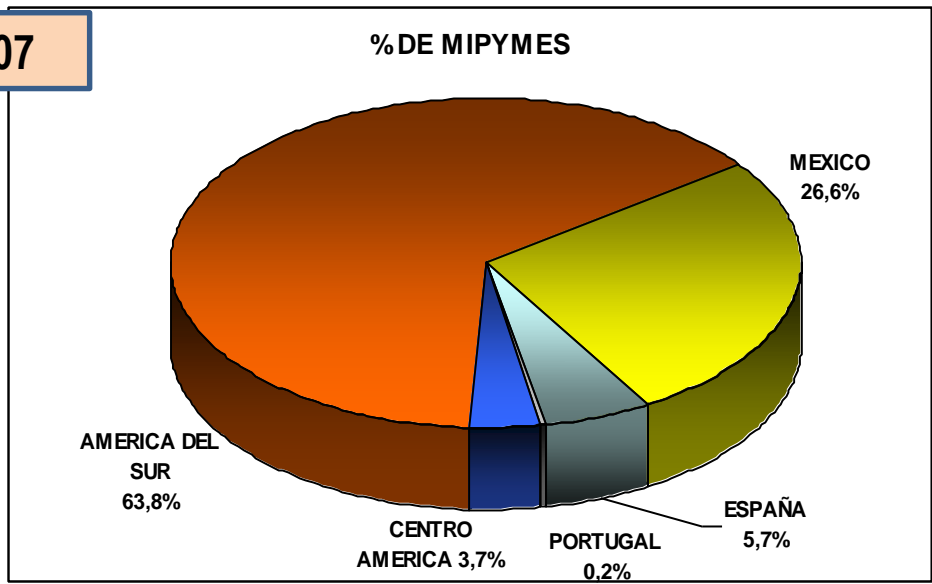
■ Ibero-America ■ Spain and Portugal



■ Ibero-America ■ Spain and Portugal

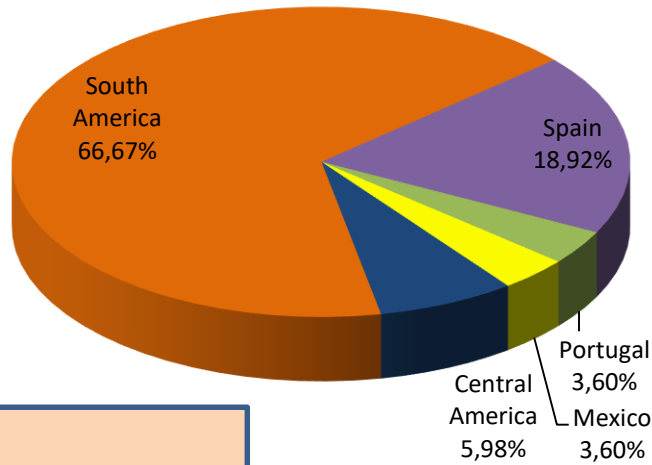


2007

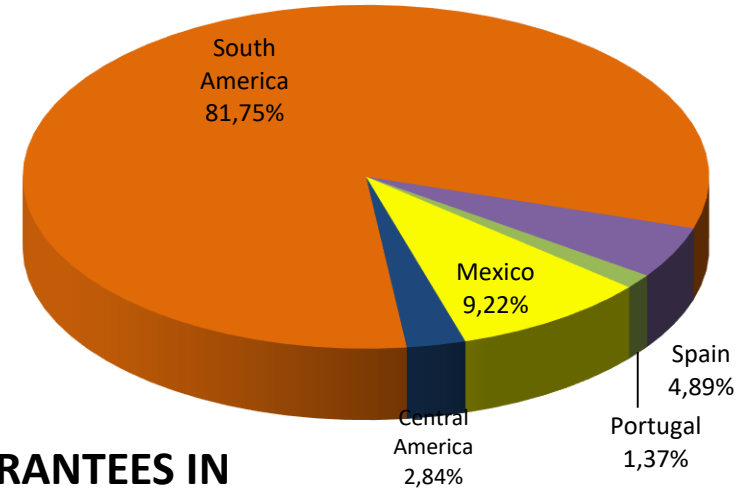


# GUARANTEE SYSTEMS ACTIVITIES IN IBEROAMERICA, SPAIN