

Exim Banca Românească grants loans under the IMM Plus program



Exim Banca Românească Continues to provide loans under the IMM PLUS program this year as well, facilitating small and medium-sized enterprises (SMEs) and small businesses with medium market capitalization to access special financing conditions to ensure the liquidity needed for current operations or investments.

The main characteristics of the financing are:

- €€€€€ The maximum value** of granted financing is 5 million lei for working capital credit lines and 10 million lei for investment loans. The maximum cumulative value of state-guaranteed financings that can be granted to a beneficiary under the program cannot exceed 10 million lei, respectively 5 million lei for beneficiaries in the fields of primary agriculture, aquaculture, and pisciculture.
- €€€€€ The maximum duration** of the financing is 72 months for investment loans and 36 months for working capital credit/lines of credit.

The financings can be accessed with state guarantees covering up to a maximum of 90% of the loans granted, with the associated guarantee fees subsidized by the state for the entire credit period. The interest rate is also subsidized for the first 12 months (except for beneficiaries of the AGRO PLUS component), and the costs for all components are ROBOR 3M + 1.9% for working capital loans and ROBOR 3M + 1.5% for investment loans.

The program runs until the 30th of June, 2024, and applications can be submitted for one of the components:

- €€ IMM PLUS**, dedicated to supporting small and medium-sized enterprises (IMM) and small businesses with medium market capitalization, including startups, from all sectors/fields of activity except those included in the other components AGRO PLUS, IMM PROD PLUS, CONSTRUCT PLUS, RURAL PLUS, INNOVATION PLUS.
- €€ AGRO PLUS**, dedicated to IMMs and small businesses with medium market capitalization, including startups, in the fields of agriculture, fishing, aquaculture, and the food sector.
- €€ IMM PROD PLUS**, to ensure liquidity and financing investments for IMMs and small businesses with medium market capitalization, including startups, operating in productive sectors.
- €€ CONSTRUCT PLUS**, to support financing needs for improving energy efficiency, making investments in

the field of green energy, and aligning with environmental objectives implemented by IMMs and small businesses with medium market capitalization in the construction sector, including startups.

- **€€ INNOVATION PLUS**, dedicated to supporting innovative Romanian companies and/or those promoting products and services intended for export.

- **€€ RURAL PLUS**, to support ensuring liquidity through investment loans and credit/lines of credit for working capital granted to farmers, IMMs, small businesses with medium market capitalization, as well as large enterprises in the agriculture, fishing, aquaculture, food, and agricultural product trade sectors, excluding tobacco and alcoholic beverages.

Exim Banca Romaneasca is a 100% Romanian universal bank, ranked in the top 10 largest credit institutions by assets. The bank offers its clients, both individuals and legal entities, a wide range of quality products and services tailored to their needs. Exim Banca Româneasca operates a national distribution network of 83 branches and 26 Business Centers, the latter being exclusively dedicated to companies, a network that allows it to be close to retail and corporate clients and to implement various Romanian and European development programs.