**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)
* Incorporation documents(for institutions and agencies majority-owned by ULRGs, by-laws or document of incorporation, latest consolidated version)
* 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 Attachment (Table of ownership), Questionnaire for politically exposed persons, Statement on origin of assets and funds (HBOR’s form)
* Incorporation documents (by-laws, articles of association, statement of incorporation or document of incorporation, latest consolidated version)
* 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 Accounting Act: Statement on Cash Flows as well
* for entities subject to consolidation: Consolidated Statements as well
* for entities subject to audit: Audited Statements accompanied by Auditor’s Report as well
* 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(hereinafter together: Certificate of the Tax Administration)

Certificate of the Tax Administration is submitted for:

* Loan applicant, and:
* If the applicant is micro entrepreneur in accordance with the Accounting Act: for natural persons – owners of the applicant and connected clients of the applicant as well
* If the applicant is start-up entrepreneur with no previous operations: for owners of the applicant as well
	1. **Crafts businesses / Family farms / Sole traders and freelancers**
* Questionnaire for natural persons, Questionnaire for politically exposed persons, Statement on origin of assets and funds (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:3

*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

*For taxpayers subject to profit tax, or entrepreneurs keeping their business records in accordance with the Accounting Act (ZoR), respectively:*

* + 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 Accounting Act: Statement on Cash Flow as well
	+ 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 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 (hereinafter together: Certificate of the Tax Administration)

Certificate of the Tax Administration is submitted for:

* Loan applicant, and:
* If the applicant is taxpayer subject to income tax or micro entrepreneur in accordance with the Accounting Act: for natural persons – owners of the applicant that are possibly not included by the Certificate of the Tax Administration and connected clients of the applicant as well
	1. **Investment Documentation**
	2. **For loan programmes: Youth, Female and Start-Up Entrepreneurship****/ Special SME Segments Investment under NRRP / Private Sector Investment / Public Sector Investment / EU Projects**
* Business plan or investment study [[4]](#footnote-5) – business plan for investments of up to EUR 200,000 or investment study for investments exceeding EUR 200,000
* 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 or investment study
* Technical documentation:
* Environmental Protection Questionnaire (HBOR’s form) or

in the case of an application in accordance with the Operational Programmes under the National Recovery and Resilience Plan (NRRP): Self-Assessment Questionnaire – accompanying Schedule 2 Legal Compliance to Verify the Sustainability of Investments under NRRP (HBOR’s forms)

*and the following documentation if applicable:*

* + Building/occupancy permit; or another document of the competent construction authority that replaces the building/occupancy permit
	+ If the project is carried out/works are performed in accordance with the Ordinance on Simple and Other Buildings and Works
* either the 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
* or the statement of the competent design engineer under substantive and criminal liability that the construction facilities/works under the main design (specified Zoning Plan codes / design no.) can be built/ carried out in accordance with the Ordinance
	+ Main design
	+ Contracts/offers/proforma invoices, list of expenses for works and equipment – 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 out of loan proceeds)
	+ In the case of an investment in immovable properties not owned by the loan applicant (except in the case of diffuse and integrated hotels):
* land and/or building lease contracts, for a period longer than the loan repayment period or
* land and/or building concession contracts, for a period longer than the loan repayment period
	+ Environmental protection study or environmental impact assessment study and accompanying decisions on the evaluation and/or eligibility of the project
	+ Technological project

*and the following documentation in case of an application in accordance with the Operational programmes under the National Recovery and Resilience Plan (NRRP) and if applicable:*

* + Technical specification of machinery/equipment with accompanying calculation of energy savings
	+ Other documentation not listed above, which confirms the Do No Significant Harm principle or is evidence of a significant contribution to environmental goals
* Documentation on other sources of finance (loan contracts, etc.)– if there are other sources of finance
* **Additionally 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 programme Working Capital**
* Client’s Business Plan that includes a description of existing business[[5]](#footnote-6) and investment for which financing is requested with business projections for the requested loan repayment period (including the preceding business year) – in case of a loan application above EUR 400,000[[6]](#footnote-7)
* 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) – in the case of a loan application above EUR 400,000
* Documentation on business relationship with buyers (invoices, orders and/or (preliminary) contracts with buyers, EUR 1 form and JCD if the export is outside the EU) 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. **For loan programme Financial Restructuring**
* **Client’s Restructuring 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. **Documentation on collateral**

*For immovable property:*

* Immovable property value assessment study[[7]](#footnote-8) 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 moveable property:*

* Moveable 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 moveable 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 GFI-POD; Client’s tables – submitted electronically in excel format
* 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 Accounting Act: Statement on Cash Flows as well
* for entities subject to consolidation: Consolidated Statements as well
* for entities subject to audit: Audited Statements accompanied by Auditor’s Report as well
* 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[[8]](#footnote-9)**