AND PORTUGAL 2016

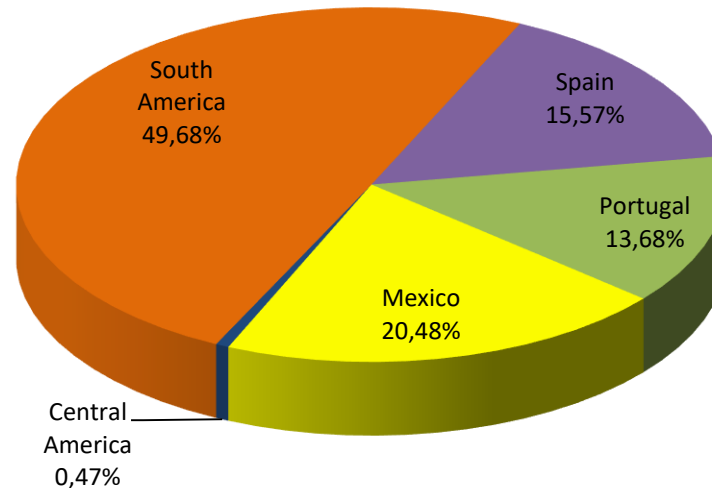
**% Entities**



**% SMEs**

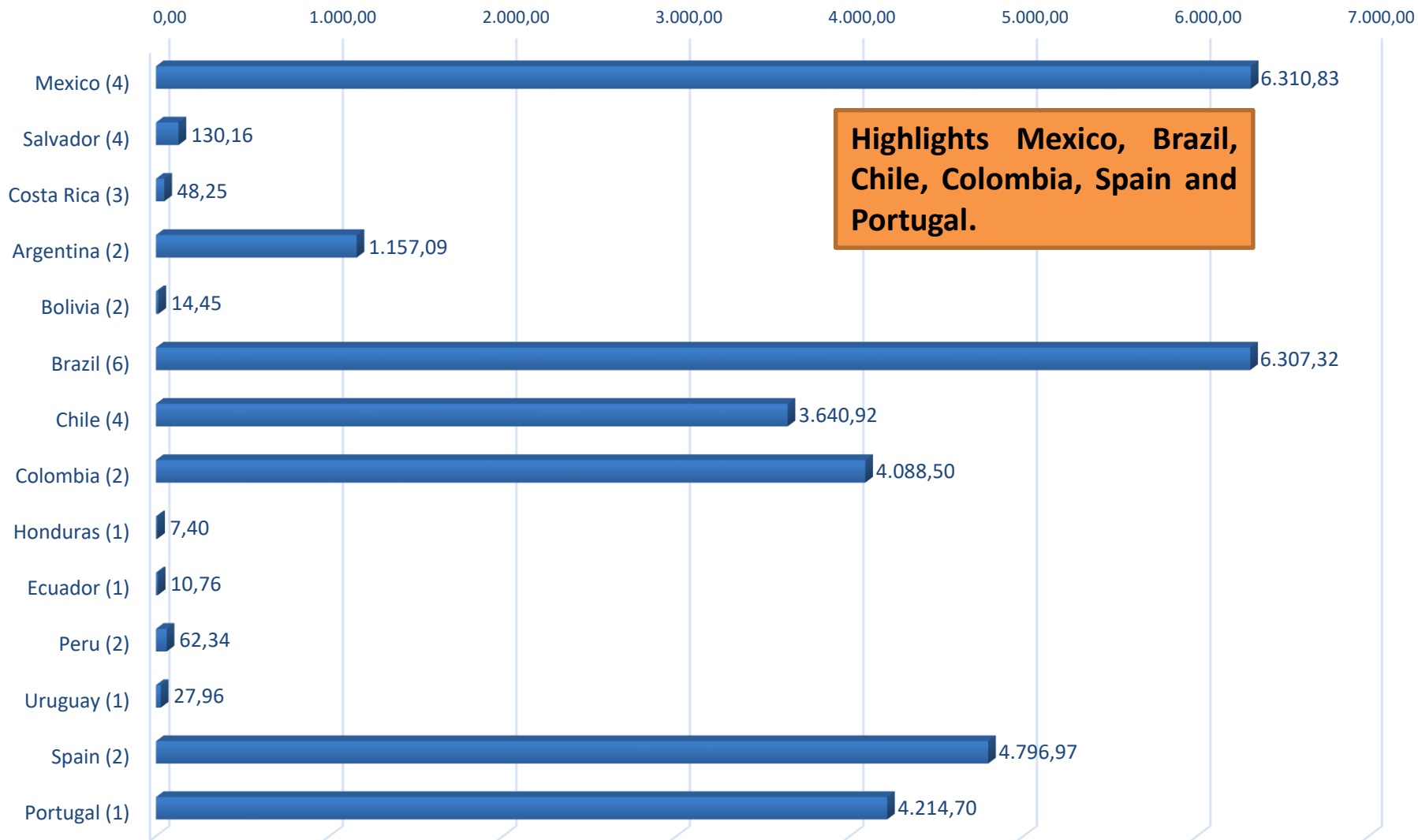


**% GUARANTEES IN PORTFOLIO**



**Iberoamerican geographical distribution 2016**

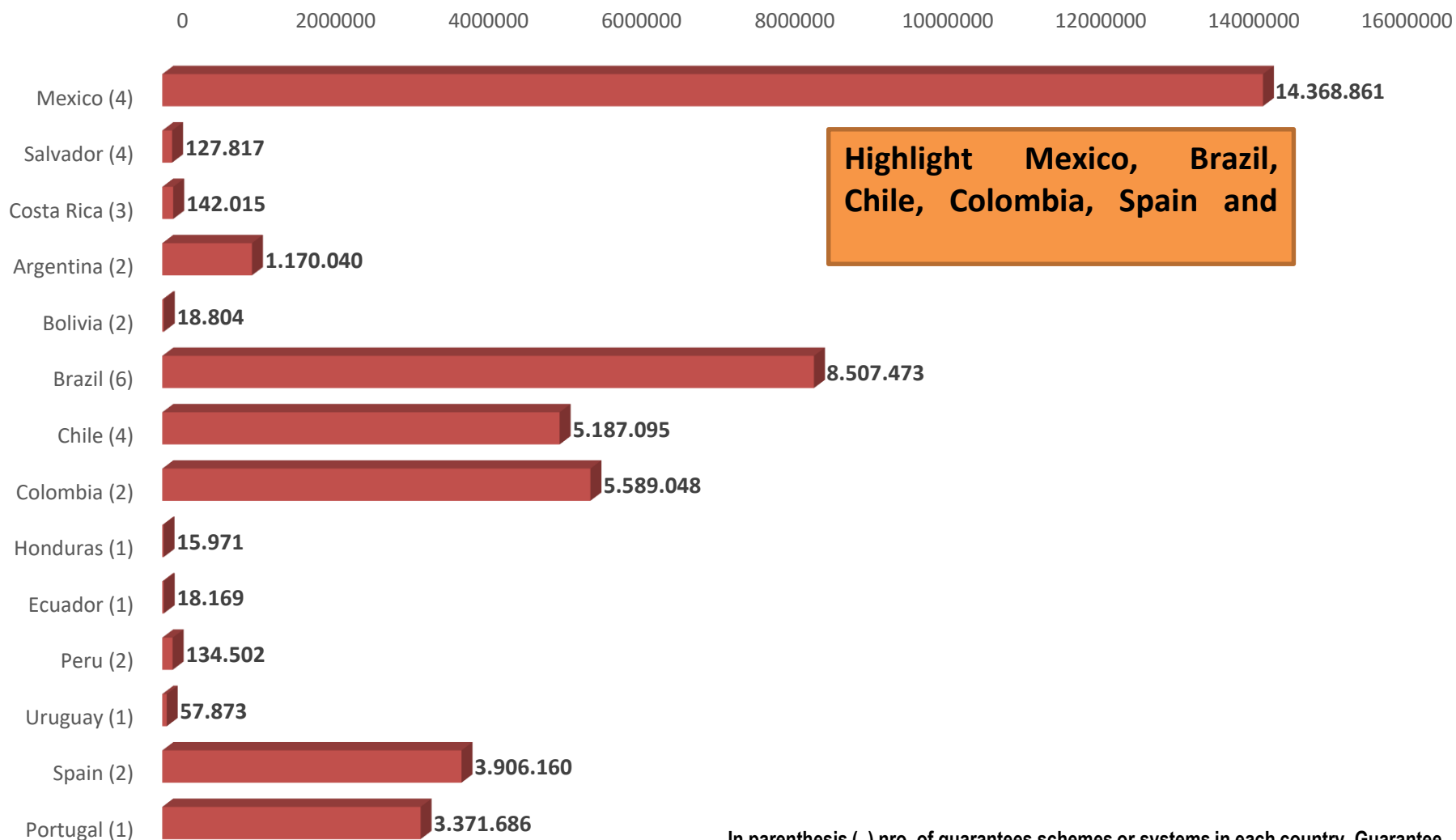
# GUARANTEES IN PORTFOLIO 2016 (US\$ MILLIONS)



**Highlights Mexico, Brazil, Chile, Colombia, Spain and Portugal.**

In parenthesis ( ) nro. of guarantee schemes or systems in each country. Guarantee systems can be have entities of homogeneous guarantees.

