

Strategic Banking Corporation of Ireland (SBCI)

Financing Options for SMEs

28 September 2017

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Strategic Banking
Corporation of Ireland
**Here to build
business.**

sbci.gov.ie

SBCI – What we are

“The SBCI – here to build business”

The Strategic
Banking
Corporation of
Ireland (“SBCI”) is
a limited company

Owned by the
Minister of
Finance

Governed by an
independent
Board of Directors

Set up to source
low cost long
term finance from
multilateral
finance providers
and State
resources

Managed by its
own dedicated
team

Now backed by
EIB, KfW and ISIF
with €800 million
of low cost long
term loans



Here to build business.
Strategic Banking
Corporation of Ireland

SBCI – Key Objectives

“The SBCI – here to build business”

Financial

- Reduction in interest costs – Liquidity and Risk Sharing
- Improve access to Finance - Risk Sharing Products
- Targeted measures to address specific market failures
- Flexible platform to access support from Europe

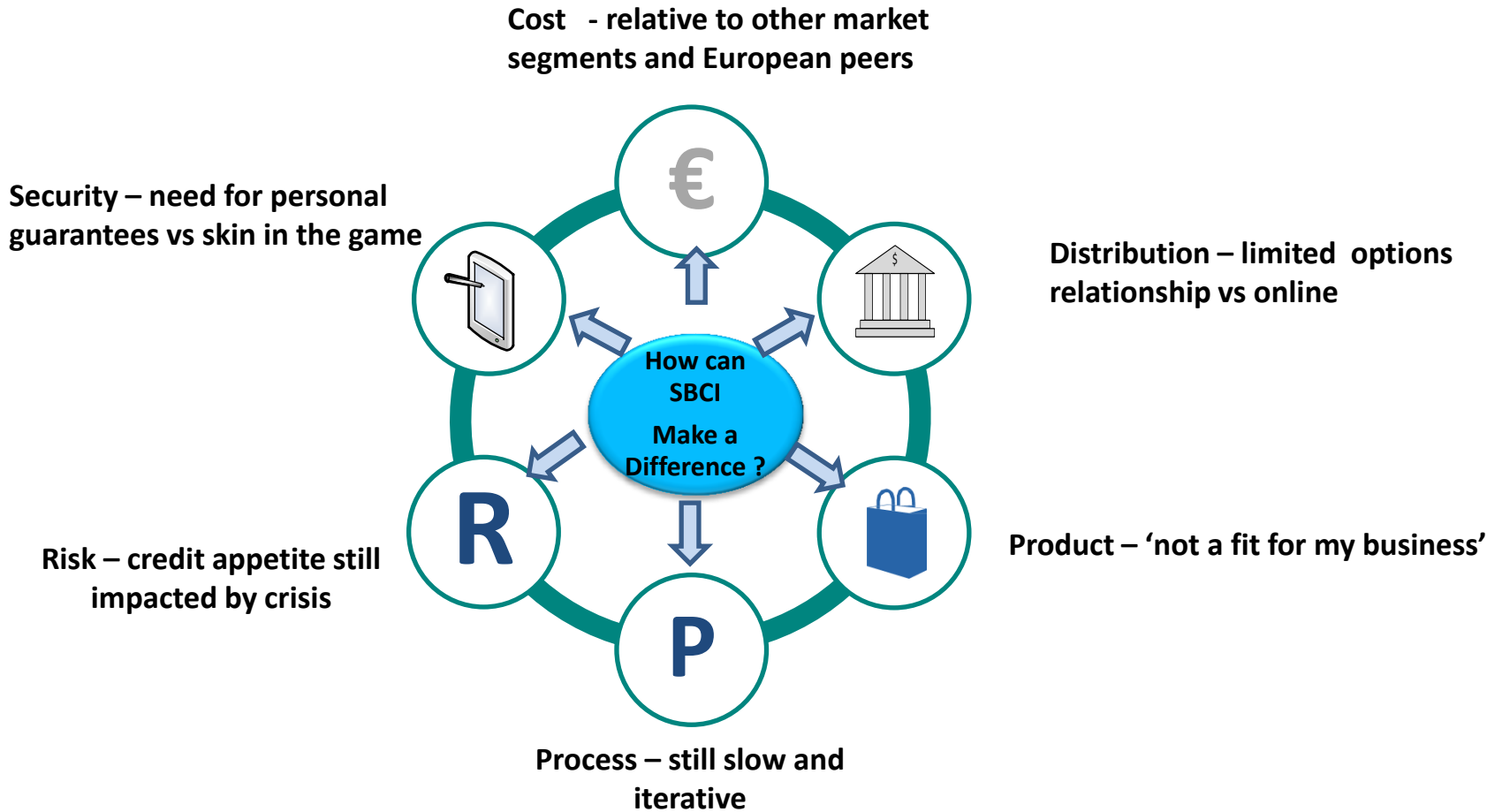
Competition

- Greater diversity of Finance offerings
- Increase the number of Market Participants
- Assist with the growth of smaller credit providers
- Create a new arena for competition in the use of SBCI Funds

Business Model - On-Lending and Risk Sharing



Irish Financing Market Challenges



SBCI Activity June 2017

€855m

Total SBCI supported
lending

21,132

Total SMEs Supported

SBCI Funded Loans | SBCI loans – progress to end of June 2017

17,445 SMEs

SMEs have secured
SBCI loans



€737m

loans committed
to Irish SMEs



101,717

jobs supported



€42,253

Average loan size



SBCI Risk Sharing | SBCI Agri Cashflow Loans – progress to end of June 2017

3,687 SMEs

have drawn down SBCI
Agri Cashflow loans



€118m

loans drawn by Irish SMEs



5,011

jobs supported



€32,084

Average loan size



SBCI Current Offerings

	AIB	Bank of Ireland	Finance Ireland	Ulster Bank	First Citizen	Bibby Ire	FEXCO
Investment loans		✓		✓			
Working Capital loans		✓		✓			
Refinance of exiting banks		✓		✓			
Leasing			✓		✓		✓
Hire Purchase			✓		✓		✓
Contract Hire			✓				
Invoice Financing						✓	
Agri Cashflow support loan	✓	✓		✓			
Credit Guarantee Scheme 2012/15	✓	✓		✓			

Current SME Finance options

- **Term Lending**
- **Leasing**
- **Credit Guarantee Scheme**
- **MicroFinance Ireland**

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