



**SME
BANK**

VNESHECONOMBANK
GROUP

SME Support in Russia

September, 2013

London

www.mspbank.ru





VNESHECONOMBANK
GROUP

100% owned by
Vnesheconombank

SME Bank

Partner Banks

Non-Bank Financial
Institutions

Leasing
Companies

Factoring
Companies

Micro-Finance
Organizations

SMEs



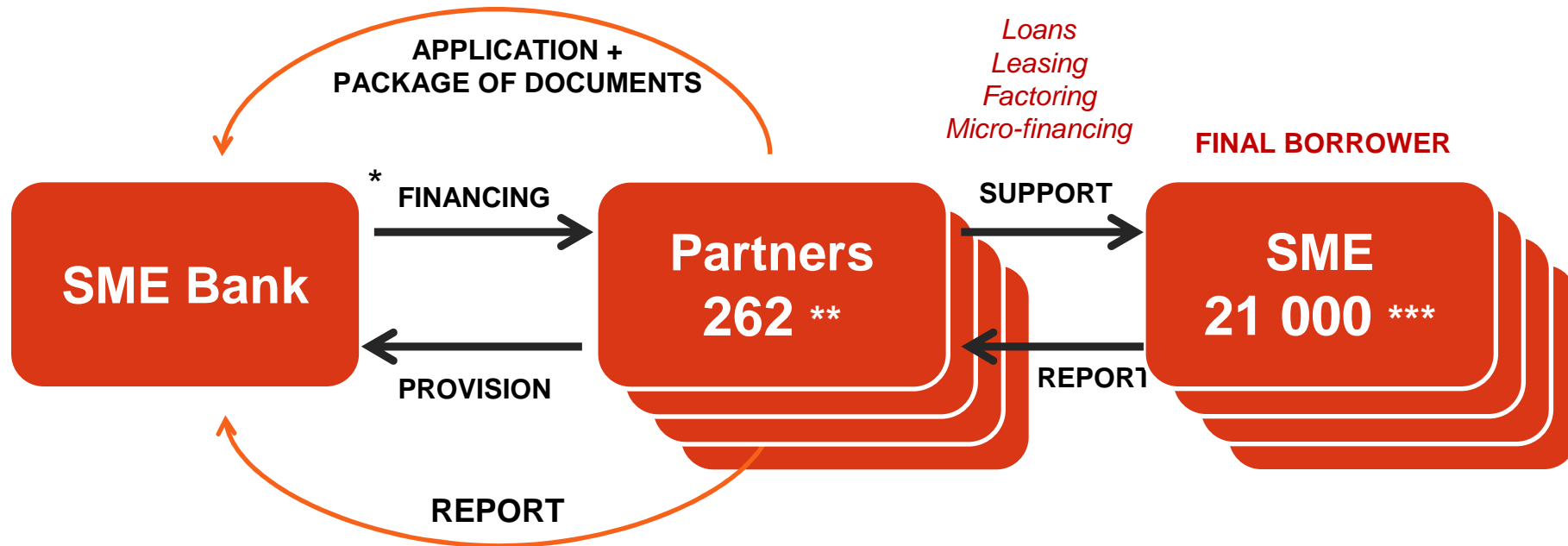
- **Equity Capital:**
USD 550 mln

- **Assets:**
USD 4 bln

- **Ratings:**
✓ Standard & Poor's:
BBB
(sovereign level)
✓ Moody's: Baa2

- **National ranking in
terms of equity: 27**

GENERAL SCHEME OF SME SUPPORT



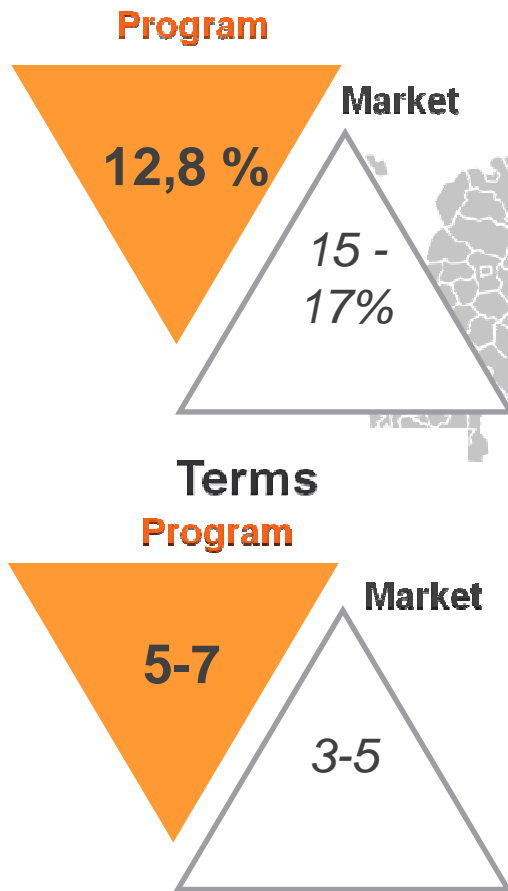
Risks are transferred to the Partner

* In case of the «project approach» SME Bank analyzes the project of SME (business plan and other documents)

