

Operating loan with state guarantee for major exporting companies

“Kontrollbank Credit Line”

Fact sheet, November 2018

Your situation

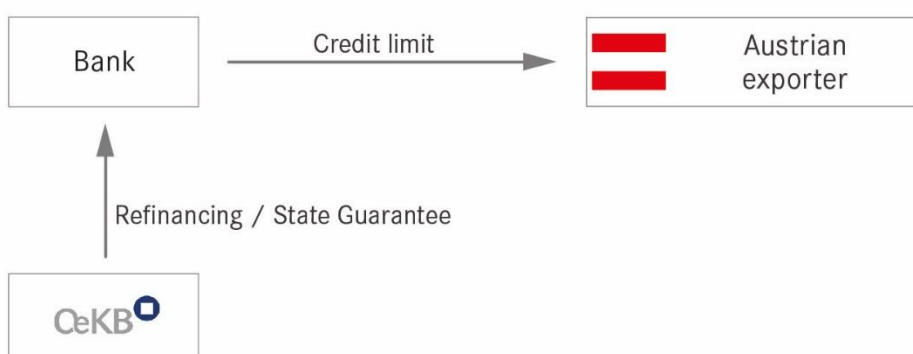
You are an Austrian company exporting capital goods or services and qualify as a large enterprise according to the EU’s definition:

- at least 250 employees OR
- more than 50 million EUROS of annual turnover AND a balance sheet total of more than 43 million EUROS OR
- at least 25% of the shares owned by a large company

You are interested in having an operating loan with sustainably favourable conditions. You are looking for a reliable risk partner to gain financial leeway with your bank.

Your solution: “Kontrollbank Credit Line” (KCL, KRR)

With a federal guarantee (“guarantee by aval”) the Republic of Austria takes over part of the commercial risk (max. 80% of the credit limit, max. 15% of your export sales, max. EUR 60 million) from your bank which grants you a credit line. Your export receivables and your export orders (up to 10% of your export sales) determine your credit limit.



Your benefits

- Your funding becomes easier as we take over up to 80% of the commercial risk from your bank (dependent on your creditworthiness).
- Broadening of your financing base with sustainably favourable conditions
- Revolving, flexible credit line, that is usually in place for many years

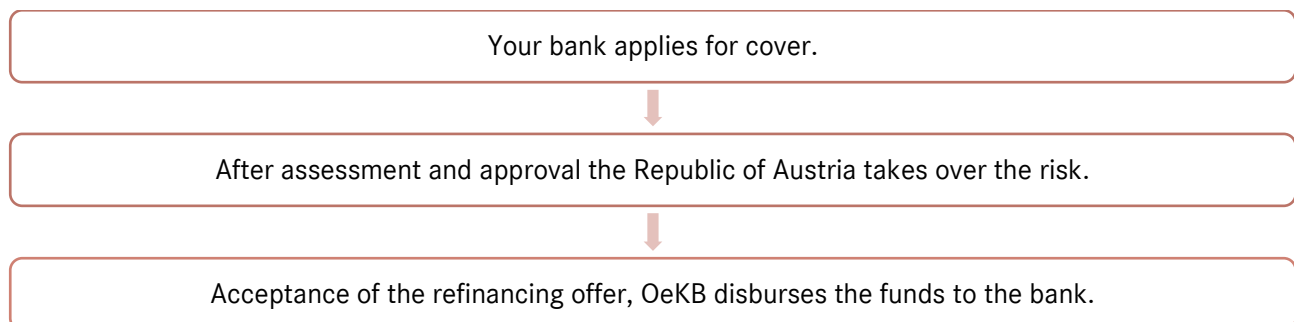
Your price

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

Fast and easy implementation



Your contact

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