



SID - Slovenska izvozna in
razvojna banka, d.d., Ljubljana



CMSR

CENTER ZA MEDNARODNO SODELOVANJE IN RAZVOJ
CENTRE FOR INTERNATIONAL COOPERATION AND DEVELOPMENT

Company profile

- **Established** as a Joint 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:** Baa3 (Moody's).

Two Ways

For its own account, SID Bank provides:

- Financing of projects important for sustainable development (infrastructure, environment, energy efficiency, R&D, education etc.)
- Financing of SMEs
- Export and outward FDI financing
- Risk participation (funded, unfunded)

For account of the State, SID Bank offers:

- Insurance of
 - medium/short term export credits against commercial and non-commercial risks
 - outward investments against non-commercial and commercial risks
- Lead mandate on administrative procedures for state guarantees
- Other transactions with special authorization

Export & Outward FDI Financing

Products:

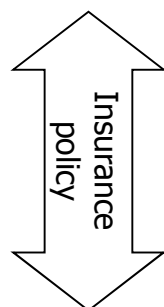
- Long-term funds to domestic commercial banks (for export purpose)
- Co-financing of exporters with commercial banks
- Direct lending to foreign buyer or foreign bank
- Outward FDI financing
- Financing in combination with ODA

Main characteristics:

- Long-term financing
- Multi-currency financing
- Variable or fixed interest rate
- Individual approach

Buyer's Loan

• S) Banka

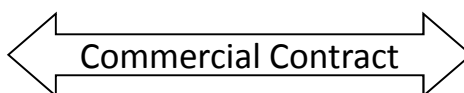


• S) Banka

and/or any other bank(s)

