

The UniCredit Bank offers investment loan for general and green purposes refinanced by Eximbank within the framework of Demján Sándor Investment Loan Program with favourable interest rate in HUF or EUR for domestic enterprises.

The purpose of the loan program is to finance new investments in Hungary and thus, to improve the international competitiveness of enterprises as well as to support the investments related to environmentally sustainable economic activities of enterprises by financing with attractive interest rate.

The loan provided with favourable interest rate in the framework of this program is considered as state aid and its form is considered as favourable interest rate loan according to de minimis¹ or General Block Exemption Regulation (GBER)².

Why is this loan advantageous to your company?

- The loan is available for SMEs and large enterprises (depending on subsidy category).
- You can have an investment loan with favourable, state-subsidised, fixed interest rate.
- The term of loan can be maximum 10 years.
- This loan means long term financing with predictable financing costs and debt service fixed in advance that adjusts to the construction period and the useful life of the investment.

To whom do we recommend the Exim Green Investment Loan?

- To any resident business organization complying with the conditions of the loan program, with the General Business Terms of Eximbank and with the subsidy rules.
- The investment must meet the eligibility criteria required by Eximbank.
- In case of green loan borrowers must meet at least 2 of the following conditions:
 - its turnover is maximum EUR 15 million,
 - its balance sheet total is maximum EUR 15 million,
 - the number of its employees is maximum 300.
- **If you are requesting a green loan to finance a development whose eligible costs meet one of the following sustainable investment objectives:**
 - renewable energy production (according to de minimis or 41. GBER);
 - building of energy storage capacity (according to de minimis or 41. GBER);
 - sustainable transport, electromobility (according to de minimis, 14. GBER or 17. GBER);
 - energy efficiency - machinery, equipment and technology (according to de minimis, 14. GBER, 17. GBER or 38. GBER);
 - energy efficiency - modernization of existing buildings (according to de minimis or 38/a. GBER);
 - sustainable real estate investment – construction or purchase (according to de minimis, 14. GBER, 17. GBER or 38/a. GBER);
 - sustainable water maintenance (according to de minimis, 14. GBER or 17. GBER);
 - sustainable waste management (according to de minimis, 14. GBER, or 17. GBER).

¹ according to Commission Regulation EU 2023/2831 t

² according to Commission General Block Exemption Regulation 651/2014/EU

Main parameters of the Loan:

Loan type:	Investment loan.
Loan amount:	<u>The maximum amount of all requested loans</u> in the Exporters of Future Investment Loan Program <u>is HUF 6 billion or EUR 15 million per client.</u> <u>In case of green loan purpose, the maximum amount of a single loan transaction is HUF 800 million or EUR 2 million</u> and the client must meet the requirements regarding client size.
Own funds:	Minimum 15%-25% depending on the type of investment.
Term:	Maximum 10 years from the contract signature date.
Availability period:	It shall be determined in line with the construction period, but it is maximum 18 months and no longer than the date of commissioning of the investment and the grace period.
Currency:	HUF or EUR.
Interest rate:	According to the client rating and the purpose of the loan, the interest rate is fixed for the whole term.
Interest payment:	1, 3 or 6 monthly.
Grace period:	Maximum 2 years until the commencement of the repayment, but not shorter than the availability period.
Repayment of the principal:	After the availability period 1, 3 or 6 monthly, in equal instalments or based on individual repayment schedule taking into consideration that the amount of the instalments due in the last 20% of the term cannot exceed 60% of the total loan amount.
Handling fee:	1% of the loan amount, flat fee
Commitment fee:	0.5% p.a. on the undrawn part of the loan amount
Other costs:	Costs deriving from the non-performance of those specified in Government Decree No. 85/1998 /V.6./ on interest equalisation.

Loans may not be provided for the following purposes, among others (the detailed exclusions are available in the document called Útmutató for Exporters of Future loan on the website of Exim):

- for financing an investment already started before submitting the loan application to the Bank (except in de minimis state aid category);
- for loan takeover;
- for financing an activity related to the primary production of agricultural goods,
- for financing of investment on land owned by others with certain exceptions;
- for financing an investment on rented property (not land) with certain exceptions;

- for financing the purchase / development / modernisation of residential real estate, or purchase and development of real estate with speculative purpose (except for construction of workers' hostels and dormitories, or their construction/operation for rental purposes);
- for financing sale and purchase of tangible assets and intangible assets within a company group;
- for financing the purchase of passenger cars;
- for financing any activity that violates Hungarian or EU legal regulations;
- for financing any investment project, the distribution or possession of the product of which is unlawful;
- for financing any activity that violates the provisions of any international treaty binding upon Hungary;
- for financing activities relating to purchasing, manufacturing or trading of military equipment or weapons;
- for re-export financing;
- for financing activities violating environmental regulations;
- for financing securities, business shares, capital contributions to legal entities, interest or speculative deals, swap deals;
- for financing expenses not serving activities with entrepreneurial purposes;
- for financing reclaimable VAT, customs or public debts;
- for financing the supply of goods/services to any country included in the list of sanctions.

This information is not fully comprehensive. Further information about the program is available on the website of the Eximbank: www.exim.hu

If you are interested, please feel free to contact your relationship manager.

You can find further information about our Bank and our products on our webpage: www.unicreditbank.hu.

UniCredit Bank Hungary Zrt.

This information should not be considered an offer. The Bank reserves the right to change conditions. UniCredit Bank reserves the right to decide individually on loan disbursement and on the amount and conditions thereof, based on the loan application and documents submitted.