

Small and medium-sized leasing finance from local companies

Financial and operating leases for small businesses are available from EBRD-supported leasing facilities. They cover a range of goods such as commercial vehicles, equipment and machinery. Contact local leasing companies to access finance and to check specific requirements.

Baltic Countries (Estonia, Latvia, Lithuania)

All facilities have either been fully repaid or have graduated from EU support.

Bulgaria

HVB Hebros Leasing

A first credit line of EUR 5 million was agreed with HVB Hebros Leasing in November 2004 under the EU/EBRD SME Finance Facility. A second credit line of EUR 5 million was agreed in January 2006. Both credit lines are accompanied by technical cooperation support financed by the EC Phare Programme. This will enable HVB Hebros Leasing to further focus on offering leasing products to Bulgarian SMEs.

HVB Hebros Leasing EAD

40, Tzarigradsko shosse blvd.
1784 Sofia, Bulgaria

Contact:

Stanislav Tanushev, CEO
Tel: +359 (2) 9765 120
E-Mail: stanislav.tanushev@hvbhl.com

Contact:

Slavcho Ranensky, Treasury
Tel: +359 2 9765 360
E-Mail: slavcho.ranensky@hvbhl.com

Piraeus Leasing Bulgaria

In September 2007 the EBRD provided Piraeus Leasing Bulgaria, the leasing subsidiary of Piraeus Group in Bulgaria, with a EUR 10 million credit line under the EU/EBRD SME Finance Facility, with the aim to promote leasing finance for small and medium-size businesses in Bulgaria. This credit line is accompanied by a performance fee and technical cooperation support package financed by the EC Phare Programme with an objective to help the company develop efficient SME practices.

Piraeus Leasing Bulgaria EAD

146, Vitosha Blvd, entr. B, floor 4
Sofia 1463
Bulgaria

Contact:

Alexander Papalilios-Karapanos,
General Manager
Tel: +359 2 9177919
Fax: +359 2 9177918
Email: karapanos@piraeusleasing.bg

Raiffeisen Leasing Bulgaria

Two EUR 10 million credit lines were provided to Raiffeisen Leasing Bulgaria under the EU/EBRD SME Finance Facility, in May 2006 and November 2007 respectively. These credit lines are complemented by a performance fee and technical cooperation support package financed by the European Commission. The second credit line is expected to help Raiffeisen Leasing Bulgaria, part of Raiffeisen International, to expand its presence on the leasing market outside Sofia. The proceeds of the loan will be used for extending leases to local companies to help them acquire equipment for the expansion of their businesses. Such capital investments include equipment, light commercial vehicles, trucks and trailers, cars for commercial use and real estate.

Raiffeisen Leasing Bulgaria OOD

Business Park Sofia
Building 11, floor 4
1715 Sofia, Bulgaria

Contact:

Vasil Koshnicharov, Managing Director
Tel: +359 2 9707963
Fax: +359 2 974 2057
E-mail : Vasil.Koshnicharov@rlbg.raiffeisen.bg

Unionleasing

Unionleasing EAD is a Bulgarian leasing company, a subsidiary of Unionbank AD (Bulgaria), specialised in servicing private entrepreneurs and small and medium sized private companies in Bulgaria. Unionleasing EAD offers financial leases for acquisition of equipment and machinery for business purposes, including commercial vehicles; industrial equipment; and agricultural machinery. In December 2005 the EBRD provided Unionleasing with a credit line for on-lending to SMEs as part of the EU/EBRD SME Finance Facility. This is accompanied by technical cooperation support financed by the EC Phare Programme.

Unionleasing EAD

38 Madrid Blvd
1505 Sofia, Bulgaria

Contact:

Mr. Rosen Mishev
Executive Director
Tel: +359 2 942 78 27
Fax: +359 2 942 38 17
E-Mail: mishevr@unionbank.bg

Croatia**Erste & Steiermarkische S-Leasing**

In February 2007 the EBRD granted to Erste & Steiermarkische S-Leasing, the fourth largest leasing company in Croatia, €10 million under the leasing window of the EU/EBRD SME Finance Facility to help entrepreneurs gain more access to lease finance. This will be accompanied by a technical cooperation and performance fee package financed by the EC Phare Programme.

S-Leasing will use the loan to provide lease finance of up to €30,000 (or the Croatian Kuna equivalent) to micro businesses (employing less than 10 staff) and up to €125,000 to small businesses (employing less than 100 staff). The loan will also enable S-Leasing to expand its systems by, for example, improving credit scoring facilities, and will help train additional staff.

