



## *Public sector lending*

Our Bank supports the public sector through the various types of lending required to meet its needs, such as to meet liquidity requirements or finance investments.

### *Overdraft facility*

This is used to finance liquidity requirements or public works that are in the process of being executed. We agree a credit limit with the public sector borrower; the overdraft will be charged interest at a variable rate based on the borrower's financial position.

### *Short term fixed rate advance*

- Minimum amount: CHF 500,000
- Term: from 1 to 12 months
- Interest rate: fixed for the whole term of the advance

Normally this is a form of overdraft facility. It provides the best conditions, offered by the money market, avoiding the risk of rate rises.

### *Medium/long term fixed rate loan*

This is used to finance the public debt (created by investments or budget deficits). This is a medium/long term facility, with the possibility of optional repayments or pre-agreed repayment terms.

## *Contact*

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