

# Introduction Atradius Dutch State Business

02/07/2025  
Floor Zwartbol

# Atradius Group – worldwide, 90 years experience



3700  
employees



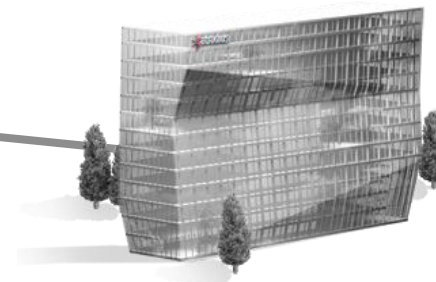
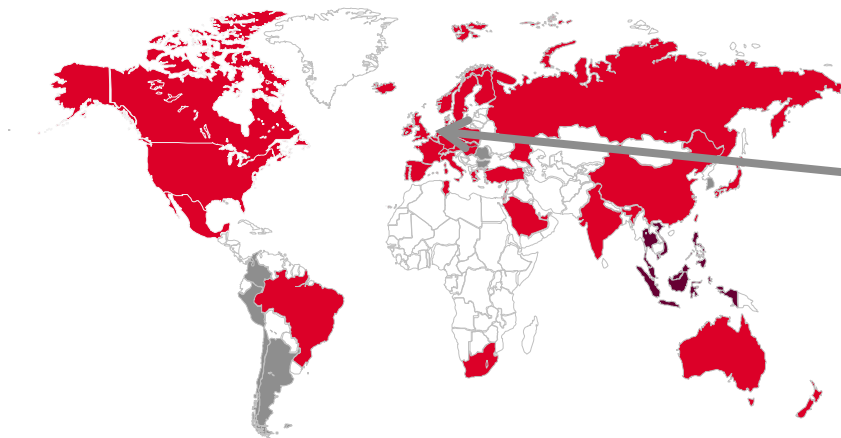
160  
offices



54  
countries



€ 2 billion  
turnover



International HQ in  
Amsterdam

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### Short term credit period

- Credit period < 12 months
- Total risk horizon < 24 months
- Predominantly whole turnover insurance
- Competition / Commercially driven
- Marketable risks

Reinsurance on the private market

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### Middle and long term credit periods

- Credit period > 12 months
- Total risk horizon > 24 months
- One-off insurance – custom made
- Dutch content requirements
- Capital goods and services
- Non marketable risks

Insurance by the Dutch State

# Main sectors of Dutch exports



Ship building



Agri / Food



Water



Machinery



Dredging &  
Construction



Renewable  
Energy



Recycling



Health Care



# Some examples



India projects: Colubris installed a waste recycling system at Bangalore airport. Kiremko delivered a French Fries line in Mehsana.





# Some examples



Green 2000 developed several Agricultural Services and Training Centres in rural areas in Ivory Coast.



# Risk acceptance

## Annual agreements with the Dutch government to accept risks

### Category A (e.g. : North West Europe, USA)

■ Total risk period	> 60 months
■ Credit period	> 24 months
■ Max. liability	> EUR 100 mln

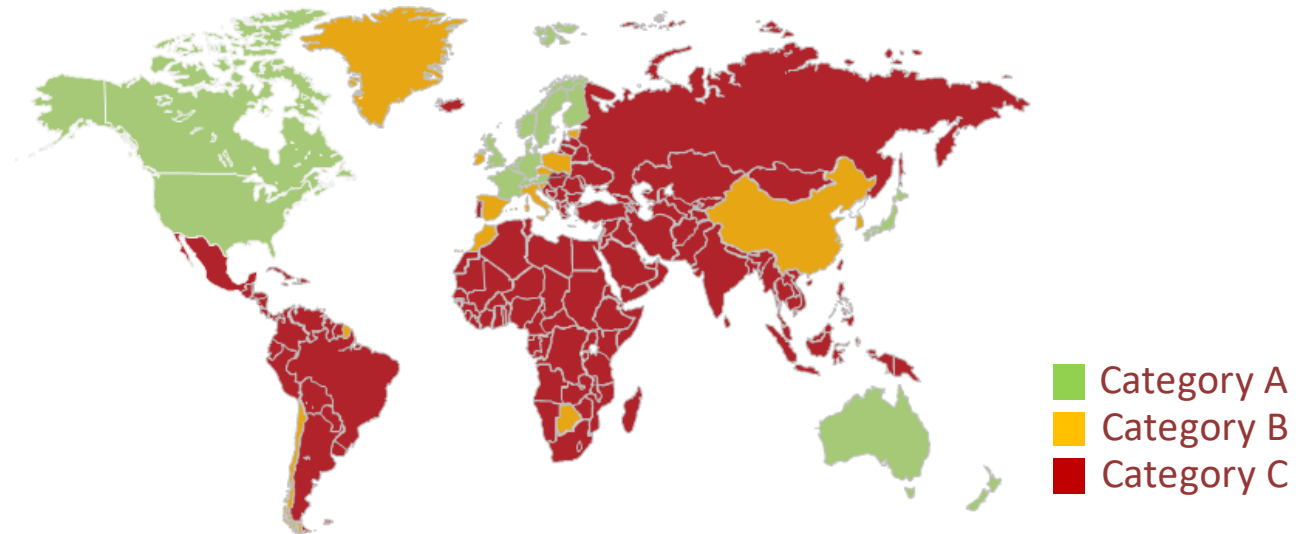
### Category B (e.g. : South Europe, China, Morocco)