# CREDIT IN PORTFOLIO 2016 (US\$ MILLIONS)

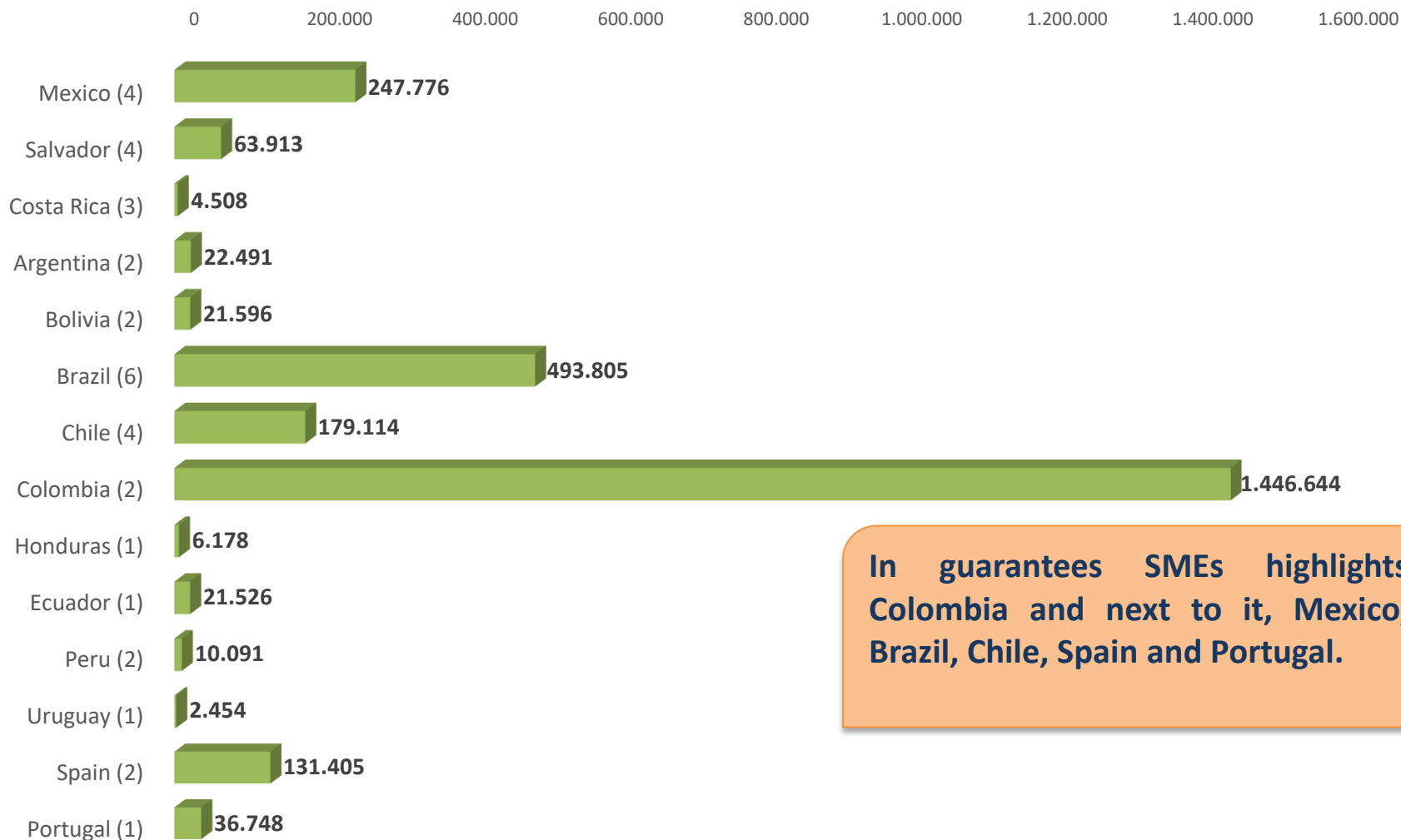


**Highlight Mexico, Brazil, Chile, Colombia, Spain and**

In parenthesis ( ) nro. of guarantees schemes or systems in each country. Guarantee systems can be have entities of homogeneous guarantees.