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[[9]](#footnote-10)
* Statement on aid[[10]](#footnote-11)
* 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)

*and in the case of Application for Interest Subsidy from the NRRP funds[[12]](#footnote-13):*

* Specification accompanying the Application for Interest Subsidy from the NRRP funds
* Loan repayment plan calculated by applying the NRRP subsidy rate

*and in the case of Application for Interest Rate Subsidy from the NRRP funds and/or with a NRRP guarantee:*

* Self-Assessment Questionnaire - Identification of climate, environmental and social risks and accompanying Schedule 2 Legal Compliance to Verify the Sustainability of Investments under NRRP (HBOR’s forms)

and the following documentation, if applicable:

* + Building/occupancy permit; or another document of the competent construction authority that replaces the building/occupancy permit
	+ If the project is carried out/works are performed in accordance with the Ordinance on Simple and Other Buildings and Works
* either the 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
* or the statement of the competent design engineer under substantive and criminal liability that the construction facilities/works under the main design (specified Zoning Plan codes / design no.) can be built/carried out in accordance with the Ordinance
	+ Main design
	+ in the case of an investment in immovable properties not owned by the loan applicant (except in the case of diffuse and integrated hotels):
* land and/or building lease contracts or
* land and/or building concession contracts
	+ Environmental protection study or environmental impact assessment study and accompanying decisions on the evaluation and/or eligibility of the project
	+ Technological project
	+ Technical specification of machinery/equipment with accompanying calculation of energy savings
	+ Other documentation not listed above, which confirms the Do No Significant Harm principle or is evidence of a significant contribution to environmental goals
	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 (if not the Application for Interest Subsidy from the NRRP funds or with a NRRP guarantee)
* Other documentation for the purpose of loan application processing
	1. **List of commercial banks for on-lending via commercial banks**

(commercial banks with a possibility of lending with interest subsidy from the NRRP funds are marked by „NRRP“)

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

**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[[13]](#footnote-14)
* Certificate of Tax Administration on the balance of liabilities towards the state[[14]](#footnote-15)

(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.

*and in the case of Application for Interest Subsidy from the NRRP funds [[15]](#footnote-16):*

* Specification accompanying the Application for Interest Subsidy from the NRRP funds
* Loan repayment plan calculated by applying the NRRP subsidy rate
	1. **List of commercial banks for lending under the risk-sharing model**

(commercial banks with a possibility of lending with interest subsidy from the NRRP funds are marked by „NRRP “)

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

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 <https://www.hbor.hr/investicijska-studija/>; <https://www.hbor.hr/poslovni-plan/>. 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. Description of existing business: description of activity, main product / service, history, market position and other key business data. [↑](#footnote-ref-6)
6. Business entities that invest in the **recovery from the consequences of the earthquake and the economic development of Sisak-Moslavina County** do not submit a separate Business Plan, except within the framework of the Client's Tables. [↑](#footnote-ref-7)
7. For business entities investing:

**in the recovery from the consequences of the earthquake and the economic development of Sisak-Moslavina County** (within the framework of loan programmes: Private Sector Investment; Youth, Female and Start-Up Entrepreneurship; Working Capital), and the immovable property damaged in the earthquake or moveable property is intended as collateral. There is a possibility to consider the application without immovable/moveable property assessment study.

**in the recovery from the consequences of the earthquake in the area of Zagreb or Karlovac County** (within the framework of loan programmes: Private Sector Investment; Youth, Female and Start-Up Entrepreneurship), and the immovable property damaged in the earthquake or moveable property is intended as collateral. There is a possibility to consider the application without immovable/moveable property assessment study. [↑](#footnote-ref-8)
8. List of documentation for lending in cooperation with commercial banks does not relate to the programme Special SME Segments Investment under NRRP. [↑](#footnote-ref-9)
9. 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-10)
10. Except for loan under the Pre-Export Finance programme. [↑](#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)
12. For loans with interest rate subsidy from the NRRP funds under the loan programmes: Youth, Female and Start-Up Entrepreneurship; Private Sector Investment; Public Sector Investment; EU Projects. Application for Interest Subsidy from the NRRP funds can be found within the framework of the commercial bank’s Loan Application. [↑](#footnote-ref-13)
13. Except for loan under the Pre-Export Finance programme. [↑](#footnote-ref-14)
14. 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-15)
15. For loans with interest rate subsidy from the NRRP funds under the loan programmes: Youth, Female and Start-Up Entrepreneurship; Private Sector Investment; Public Sector Investment; EU Projects. Application for Interest Subsidy from the NRRP funds can be found within the framework of the commercial bank’s Loan Application (Risk-Sharing Model). [↑](#footnote-ref-16)