

READING GUIDELINES FOR EKF'S LIST OF ISSUED GUARANTEES

Below you will find brief explanations of what is contained in the individual columns in the table of cases at EKF:

DANISH COMPANY

The Danish company that exports or invests in a project.

PROJECT DESCRIPTION

A brief description of the specific project.

PRODUCT

The table indicates the EKF product that is used in the specific case. You can read more about EKF's different products at: www.ekf.dk/weoffer/products

BUYER

The buyer is usually a foreign importer or project owner. The buyer may be a private company, a public company or a government authority

BUYER'S COUNTRY

The country in which the financed project is located.

THE LENDING BANK

The bank that provides the loan so that the buyer has the opportunity to buy from the Danish company. The name of the creditor bank is shown in the table. If there is no creditor bank involved in the case, this field in the table will be empty.

THE BORROWING BANK/GUARANTOR

The company, bank or state that borrows the money or guarantees the repayment of the loan. If there is no borrower or guarantor involved in the case, the buyer is the borrower, and this field in the table will be empty.

ENVIRONMENTAL CATEGORY

In accordance with OECD's consensus agreement, we classify EKF cases into Category A, B or C depending on the potential impact on the environment and people:

- > Category A is projects with special environmental challenges.
- > Category B is businesses with potential environmental challenges.
- > Category C is businesses with no environmental challenges.

DATE OF ISSUE

The date of issuance is the date when the guarantee is issued.



CREDIT PERIOD

The credit duration indicates in months and years the full term of the guarantee and thus covers both the disbursement period and the credit period.

INITIAL LIABILITY (DKK MILL.)

EKF's initial liability includes the insured loan amount, interest and co-financed premium.

EKF's initial liability reflects the total sum that EKF has to pay if a project fails. The initial liability thus corresponds to EKF's total risk for a project on issue of the guarantee. As the loan is paid off, EKF's risk will decrease over time.

EXPORT LOAN

In some cases EKF will issue a loan together with a guarantee. If so, the specific case will be marked in the table with a √.