Established in 1997, S-Leasing is mainly a lease provider for personal cars and trucks and is the market leader in vessel leasing. The company is also developing other lines of lease business such as technological equipment and industrial machinery. With its headquarters in Zagreb, the capital, and another seven offices throughout the country, S-Leasing employs around 75 staff.

Erste & Steiermarkische S-Leasing

Zelinska 3, Croatia
<http://www.S-leasing.hr/>

Contact:

Darko Urukalic, Member of the Board
Tel: +385 (0) 1 6311 700
Fax: +385 (0) 1 6311 720
info@s-leasing.hr

Contact:

Nino Saric, Prokurist
Tel: +385 (0) 1 6311 700
Fax: +385 (0) 1 6311 720
info@s-leasing.hr

Raiffeisen Leasing

Raiffeisen Leasing Croatia, a member of the Raiffeisen Group, is a universal leasing company offering financial leases and other financing solutions (e.g. operative leases) on industrial equipment, construction and agricultural machinery, vehicles, medical equipment, small real estate and intangible assets. A credit line of EUR 10 million was provided to Raiffeisen Leasing Croatia in March 2006 under the EU/EBRD SME Finance Facility, and this was increased by another EUR 10 million in February 2008. This credit line is accompanied by performance fees and technical co-operation support financed by the EC Phare Programme, with the aim of supporting the expansion of leasing to small and medium-sized enterprises in Croatia.

Raiffeisen Leasing d.o.o.

Radnička cesta 43
HR-10000 Zagreb, Croatia

Contact:
Mr Miljenko Tumpa
Chairman of the Board
Tel: +385(1) 6595000
Fax: + 385 (1) 6595 050

Czech Republic

Deutsche Leasing Czech Republic

A credit line of EUR 10 million was provided to Deutsche Leasing Czech Republic in November 2005 under the EU/EBRD SME Finance Facility. This credit line was accompanied by a performance fee and technical cooperation package financed by the EC Phare Programme with the objective to help the company focus on offering leasing products to Czech SMEs and adapt its procedures accordingly.

Deutsche Leasing ČR, spol. s r. o.
Plzeňská 16 – Smíchov Gate
150 00 Prague 5 – Smíchov
Czech Republic
<http://www.deutsche-leasing.cz>

Contact:
Martin Bartůněk, Controlling
Tel: +420 267 228 110
Fax: +420 267 228 222
E-Mail: Martin.Bartunek@dlcr.cz

IMPULS-Leasing-AUSTRIA s.r.o.

IMPULS-Leasing-AUSTRIA is a medium-sized leasing company in the Czech Republic that was founded in 1996. The Company is a member of the Raiffeisenlandesbank Oberoesterreich banking group. Main focus of the company is on equipment and machinery as well as heavy transport vehicles and buses leasing. A credit line of EUR 5 million was provided to IMPULS-Leasing-AUSTRIA in March 2006 under the Rural Window of the EU/EBRD SME Finance Facility.

IMPULS-Leasing-AUSTRIA s.r.o.
Mr. Ivan Kadecka, Managing Director
Dlouha 26
110 00 Prague 1, Czech Republic
Contact:
Tel: +420 224 819 081
Fax: +420 224 819 088
E-Mail: kadecka@lLaustria.cz

S MORAVA Leasing a.s.

S MORAVA Leasing a.s. is a universal leasing company offering financial leases with focus on machinery and equipment (including agricultural machines), trucks and heavy transportation vehicles. The company has been active on the Czech market since 1991 and belongs among medium-sized leasing companies on the market. S MORAVA Leasing is owned by Weinviertel Sparkasse AG, Austrian saving bank. A credit line of EUR 5 million was provided to S MORAVA Leasing a.s. in April 2006 under the Rural Window of the EU/EBRD SME Finance Facility. This will enable the company to focus on offering leasing products to Czech SMEs based in rural areas and strengthen further its agricultural business.

S MORAVA Leasing a.s.
Mr. Zdenek Mrna
Managing Director and President of the Board of Directors
Horni namesti 264/18
669 02 Znojmo, Czech Republic
<http://www.smorava.cz>
Contact:
Tel: +420 515 200 505
Fax: +420 515 200 512
E-Mail: zmrna@smorava.cz

Hungary

CIB Leasing

CIB Leasing is one of the five leasing companies of the CIB Leasing Group, a subsidiary of CIB Bank, a Banca Intesa affiliate in Hungary. The Company leases equipment and vehicles to SMEs on a finance lease basis, in addition to car financing to the retail and corporate sectors. The portfolio consists of vehicles (personal cars, trucks and other commercial vehicles), medical equipment, industrial machinery,

office (IT) and agricultural equipment. A EUR 10 million credit line was provided to CIB Leasing in February 2004 under the EU/EBRD SME Finance Facility and was accompanied by a performance fee package financed by the EU Phare Programme. This credit line was increased by EUR 3 million in June 2005. This will enable the company to further focus on offering leasing products to Hungarian SMEs.

