

## List of Documentation and Commercial Banks

This list relates to the documentation necessary for the loan application processing under the following HBOR loan programmes: **Youth, Female and Start-Up Entrepreneurship; Private Sector Investment; Public Sector Investment; EU Projects; Working Capital; Pre-Export Finance; Financial Restructuring.**

Necessary documentation depends on the manner of implementation, the loan programme and type of investment, type and size of the client as well as the purpose and amount of requested loan.

Standardised loan application form and other forms of HBOR are published on HBOR web pages [www.hbor.hr](http://www.hbor.hr) or are available at HBOR on request. Loan applications that are not documented by mandatory prescribed documentation will not be considered.

### I. LIST OF DOCUMENTATION FOR DIRECT LENDING

#### 1. Standardised loan application forms

- **Loan application**
- **Client's Tables – Direct lending<sup>1</sup>**
- **Statement on related entities**
- **Statement on aid<sup>2</sup>**

#### 2. Status and financial documentation

##### 2.1. ULRGs – Units of local and regional government<sup>3</sup>

- **Questionnaire for legal entities**
- **Identification document of appointed authorised person** – photocopy of identity card or passport (with visible OIB (PIN) or Confirmation on OIB if not stated in identification document)
- **Annual financial statements for the past two years:**  
Balance sheet, Statement of income and expenditure, Receipts and expenses
- **The annual budget plan for the next year**
- **Consent of the Republic of Croatia for the respective borrowing**

##### 2.2. Companies / co-operations<sup>4</sup>

- **Questionnaire for legal entities, Data on beneficial owners of the client with Attachments (Tables 1 and 2), Questionnaire for politically exposed persons**
- **Identification document of authorised person/persons** - photocopy of identity card or passport (with visible OIB (PIN) or Confirmation on OIB if not stated in identification document) for loan applicant and for all participants in the loan: pledgor, guarantor-payer, co-debtor

<sup>1</sup> Client's tables – direct lending: Data on investment (buyers, suppliers, indebtedness, stocks, CICR, usage dynamics, attributes. ULRGs shall provide client's tables- for direct lending of ULRGs: data on investment, usage dynamics, attributes.

<sup>2</sup> Not necessary for loan under the Pre-Export Finance programme.

<sup>3</sup> Documentation for ULRGs also relates to institutions and agencies majority-owned by ULRGs.

<sup>4</sup> Documentation for companies/co-operations also relates to institutions and agencies in predominantly private ownership.

- **CVs of persons in the management structure** – if it is not a part of the investment study/business plan
- **Annual financial statements for the past two years of operations:**<sup>5</sup>  
Balance sheet, Profit and loss account, Additional data and Statement of cash flow<sup>6</sup>, Notes to the financial statements (for companies and co-operations obliged to prepare consolidated financial statements, audited statements and complete auditor's report for companies and co-operatives subject to the obligation of auditing the financial statements)
- **Quarterly financial statements on the last day of the previous quarter** – if more than two quarters have elapsed from the financial statements for the previous year
- **Data on solvency** - BON2/SOL2 issued not more than 30 days from the day of application submission
- **Creditor's Statement on the Balance of Debt and Regularity of Repayment** - for the applicant and participants in the loan if they are legal entities: guarantor-payer, co-debtor
- **Certificate of Tax Administration on the balance of liabilities towards the state** - issued not more than 30 days before the application submission date. If there is a regulated debt of the applicant towards the state, it is necessary to provide the **Certificate of Tax Administration on repayment of tax arrears in instalments**

### 2.3. Crafts businesses / Family farms / Sole traders and self-employed activities

- **Questionnaire for natural persons and Questionnaire for politically exposed persons**
- **Evidence of legal personality / registration of activity** – if the document is not available in public registers
- **Identification document of authorised person/persons** - photocopy of identity card or passport (with visible OIB (PIN) or Confirmation on OIB if not stated in identification document) for loan applicant and for all participants in the loan: pledgor, guarantor-payer, co-debtor
- **CV of the owner/economic operator** - if it is not a part of the business plan/investment study
- **Annual financial statements for the past two years of operations:**<sup>7</sup>  
For taxpayers subject to profit tax:  
Balance sheet, Profit and loss account, additional data and if necessary Statement of cash flow, Notes to the financial statements  
For taxpayers subject to income tax:  
Declaration/Income tax decision with attachments (Records of revenues and expenditures, List of permanent assets)  
Records of accounts receivable and liabilities, issued not more than 30 days beforehand
- **Quarterly financial statements on the last day of the previous quarter** - if more than two quarters have elapsed from the financial statements for the previous year
- **Data on solvency** - BON2/SOL2 issued not more than 30 days from the day of application submission
- **Creditor's Statement on the Balance of Debt and Regularity of Repayment** – for participants in the loan if they are legal entities: guarantor-payer, co-debtor
- **Certificate of Tax Administration on the balance of liabilities towards the state** - issued not more than 30 days before the application submission date. If there is a regulated debt of the applicant towards the state, it is necessary to provide the **Certificate of Tax Administration on repayment of tax arrears in instalments**

<sup>5</sup> Entrepreneurs (start-ups) with no prior business operations do not submit the financial statements.