■ Total risk period	> 36 maanden
■ Credit period	> 24 maanden
■ Max. liability	> EUR 50 mln

### Category C (Other countries)

■ Total risk period	> 24 maanden
■ Credit period	> 12 maanden
■ Max. liability	> EUR 5 mln

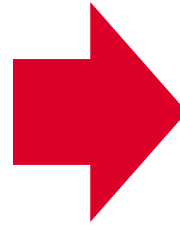
- Can the risk be accepted by the commercial market or not?
- Does the transaction meet at least one of the criteria mentioned on the left?



# Financing export transactions

Exporters have to manage:

- Long term payment risk
- Liquidity cap



Atradius helps exporters:

- Managing risks
- Managing risks for the financier (bank)

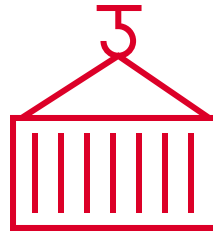
## Advantages Atradius DSB

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For the buyer:

- Longer repayment term / Return on Investment
- Lower interest rates / costs



For the exporter:

- Pre-financing
- Better competitive position



For the financing bank:

- Lower financing costs



# Manufacturing and credit period

Contract

Delivery

Final Installment



85% of contract  
value



## Conditions

- Repayment schedule
- Maximum of 85% of contract amount to be financed



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## Payment risk and financing afterwards



Capital goods and/or  
services insurance



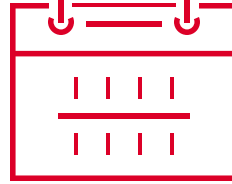
Risk insurance for  
contractors



(Project) Financing



Financing policy



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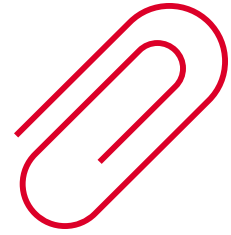
## Pre-financing



