

Press Release

Alpha Bank: Financing investment projects that promote Research and Innovation and enhance the competitiveness of SMEs, with the guarantee of the Hellenic Development Bank – HDB's Innovation Guarantee Fund

Alpha Bank, under an agreement with the **Hellenic Development Bank - HDB**, participates in the "**Innovation Guarantee Fund**", providing resources and expertise to Small and Medium Enterprises, while financing innovative investment projects.

Through the "Innovation Guarantee Fund", Alpha Bank finances with favorable terms both eligible start-ups and already established SMEs that plan to invest in the creation of innovative products and services. Eligible companies will have to document their innovative blueprint through their business plan.

The new financing under the Program, which will be concluded and granted until 31.12.2025, is guaranteed by the "Innovation Guarantee Fund" at a rate of 80% and features the following characteristics:

- financing investment projects that promote Research and Innovation. The amount of funding ranges from EUR 25,000 to EUR 400,000.
- financing of up to 20% of the capital granted, subject to the achievement of innovation and ESG (Environmental, Social and Governance) criteria
- a favorable financing rate due to the guarantee provided by the "Innovation Guarantee Fund"
- a maximum financing period of up to 10 years, with the possibility of a grace period of 1 to 3 years
- the maximum of the required collateral, does not exceed 20% of the financing amount.

Companies can submit an online application for participating in the State Aid Information System (SAIS) via the website www.ependyseis.gr/mis, choosing **Alpha Bank** for their financing.

You can find more information on the terms and conditions of the "Innovation Guarantee Fund" on the Alpha Bank website (<https://alpha.gr/TE>).

Alpha Bank, through its participation in the "Innovation Guarantee Fund", provides financing solutions that actively demonstrate its commitment to stand by the side of businesses, supporting the sustainable growth of companies and the economy.

