

# Finnvera plc

**Financing solutions for the growth and internationalisation of Finnish enterprises**

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Cleanweb June 14, 2017

**Finnvera supplements  
the financial market and  
helps Finns to create  
something new.**



# Finnvera in Brief

- Finnvera is a specialised financing company, owned by the State of Finland, which supplements the financial services provided by the private sector
- Finnvera and its subsidiary Finnish Export Credit Ltd have official Export Credit Agency (ECA) status
- Responsibility for the ownership and industrial policy steering of Finnvera is vested in the Enterprise and Innovation Department of the Ministry of Employment and the Economy
- Finnvera finances profitable business and premium is always charged for the financing and guarantees
- Finnvera does not compete with banks; it shares the risks arising from enterprise financing with banks and supplements the financial market
- Finnvera provides financial services for various stages in the enterprise's life-cycle

# Key figures 31.12.2016

CLIENTS  
**27 700**

PERSONNEL  
**376**

Export credit guarantees  
and special guarantees  
offered 1.1.–31.12.2016

**€4 242** million

COMMITMENTS

SMEs  
**€2,6**  
billion

Large Corporates  
**€18,1**  
billion

FINNVERA GROUP:  
BALANCE SHEET

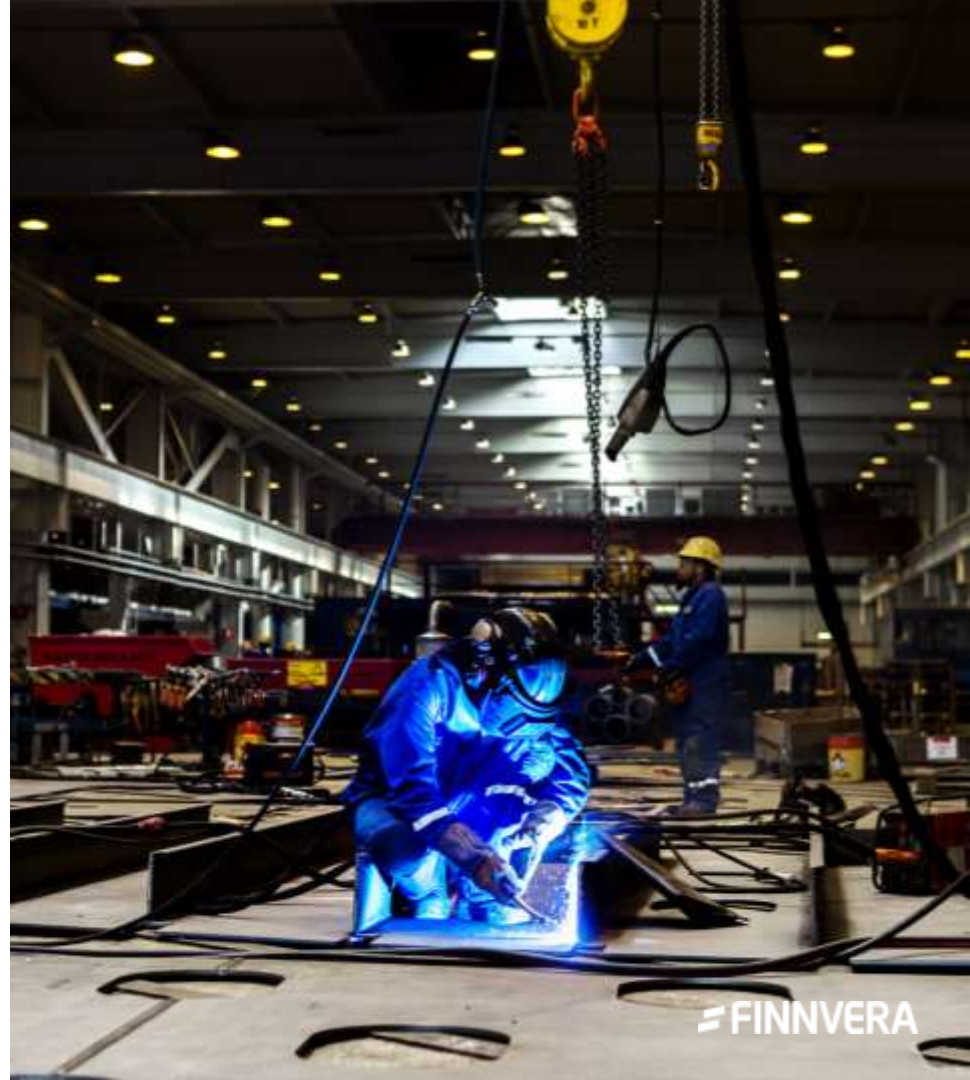
**€9,5**  
billion

SME and Midcap  
Financing offered  
1.1.–31.12.2016

**€1 040** million

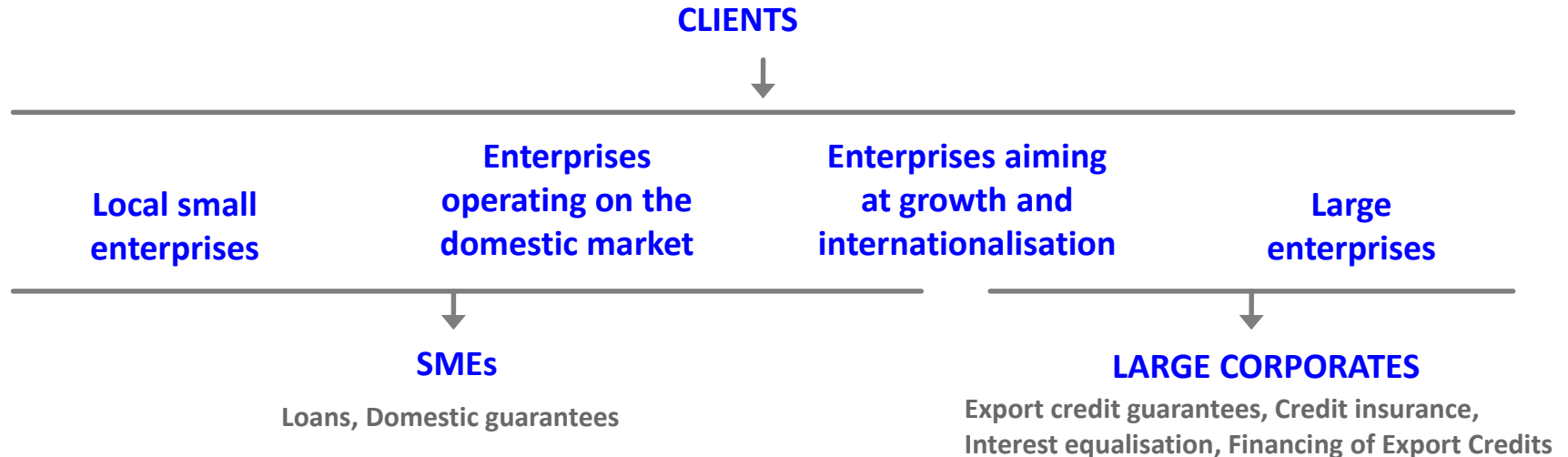
# Indicators of success

- Number of start-up and growth enterprises
- Number of new jobs
- Total volume of projects and Finnvera's share of the financing
- Balanced regional development (regional distribution of financing)
- Trend in the ratio between exports covered by export credit guarantees and Finland's total exports



# Financing by Finnvera

- Finnvera reinforces the capacity and competitiveness of Finnish enterprises by offering loans, domestic guarantees and export credit guarantees.

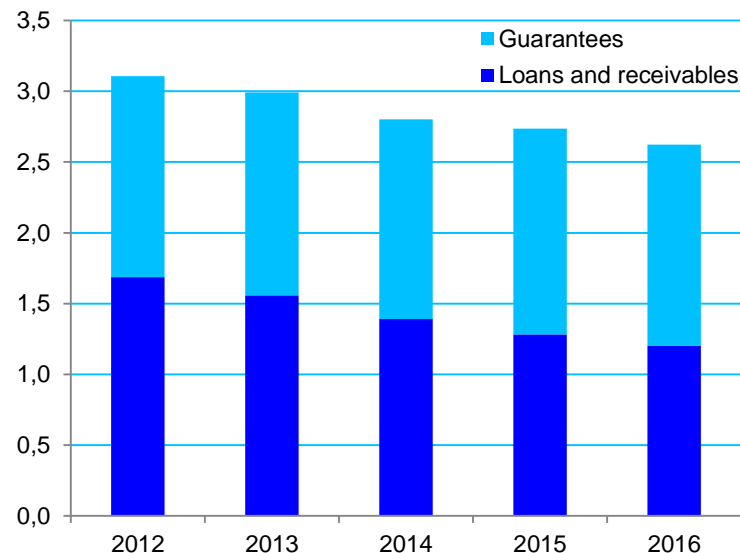


# SME Financing

- As part of the mandate received from the State, Finnvera promotes the Finnish SME sector
- Focus on start-ups and growth companies
- Credit and guarantee losses in SME and midcap financing annually amount to about 2–4% of total exposure
- The State compensates part of Finnvera's losses from domestic operations so that Finnvera can take greater risks than those taken by commercial financial institutions