Direct guarantee and/or  
counter guarantee



Working capital insurance



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## Other products



Investment insurance



Exchange risk insurance



Export credit guarantee



DGGF & DTIF

# Credit insurance on behalf of the Dutch government



Important aspects



Acceptance procedure



Dutch content of the transaction > 20%



Country policies



Corporate Social Responsibility aspects



Information-gathering

Atradius Commercial

Embassies

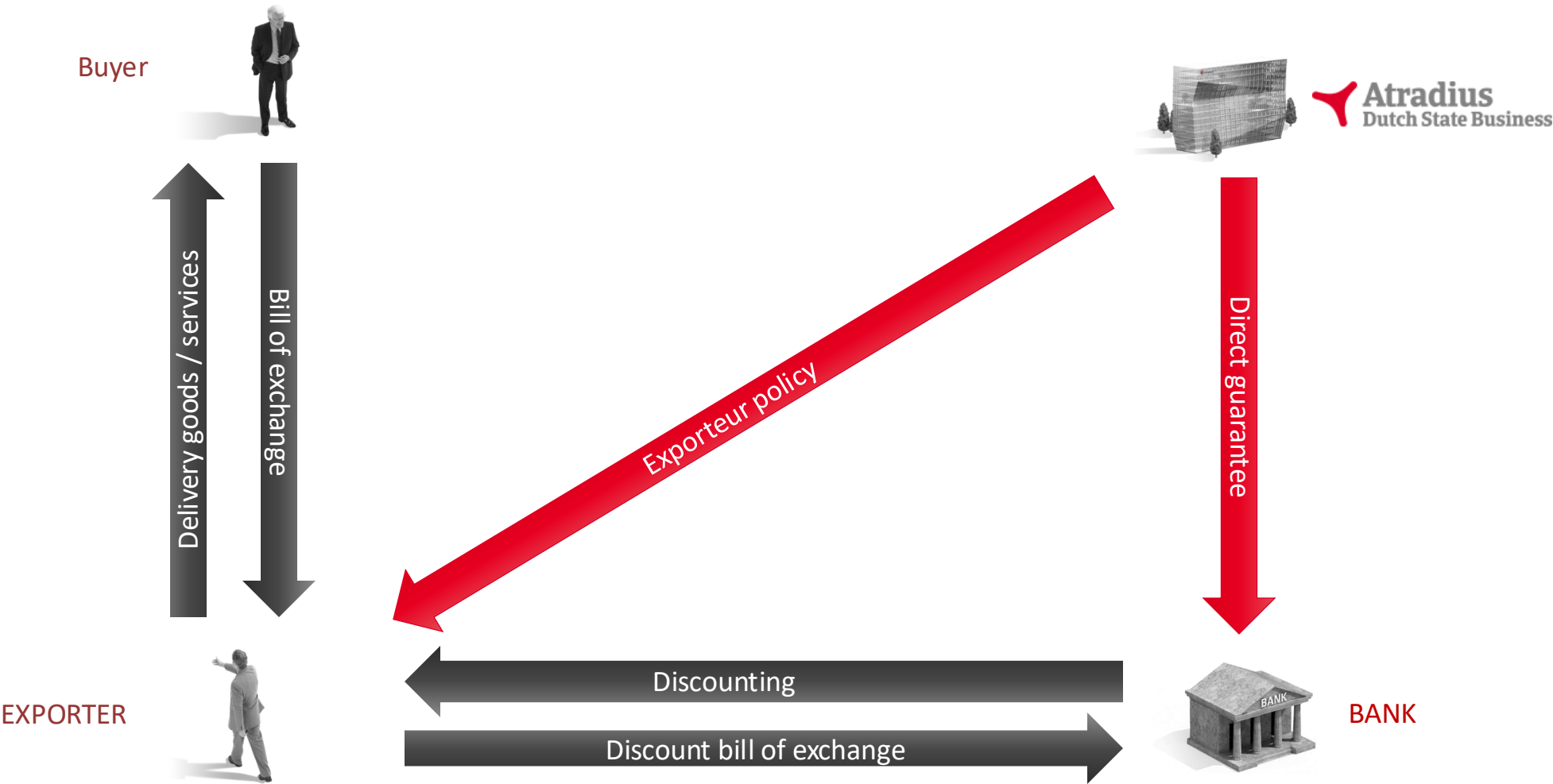
Internal vs external approval  
(Authorisation Atradius DSB)



