



NÖBEG / Austria

NÖBEG (Guarantee and Participations Company of Lower Austria) is a bank with a private-public shareholder structure that has the task to promote SMEs in the Austrian region Lower Austria.

For this purpose, NÖBEG offers financial instruments in the form of guarantees for bank loans and silent participations. Both products can effort the following purposes: investment projects and working capital financing.

NÖBEG was founded in 1969 and has both private and public shareholders. It has a mono-product banking license and benefits from a public counter-guarantee.

As of end-2021, NÖBEG had an outstanding guarantee volume of more than mEUR 39 (supported almost 500 SMEs) and an outstanding from around 90 silent participations of mEUR 82.

AECM accession year	1995
Legal form	Bank, limited company
Ownership	Public-private mixed
Geographical and sectoral coverage	Lower Austria Region Industry, crafts, retail, tourism
Products	Loan default guarantees, Working capital loan guarantees, silent participations
Counter-guarantee	Regional
Website and Social Media	Website

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