

ΕΛΛΗΝΙΚΗ ΑΝΑΠΤΥΞΙΑΚΗ ΤΡΑΠΕΖΑ



HELLENIC DEVELOPMENT BANK

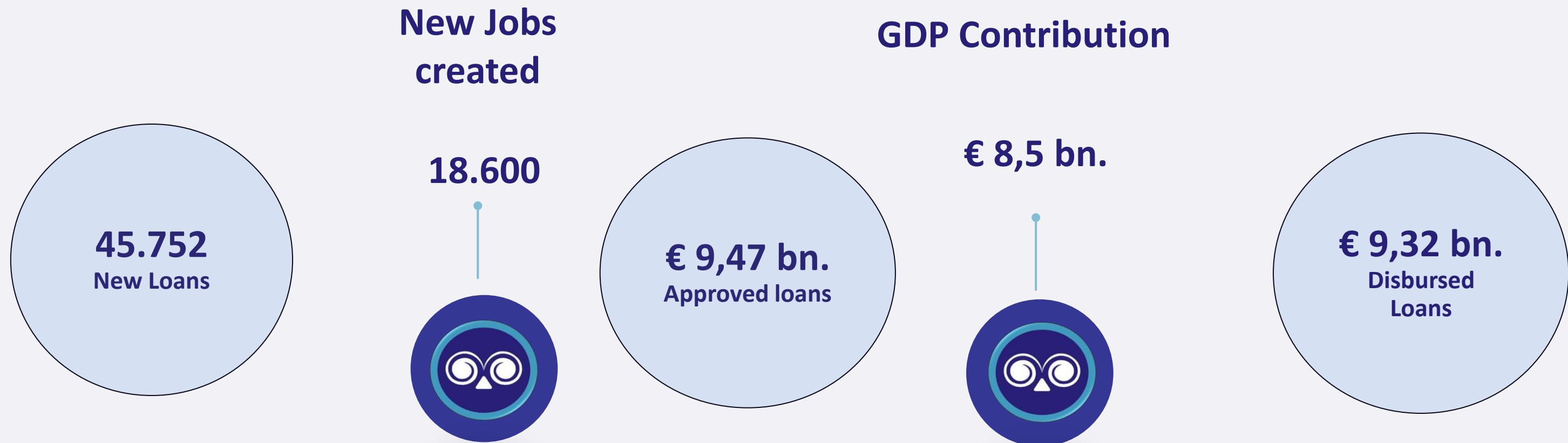
Navigating the Path to Growth & Sustainability for SMEs

