

Operating loan with state guarantee for major exporting companies “Kontrollbank Credit Line”

Your situation

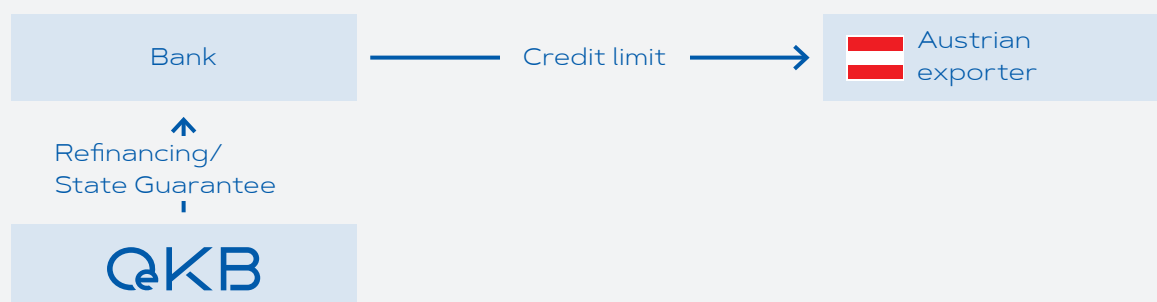
You are an Austrian company exporting capital goods or services and qualify as a large enterprise according to the EU's definition:

- with more than 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 for financing your production period and the repayment periods with sustainably favourable conditions. You are looking for a reliable risk partner to gain financial leeway with your bank.

Your solution

With the Kontrollbank Credit Line (KCL/KRR), you get access to an attractive framework credit. You can finance all your export receivables and additionally your export orders up to 10% of your last year's export sales. With a federal guarantee (“guarantee by aval”) the Republic of Austria takes over part of the commercial risk from your bank which 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

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.