



Pet Pak



Holding Kobilarna Lipica



KRS sistemi



Hotel Čad



Alples

Financing Options for Defence Industry

Gašper Jež

•S)D Banka

A woman with long blonde hair, wearing a maroon suit and tall black boots, stands in a grassy field. To her left is a brown goat with large curved horns. The background shows a line of trees under a blue sky with light clouds. The image is partially overlaid by a dark blue semi-transparent rectangle on the right side, which contains three white rounded rectangular boxes with text.

SID Bank is not an ordinary bank.

With banking and insurance services, we promote the competitiveness of the Slovenian economy and its sustainable development.

1 Slovenian, promotional, export and development bank and national Export Credit Agency (ECA)

2 100% owned by the Republic of Slovenia, which ensures conditions for the implementation of its missions by taking on certain risks and guarantees

3 Operations are based on the Slovenian Export and Development Bank Act (ZSIRB)

Pregled finančnih in zavarovalnih storitev SID banke

Neposredno financiranje

- namenski posojilni skladi (MGTŠ)
- sofinanciranje s poslovnimi bankami (sindicirani krediti)
- izvozni krediti (tuji kupci, hčerinska podjetja,...)
- financiranje občin in javnega sektorja
- ostalo iz lastnega vira
- Strokovna pomoč o možnostih pridobitve nepovratnih sredstev za projekte na področju alternativnih virov energije iz razpisa AFIF.

s.p., MSP, velika podjetja, občine in javni sektor

Lastniško financiranje

Slovenski naložbeni program kapitalne rasti (SEGIP in SEGIP Top up) v sodelovanju z EIF.

Namen financiranja:

- rast in nadaljnji razvoj,
- povečanje vrednosti podjetja,
- prevzemi drugih podjetij,
- vstopi na nove trge,
- izvozno financiranje,
- lastniško družinsko nasledstvo

projekti raziskovalnih institucij, start-up, MSP, mid-cap

Zavarovanje

SID banka kot nacionalna izvozna kreditna agencija (IKA) v imenu in za račun Republike Slovenije izvaja prvovrstno zavarovanje mednarodnih gospodarskih poslov pred nemarketabilnimi riziki za izvoznike, banke in investitorje:

- Kratkoročne izvozne terjatve
- Krediti za pripravo na izvoz
- Garancijski instrumenti za izvozne posle

s.p., MSP, mid cap, velika podjetja, občine in javni sektor

Skladi skladov SID banke

- Ministrstvo za gospodarski razvoj in tehnologijo je leta 2017 SID banko imenoval za upravljavko Sklada skladov za izvajanje finančnih instrumentov (kreditov) evropske kohezijske politike.
- Preko finančnih posrednikov in neposredno ponujamo mikrokredite, kredite za MSP, kredite za RRI, kredite krite z jamstvom SID banke, lastniške in kvazi lastniške kredite ter kredite za energetska učinkovitost in urbani razvoj.

start-up, s.p., MSP, občine in javni sektor

Nakup obveznic podjetij

- široki nameni
- brez zavarovanja
- ročnosti do 7 let
- fiksna ali variabilna obrestna mera
- borza ali ne
- razpršitev virov – široka baza investitorjev
- izboljšanje prepoznavnosti in ugleda
- standardizirano poročanje
- SID pokrije do 70% izdaje

MSP, mid cap, velika podjetja, banke

Posredno financiranje

- Dolgoročno namensko financiranje preko poslovnih bank, hranilnic in javnih skladov.
- SID banka na podlagi svojih dolgoročnih zadolžitev pri razvojnih bankah in drugih virih, prek ponujenih programov financiranja, zagotavlja prenos ugodnosti na končne stranke.

Vsi preko bank

Financing Options for Defense Industry - limitations

Financing Defense Businesses in the Context of Changed International Security Situation. EU has relaxed restrictions on financing the defense industry, and SID Bank is also changing its restrictive policy accordingly.

SID Bank still does not finance businesses:

- related to the production or trade of nuclear weapons or radioactive ammunition,
- biological and chemical weapons of mass destruction,
- cluster bombs, anti-personnel mines or uranium-enriched mines.

Financing Options for Defense Industry

Financing Defence Industry is allowed:

A) Financing is permissible if the following conditions are cumulatively met:

- The seller is **registered for such activities** in accordance with Slovenian regulations.
- Appropriate **export/import licenses** are obtained from the competent authority of the Republic of Slovenia.
- Importing countries are **not on the list of countries supporting terrorism** as published by the Office of the Republic of Slovenia for PPDFT.
- At the time of the transaction, there is no information that the importing **countries are involved in war, political unrest**, or similar, and there is no information suggesting that such events are likely to occur in the near future.

B) Financing Dual-Use Goods. Financing of goods for both civilian and military/police use is allowed if the customer provides permits from the competent authority of the Republic of Slovenia.

