



Report on bi-lateral meetings with regional/national funding institutions

Energy Centre CB

| Name of the institution | Location | Date of meeting |
|------------------------------------|----------|-----------------|
| Česká spořitelna, a.s.(Erste bank) | Praque | 11.3.2015 |

| What kind of funding is given |
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| <p><i>(target groups, type of financial scheme, financing rate, minimum requirements (technical or financial), etc.)</i></p> <ul style="list-style-type: none"> - municipalities and ESCOs - interest depends on the creditworthiness of the client and the scope of the contract - the base is the analysis of potential savings |

| Main issues discussed/inputs & information received regarding financing ESCOs |
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| <ul style="list-style-type: none"> - the Bank has created a so call “Knowledge Centre”, which assesses the energy projects and advises the Regional corporate centres - Centre has formed (and still forms) the so-called “White list of suppliers (Escos)” – these are the proven company. - the Bank has several models for public lighting a) the Bank is a participant in EPC contract, (b) the Bank takes the claim over, (c), the Bank provides the normal bank credit on the basis of analysis of potential savings. - the Bank has established a subsidiary company "Erste grantika advisory," which is an adviser for clients in the area of subsidies |

| Name of the institution | Location | Date of meeting |
|-------------------------|----------|-----------------|
| ČMZRB, a.s. (plc) | Prague | 18.2.2015 |

| What kind of funding is given |
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| <p>- The Czech-Moravian Guarantee and Development (or CMZR) Bank's long-term goals and primary business are focused on providing assistance to small and medium-sized enterprises (SMEs) with the aim to enable them an easier access to financial capital, share their business risk and reduce their project costs through different types of support tools as bank guarantees, preferential loans and financial subsidies.</p> <p>Besides that, CMZR Bank also participates in the realization of state policy aimed at the support of financing specific projects helping to improve regional technical infrastructure and panel-block apartment houses reconstruction.</p> <p>CMZR Bank is the only development bank in the Czech Republic with the mission to facilitate the implementation of the Government nation-wide economic strategy as well as the individual regions policy related to economic sectors, which require support of public finance.</p> <p>- the Bank usually provides guarantees for payments in the course of trade, but they do not provide guarantees for the area of public lighting</p> |

| Main issues discussed/inputs & information received regarding financing ESCOs |
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| - they do not provide guarantees for the area of public lighting |

| Name of the institution | Location | Date of meeting |
|-------------------------|----------|-----------------|
| ČSOB | Prague | 18.2.2015 |

| What kind of funding is given |
|---|
| CSOB bank provides a standard banking services for SMEs, municipalities and corporate clients |

| Main issues discussed/inputs & information received regarding financing ESCOs |
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| <p>- Department of "Corporate and Institutional Banking " is taking over the SME debts coming from the EPC contracts</p> <p>- Bank declares dozens of cases with a payback period up to 15 years, but many of these cases are without guaranteed savings</p> |

| Name of the institution | Location | Date of meeting |
|-------------------------|----------|-----------------|
| GE Money Bank | Praque | 18.2.2015 |

| What kind of funding is given |
|--|
| GE Money bank provides a standard banking services for SMEs, municipalities and corporate clients. |

| Main issues discussed/inputs & information received regarding financing ESCOs |
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| - Department of "Agriculture and Ecoenergy " is ready to discuss the projects on financing the renewable sources of energy and the projects on improving the energy efficiency. |

| Name of the institution | Location | Date of meeting |
|-------------------------|--------------|-----------------|
| EON | C.Budejovice | 2.9.2015 |

| What kind of funding is given |
|---|
| Eon have prepared for it's clients (municipalities) a special financing program |

| Main issues discussed/inputs & information received regarding financing ESCOs |
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| <ul style="list-style-type: none"> - experiences on streetlight municipality market - low quality of the competitors offers (the final solution do not keep the lighting standards) - it is bad for a EPC reputation - EON offers a low interest rate credits for municipalities (less than 1,5%) - EON offers the treatment of technical documentation needed for a better price too |