2. Loan
disbursement

Exporter



1. Goods delivery

Buyer

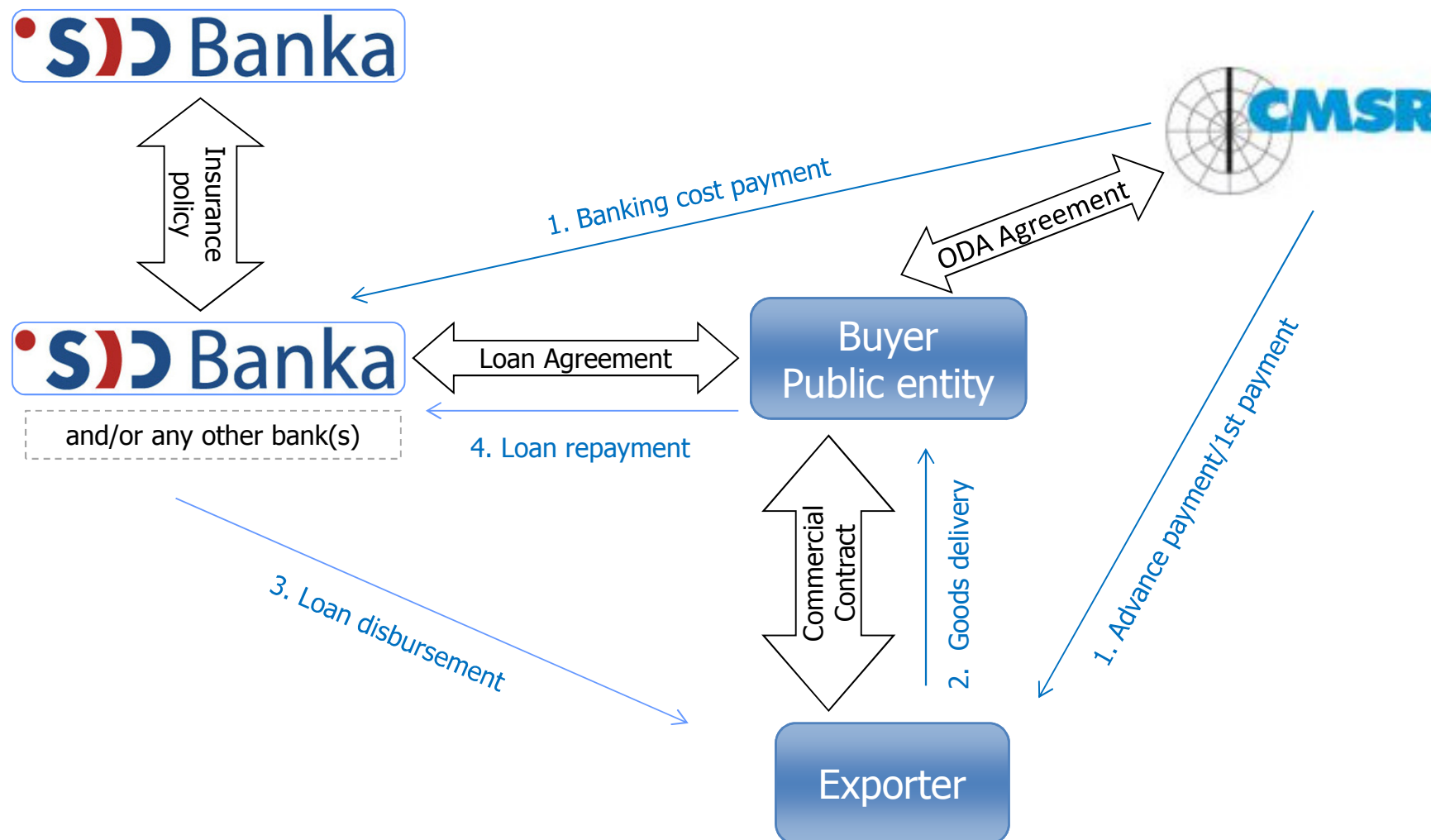
Loan Agreement

3. Loan repayment

Loan features:

- Disbursement period: in accordance with Com. Contract (one or more disbursements)
- Repayment period: 2 to 10 years
- Grace period: up to 6 months after last disbursement
- Loan repayment: max 6-month (equal) instalments
- Min advance payment: 15% of Com. Contract
- Max financing: 85% of Com. Contract (+ insurance premium)
 - Min Slovene component: 40%
 - Max local component: 30% of ECV

Buyer's Loan with Slovene ODA



SID Bank Group



- ST credit insurance

100%



50%



- Factoring

100%



- Research and Analysis, Consulting
- Bilateral ODA



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AND



CMSR

CENTER ZA MEDNARODNO SODELOVANJE IN RAZVOJ

CENTRE FOR INTERNATIONAL COOPERATION AND DEVELOPMENT

- A **non-profit organisation** (established by the state and the SID Bank)
- A sole institution in Slovenia for **various country risk analysis and evaluations**
- **Specialized in providing economic and legal foreign markets information** (comparative advantage Western Balkan countries)
- Managing the Slovenian Business portal that offers all information needed on **how to do business in Slovenia** (available free at www.poslovniportal.si)

- CMSR is a bearer of the public authorisation for implementing Slovenian **bilateral official development cooperation**
- It implements bilateral ODA by co-financing public development projects in form of grants and interest rate subsidies

ODA eligibility criteria:

- State is the ODA recipient (OECD standard)
- Partner State of Slovenia
- **The recipient is a public entity**
- Development projects (commercially non feasible)
- Priority sector (ecology, energy...)
- Technology transfer

ODA procedure:

- Project Application directly at CMSR. Guidelines found on CMSR webpage:
http://www.cmsr.si/en/Links/manuals/Navodila_za_pripravo_projektov_URP_ENG.pdf

Projects in implementation in Kosovo

- 2015-6 3D GIS

3D GIS (geographical information system in 3D) will enable the Emergency Management Agency of Kosovo to conduct the analysis of preventive and mitigation measures related to natural disasters and other disasters (landslides, fires, floods, spills of hazardous liquids). The system will enable the Agency and the police to be more effective in case of search and rescue and allow Kosovo authorities to implement preventive, environmentally sustainable measures with minimal impact on the environment.

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