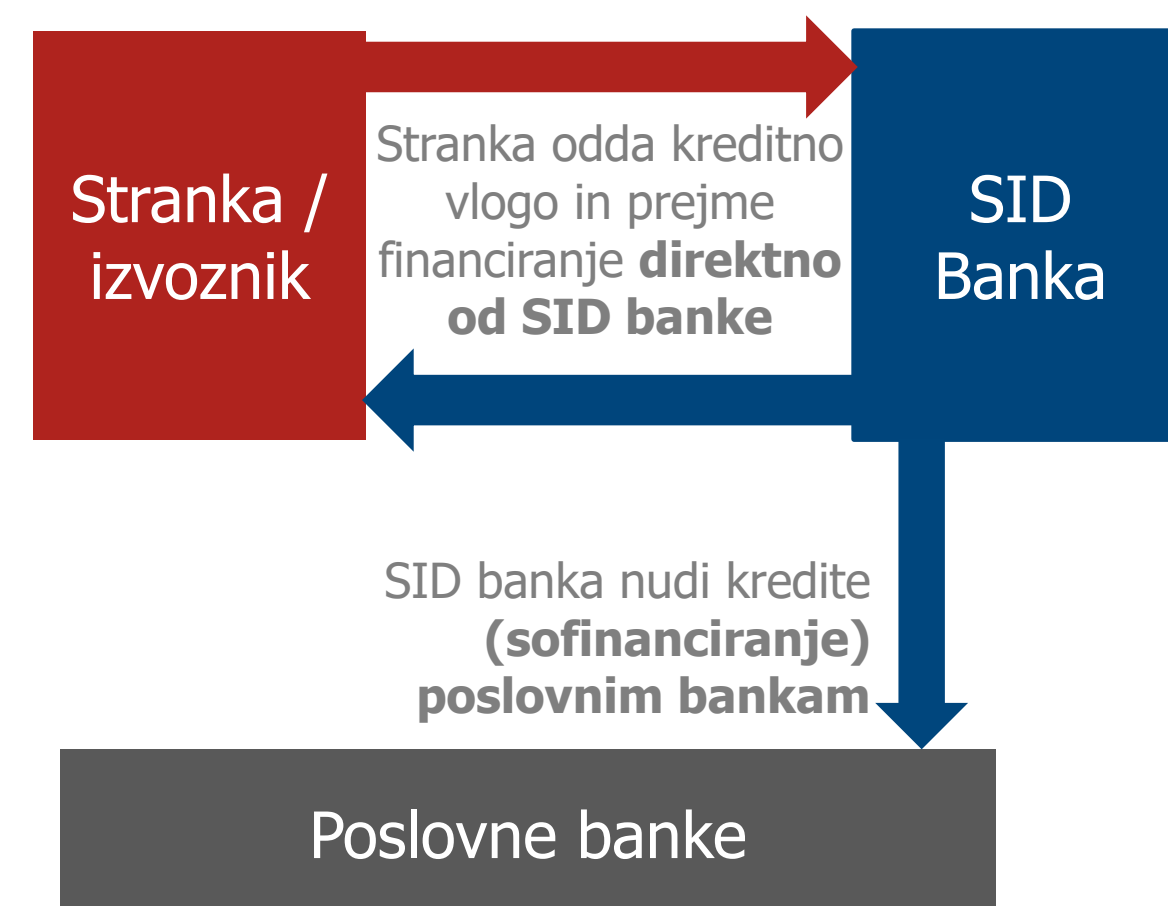
→ Companies wishing to receive direct financing from SID Bank **must meet some basic criteria:**

- Loans over €100,000.
- At least 2 employees according to the latest financial statements.
- Operating for at least 2 business years at the time of application.
- The project must be economically justified and technically, financially, and commercially feasible.
- Based in the Republic of Slovenia (exception for export financing).
- Has free state aid (de minimis).

→ **Advantages:**

- Lower interest rates and lower collateral requirements.
- Longer loan maturities and moratorium options.

Direct financing



Export financing and insurance

Foreign buyers credit

BENEFICIARIES: foreign buyers (or their banks) of goods and services of Slovenian exporters.

TYPES OF GOODS/SERVICES: capital goods and services with a depreciation period longer than the loan repayment term, which lasts at least 2 years.

OBJECTIVE: to support Slovenian exports and economic development in recipient countries, where relevant.

Financing investments of affiliated companies abroad

BENEFICIARIES: foreign branches of Slovenian companies

TYPES OF PROJECTS: any type of investment, company acquisitions, internationalization or reorganization

OBJECTIVE: supporting the internationalization of Slovenian companies (state aid rules!)

Time for your success story!



Gašper Jež



01 2007 793



Gasper.jez@sid.si



01 2007 480



**financiranje@sid.si
zavarovanje@sid.si**



www.sid.si

www.skladiskladov.si