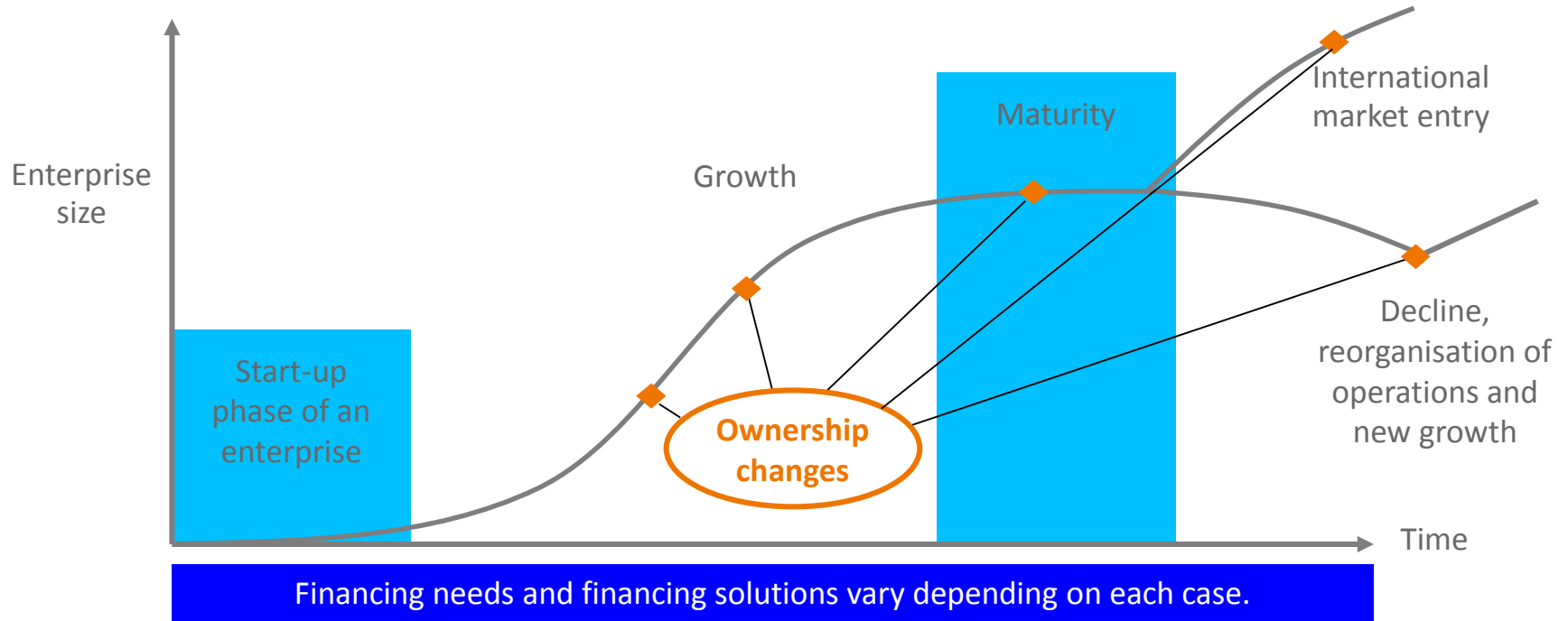
## Exposure (EUR billion)

