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NEMAČKA DAJE BANKAMA ZAJMOVE U VISINI OD NEKOLIKO MILIJARDI

Savezna država je zbog preteće kreditne oskudice donela odluku o davanju državnih jemstava. Državna banka za podsticaj, KfW, treba novčanim zavodima Nemačke da u tu svrhu odobri do 10 milijardi evra. Od toga će pre svega profitirati mala i srednja preduzeća, očekuje ministar privrede Karl-Theodor zu Guttenberg.

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Savezna vlada je odlučila da pomogne u odbrani od preteće kreditne oskudice sa milijardama evra. Odbor za usmeravanje nemačkog fonda (Deutschlandsfonds) odlučio je da obezbedi osiguranje robnih kredita preko države i poboljša snabdevanje preduzeća kreditima, kao što je saopštio savezni ministar privrede Karl-Theodor zu Guttenberg (CSU).

Ubuduće će državna banka za podsticaj KfW globalne kredite davati bankama u ukupnom iznosu do 10 milijardi evra. Banke novac treba dalje da daju pre svega srednjim preduzećima kao korisnicima kredita.

Globalni zajmovi otvaraju bankama fleksibilan slobodan prostor za poslovanje. Već duže vreme se takvi zajmovi daju u okviru poslova podsticaja KfW prema programski specifičnim kriterijumima, pokrajinskim podsticajnim institucijama i poslovnim bankama. Time se preduzeća snabdevaju sa pojedinačnim investicionim kreditima. Ovaj instrument treba da se koristi samo u okviru posebnog programa KfW, da bi se poboljšala likvidnost banaka. Uz to je 7,5 milijardi evra iz Fonda za suzbijanje krize stavljeno na raspolaganje za osiguranje robnih kredita.

Ministar privrede Karl Theodor zu Guttenberg je izjavio da ovim merama Savezna vlada želi da osigura da posebno mala i srednja preduzeća i u teškim privrednim vremenima imaju dovoljno finansijskih sredstava na raspolaganju, da bi realizovala važne projekte. "To je odlučujući doprinos za radna mesta i zapošljavanje u Nemačkoj" rekao je Guttenberg.

Odbor za usmeravanje je za osiguranje kredita doneo odluku o sprovođenju modela dodavanja (privatno osigurani deo se uvećava do traženog iznosa pomoću državno osiguranog dela). Pri tome, država ubuduće preuzima deo rizika za neizvršenje plaćanja potraživanja, koje privatna osiguranja, usled krize, više ne osiguravaju. Obim garancije iz Privrednog fonda Nemačke treba da iznosi 7,5 milijardi evra. Državno dodatno pokriće će maksimalno iznositi koliko i zaštita osiguranja od privatnog osiguranja kredita.

Model ovog dodatnog osiguranja treba očigledno da počne najkasnije u novembru, jer sa time mora tek da se saglasi Odbor za budžet Nemačkog parlamenta.

from foreign media

GERMANY EXTENDS SEVERAL BILLION WORTH LOANS TO BANKS

Due to the threatening credit scarcity, the federal state reached a decision on providing government guarantees. To this end, KfW, a government-owned promotional bank, is supposed to grant EUR 10 billion to the German money institutions. This will, first and foremost, be beneficial for small and medium enterprises, according to the expectations of the German Minister of Economy, Karl-Theodor zu Guttenberg.

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The federal government decided to help prevent the threatening credit crunch by injecting billions of euros. The German funds' Steering Committee decided to provide government guarantees for commodity loans, and boost the process of enterprises' borrowing, according to the federal Minister of Economy, Karl-Theodor zu Guttenberg (CSU).

In the future, the government-owned KfW Bankengruppe will extend global loans to banks in the total amount of up to EUR 10 billion. The banks are supposed to lend further on, in the first place to medium enterprises as loan beneficiaries.

The global loans create flexible open space for banks' operations. For quite a while such loans have been extended within the KfW incentive operations, based on the specific program criteria, to regional promotional institutions and commercial banks. This is how the enterprises are supplied with individual investment loans. This instrument should be used only within the special KfW program, in order to boost the banks' liquidity. In addition, EUR 7.5 billion from the Fund for the Crisis Suppression has been made available for the protection of commodity loans.

The Minister of Economy, Karl-Theodor zu Guttenberg, said that, by introducing these measures, the Federal Government wishes to ensure that SMEs in particular, even in the difficult times for the economy, have sufficient financial resources at their disposal, in order to implement important projects. 'This is the contribution of crucial importance for job creation and level of employment in Germany', Guttenberg added.

In terms of loans protection, the Steering Committee reached a decision to implement the addition model (the privately secured portion is increased to the required amount by adding the government-secured portion). Thus, in the future, it is the government that takes the part of the default risk, which the private insurance, due to the crisis, no longer covers. The volume of the guarantee by the German Private Fund is supposed to amount to EUR 7.5 billion. The maximum additional government cover will match the amount of protection in case of a privately secured loan.

The model of such additional protection obviously needs to be launched in November at the latest, since first it has to be approved by the Budget Committee within the German Parliament.