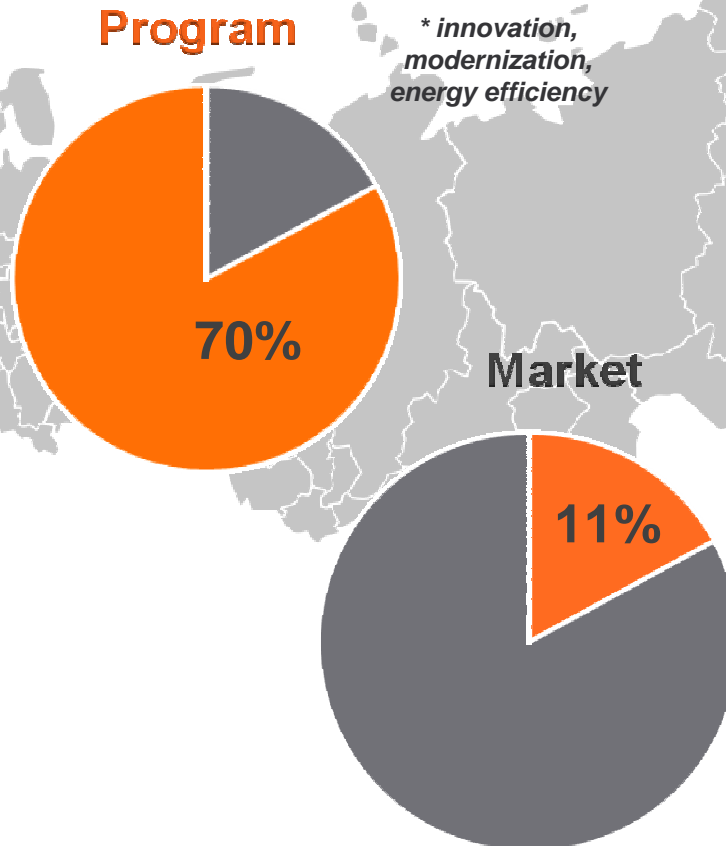
** as on 01.09.2013

*** as on 01.08.2013

Interest rates



Support of **priority*** areas



Volume of funds provided to SMEs

USD **2.8** bln

All regions

262
partners

21
thousand SMEs

26 thousand loans to SMEs

EXAMPLES OF SUPPORTED SMEs

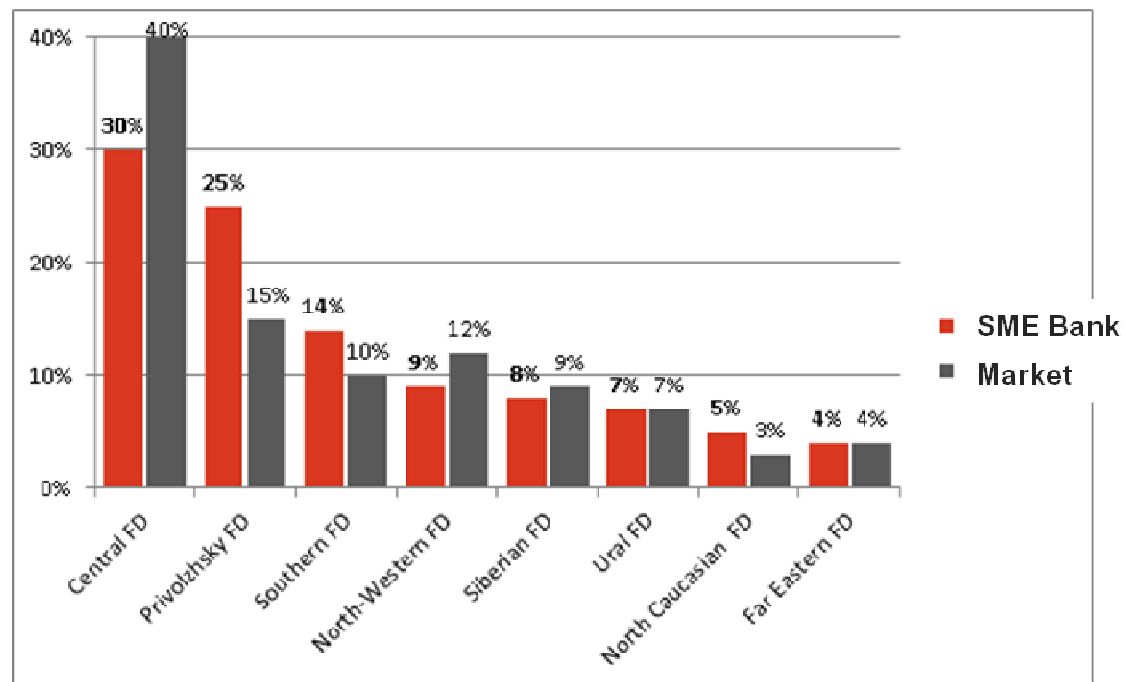


ILIP
USD 4,5 mln
Development
of a network
of innovative
oncology
diagnostic
laboratories



Stekloproject
USD150 th
Production
of construction
materials in
the North
Caucasus
region

REGIONAL STRUCTURE OF SMEs SUPPORT



THE SHARE OF THE MARKET, OCCUPIED BY OUR PROGRAM

2013 - current**2016 - planned****1%**long-term loans for non-trade
non-innovation SMEs**3%****7,5%**