December 31, 2016



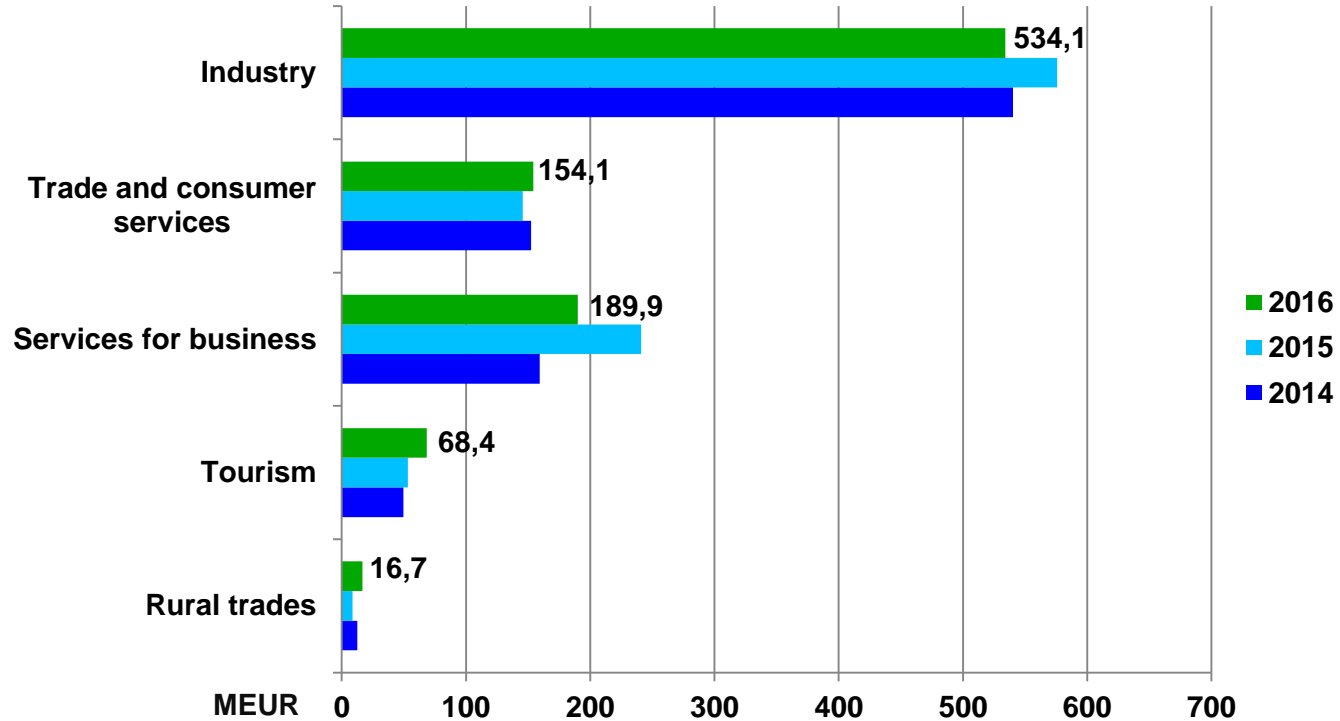
# Focal areas in SME Financing

- enterprises' most common situations of change and the related financing needs

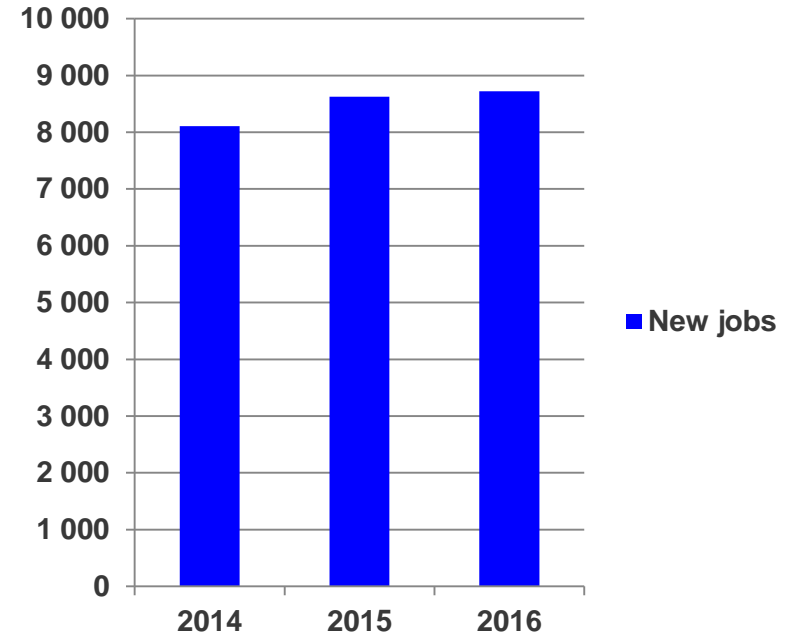
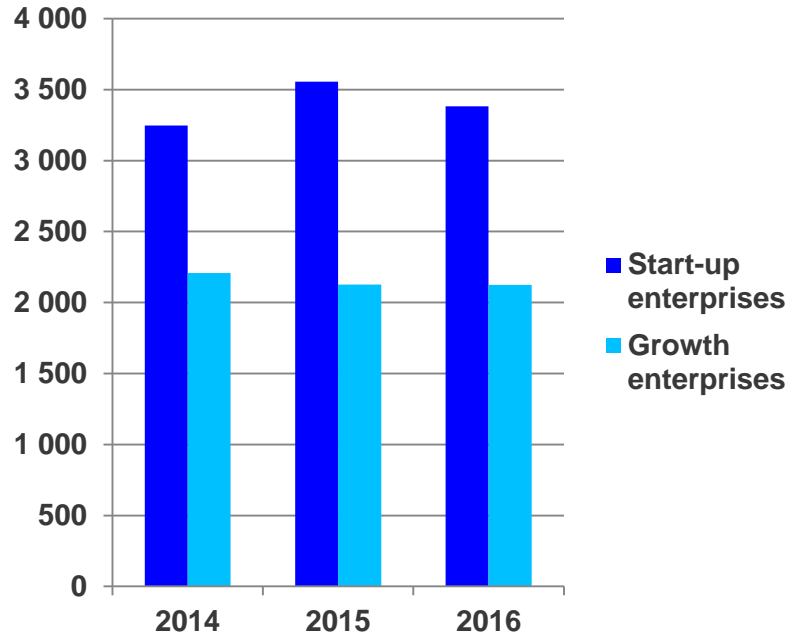