AECM Annual Event 2024
7 June, Warsaw

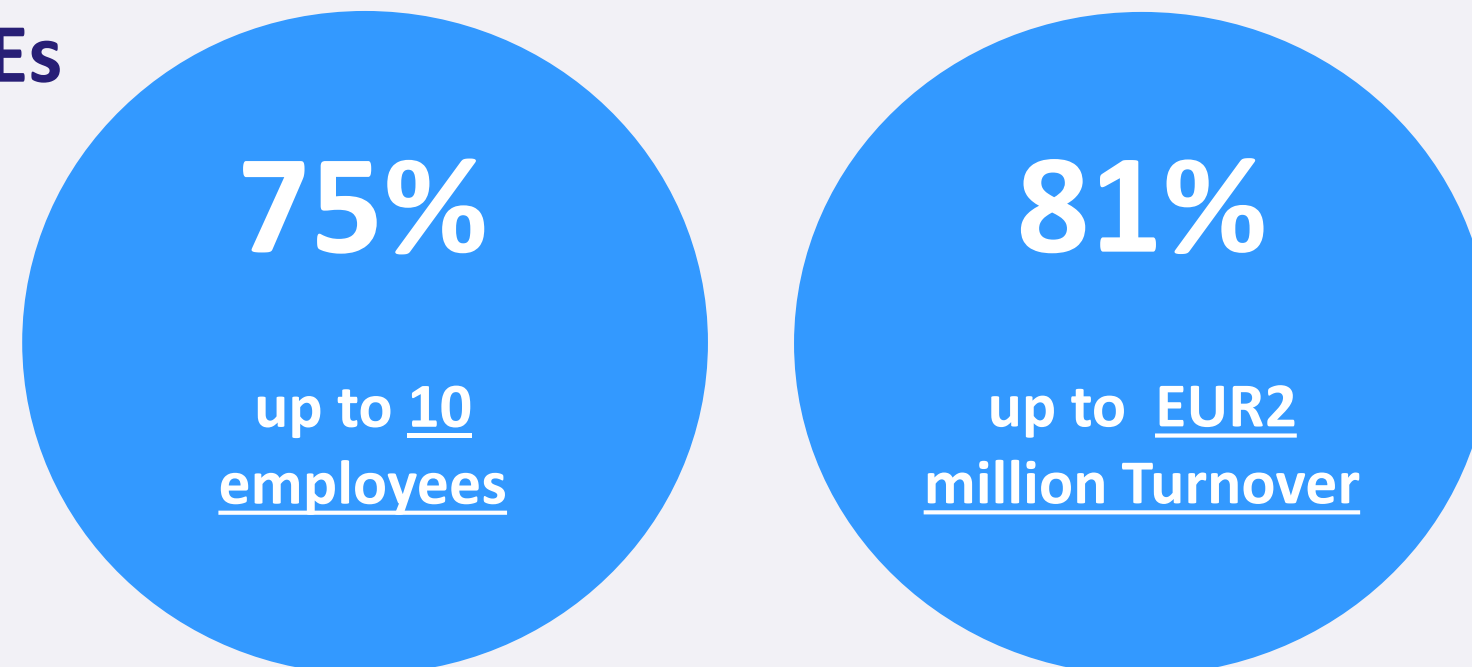


aecm
EUROPEAN ASSOCIATION OF GUARANTEE INSTITUTIONS
Growing together

Development impact since 2019



Focus on Micro-SMEs

