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EIB finances smaller projects with total cost between EUR 40 000 and EUR 25 million indirectly through global loans (credit lines) to local financial institutions. These smaller projects are usually promoted by small and medium-size enterprises (SMEs) or by public bodies, e.g. municipalities. As EIB can fund up to 50% of total project cost, it provides between EUR 20 000 and EUR 12.5 million to any single project. The so-called subsidiary financing agreement, i.e. loan or lease agreement concluded between EIB's partner institution and its client, must have a minimum maturity of 4 years. As the financing decision rests with the intermediaries, applications should be directly addressed to them.

The following special grant supported schemes are promoted by the European Commission and channeled through global loan facilities:

**SME Finance Facility (SME FF):** To further develop a strong and competitive SME sector in the new Member States. Banks marked with \* participate or will participate soon in this facility.

**Municipal Finance Facility (MFF):** to strengthen and deepen the municipal credit markets by promoting the building, upgrading or refurbishing of small municipal infrastructure investments.

**Municipal Infrastructure Facility (MIF):** to contribute to the social and economic development of the new Member States' regions bordering with the old Member States by targeting environment, transport, health and educational sector municipal investments. Banks marked with \*\* participate or will participate soon in the MFF/MIF.

## SLOVAK REPUBLIC

### ČSOB Bank Slovakia (Československá Obchodná Banka, a.s.) \*

(KBC Bank group)

Nam. SNP 29

815 63 Bratislava

Mr. Ivan BELAY, Syndicated Loans and Project Finance Department

tel.: +421 259 666 989

fax: +421 259 668 959

e-mail: [ibelay@csob.sk](mailto:ibelay@csob.sk)

Mr. Roman LAUKO, Syndicated Loans and Project Finance Department

tel.: +421 259 668 257

fax: +421 259 668 902

e-mail: [RLauko@CSOB.SK](mailto:RLauko@CSOB.SK)

### ČSOB Leasing, a.s. \*

Panónska cesta 11

852 01 Bratislava 5

Ing. Juraj KUTKA, Controlling & Reporting Manager

tel.: +421 (2) 6820 7833

fax: +421 (2) 6381 5245

e-mail: [kutka@csobleasing.sk](mailto:kutka@csobleasing.sk)

Ing. Silvia KALINOVA, Treasury

tel.: +421 (2) 6820-2136

fax: +421 (2) 6381-5245

e-mail: [kalinova@csobleasing.sk](mailto:kalinova@csobleasing.sk)

**UniCredit Bank Slovakia, A.S. \*, \*\***

Sancova 1/A

81333 Bratislava

Mr. Stefan BRYCHTA, Corporate and Investment Banking Division

tel.: +421 (2) 49 50 4362

fax: +421 (2) 49503 3732

e-mail: [stefan.brychta@unicreditgroup.sk](mailto:stefan.brychta@unicreditgroup.sk)

Mr. Lukas Lehocky, Corporate and Project Finance and ECC

tel.: +421 (2) 4950 2564

fax.: +421 (2) 4950 3732

e-mail: [lukas.lehocky@unicreditgroup.sk](mailto:lukas.lehocky@unicreditgroup.sk)

**UniCredit Leasing Slovakia, a.s.**

Plynárenská 7/A

814 16 Bratislava

Mrs. Angeline Michelle Koch, CFO, vice-chairman of the BoD

tel.: +421 (2) 5927 1415

fax: +421 (2) 5927 1730

e-mail: [angeline.koch@unicreditleasing.sk](mailto:angeline.koch@unicreditleasing.sk)

Ing. Ľudovít KATO, Finance Management

tel.: +421 (2) 5927 1221

fax: +421 (2) 5927 1701

e-mail: [ludovit.kato@unicreditleasing.sk](mailto:ludovit.kato@unicreditleasing.sk)