loans for innovations

10%**12%**

microfinance

15%**3,5%**

factoring

10%**2,8%**leasing (excl. railway and
automotive vehicles)**5%**



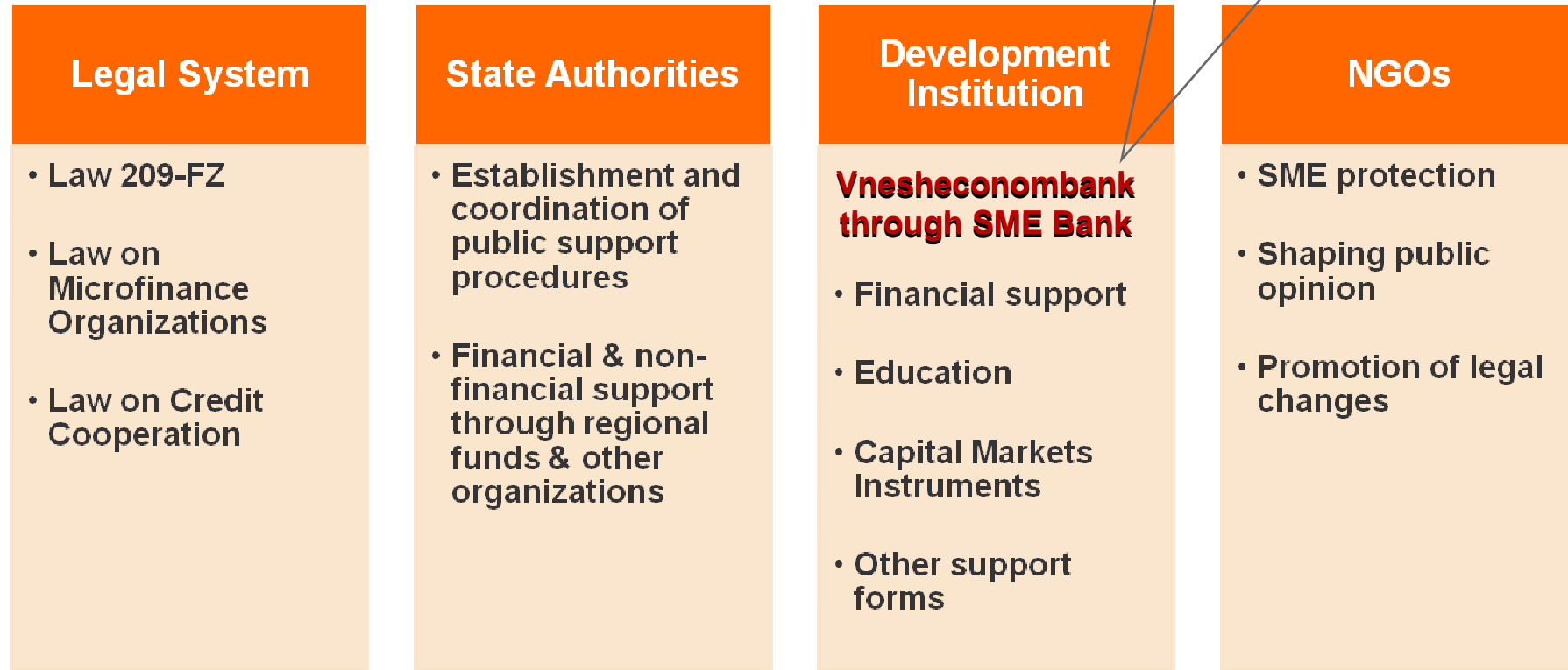
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SME SUPPORT STRATEGY IN

Our Instruments:

- niche strategy
- guarantee mechanism
- securitization

Integrated System of Instruments



2020 Goals

SME SHARE OF GDP – **50%**




SME EMPLOYMENT SHARE – **50%** (more than **20** mln new jobs)



VNESHECONOMBANK GROUP

SME BANK – A RELIABLE PARTNER FOR INTERNATIONAL INSTITUTIONS

SME BANK IS

-  A reliable financial partner with 9 years of experience in SME lending support
-  Availability of a wide partner network throughout Russia