CIB Leasing

Váci út 140
H-1138 Budapest, Hungary
<http://www.cib.hu>

Contact:

Mr Janos Zelenak, Financial Director
Tel: +36 1 485 9931
Fax: +36 1 485 9916
E-Mail: jzelenak@cib.hu

Deutsche Leasing Hungary

Deutsche Leasing Hungary was provided with a EUR 10 million credit line in November 2005 under the EU/EBRD SME Finance Facility. This credit line is accompanied by a performance fee and technical cooperation package financed by the EC Phare Programme, with the view to enable the company to focus on offering leasing products to Hungarian SMEs and adapt its procedures accordingly.

Deutsche Leasing Hungary

Fo utca 14.
H-1011 Budapest
<http://www.deutsche-leasing.com/hu>

Contact:

Mr Georg Hansjuergens, Chief Executive Officer
Tel: +36 1 391 0790
Fax: +36 1 3910799
E-Mail: georg.hansjuergens@dlh.hu

Contact:

Mr Andras Trautmann, Chief Financial Officer
Tel: +36 1 391 0791
Fax: +36 1 391 0799
E-Mail: andras.trautmann@dlh.hu

HVB Leasing Hungary

A EUR 10 million credit line was provided to HVB Leasing Hungary in December 2004 under the EU/EBRD SME Finance Facility and was accompanied by a performance fee and technical cooperation package financed by the EU Phare Programme, with the view to help the company focus on offering leasing products to Hungarian SMEs and adapt its procedures accordingly.

HVB Leasing Hungary Rt.

Hegyalja ut 7-13
H-1016 Budapest, Hungary
<http://www.hvb-leasing.hu>

Contact:

Dr. Aniko Magashazi, Managing Director
Tel: +36 1 489 7800
Fax: +36 1 202 2456
E-Mail: aniko.magashazi@hvb-leasing.hu

Contact:

Mr Gyula Kobli, Managing Director
Tel: +36 1 489 7800
Fax: +36 1 489 6047
E-Mail: gyula.kobli@hvb-leasing.hu

Merkantil Car Leasing

A EUR 10 million credit line was provided to Merkantil Car Leasing in June 2005 under the EU/EBRD SME Finance Facility. This credit line is accompanied by a performance fee and technical cooperation package financed by the EC Phare Programme, with the objective to help the company focus on offering leasing products to Hungarian SMEs and adapt its procedures accordingly.

Merkantil Car Gépjarmu Lizing Rt.

Jozsef Attila u. 8
H-1051 Budapest, Hungary
<http://www.merkantil.hu>

Contact:

Dr. Andor Szanto, General Manager
Tel: + 36 1 429 7616
Fax: + 36 1 429 7614
E-Mail: vallalatfinanszirozas@merkantil.hu

[SG Eszközfinanszírozás Magyarország Zrt. \(SG Equipment Finance Hungary\)](#)

A EUR 10 million credit line was provided to SG Eszközfinanszírozás Magyarország Zrt. (SG Equipment Finance Hungary) in December 2004 under the EU/EBRD SME Finance Facility and was accompanied by a performance fee package financed by the EU Phare Programme. Since then over 230 micro and small leases have been extended by this subsidiary of the French Société Générale Group. SGEFH has been strengthening its focus on SME financing in recent years and its portfolio is geographically well distributed.

In March 2007 the EBRD extended a loan of €5 million to the Hungarian leasing company. The funding comes under the rural sub-window of EU/EBRD SME Finance Facility and will be used to finance leases to farms and small enterprises in the amounts of up to €250,000 in rural areas of Hungary. The loan will be complemented by up to €500,000 from the European Commission for financial incentives.

SG Eszközfinanszírozás Magyarország Zrt.

Hold u. 27.

1054 Budapest, Hungary

<http://www.sgef.hu>

Contact:

Ferdinand Karasz, Head of Sales

Tel: +36 1 428 1043

Fax: +36 1 428 1049

E-Mail: Ferdinand.karasz@sgef.hu

Poland

[Bankowy Fundusz Leasingowy S.A.](#)

Bankowy Fundusz Leasingowy S.A. was provided with a EUR 15 million credit line in September 2005 under the EU/EBRD SME Finance Facility. This was accompanied by a performance fee and technical cooperation package financed by the EC Phare Programme with the view to help the company focus on offering leasing products to Polish SMEs.