<sup>6</sup> Statement of cash flow for applicants that are obliged to prepare such statement (small and medium entrepreneurs and large entrepreneurs in accordance with the Accounting Act)

<sup>7</sup> Entrepreneurs with no prior business operations do not submit the financial statements.

### 3. Documentation on investment

#### 3.1. For loan programmes Youth, Female and Start-Up Entrepreneurship / Private Sector Investment / Public Sector Investment / EU Projects

- **Business plan or investment study<sup>8</sup>** – investment study for investments exceeding HRK 700,000
- **Business relationship with buyers**  
Letters of intent / orders / preliminary contracts and/or contracts with buyers - if the documents on business relationship with the buyers are not a constituent part of the business plan/investment study
- **Technical documentation**  
Contracts / bids / preliminary invoices; lists of expenses; construction permits / operating licenses etc.
- **Environmental protection questionnaire**
- Documentation on other sources of finance – if there are other sources of finance
- Confirmation on receipt of the Application for the proceeds of ESI funds or the Decision of the Paying Agency for Agriculture, Fisheries and Rural Development or another competent Implementing body/Contracting authority – for loan programme EU projects
- Lease contracts or concession contracts for the period longer than the loan repayment period – in case of investment in the real estate that are not owned by the applicant (except in case of diffuse and integrated hotels)

#### 3.2. For loan programmes Working Capital / Financial Restructuring

- Client's Business plan with description: a) of current business<sup>9</sup> and b) of investment that financing is requested for with business projections through requested period of financing
- Client's Restructuring and Business plan with description of current business and business projections through requested period of financing (including previous business year) - for the programme Financial Restructuring
- If the application is for the settlement of existing obligations, i.e. for refinancing: Contracts that are the subject matter of refinancing

#### 3.3. For loan programme Pre-Export Finance

- Client's Business plan with description of: a) current business<sup>9</sup> and b) investment that financing is requested for with business projections throughout requested period of financing
- Orders and/or preliminary contracts or invoices and/or contracts with buyers (if the export is outside the EU: EUR 1 form and SAD) and Basic creditworthiness information on operations of the partner/buyer (creditworthiness report) – in case of application for financing of an individual transaction

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<sup>8</sup> Recommended content of business plan / investment study is available on HBOR's web site. Investment study/ business plan must contain name i.e. name and surname of the author and author's phone number and e-mail address.

For ULRGs, i.e. investments of public interest, the project description only can be submitted.

<sup>9</sup> Description of current business: line of business, main product/service, history, position on the market and other key information about the business

#### 4. Documentation on collateral

- **For real estate:** Assessment of real estate value made by authorised expert witness or authorised company with the photo of the facility (issued not more than 3 years beforehand for residential buildings, or not more than 1 year beforehand for business buildings) and Excerpt from the land register (issued not more than 30 days before the loan application submission)
- **For moveable property:** Evidence of ownership and assessment of value made by authorised expert witness or authorised company or sales contract for new moveable property
- **For other collateral:** documentation depending on the type of collateral

#### 5. Other documentation

Other is submitted if necessary and/or upon request of HBOR:

- Company incorporation documents (the latest, consolidated version of the by-laws<sup>10</sup>, articles of incorporation)
- Notification of the classification of the business entity according to NKD (national classification of economic activities)
- Statistics on arrivals and overnight stays of tourists for the previous year – if the criterion of market competitiveness is assessed for clients in the tourism industry
- Excerpt from the land register on possession of (agricultural) land
- Other documentation for the purpose of loan application processing
- Form of supplement to the loan application – if the state aid is awarded by the loan (to be submitted exclusively if requested by HBOR after the loan application has been submitted)

<sup>10</sup> For institutions and agencies, the by-laws are a part of obligatory documentation.