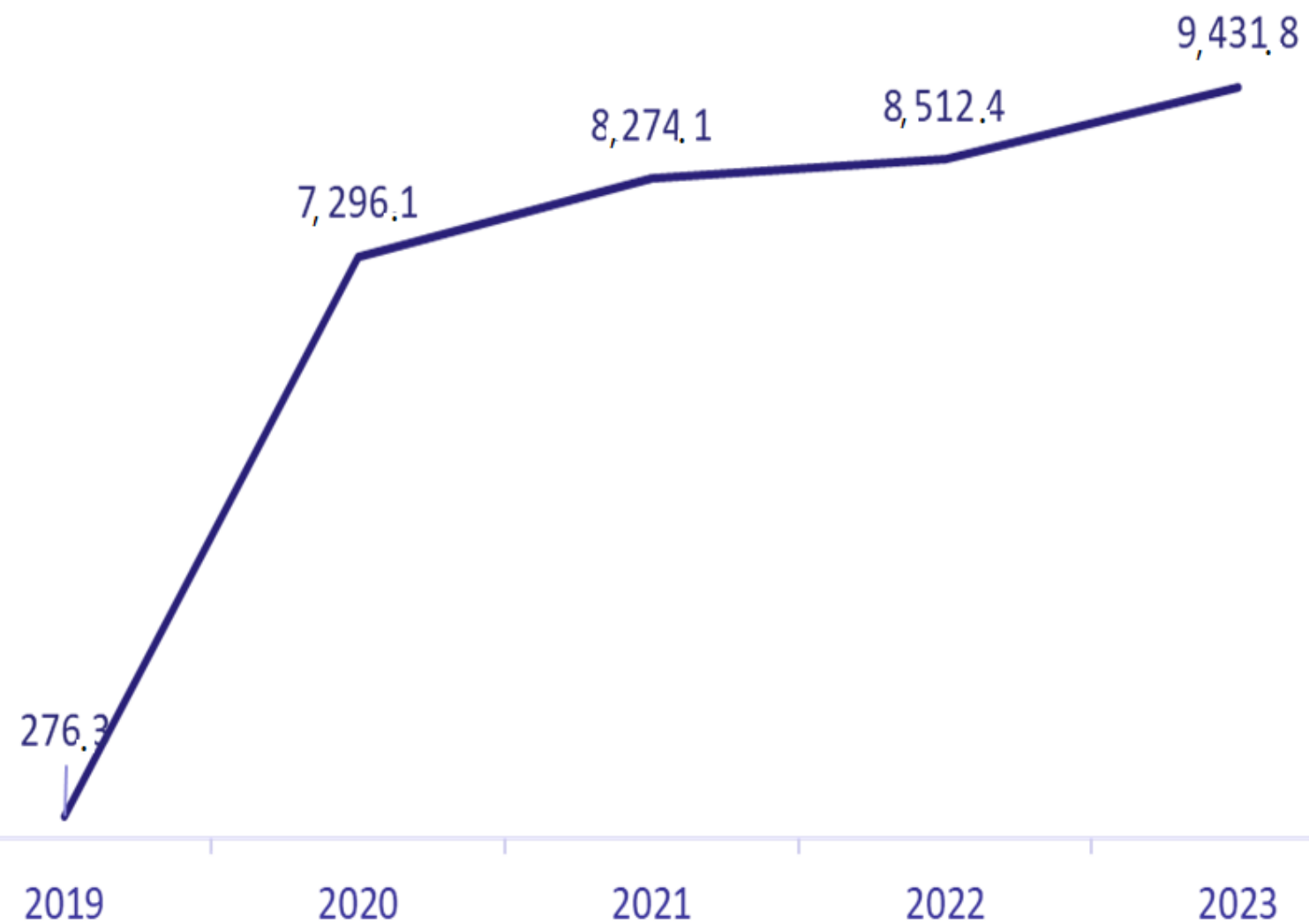


- 90% of the loans were given to beneficiaries in highly relevant sectors for the green transition.
- More than 50% of the loans were given to beneficiaries in very highly relevant sectors.