Bankowy Fundusz Leasingowy S.A.

Tymienieckiego 30A

90-350, Łódź, Poland

<http://www.bankowyleasing.pl/>

Contact:

Mr Dariusz Wosztak, Finance Controller

Tel: + 48 42 677 52 40

Fax: + 42 677 5105

E-Mail: d.wosztak@bankowyleasing.pl

[BZ WBK Finanse & Leasing S.A.](#)

A EUR 7 million credit line was provided to BZ WBK Finanse & Leasing in September 2006 under the Rural Window of the EU/EBRD SME Finance Facility. This credit line is accompanied by a performance fee package financed by the EC Phare Programme and aims to increase the availability of leasing products for Polish SMEs based in rural areas.

BZ WBK Finanse & Leasing

Pl. Andersa 5

61-894 Poznań, Poland

<http://www.leasing24.pl>

Contact:

Mr Maciej Kaczor

Head of Finance Bureau

Tel: +48 61 850 35 32

Fax: +48 61 850 35 90

E-Mail: Maciej.Kaczor@bzwbk.pl

[BZ WBK Leasing S.A.](#)

BZ WBK Leasing is a top rank car and vehicle leasing provider to small and medium size companies in Poland. A EUR 15 million credit line was provided to BZ WBK Leasing in December 2003 under the EU/EBRD SME Finance Facility. The company was also receiving performance fees financed by the EC Phare Programme. A new credit line of EUR 5 million with a performance fee package was provided in December 2005, this time under the Rural Window of the EU/EBRD SME Finance Facility which aims to stimulate activities in rural areas. The first credit line was increased by EUR 5 million in September 2006. This will enable the company to further focus on offering leasing products to Polish SMEs.

BZ WBK Leasing

Plac Andersa 5
61-894 Poznań, Poland
<http://www.leasing24.pl>

Contact:

Mr Maciej Kaczor, Manager of the Finance Office
Tel: +48 61 850 3532
Fax: +48 61 850 3590
E-Mail: maciej.kaczor@bzwbk.pl

Deutsche Leasing Poland S.A.

Deutsche Leasing Poland was provided with a EUR 10 million credit line in November 2005 under the EU/EBRD SME Finance Facility. This credit line was accompanied by a performance fee and technical cooperation package financed by the EC Phare Programme with the objective to help the company focus on offering leasing products to Polish SMEs and to adapt its procedures.

Deutsche Leasing Poland S.A.

Wybrzeże Gdynskie 6 A
01-531 Warszawa, Poland
<http://www.dlp.pl>

Contact:

Mr Artur Klein
Managing Board Member
Tel: +48 22 50 490 00
Fax: +48 22 50 491 01
E-Mail: artur.klein@dlp.pl

Romania**Alpha Leasing**

Alpha Leasing was provided with a EUR 5 million credit line under the EU/EBRD SME Finance Facility in July 2004. This credit line is accompanied by a performance fee and technical cooperation package financed by the EC Phare Programme with the aim to increase the offer of leasing products to SMEs and to help the company streamline its SME leasing activities. The company was chosen to participate in the Facility owing to several factors: its commitment to small and medium-sized enterprises which constitute the bulk of its client base, the fact that the SME sector is at the core of its strategy and the sound financial standing of its parent, Alpha Bank Romania.

Alpha Leasing Romania S.A.

Calea Dorobantilor nr 237 B
Neocity Tower
Sector 1
Bucharest, Romania

Contact:

Aris Gogos, Managing Director
Tel: +40 21 209 2223
Fax: +40 21 231 5330
E-mail: agogos@alphaleasing.ro

Contact:

Marius Neagu, Assistant Chief Accountant
Tel: +40 21 209 2222
Fax: +40 21 231 5330
E-mail: mneagu@alphaleasing.ro

BCR Leasing

BCR Leasing, a member of Banca Comerciala Romana Group (recently privatised to Erste Bank), offers financial and operating leases as well as other asset-based financing solutions on commercial vehicles, real estate, industrial equipment, cars and agricultural machinery. BCR Leasing is a leader in the leasing market in Romania. The company was provided with a EUR 10 million credit line in September 2004 under the EU/EBRD SME Finance Facility. A second credit line of EUR 5 million was provided in December 2005 under the same SME Facility. Both credit lines were accompanied by a performance fee package financed by the EC Phare Programme.

BCR Leasing S.A.

