

# Operating loan with state guarantee for small and medium sized exporting companies “Exportfonds Credit Line”

## Your situation

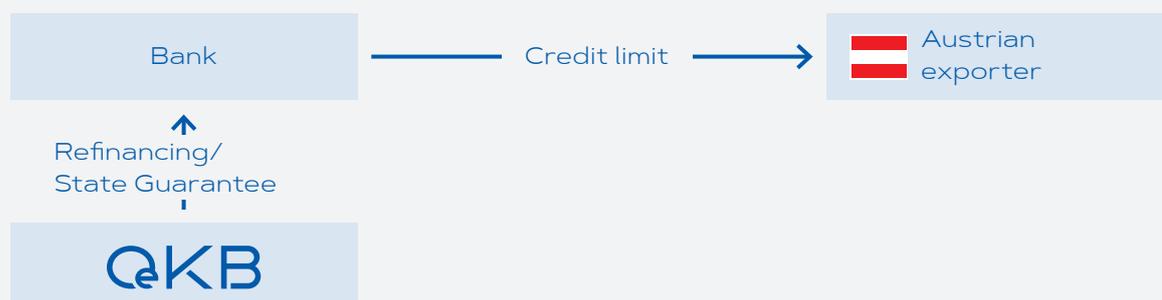
You are a small and medium sized enterprise exporting capital goods or services and qualify as a SME according to the EU’s definition:

- with less than 250 employees AND
- less than 50 million EUROS of annual turnover OR a balance sheet total of less than 43 million EUROS AND
- not more than 25% of the shares owned by a large company

You are interested in having an operating loan for financing your production period and the repayment periods with sustainably favorable conditions. You are looking for a reliable risk partner to gain financial leeway with your bank.

## Your solution

With the “Exportfonds Credit Line”, you get access to an attractive framework credit. Up to 30% of your company’s last year’s export turnover determines the credit limit. With a federal guarantee (“guarantee by aval”) the Republic of Austria can take over part of the commercial risk from your bank that grants you a credit line.



## Your benefits

- Your funding becomes easier as the Republic of Austria can take over up to 80% of the commercial risk from your bank - depending on your creditworthiness and the Austrian value added.
- Broadening of your financing base with sustainably favourable conditions
- Revolving, flexible credit line, that is usually in place for many years

## Your price

### Premium

- 0.3% p.a. for the drawn amount, as long as your bank takes your insolvency risk
- 0.4% p.a. for the drawn amount, as long as the Republic of Austria takes your insolvency risk

### Handling fee

0.1% of the amount of the credit limit; min. 10 EURO, max. 720 EURO

The current interest rates for operating loans are available online: [www.oekb.at/interest](http://www.oekb.at/interest)

## Fast and easy implementation

Your bank applies for cover.



After assessment and approval the Republic of Austria takes over the risk.



Acceptance of the refinancing offer, OeKB disburses the funds to the bank.