IOBE, January 2024

2023 HDB's performance

Cumulative Loan approvals €mil



4,456
New loans in SMEs

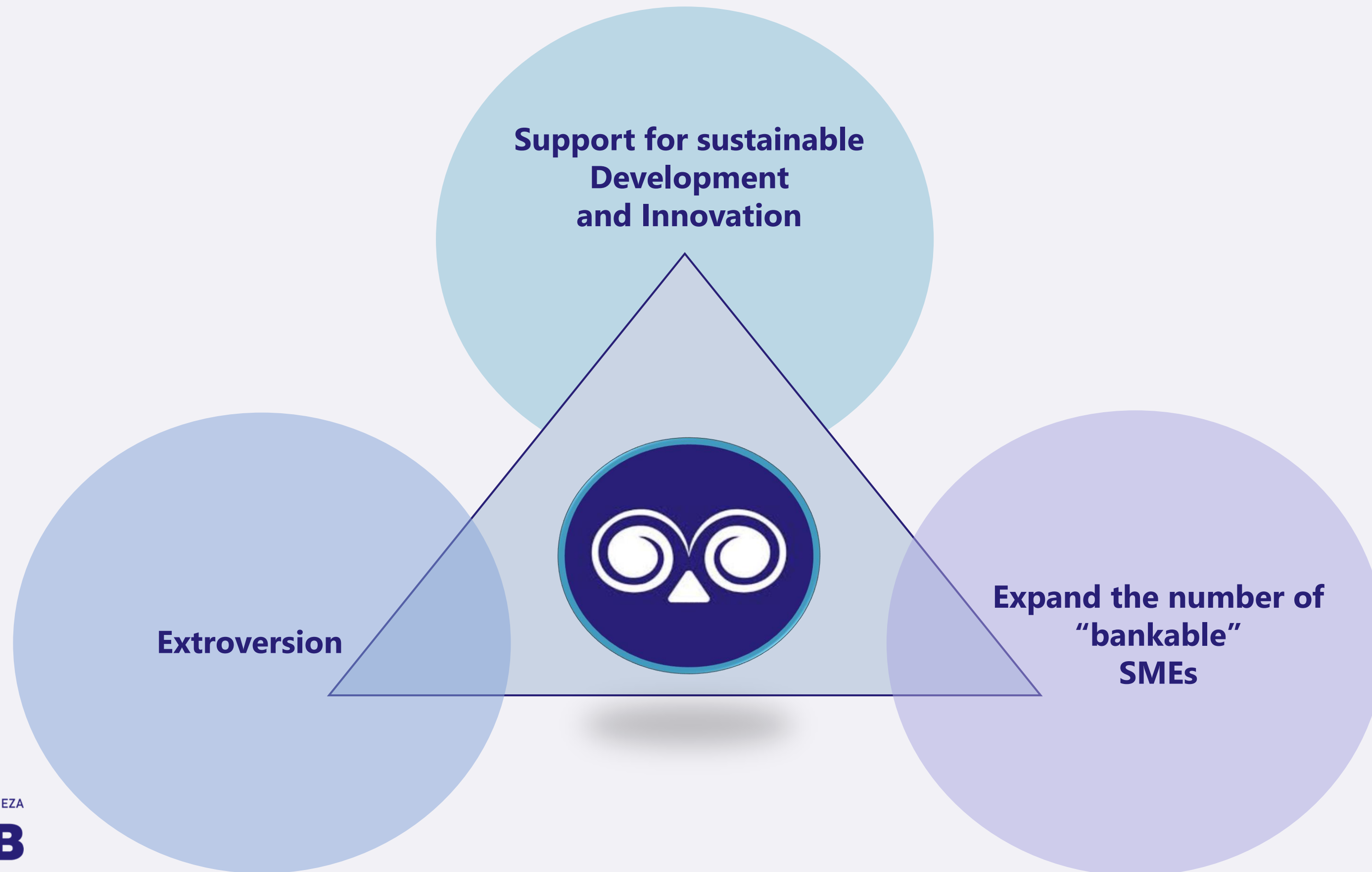
9,776
New loans to individuals

3.37% average
SME interest rate
(Oct-2023)