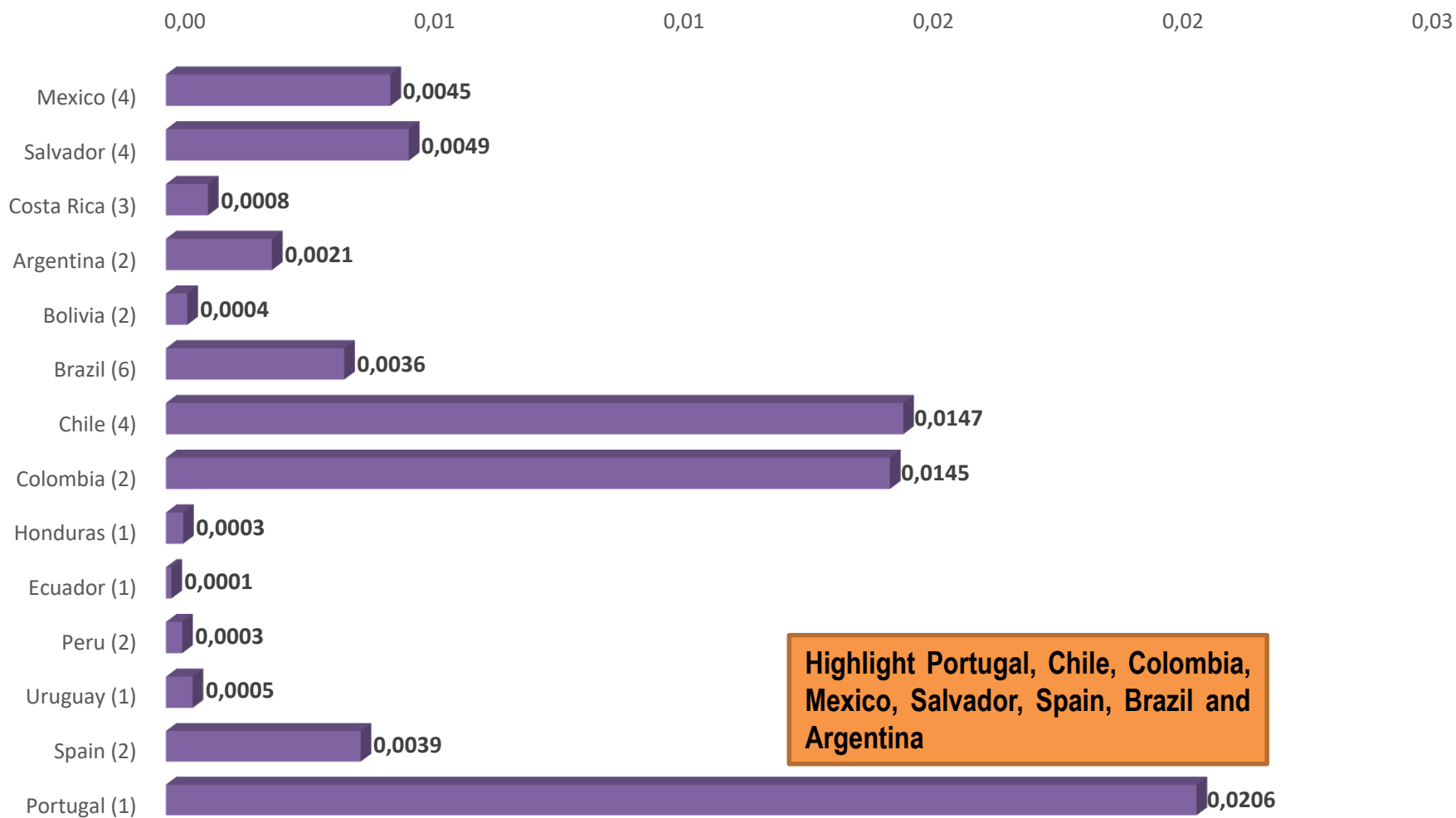


# SMEs (STOCK) 2016



**In guarantees SMEs highlights Colombia and next to it, Mexico, Brazil, Chile, Spain and Portugal.**

# GUARANTEES IN PORTFOLIO/ GDP(2016)

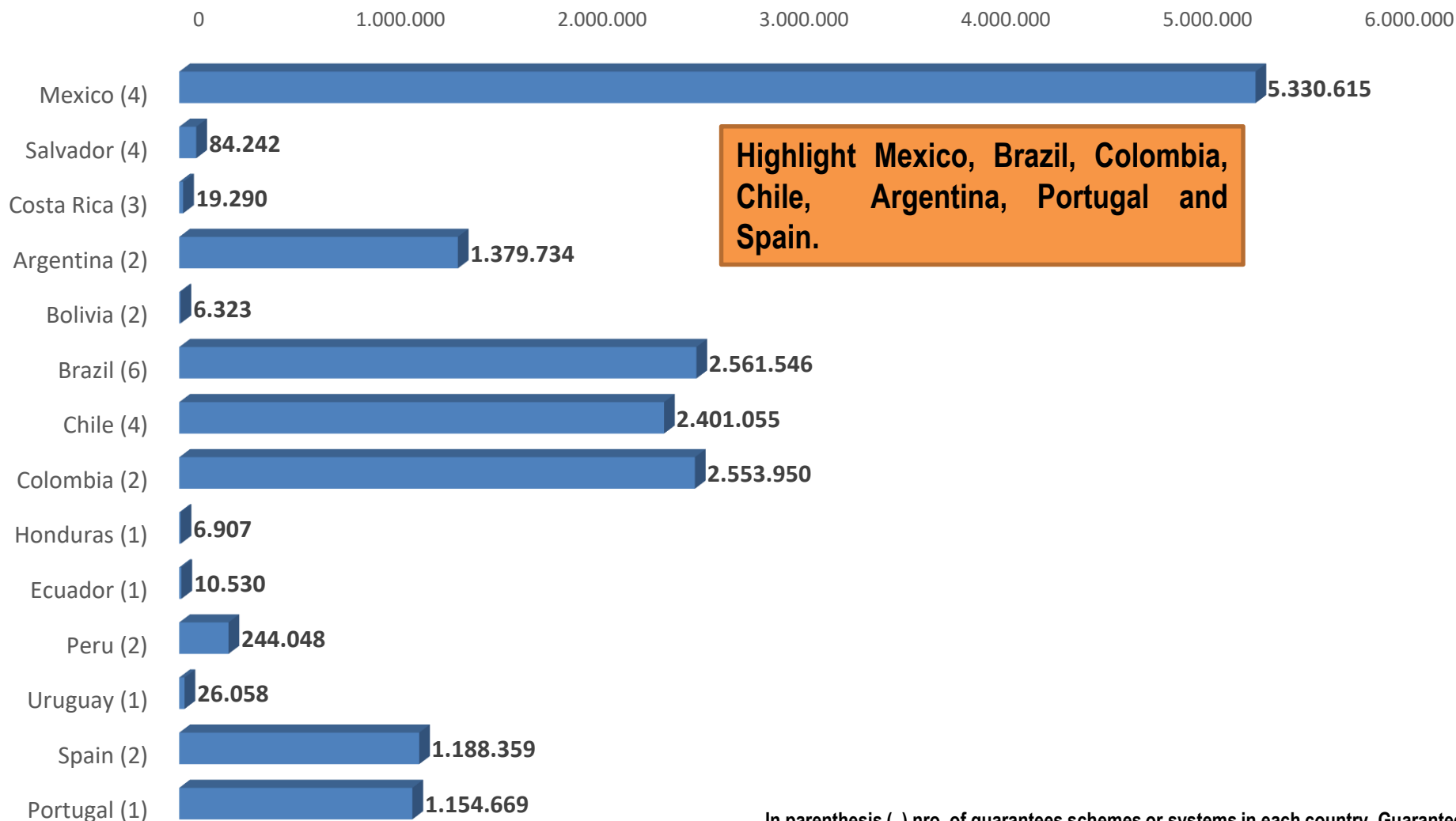


**Highlight Portugal, Chile, Colombia, Mexico, Salvador, Spain, Brazil and Argentina**

■ GB/PIB

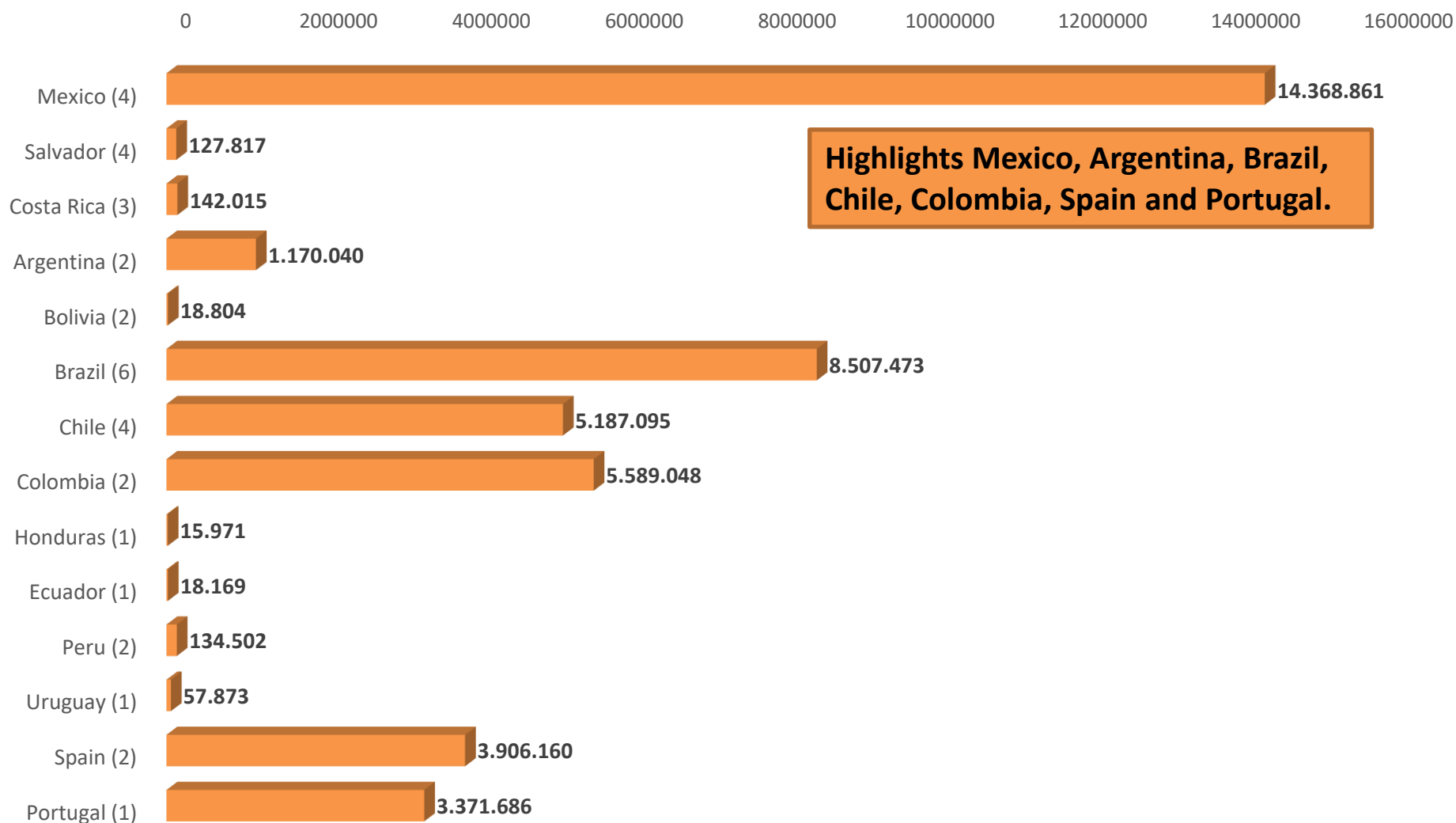
In parenthesis ( ) nro. of guarantees schemes or systems in each country. Guarantee systems can be have entities of homogeneous guarantees.

# ANNUAL GUARANTEES PRODUCTION 2016 (US\$ MILLIONS)



In parenthesis ( ) nro. of guarantees schemes or systems in each country. Guarantee systems can be have entities of homogeneous guarantees.

# CREDIT IN PORTFOLIO 2016 (US\$ MILLIONS)



**Highlights Mexico, Argentina, Brazil, Chile, Colombia, Spain and Portugal.**

# SMEs SUPPORTED FOR 2016



**Highlights Mexico, Argentina, Brazil, Chile, Colombia, Salvador, Spain and Portugal.**

# TRENDS AND PERSPECTIVES

## TRENDS

Future important growths and developments.

