

Financing Infrastructure projects

SID bank approach

SID bank - Company Profile



Established as a Stock Company, 1992, under the Law of Slovenian export company for insuring and financing Slovenian export.

Transformation to national Export and Development Bank 2005 – 2008.

Ownership: Republic of Slovenia - 100%.

Meeting customers' demands and business needs in the area of market gaps and failures.

Current credit rating: A+ (S&P)

SID bank - Facts and Figures

Status and legal framework

- **Specialized** promotional and development bank with its own legal nature of credit institution, banking license and also an Export Credit Agency
- **Regulated** by the Law on Slovene Export and Development Bank and the Law on Insurance and Financing of International Business Transactions
- Under the **supervision** of Bank of Slovenia, and **tight cooperation** with Ministry of Finance, Ministry of Economy ...

Public mission mandate

- To develop, provide and promote long-term financial services designed to promote economic competitiveness, creating of new jobs and sustainable development of Slovenia
- **Complementary role:** cooperation with financial institutions (banks), agencies, funds ...
- **Earnings** reinvested
- **Funding:** global capital markets, EIB, CEB, KfW ...

Areas of activity

- SMEs, RDI, energy efficiency, environment, infrastructure, employment, international business transactions, public sector, housing, healthcare ...
- **Distribution:** directly and through financial intermediaries
- Special (loan) programmes, other (financial) instruments, schemes
- Visibility, transparency, value added
- Responsible lending

SID bank – Financing possibilities

- **Financing facilities provided by SID Bank include:**
 - Loans (incl. suppliers' credit, buyer's credit, syndicated loans)
 - Project financing
 - Purchase of receivables
 - Acquisition of assets
 - Risks participation and guarantees
 - Mezzanine financing (in preparation)
- **Main characteristics:**
 - Long-term financing
 - Multi-currency financing
 - Variable or fixed interest rate
 - Individual approach

Financing local infrastructure projects

- **Program for financing municipality infrastructure:**
 - max duration of the project 5 year
 - project costs: min 40.000 € and max 25,0 mio €
 - maturity: min 5 years, max 20 years
 - without credit assurance

Financing SME companies

- **Currently open programmes for SME companies:**
 - FINANCING OPERATIONS AND CAPITAL ADEQUACY (MSP 7)
 - FINANCING INVESTMENTS AND CAPITAL ADEQUACY (MSP)
- **Programmes for all types of companies:**
 - FINANCING TECHNOLOGY-DEVELOPMENT PROJECTS (RRI 2)

SID Bank's funds may be used to finance up to 85 percent of costs directly related to the project, including investments into tangible and intangible assets, as well as other costs, in accordance with SID Bank's terms and policies. Funds may be combined with EU funds or other public funds if there are no such limitations due to other agreements on the use of public funds.