**Slovenská sporiteľňa, AS \*, \*\***

Tomášikova 48

832 37 Bratislava

Maroš Opálek

Product Manager, Product Management Division/Corporate Financing Group

tel.: +421 2 4862 6429

fax: +421 2 4862 6171

e-mail: [opalek.maros@slsp.sk](mailto:opalek.maros@slsp.sk)

**Dexia Banka Slovensko \*\***

Hodžova 11

SK-010 11 Žilina

Mr Peter Chovanec, Member of the Management Board, Head of Division of Public & Commercial Banking

tel. +421 (2) 5111 202

fax: +421 (41) 5111 341

e-mail: [pchovanec@dexia.sk](mailto:pchovanec@dexia.sk)

Mr Dusan Haliena, Head of Department of Commercial Banking Development

tel. +421 (41) 5111 228

fax: +421 (41) 5111 260

e-mail: [dhaliena@dexia.sk](mailto:dhaliena@dexia.sk)

**Tatra banka, a.s. \*\***

Hodzovo nam. 3  
850 05 Bratislava 55

Mrs. Miroslava Halmova, Relationship Manager Financial Institutions  
(2) 5919 1118

tel.: +421

fax: +421 (2) 5919 1115

e-mail: [miroslava\\_halmova@tatrabanka.sk](mailto:miroslava_halmova@tatrabanka.sk)

Mr. Peter Bilcik  
Director of Corporate Centres Management Division

tel.: +421-2- 5919 2346

fax: +421-2- 5919 1409

e-mail.: [peter\\_bilcik@tatrabanka.sk](mailto:peter_bilcik@tatrabanka.sk)

**Tatra-Leasing, s.r.o. \***

Hodžovo námestie 3  
Bratislava 811 06

Mr. Igor HORVATH, Managing Director

tel.: +421 (2) 5919 3053

fax: +421 (2) 5919 3048

e-mail: [igor\\_horvath@tatrleasing.sk](mailto:igor_horvath@tatrleasing.sk)

Juraj Velebír, Head of Risk Management Dpt.

tel.: +421 2 5919 3065

fax.: +421 2 5919 3046

email: [juraj\\_velebir@tatrleasing.sk](mailto:juraj_velebir@tatrleasing.sk)

**SG Equipment Finance \***

Hodžovo nám. 1A  
P.O.Box 322  
811 06 Bratislava 1

Mr Michal ELAN, Head of Internal Operations

tel.: +421 (2) 5920 6721

fax: +421 (2) 5920 6767

e-mail: [michal.elan@sgef.cz](mailto:michal.elan@sgef.cz)

**Slovenská Záručná a Rozvojová Banka, a.s.**

Štefánikova 27  
P.O. Box 154  
814 99 Bratislava

Mr. Juraj Topolcany

tel.: +421 2 5729 2134

fax: +421 2 5729 2135

e-mail: [juraj.topolcany@szrb.sk](mailto:juraj.topolcany@szrb.sk)

**Volksbank Slovensko, a. s.**

**Vysoká 9**  
**810 00 Bratislava**

Vladimir Valach

Tel: +421 2 5965 1200

Fax: +421 2 5965 1215

E-mail: [vladimir.valach@volksbank.sk](mailto:vladimir.valach@volksbank.sk)

Roman Javorček

Tel: +421 2 5965 1248

Fax: +421 2 5965 1280  
E-mail: [roman.javorcek@volksbank.sk](mailto:roman.javorcek@volksbank.sk)

**VÚB banka a Bank of Intesa SanPaolo**

Mlynské nivy 1  
829 90 Bratislava 25

Katarína Havlíková  
Product specialist

Tel.: +421 2 50552361  
Fax: +421 2 50552054  
E-mail: [khavlikova@vub.sk](mailto:khavlikova@vub.sk)

Patrik Tuleja  
Head of Project Finance, Syndications & EU Funds

tel.: +421 2 5055 2440  
fax: +421 2 5441 0569  
e-mail: [ptuleja@vub.sk](mailto:ptuleja@vub.sk)