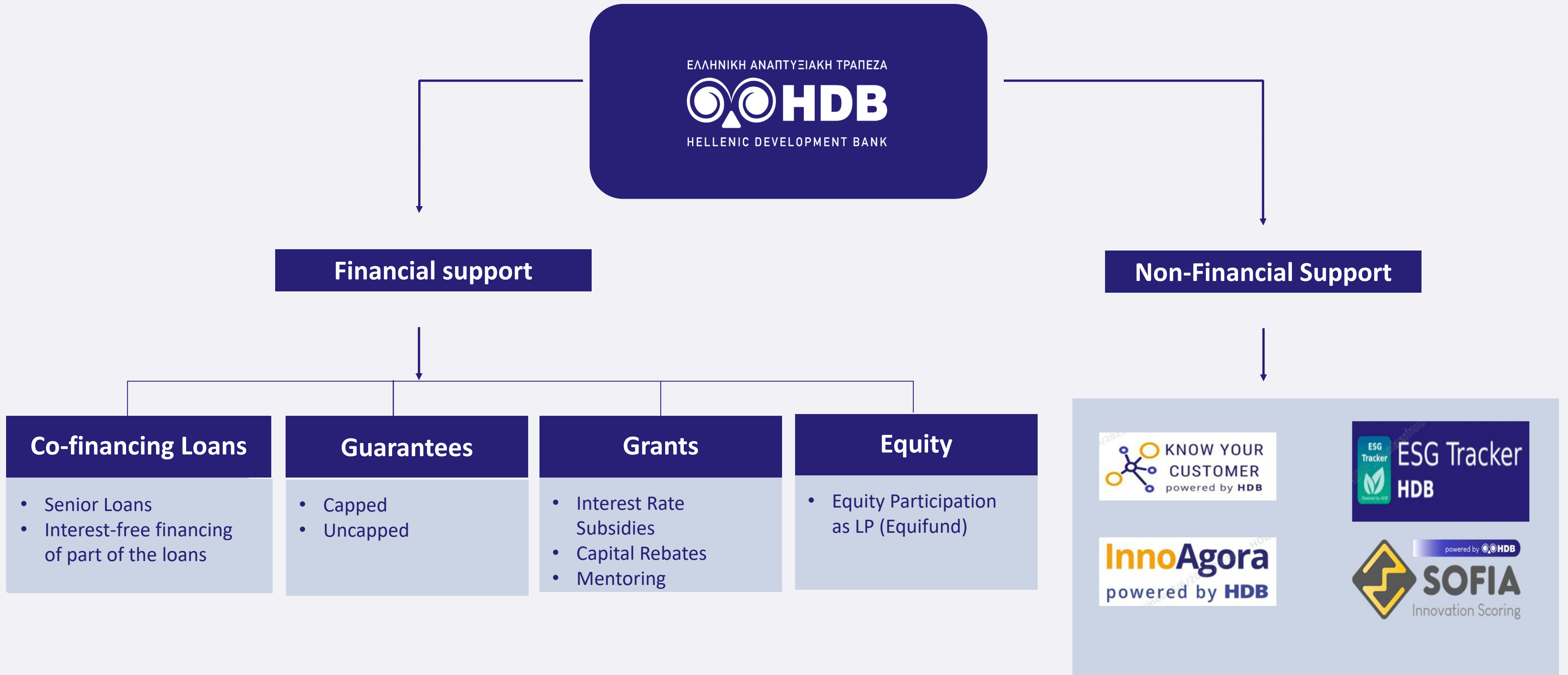
€933 mil
New loans to SMEs

€1 bn.
New loans to
Individuals: "My
Home" Housing
Program

Strategic Axes



Two pillars of Support schemes



€ 3.9 bn. covering SMEs financial needs

Loans

Green Co-Financing Loans

Interest-free financing (40%) + Interest subsidy of 3% for 2 years
Portfolio: 415 million Euros

Digital Co-financing Loans

Interest-free financing (40%) + Interest subsidy of 3% for 2 years
Portfolio: 175 million Euros

Entrepreneurship Fund III (ΤΕΠΙΧ ΙΙΙ) : Loans Fund

Interest-free financing (40%) + Interest subsidy of 3% for 2 years
Portfolio: 450 million euros

Agricultural Micro Loans

Interest-free Financing 50% + Full subsidy for 2 years + Mentoring
subsidy Portfolio: 107 million Euros

Just Transition Loans Fund

Interest-free financing (50%) + Interest subsidy of 3% for 3 years
Portfolio: 70 million euros

Guarantees

Entrepreneurship Fund III (ΤΕΠΙΧ ΙΙΙ): Guarantee Fund

Guarantees for loans to existing and newly established businesses
Portfolio: 1.79 billion euros

Audio Visual production Guarantee Fund

Guarantees with zero guarantee fee
Portfolio: 62.5 million euros

Innovation Guarantee Fund

Guarantees and 20% Capital rebate
Portfolio: 140 million euros

Development Law Financial instrument (DELFI)

Guarantees for loans for Development Investments
Portfolio: 500 million euros

HDB-TMEDE Guarantee Fund

Guarantees for loans to engineering-technical companies
Portfolio: 67.4 million euros

Just Transition Guarantee Fund

Guarantees for loans to existing and newly established businesses
Portfolio: 156 million euros

Know Your Customer (KYC) platform

Companies that used the platform

32.407

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HDB
HELLENIC DEVELOPMENT BANK

Καλωσήρθατε στην πλατφόρμα υποβολής αιτήσεων χρηματοδότησης μέσω των προγραμμάτων της **Ελληνικής Αναπτυξιακής Τράπεζας - HDB**.


- ✓ Μία αίτηση προς όλες τις συνεργαζόμενες τράπεζες.
- ✓ Ταχύτητα και διαφάνεια.
- ✓ Αυτόματη άντληση δεδομένων από συνεργαζόμενους φορείς (ΑΑΔΕ, ΕΦΚΑ, Τειρεσία).