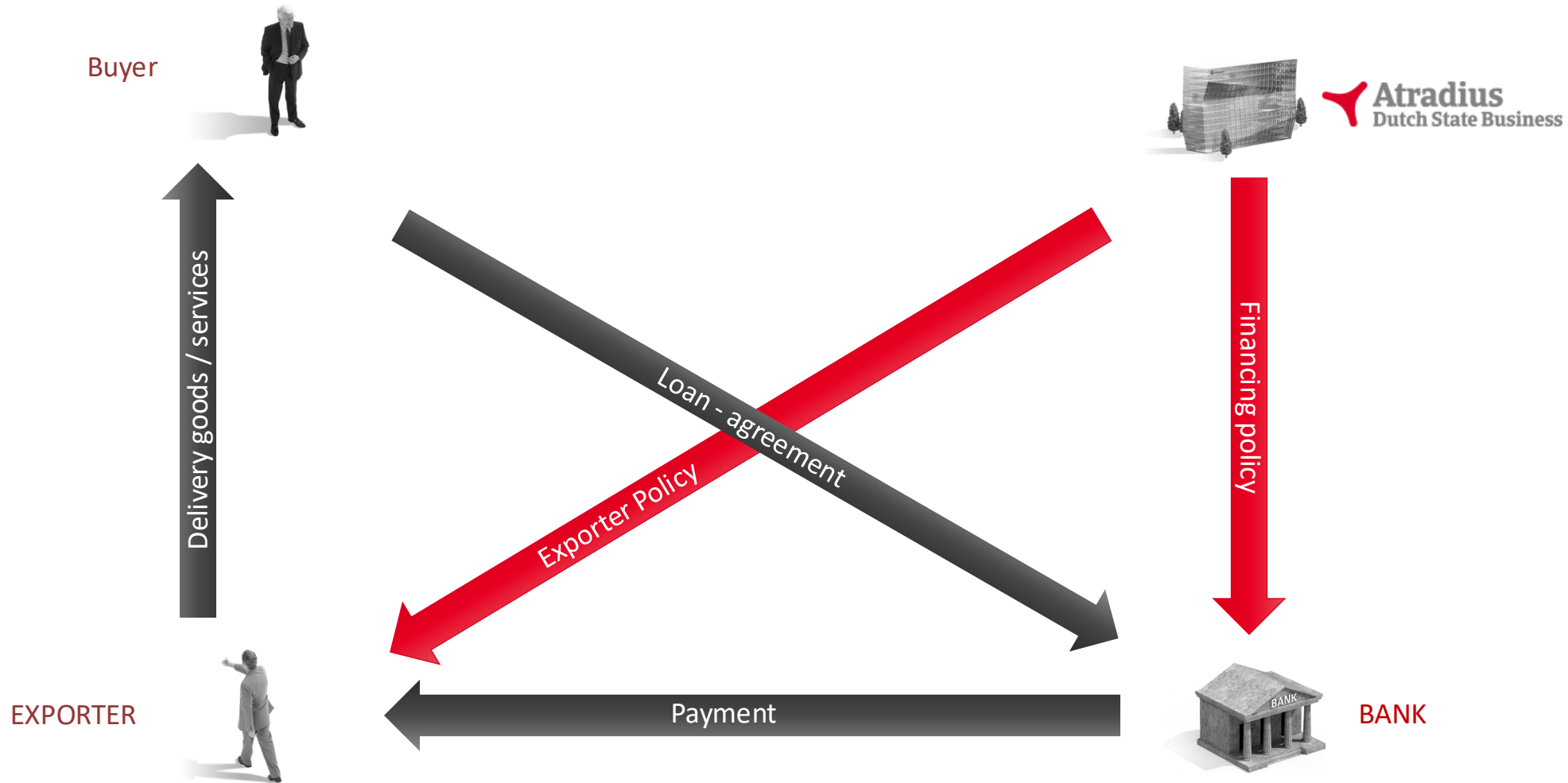
# Covered risks

Credit risk	Political risks	Commercial risks
Insolvency		✓
Moratorium	✓	
Transfer problems	✓	
Conversion problems	✓	
Force majeure	✓	
Government intervention	✓	
Protracted default	✓	✓

