



Address	Slovenski regionalno razvojni sklad	
	Škrabčev trg 9 a SI – 1310 Ribnica	
Website	www.regionalnisklad.si	

## Slovenian Regional Development Fund, Slovenia

Year of creation (individual entities or association):	1995	
Type of scheme (guarantee or counterguarantee):	guarantee	
Ownership ( i.e. fully mutual, funded by SME or banking associations, fully public, mixed models):	Fully public	
	Private (in %)	Public (in %)
<b>Shareholder structure</b>		100
<b>Legal form</b> (single guarantee entity or association, i.e. fund, development bank, development agency, cooperative or mutual societies, bank, foundation, association, limited company, etc.) :	Development fund	
<b>Legal form</b> (of members of an association, i.e. fund, development bank, development agency, cooperative or mutual societies, bank, foundation, association, limited company, etc.) :	Fund	
<b>Structure/Network</b> (i.e. central scheme with regional offices, central scheme only, association network):	Central scheme, performed in collaboration of several regional development agencies (every region one sub-scheme, all together 12 schemes)	
<b>Geographic coverage</b> (i.e. local, regional / National):	National	
<b>Sectoral focus</b> ( i.e. agriculture, industry, crafts, retail, liberal professions, cooperatives, etc.) :	All sectors (SME)	
<b>Supervision statute</b> ( i.e. mono-product banking licenses, financial intermediary statute, non-supervised. For associations, please state statute of members):	Financial intermediary statute, Guaranty scheme registered by Ministry of Finance	
<b>Profit / non-profit?</b> (dividends to public shareholders are not considered as profit orientation)	Non-profit	
Distribution network	Direct approval or delegation to banks	Through the network of regional development agencies
	Individual or portfolio guarantee approach	

Are you / your members financial intermediary for EU-programmes?	CIP		
	Structural funds	CA on three ETS Programmes	
	Progress		
Do you benefit from a counter-guarantee at local, regional or national level?	yes	<b>no</b>	
Name and level of counter-guarantor (local, regional, national) :	Name:		
	Regional	yes	no
	National/Federal	yes	no

Types of guarantee products provided by your organization / your members (delete the options not-applicable/add additional products):	<b>Loan default guarantees</b>	Leasing guarantees
	Working capital loan guarantees	Project guarantees
	Bridge financing loan guarantees	Export guarantees
	Mezzanine financing guarantees	Student loan guarantees
	Housing guarantees	Venture capital guarantees
Other SME support instruments offered by your organization / your members (delete the options not-applicable/add additional products):	<b>Subsidized loans</b>	Coaching
	Mezzanine financing	Mediation services
	Venture capital	Others

**In general, some main guarantee product characteristics:**

Please provide some indications about the main guarantee product provided (if no exact figures are available, e.g. in the case of associations, please provide AECM with estimates):

Guarantee product features:	Maximum guarantee duration	8 years
	Average guarantee duration	Likely 5 years
	Guarantee coverage ratio	max. 80 %
	Maximum guarantee amount	120.000 EUR
	Minimum guarantee amount	6.400 EUR
	Pricing: Fixed or Variable? Premium level (range if applicable)	No charge

### **State aid regulation:**

Please provide AECM with information about whether or not the activity of your organization (members in case of associations) is subject to state aid regulation. If this only applies to some products or some members, please indicate a rough estimate of the percentage of the activity concerned by state aid regulation:

Is the activity subject to state aid regulation?			
Do you use:	De minimis	<b>yes</b>	no
	GBER	yes	no
	Regional guidelines	<b>yes</b>	no
	Notification	yes	no
Do you (your members) dispose of an internal rating/scoring system?		yes	
Do your guarantees provide deponderation (capital relief) for member banks under Basel II?		no	
Do you (your members) benefit of a public counterguarantee that allows deponderation?		no	

### **Operational results:**

Please provide AECM with information about your operational results for the most recent period (ideally by 31 December of last year, estimates where applicable):

Total volume guarantees in portfolio	44 (but from a previous guarantee scheme, run in collaboration with one of RDA); all will expire before 31.12.2015
New guarantee volume issued in the year	In this year Slovenian Regional development Fund (SRDF) started new Regional Guarantee Scheme (RGS); in this year likely 150 guarantees will be issued
Own funds	10.000.000 EUR
Number of guarantees in portfolio	In three years is planned to issue 400 guarantees
Number of new guarantees issued during the year	
Number of SME beneficiaries in portfolio	Likely 400 in three years
Number of new SME beneficiaries acquired during the year	
Total lending facilitated by guarantees in portfolio	Likely 40.000.000 EUR in three years

Total lending facilitated by new guarantees issued during the year	
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It is planned that after three years the issuing of new guarantees out of this scheme is stopped and a new RGS will be established.

Ribnica, 8.6.2015

Velislav Žvipelj

director