

# The Debt Office prepares guarantee programme for Swedish companies

Press release 27 March 2020

The Government is authorising the Swedish National Debt Office to establish state credit guarantees for companies in Sweden that have been financially impacted by the coronavirus.

The guarantee programme is a measure for mitigating the negative financial effects of the new coronavirus (SARS-CoV2) and which, according to the mandate, shall mainly comprise small and medium-sized companies that are otherwise viable.

The spread of the new coronavirus has led to a critical financial situation for many companies. By providing state guarantees, the central government assumes part of the credit risk involved in lending to these companies. Doing so makes it easier for companies to raise loans in order meet the strained liquidity situation.

The guarantee programme entails that the central government facilitates the process for viable companies of managing the pandemic. The mandate is extensive, and the Debt Office is now working very swiftly to set up the guarantee framework and thereby support the Swedish economy”, says Debt Office Director General Hans Lindblad.

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- The Debt Office provides the guarantees to the banks – which, in turn, issue guaranteed loans to the companies. Companies can apply for a loan with a state credit guarantee by contacting their bank.
- Companies that can receive guaranteed loans shall be non-financial companies with their main operations or domicile in Sweden.
- The loans concerned are new loans and credit facilities that are granted during the period 1 April 2020 up to and including 30 June 2020, with the possibility of an extension of a maximum of three months.
- Credits shall be able to be guaranteed by the central government up to 70 per cent of the loan amount.
- The credits shall amount to a maximum of SEK 75 million per company. Exceptions may be made by the Debt Office following a separate credit assessment procedure.
- The loans shall have a term to maturity of up to three years and can be amortisation-free throughout their maturity. Deferral of interest is offered up to the first 12 months.

[For more information, please refer to the Government's mandat \(In Swedish\)](#)

## The Debt Office is prepared

State guarantees are one of the tools that the Debt Office works with on a daily basis to support the economy. As the central government's debt manager and internal bank, and with responsibilities for financial stability, the Debt Office maintains constant readiness to be able to take further measures. [Read more here \(In Swedish\)](#)

## Contact

Do you have a company and wish to apply for a loan with a state credit guarantee? To do so, you must contact your bank.

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Read the Government's press release (in Swedish)

Read more about the Debt Office's work with central government guarantees and lending

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