# Suppliers credit

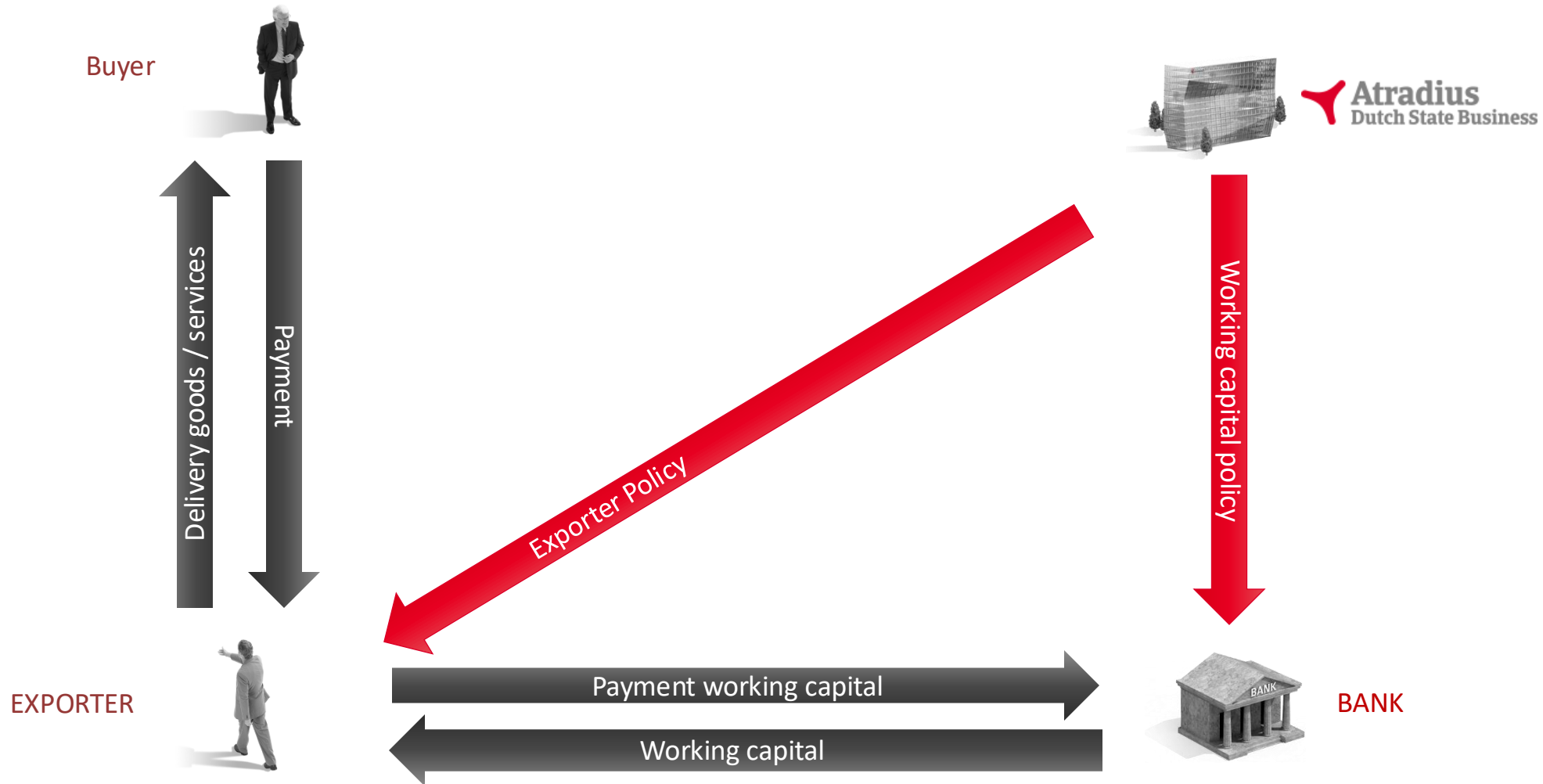


# Buyers credit

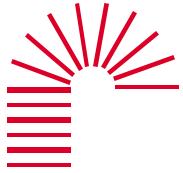




# Working capital policy



# DGGF / DTIF



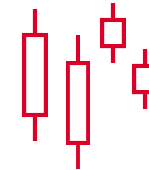
## Additional to the ECA

- Country policies
- Country limits
- Acceptance on small private debtors



## Conditions

- Maximum liability per transaction € 30 million
- Technical Assistance possible
- Direct financing: discount of bill of exchange
  - Up to € 5 million
  - If banks do not want to discount
  - Discount after delivery 95% (of 85%)



## Criteria

- Export of (capital) goods to 1 of the DGGF countries
- Focus on SME relevant for development
- Acceptable risks
- (inter)national regulation
- 15% down payment, 85% financing

# Conditions for acceptance



Consolidated audited annual figures at holding level (last 3 years)



Order portfolio and expectations



Conditions banking facilities and recent usage



1. Experience Atradius Crédito y Caución
2. Possible additional assurances
3. Assessment of guarantee text



Assessment on a transaction basis, therefore no facility



# Application duration + procedure



A photograph of two large wind turbines in a green field under a clear blue sky. The turbines are white with three blades each. The foreground is a lush green field with some trees and bushes. The sky is a clear, light blue.

# Thank you for your attention