

EKSPORTKREDITT

Export Credit Norway

How can Norwegian export financing facilitate Umoe Mandal's
WAVECRAFT™ Crew Transfer and Service vessels



Supporting the Norwegian export sector

Public mandate

To promote
Norwegian exports



Primary objective

Effective, competitive
and accessible
financing



Export Credit Norway provides
competitive long-term loan
financing for purchasers of
Norwegian capital goods and
services

Strong commitment to the Norwegian export sector

Responsible

We are experts in our field and are unafraid to make decisions



Dynamic

We are ahead of market developments, and are willing, even when we do not have to be



Enthusiastic

We support one another, we learn and we pursue personal development



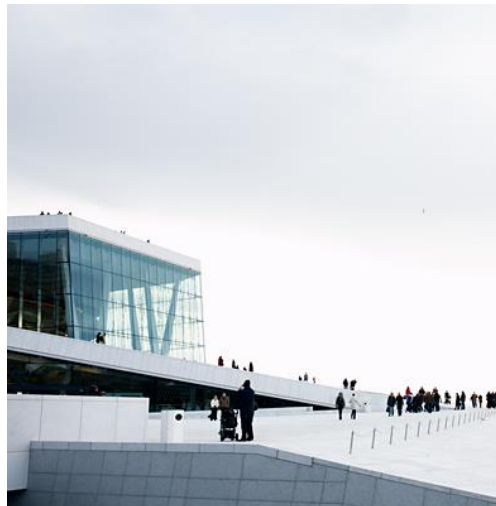
Our financing solutions



Export Credit Norway offers



**STABLE, LONG-TERM
FINANCING**

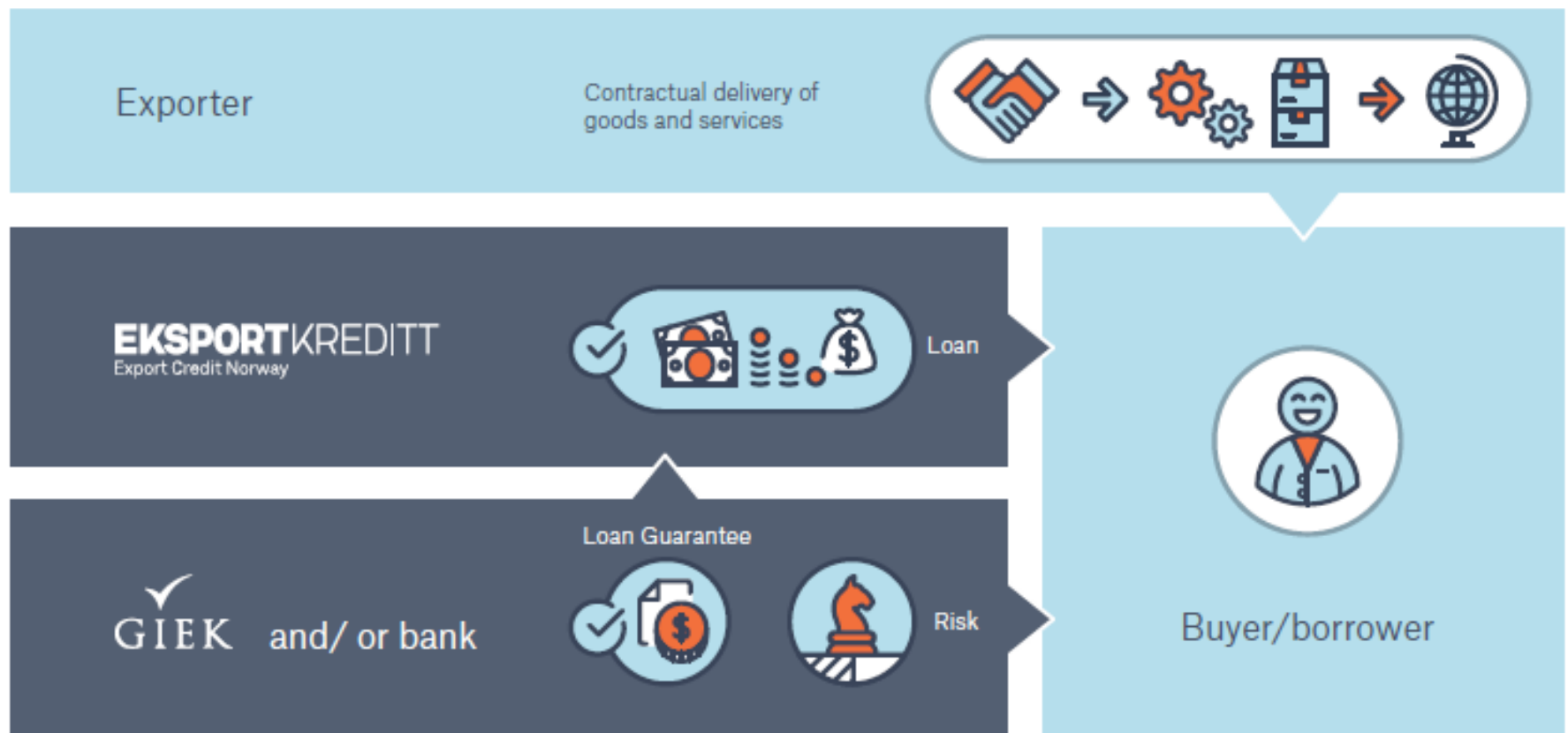


**FINANCING FROM THE
NORWEGIAN STATE**



COMPETITIVE TERMS

Export financing



Terms



Repayment period

- Ships: up to 12 years.



Loan amount

- Ships: up to 80 per cent of contract value.



Norwegian content

- Generally at least 30 per cent of the export contract.



Compliance

- All loans must comply with OECD Arrangement that governs the scheme.
- Export Credit Norway applies international corporate social responsibility and anti-corruption guidelines.

Choose between two favourable interest-rate alternatives



CIRR

CIRR (Commercial Interest Reference Rate) loans

- The interest rate is based on the rate on government bonds in a given currency, and is set by the OECD on the 15th of each month.
- CIRR loans are available in all OECD currencies.



Market loans

CIRR-qualified market loans

- Market loans are offered on the same terms as CIRR loans with respect to security and the repayment period.
- Market loan prices are based on a reference rate (LIBOR, EURIBOR, NIBOR, etc.) plus a margin.

Six steps to export financing



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