## II. LIST OF DOCUMENTATION FOR LENDING IN COOPERATION WITH COMMERCIAL BANKS

For the purpose of processing the client's loan application in the commercial bank, the necessary documentation is prescribed by the commercial bank to which the application is submitted. The commercial banks submit the following documentation to HBOR depending on the manner of financing:

### II. A. On-lending via commercial banks

#### 1. Standard documentation

- **Commercial bank's loan application**
- **Client's Tables – on-lending via commercial banks<sup>11</sup>**
- **Statement on aid<sup>12</sup>**
- **Certificate of Tax Administration on the balance of liabilities towards the state<sup>13</sup>** - issued not more than 30 days before the application submission date

#### 2. Other documentation

Other documentation is submitted if necessary and/or upon request of HBOR:

- Documentation on offered collateral:  
For real estate: Assessment of real estate value made by authorised expert witness or authorised company with the photo of the facility (issued not more than 3 years beforehand for residential buildings, or not more than 1 year beforehand for business buildings) and Excerpt from the land register (issued not more than 30 days before the loan application submission) and
- Documentation necessary for the analysis of the final borrower and/or the project:  
Annual financial statements for the past two years of operations  
Business plan or investment study  
Environmental protection questionnaire
- Other documentation for the purpose of loan application processing
- Form of supplement to the loan application – if the state aid is awarded by the loan (to be submitted exclusively if requested by HBOR after the loan application has been submitted)

#### 3. List of commercial banks

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|--|---|
| 1. Addiko Bank d.d., Zagreb                        | 10. Karlovačka banka d.d., Karlovac     |
| 2. Agram banka d.d., Zagreb                        | 11. KentBank d.d., Zagreb               |
| 3. Banka Kovanica d.d., Varaždin                   | 12. OTP BANKA d.d., Split               |
| 4. BKS Bank AG, Glavna podružnica Hrvatska, Rijeka | 13. Partner banka d.d., Zagreb          |
| 5. Croatia banka d.d., Zagreb                      | 14. Podravska banka d.d., Zagreb        |
| 6. Erste&Steiermärkische banka d.d., Rijeka        | 15. Privredna banka d.d., Zagreb        |
| 7. Hrvatska poštanska banka d.d., Zagreb           | 16. Raiffeisenbank Austria d.d., Zagreb |
| 8. Istarska kreditna banka Umag d.d., Umag         | 17. Sberbank d.d., Zagreb               |
| 9. J&T banka d.d., Varaždin                        | 18. Slatinska banka d.d., Slatina       |
|  | 19. Zagrebačka banka d.d., Zagreb       |

<sup>11</sup> Client's Tables – on-lending via commercial banks: data on investment, usage dynamics, attributes.

<sup>12</sup> Except for loan under the Pre-Export Finance programme.

<sup>13</sup> Except for ULRGs and institutions / agencies majority-owned by ULRGs

## II. B. Lending under the risk-sharing model

### 1. Documentation

- **Commercial bank's loan application** (under the risk sharing model)
- **Client Tables – under the risk-sharing model**<sup>14</sup>
- **Statement on aid**<sup>9</sup>
- **Certificate of Tax Administration on the balance of liabilities towards the state**<sup>15</sup> - issued not more than 30 days before the application submission date
- The commercial bank's data on client and investment project
- Documentation of the client as prescribed for direct lending:
  - status and financial documentation (except for AMLCT Questionnaire and identification documents of authorised persons that are not necessary for the processing of loan application in HBOR)
  - documentation on investment
  - documentation on collateral
  - other documentation if necessary and/or upon HBOR's request
- Decision of the commercial bank on conditional loan approval with provided special contractual obligations. The commercial bank may submit this decision also during the loan processing, but not later than before loan approval in HBOR.

### 2. List of commercial banks

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|--|---|
| 1. Addiko Bank d.d., Zagreb                        | 7. KentBank d.d., Zagreb                |
| 2. Agram banka d.d., Zagreb                        | 8. OTP BANKA d.d., Split                |
| 3. BKS Bank AG, Glavna podružnica Hrvatska, Rijeka | 9. Partner banka d.d., Zagreb           |
| 4. Erste&Steiermärkische banka d.d., Rijeka        | 10. Podravska banka d.d., Zagreb        |
| 5. Hrvatska poštanska banka d.d., Zagreb           | 11. Privredna banka d.d., Zagreb        |
| 6. Istarska kreditna banka Umag d.d., Umag         | 12. Raiffeisenbank Austria d.d., Zagreb |
|  | 13. Sberbank d.d., Zagreb               |
|  | 14. Slatinska banka d.d., Slatina       |
|  | 15. Zagrebačka banka d.d., Zagreb       |

<sup>14</sup> Client's tables – under the risk-sharing model: Data on investment (buyers, suppliers, indebtedness, stocks, CICR, usage dynamics, attributes. ULRGs shall provide client's tables- for direct lending of ULRGs: data on investment, usage dynamics, attributes.

<sup>15</sup> Except for ULRGs and institutions / agencies majority-owned by ULRGs