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89.6%

Income <= €2 mil

82.9%

With <= 10 employees

22,1%

w/o Tax Certificate

5,7%

w/o Insurance certificate

1,81%

Insolvent

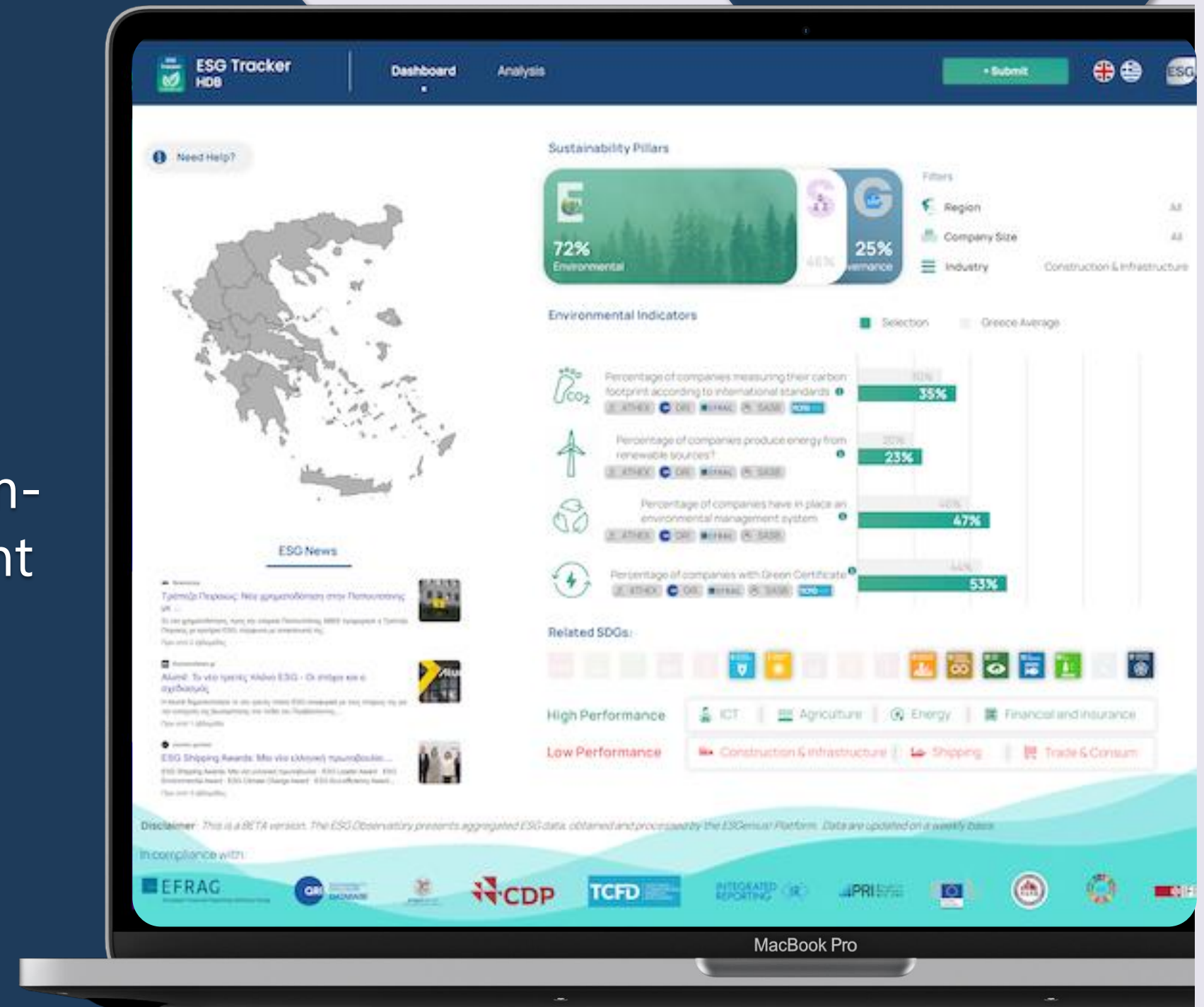
21,35%

Negative EBITDA



ESG Tracker by HDB

The first National Observatory for Small and Medium-sized Enterprises (SMEs) by the Hellenic Development Bank (HDB)



Why ESG Tracker by HDB?



ESG Tracker by HDB Performance Report

Upon verification of your submissions to ESG Tracker by HDB, you will receive a Performance Report in PDF format reflecting your ESG performance.



Awareness-building and training

Providing information, training, and promoting awareness among employees about ESG issues and sustainable practices.



Business Process Optimization

Enhancing day -to day practices that contribute to strategic planning and yield sustainable results for the user's organization.



Monitoring progress

Integrating ESG criteria with financial information provides stakeholders- including customers, investors, financial institutions, credit rating agencies and social institutions- with a comprehensive view of the company, enhancing its effectiveness.

InnoAgora - 670+ free members

InnoAgora is hosted in two internationally renowned platforms:



The French platform of Bpifrance

- 21,612+ enterprises
- 3,033 + investors
- 2,965+ supporting mechanisms



The Chinese gateway of Shenzhen Stock Exchange

- 25,700+ enterprises
- 29,800+ investors
- 9,700+ funds

17 InnoAgora Pitching Events

3 V-Next Pitching Events

42 InnoAgora Webinars >1,700 participants

120+ start ups pitched

>264 mil Fund raised

>460 investors

46 Matchmaking on going discussions



47.000+ enterprises
32.800+ investors

Thank you for your attention!

#HelpDoingBusiness

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