**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; Special SME Segments Investment under NRRP; 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 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[[1]](#footnote-2)**
* **Client Eligibility Statement**
* **Statement on connected clients**
* **Statement on aid[[2]](#footnote-3)**
  1. **Status and financial documentation**
  2. **ULRGs – Units of local or regional government / Institutions and agencies majority-owned by ULRGs**
* **Questionnaire for legal entities** (HBOR’s form)
* **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**
  1. **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:[[3]](#footnote-4)**
  + - * 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:4**
* 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. **Documentation on investment**
  2. **For loan programmes Youth, Female and Start-Up Entrepreneurship / Private Sector Investment /** **Special SME Segments Investment under NRRP / Public Sector Investment / EU Projects**
* **Business plan or investment study[[4]](#footnote-5)** – business plan for investments of up to HRK 700,000 or investment study for investments exceeding HRK 700,000
* **Documentation on business relationship with buyers** – letters of intent / orders and/or (preliminary) 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:**
* **Environmental Protection Questionnaire** (HBOR’s form) **or**

**SELF-ASSESSMENT Questionnaire – Identification of climate, environmental and social risks** (HBOR’s form) – in the case of an application in accordance with the Operational Programmes under the National Recovery and Resilience Plan[[5]](#footnote-6)

* Building / occupancy permit; or another document of the competent construction authority that replaces the building / occupancy permit; or if the project is carried out / works are performed in accordance with the Ordinance on Simple and Other Buildings and Works – statement of the competent construction authority confirming that the building / works under the main design (specified Zoning Plan codes / design no.) can be built / performed in accordance with the Ordinance
* Main design (if applicable)
* Contracts / offers / proforma invoices, list of expenses for works – valid at the time of loan application submission or, if they do not contain a validity period, generally issued not more than 3 months before the date of loan application submission
* Purchase (preliminary) contract for immovable / movable properties (purchased by loan proceeds, if any)
* Land and/or building lease or concession contracts for a period longer than the loan repayment period – in the case of an investment in immovable properties not owned by the loan applicant (except in the case of diffuse and integrated hotels)
* Documentation on other sources of finance (loan contracts, etc.) – if there are other sources of finance
* For the EU Projects programme: Confirmation on the receipt of the application for the award of a grant or Finance Contract relating to the award of a grant
  1. **For loan programmes Working Capital / Financial Restructuring**
* For the Working Capital programme: **Client’s Business Plan** that includes a description of existing business[[6]](#footnote-7) and investment for which financing is requested with business projections for the requested loan repayment period (including the preceding business year)
* For the Financial Restructuring programme: **Client’s Restructuring Plan and Business Plan** that includes a description of existing business5 and business projections for the requested loan repayment period (including the preceding business year)
* Contracts that are the subject matter of refinancing – in the case of an application for the settlement of existing obligations or for the refinancing
  1. **For loan programme Pre-Export Finance**
* **Client’s Business Plan** that includes a description of existing business5 and investment for which financing is requested with business projections for the requested loan repayment period (including the preceding business year)
* Documentation on business relationship with buyers (invoices, orders and/or (preliminary) contracts with buyers, if the export is outside the EU: EUR 1 form and SCD) and basic creditworthiness information on operations of the partner/buyer (creditworthiness report) – in the case of an application for financing of an individual transaction
  1. **Documentation on collateral**

**For immovable property:**

* Immovable property value assessment study made by a certified expert witness / assessor or authorised company – for residential buildings issued not more than 3 years beforehand, for commercial buildings not more than 1 year before the loan application submission
* Land register excerpt – issued not more than 30 days before the loan application submission date (if the land register excerpt contains encumbrance for a loan, a confirmation of the loan balance in repayment is required, or if active seals or notes are visible in the land register excerpt, for example referring to court proceedings, documentation showing what the active seals or notes relate to is required)
* Statement on the use of immovable property (HBOR’s form)

**For movable property:**

* Movable property value assessment study made by a certified expert witness / assessor or authorised company and evidence of ownership or sale (preliminary) contract or supplier’s invoice for new movable property

**For immovable and movable property:**

* Sale (preliminary) contract for immovable / movable property (that is offered as collateral, if any)

**For other collateral:** documentation depending on the type of collateral

* 1. **Other documentation**

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

* **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
* Other documentation for the purpose of loan application processing

**II. LIST OF DOCUMENTATION FOR LENDING IN COOPERATION WITH COMMERCIAL BANKS[[7]](#footnote-8)**

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**
* **Data on client and project**
* **Client’s Tables – on-lending via commercial banks**
* **Client Eligibility Statement[[8]](#footnote-9)**
* **Statement on aid [[9]](#footnote-10)**
* **Certificate of Tax Administration on the balance of liabilities towards the state[[10]](#footnote-11)** (issued not more than 30 days before the loan application submission date)
  1. **Other documentation**

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

* Documentation on offered collateral (for immovable property):
* Immovable property value assessment study made by a certified expert witness / assessor or authorised company – for residential buildings issued not more than 3 years beforehand, for commercial buildings not more than 1 year before the loan application submission
* Land register excerpt – issued not more than 30 days before the loan application submission date (if the land register excerpt contains encumbrance for a loan, a confirmation of the loan balance in repayment is required, or if active seals or notes are visible in the land register excerpt, for example referring to court proceedings, documentation showing what the active seals or notes relate to is required)
* 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
  1. **List of commercial banks**

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

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

* 1. **Documentation**
* **Commercial bank’s loan application** (Risk Sharing Model)
* **Data on client and project**
* **Client’s Tables – Risk Sharing Model**
* **Client Eligibility Statement**
* **Statement on connected clients**
* **Statement on aid 9**
* **Certificate of Tax Administration on the balance of liabilities towards the state[[11]](#footnote-12)** (issued not more than 30 days before the loan application submission date)
* 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.
  1. **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

1. Units of local and regional government submit Client's tables - Direct lending (ULRGs). [↑](#footnote-ref-2)
2. Not necessary for loan under the Pre-Export Finance programme. [↑](#footnote-ref-3)
3. Entrepreneurs (start-ups) with no prior business operations do not submit the financial statements. [↑](#footnote-ref-4)
4. The recommended content of the investment study / business plan is available at HBOR’s websites. The investment study / business plan must contain the name or the name and surname of the author as well as the telephone and e-mail contacts of the author. For investments of ULRGs or investments of public interest**, only the project description** can be submitted. [↑](#footnote-ref-5)
5. Special SME Segments Investment under NRRP, loans at interest subsidy under NRRP in accordance with the programmes: Youth, Female and Start-Up Entrepreneurship, Private Sector Investment and Public Sector Investment [↑](#footnote-ref-6)
6. Description of existing business: description of activity, main product / service, history, market position and other key business data [↑](#footnote-ref-7)
7. List of documentation for lending in cooperation with commercial banks does not relate to the programme Special SME Segments Investment under NRPP. [↑](#footnote-ref-8)
8. There is no obligation to supply the statement to HBOR, however, if necessary and depending on individual case, HBOR may request for insight either this or another appropriate statement of the client used by the commercial bank. [↑](#footnote-ref-9)
9. Except for loan under the Pre-Export Finance programme. [↑](#footnote-ref-10)
10. Except for ULRGs and institutions / agencies majority-owned by ULRGs. [↑](#footnote-ref-11)
11. For ULRGs and institutions and agencies majority owned by ULRGs, the Certificate of Tax Administration on the balance of liabilities towards the state is not submitted [↑](#footnote-ref-12)