Implementation of regulatory frameworks  
And quality and efficient supervision.

Continuity of the important role of the  
State in the implementation and development,  
coexisting with private participation which  
is growing and expanding in relevant.

Consolidation of initiatives by multilateral  
Organisms of supranational counter-guarantee.

## PERSPECTIVES

- Major expansion and high % of growth
- Impact assessment

- Integration of the financial system.
- Scoring and weighting of guarantees and national counter-guarantees in the mitigation of own resources and provisions for IFI'S and CGSs.

- Guarantee program with an important boost to CGSs.
- It involves methods of capitalization and specific operational profiles.

- Supranationals: extension of experiences such as FLAG, CAF, CII, FG MERCOSUR
- Nationals: FOGAPE , FG Brazil, FOGAPYME, etc

# Latin American Forum on guarantee systems and financing SMEs of REGAR



Since 1998 one of the most important milestones have been holding 17 annual Iberoamerican Forum uninterrupted, jointly with the counterpart of the respective local authorities and institutional sponsors ALIDE, SELA program IBERPYME, IBERAVAL, SGR and SPGM promoting the exchange of experiences, dissemination best practices and mutual understanding between the authorities of Iberoamerican guarantees.

# XVIII Iberoamerican Forum guarantee systems Rio de Janeiro, 25-27 September , 2013



25 a 27 de Setembro de 2013  
Rio de Janeiro - Brasil



<http://forobrasil.redegarantias.com/>



# XIX Iberoamerican Forum guarantee systems 17-19 September 2014, Valladolid – Madrid (Spain)



8 moderators, 40 speakers, 500 participants from 22 countries, of which international 135 with 365 national representatives systems, public and private guarantees, and other authorities from Latin America. This year, in addition to three panels we have developed four working groups which involved the intervention of 4 moderators and about 25 panelists from different geographical areas.



