



**Sibinčič Križanec**

L E X C E L L E N C E

LAW FIRM SIBINČIČ KRIŽANEC | Slovenia

Sibinčič Križanec

L E X C E L L E N C E

# INVESTMENT OPPORTUNITY

HETA ASSET RESOLUTION d.o.o., TCK d.o.o., TCV d.o.o.

SLOVENIA

**One of the largest Asset Resolution organizations in the SEE Region**

Law Firm Sibinčič Križanec  
Dalmatinova 2, 1000 Ljubljana  
Slovenia, EU  
E: [info@s-k.law](mailto:info@s-k.law)  
T: + 386 59 097 400  
[www.s-k.law](http://www.s-k.law)

# HETA ASSET RESOLUTION Slovenia Group

HETA Asset Resolution d.o.o. (“HETA”), TCK d.o.o. (“TCK”), and TCV d.o.o. (“TCV”) are operationally connected companies located in Ljubljana, Slovenia.

HETA, TCK and TCV (together “Target Group”) are non-regulated entities operating within Slovenia. HETA ASSET RESOLUTION AG which is 100% owned by the Republic of Austria, indirectly holds 100% stakes.

Target Group’s statutory task is to dispose of the non-performing and non-strategic portion of Hypo Alpe Adria, nationalized in 2009, as effectively as possible whilst preserving value.

It offers portfolio of financial claims as well as residential and commercial properties. Its real estates are well diversified across the Slovenian regions, types and industries.

As of 30 September 2018, the Target Group has a total gross loan/leasing portfolio of **EUR 551m** (including the NPL cross border portfolio of HETA AG in the amount of ca. EUR 10m), thereof **EUR 386m** are non-performing and **EUR 166m** are performing gross exposures. The Target Group also owns and manages a real estate portfolio with a fair market value of **EUR 110m**.

Company website: <http://www.har.si/en/>

**Shares for sale: up to 100%.**

Sibinčič Križanec

L E X C E L L E N C E

## COMPANY PROFILE

HETA ASSET RESOLUTION

# HETA ASSET RESOLUTION d.o.o.

Sibinčič Križanec

L E X C E L L E N C E

## KEY FINANCIALS

EUR	2016	2017
REVENUE (sales)	17,735,000	13,196,544
EBITDA	20,366,000	27,604,461
EBITDA margin	58.33%	69.14%
EBIT	10,199,000	17,971,200
EBIT margin	57.51%	136.18%
NET INCOME	35,915,000	47,177,329
ASSETS	294,024,000	226,762,583
EQUITY	46,209,000	94,531,101
N. of employees at year end	179	139

HETA ASSET RESOLUTION

# INVEST IN SLOVENIA

Sibinčič Križanec

LEXCELLENCE

## SLOVENIA FACT SHEET

**Area: 20,273 sq km**

**Population: 2 million**

**Capital: Ljubljana**

**Currency: euro (€)**

**Time zone: GMT/UTC +1**

**International membership: EU, NATO,**

**OECD, Schengen area**

**International domain suffix: .si**

**Country calling code: +386**

**Language: Slovenian; Italian and Hungarian (in ethnically mixed regions)**

**Other: the most developed country of former Yugoslavia, strategic position and lately hub for Blockchain industry**



**Strategic position of Slovenia**

photo credit: [www.investslovenia.si](http://www.investslovenia.si)

**I FEEL  
SLOVENIA**

For more information please  
visit:

[www.investslovenia.si](http://www.investslovenia.si)

[www.spiritslovenia.si](http://www.spiritslovenia.si)

This document is prepared for you and we hope you will find it beneficial in your potential investments.

In case you have any questions or if you are interested in the investment opportunity previously mentioned, please contact us and we will be delighted to help you with pursuing this opportunity.

Jan Sibinčič, managing partner  
T: +386 59 097 401  
E: jan.sibincic@s-k.law



Uroš Križanec, managing partner  
T: +386 59 097 403  
E: uros.krizanec@s-k.law



Please visit our website: [www.s-k.law](http://www.s-k.law)

This document has been prepared by Sibinčič Križanec for information purposes, based on publicly available information only.

Sibinčič Križanec has not been mandated for any advisory services and is not liable for the accuracy of the information presented in this document.

This document shall not be considered as legal advice or as a recommendation.