

ESIF individual guarantees

ESIF individual guarantees consist of two measures: Measure A for investment loans with the possibility of interest rate subsidies and Measure B for working capital loans. The minimum guarantee amount is EUR 150,000 and the maximum amount is EUR 2,000,000

	Measure A - ESIF Individual Guarantees for Investment Loans	Measure B - ESIF Individual Guarantees for Working Capital Loans
<i>Loan/guarantee users</i>	<i>Micro, small and medium entrepreneurs (including beginners)</i>	
<i>Minimum loan amount</i>	<i>EUR 187,500.00</i>	<i>EUR 230,770.00</i>
<i>Share of working capital in loan amount</i>	<i>Up to 30% of the loan amount</i>	<i>100%</i>
<i>Regular interest rate on the loan</i>	<i>The standard regular interest rate is reduced for a number of percentage points depending on the guarantee rate, and is more favourable than the rate on loans approved without the guarantee of HAMAG-BICRO</i>	<i>The standard regular interest rate is reduced for a number of percentage points depending on the guarantee rate, and is more favourable than the rate on loans approved without the guarantee of HAMAG-BICRO</i>
<i>Interest subsidy by HAMAG-BICRO</i>	<i>At a fixed interest rate (determined on the basis of the guarantee rate), HAMAG-BICRO shall subsidize a maximum of half of the total interest calculated for the entire loan repayment period (including interest during grace period) Preconditions for interest subsidies: - Loans with a repayment term of more than 5 years - for entrepreneurs in the following sectors: Manufacturing industry, Transportation and storage, Tourism, Art, entertainment and recreation</i>	<i>No subsidies</i>



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<i>Minimum guarantee amount</i>	<i>EUR 150,000.00</i>	<i>EUR 150,000.00</i>
<i>Maximum guarantee amount</i>	<i>EUR 2,000,000.00</i>	<i>EUR 1,000,000.00</i>
<i>Maximum guarantee rate</i>	<i>80% of the loan principal</i>	<i>65% of the loan principal</i>
<i>Duration of guarantee</i>	<i>From 1 to 10 years (in exceptional cases, depending on the complexity of the investment, the duration of the guarantee may be longer)</i>	<i>1 to 5 years</i>
<i>Fee for guarantee issuance</i>	<i>Up to 0.5% of the amount of the approved guarantee, one-time</i>	<i>From 0.5% to 1% of the amount of the approved guarantee, one-time</i>
<i>Note:</i>	<i>Loans include de minimis grant and/or state support</i>	<i>Loans include de minimis grant</i>

Entrepreneurs submit their applications for loans with ESIF individual guarantee to the Bank and the Bank sends the relevant documentation to HAMAG BICRO for approval. In case of a positive decision, HAMAG BICRO delivers an invoice for guarantee issuance fee to the entrepreneur.

This document was prepared with the support of the European Union. The content of this document does not reflect the official opinion of the European Union