<http://forospain.redegarantias.com/>



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# XX Iberoamerican Forum guarantee systems

## 24-25 de septiembre de 2015, Lima (Perú)



24-25 septiembre 2015 Lima, Perú



In the six panels of the XX Forum they have intervened 7 moderators, 35 exhibitors, 3 lecturers, 300 accredited participants from 19 countries, of which 160 international with 140 national representatives guarantees systems and other related institutions public and private Latin American. This year, in addition to the six panels, they have developed three workshops which has involved the intervention to 10 moderators and 20 panelists from different geographical areas.

# XXI Iberoamerican Forum guarantee systems 20-21 October 2016 in Santiago (



DE SISTEMAS DE GARANTÍA Y FINANCIAMIENTO PARA LAS MIPYMES

20 - 21 OCTUBRE 2016 SANTIAGO DE CHILE



Under the lotto 'Guarantee systems: SMEs financing and Basilea III' are developed six presentations which have participated 7 moderators, 29 exhibitors, 2 lecturer, 444 accredited participants from 23 countries (172 internationals and 272 nationals), guarantee systems representants and other Iberoamerican related institutions (private and public). This year, also they have been developed a couple of workshops where they participated 4 moderators and around 11 lecturer from different countries.

# Publications



# PUBLICACIONES

## GUARANTEE SYSTEM SITUATION IN IBEROAMERICAN (2016): TRENDS AND PERSPECTIVES KNOWLEDGE OF ACTIVITY



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## COMPARATIVE STUDY RESULTS OF THE 'GUARANTEE ACTIVITY SURVEYS 2017' OF AECM AND REGAR

(FORMERLY KNOWN AS CHAIRMAN'S SURVEY)

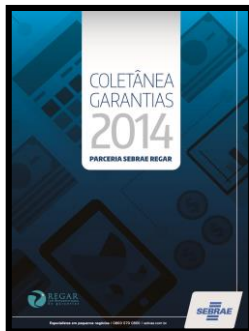


- ✓ Annually and as an observatory, is realized the statistical report of Iberoamerican guarantee system for provides general and sectorial information.
- ✓ REGAR in collaboration with the AECM made an activity survey whose results was used for do some comparative analysis, since the individual situation of each guarantee system or entity with the Iberoamerican and Europe.
- ✓ In each Iberoamerican Forum there is a call for publications on "guarantees and financing", whose works are published in the web REGAR. Among the contents of the web REGAR exists a specific one to public those publications related to the guarantees that are of special interest.
- ✓ Since 2014 has been dedicating in the Forums a scientific and specific space for try encourage the publications about guarantee system in the scientific and academic scope.

# PUBLICACIONES



In 2008 it was published the publication "The Iberoamerican Guarantee Systems : Experiences and Recent Developments", coordinated and directed by REGAR with ALIDE, which is an update of all guarantee schemes operating in 2008 realized by its own protagonists, Iberoamerican guarantees entities. This publication has a total of 491 pages, with 28 articles from authors of Iberoamerican guarantees schemes.



Under the XIX Iberoamerican Forum of Guarantee Systems held on 18 and 19 September 2014, under the slogan "assurance systems face the challenge of growth and internationalization" in Valladolid and Madrid (Spain) was presented and I handed the I electronic edition of "guarantees Coletâneas 2014" publication made in that collaboration framework REGAR - SEBRAE. This 264-page publication contains a collection of 19 articles of which 15 are in Latin America and Spain and Portugal 4.



Under the XXI Iberoamerican Forum of Guarantee System celebrated 20 and 21 October 2016, in Santiago (Chile), was presented and deposited the electronic edition of "Coletâneas de garantías 2016". A publication with 241 pages have a collection of 17 articles of 17 authors from different geographical areas that includes Iberoamerica, Europe, Asia and Africa.

# REGAR WEBSITE



[www.redegarantias.com](http://www.redegarantias.com)

# “WHOEVER DOMINATES THE GUARANTEE DOMINATES THE CREDIT”

[PPOMBO@telefonica.net](mailto:PPOMBO@telefonica.net)

*"The guarantee is essential to balance and make the necessary adjustments to the imbalances that regulation, technology and market produce in financing SMEs factor"* **Matthew Gamser, CEO Forum Finance SME, Mundial Bank Group, XX Iberoamerican forum 2015, Lima (Perú).**