Bd. Unirii nr. 73
Bloc G3
Sector 3
Bucharest, Romania

Contact:

Mr. Claudiu Emanuil Stanescu, President/Director General
Tel: +40 21 323 7321/28
Fax: +40 21 322 34 63
E-mail: c.stanescu@bcr-leasing.ro

Contact:

Mr. Costin Ciotec, Deputy General Manager
Tel: +40 21.323.73.10
Fax: +40 21.323.73.84
E-Mail: c.ciotec@bcr-leasing.ro

Volksbank Leasing Romania

Volksbank Leasing Romania was provided with a credit line of EUR 10 million in August 2006 under the EU/EBRD SME Finance Facility. This credit line is accompanied by a performance fee and technical cooperation package financed by the EC Phare Programme, with the view to help the company focus on offering leasing products to Romanian SMEs and streamline its procedures accordingly.

Volksbank Leasing Romania (VB Leasing RO) IFN S.A.

Șos. București
Ploiești nr. 17-21, 2nd floor
013682 Bucharest, Romania
Tel: +40 21 20444 44

Contact:

Loredana Stan, Financial Manager
Tel: +40 21 204 4411
E-Mail: loredana.stan@vbleasing.ro

Contact:

Mugurel Petrița, Financial Accountant
Tel: +40 21 204 4412
E-Mail: Mugurel.petrița@vbleasing.ro

Slovak Republic

VB Leasing SK

VB Leasing SK, a member of VB Leasing International Holdings, has been operating in the Slovak market since 1995. It is a universal leasing company financing personal and commercial vehicles, trucks, trailers and machine equipment. VB Leasing SK has 11 subsidiaries all over Slovakia. A EUR 10 million credit line was provided to VB Leasing SK in May 2004 under the EU/EBRD SME Finance Facility with the objective to help the company offer leasing products to Slovak SMEs.

VB Leasing SK s.r.o.

Nam 1. Maja 11
810 00 Bratislava, Slovak Republic
www.vbleasing.sk

Contact:

Dr Heinz Reindl, Managing Director
Tel: +421 2 599 874 11
Fax: +421 2 599 879 41
E-Mail: info@vbleasing.sk

Slovenia

Bank Austria Creditanstalt Leasing d.o.o. (BACA Leasing)

Bank Austria Creditanstalt Leasing d.o.o., a subsidiary of Bank Austria Creditanstalt Leasing, Vienna, Member of the HVB Group, offers financial and operating leasing as well as other solutions for financing of real estate projects, equipment, commercial and personal vehicles. A EUR 5 million credit line was provided to BACA Leasing in October 2005 under the EU/EBRD SME Finance Facility. This credit line is accompanied by performance fee and technical cooperation support financed by the EC Phare Programme. This will enable the company to focus on offering leasing products to Slovenian SMEs and adapt its procedures accordingly.

Bank Austria Creditanstalt Leasing d.o.o.

Šmartinska 140
1000 Ljubljana, Slovenia

Contact:

Mr. Alfred Taul, Managing Director
Tel: +386 1 520 60 00
Fax: + 386 1 520 60 35
E-Mail: alfred.taul@ba-ca-leasing.si

[SKB Leasing d.o.o.](#)

SKB Leasing, a member of the SG group, offers various types of financing for individuals and legal entities. Tailor-made products range from financial leasing, business rental to sale and lease back arrangements. SKB Leasing has long-term experience in commercial vehicles and car leasing. A EUR 10 million credit line was provided to SKB Leasing in September 2004 under the EU/EBRD SME Finance Facility. This was followed in December 2005 by another credit line of EUR 7 million, this time under the Rural Window of the EU/EBRD SME Finance Facility, which aims to stimulate lending in rural areas. Both credit lines are accompanied by a performance fee and technical cooperation package financed by the EC Phare Programme. This will enable the company to further focus on offering leasing products to Slovenian SMEs and streamline its procedures accordingly.

SKB Leasing d.o.o.

Slovenska c. 54
1000 Ljubljana, Slovenia

Contact:

Mr Damjan Kozjak, Head of Marketing
Tel: +386 1 300 5000
Fax: +386 1 433 6181
E-Mail: damjan.kozjak@skb-leasing.si

Uzbekistan

[Uzbek Leasing International AO](#)

The EBRD has an equity investment in Uzbek Leasing International AO. This leasing company is also supported by Maybank, the largest bank in Malaysia. It specialises in finance leases for SMEs in Uzbekistan. The Focus is on companies with export earnings but others with strong cash flow are considered.

Uzbek Leasing International AO

Ul. Turab Tula
6th Floor
700003 Tashkent, Uzbekistan

Contact:

Mr Bakhodir G. Yuldashev, Chief Executive Manager

Contact:

Mr Ibrahim Sahari, Deputy Chief Executive Manager/Technical Manager
Tel: +998 71 239 1654/245 5556
Fax: +998 71 120 6729