**List of Documentation and Commercial Banks**

This list relates to the documentation necessary for the loan application processing under temporary measure of the loan programme Working Capital CRISIS 2022 – measure.

Standardised loan application forms 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**
* **Data on client and project**
* **Client’s Tables – Direct lending**
* **Statement on client’s eligibility**
* **Statement on connected clients**
* **Statement on aid**
* **Statement on impact of the Russian aggression against Ukraine on the borrower’s operations**
	1. **Status and financial documentation**
	2. **Companies / cooperatives / institutions and agencies in private majority ownership**
* **Questionnaire for legal entities, Data on beneficial owners of the client with Attachments (Tables 1 and 2), Questionnaire for politically exposed persons** (HBOR’s forms)
* **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)
* **CVs of persons in the management structure –** if it is not a part of the investment study/business plan
* **Notice on the classification of business entity in accordance with the National Classification of Activities (NKD)**
* **Document evidencing registration** – if not available in public registers (e.g. for farmers: excerpt from the Register of Farmers)
* **Financial statements:**
	+ - * Annual Financial Statements for previous two years of operations - Balance Sheet, Profit and Loss Account, Additional Data, Notes to the Financial Statements, Gross Balance Sheet, including the confirmation that the financial statements have been submitted to FINA

- for middle and large entrepreneurs in accordance with the Labour Act: Statement on Cash Flows

- for entities subject to consolidation: Consolidated Statements

- for entities subject to audit: Audited Statements accompanied by Auditor’s Report

* + - * Quarterly Financial Statements as at the day of the previous quarter with a presentation of comparative data for the same period previous year
* **Reports on Indebtedness and Due Fulfilment of Repayment Obligations** – statement of creditor issued not more than 30 days before the date of loan application submission
* **Data on solvency -** BON2/SOL2 issued not more than 30 days before the date of loan application submission
* **Certificate of Tax Administration on the balance of liabilities towards the state -** issued not more than 30 days before the date of loan application submission; 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**
	1. **Crafts businesses / Family farms / Sole traders and freelancers**
* **Questionnaire for natural persons and Questionnaire for politically exposed persons** (HBOR’s forms)
* **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)
* **CV of the owner/economic operator -** if it is not a part of the business plan/investment study
* **Document evidencing registration** – if not available in public registers (e.g. for family farms: excerpt from the Register of Family Farms)
* **Financial statements:**
* For taxpayers subject to profit tax:
	+ Annual Financial Statements for previous two years of operations - Balance Sheet, Profit and Loss Account, Additional Data, Notes to the Financial Statements, Gross Balance Sheet, including the confirmation that the financial statements have been submitted to FINA
		- for middle and large entrepreneurs in accordance with the Labour Act: Statement on Cash Flows
	+ Quarterly Financial Statements as at the day of the previous quarter with a presentation of comparative data for the same period previous year
* For taxpayers subject to income tax:
	+ Annual Financial Statements for previous two years of operations - Declaration/Income tax decision with attachments (Records of revenues and expenditures, List of permanent assets)
	+ Quarterly Financial Statements as at the day of the previous quarter – Recapitulation of revenues and expenditures
	+ Records of accounts receivable and liabilities, issued not more than 30 days before the date of loan application submission
* **Reports on Indebtedness and Due Fulfilment of Repayment Obligations** – statement of creditor on debt balance and due fulfilment of repayment obligations issued not more than 30 days before the date of loan application submission
* **Data on solvency** **-** BON2/SOL2 issued not more than 30 days before the date of loan application submission
* **Certificate of Tax Administration on the balance of liabilities towards the state -** issued not more than 30 days before the date of loan application submission; 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**
1. **Other documentation**

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

* **Client’s Business Plan** that includes a description of existing business and investment for which financing is requested with business projections for the requested loan repayment period (including the preceding business year)
* **Financial statements of entrepreneur (GFI-POD), Client’s tables** – submitted electronically in excel format
* Company incorporation documents (by-laws, articles of association, latest consolidated versions); for institutions and agencies, the by-laws are part of mandatory documentation.
* Statistical data on tourist arrivals and overnight stays for the preceding year – if HBOR assesses the criterion of market competitiveness among clients in the tourism industry
* Certificate of economic size of the agricultural business (EVPG) issued by the Ministry of Agriculture – for investments in agricultural activities

For all participants in the loan (guarantor payer, co-debtor, pledge debtor):

* **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)

For participants in the loan that are legal entities (guarantor payer, co-debtor) and, if necessary, for other legal entities related to the loan applicant:

* **Financial statements**
	+ - Annual Financial Statements for previous two years of operations - Balance Sheet, Profit and Loss Account, Additional Data, Notes to the Financial Statements, Gross Balance Sheet, including the confirmation that the financial statements have been submitted to FINA

- for middle and large entrepreneurs in accordance with the Labour Act: Statement on Cash Flows

- for entities subject to consolidation: Consolidated Statements

- for entities subject to audit: Audited Statements accompanied by Auditor’s Report

* + - Quarterly Financial Statements as at the day of the previous quarter with a presentation of comparative data for the same period previous year
* **Reports on Indebtedness and Due Fulfilment of Repayment Obligations** – statement of creditor issued not more than 30 days before the date of loan application submission
* **Collateral in accordance with HBOR’s internal acts**
* Other documentation for the purpose of loan application processing

**II. LENDING UNDER THE RISK-SHARING MODEL**

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:

* **Commercial bank’s loan application** (Risk Sharing Model)
* **Data on client and project**
* **Client’s Tables – Risk Sharing Model**
* **Statement on client’s eligibility**
* **Statement on connected clients**
* **Statement on aid**
* **Certificate of Tax Administration on the balance of liabilities towards the state** (issued not more than 30 days before the loan application submission date)
* **Statement on impact of the Russian aggression against Ukraine on the borrower’s operations**
* Commercial bank’s data on client and project
* Documentation of the client as prescribed for direct lending:
* status and financial documentation

(except for AMLCTF 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.

**List of commercial banks**

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