# SME financing by sector

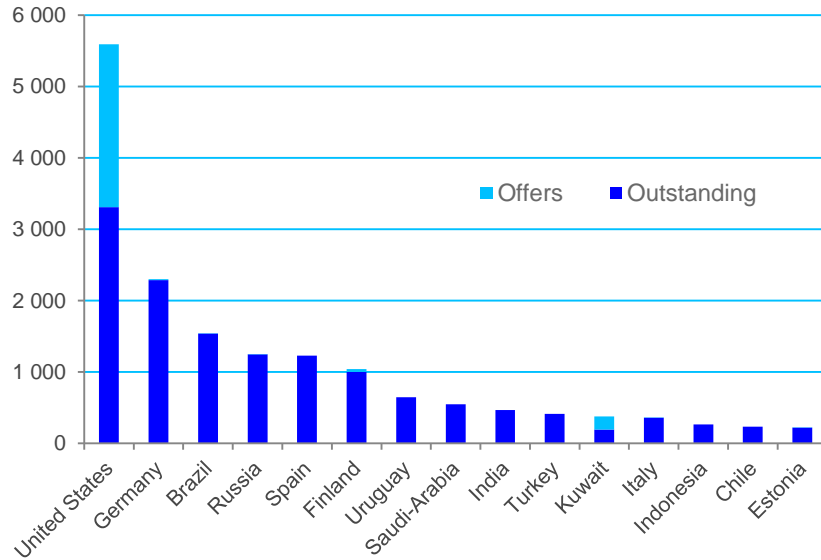


# Industrial policy impacts

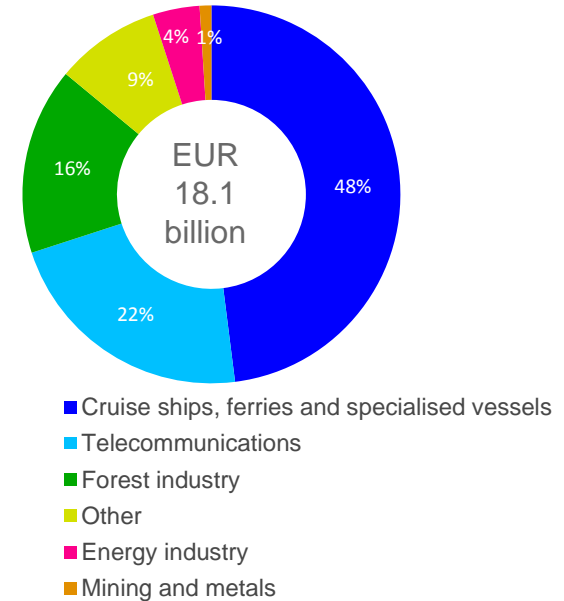


# Large Corporates – Guarantee Exposure

Geographic Exposure (EUR million)  
December 31, 2016



Sector Exposure  
December 31, 2016



# Finnvera's regions and offices

## Southern Finland

▀ Helsinki, Lappeenranta

## Eastern Finland

▀ Joensuu, Jyväskylä, Kuopio, Mikkeli

## Western Finland

▀ Pori, Turku, Vaasa

## Northern Finland

▀ Kajaani, Oulu, Rovaniemi

## Central Finland

▀ Lahti, Seinäjoki, Tampere



[www.finnvera.fi](http://www.finnvera.fi)

Telephone Service 029 460 2582

**With an idea worth  
pursuing, turn to us for  
financing.**

**Thank you!**

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