-  Center of competence for SME lending support in Russia

POSSIBLE AREAS OF COOPERATION

1. IMPROVEMENT OF MARKET ACCESS FOR EXPORT-ORIENTED SMEs
2. EXCHANGE OF EXPERIENCE:

Credit product "Baltika"

COOPERATION WITH DEVELOPMENT INSTITUTIONS



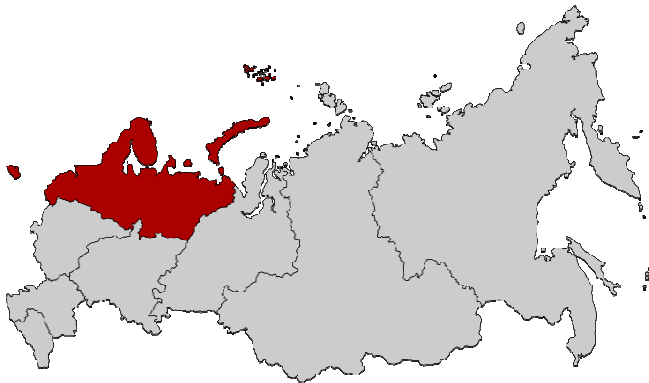


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COOPERATION WITH KfW



USD **100** mln



Support SMEs in
Baltic regions of Russia

Classification of innovation projects

- ✓ Special credit product
- ✓ Impressive results:
 - **200** innovation projects (loans)
 - USD **155** mln



**SME
BANK**

VNESHECONOMBANK
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THANK YOU!

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