# 99400026017000



| **Modul** | **Sachverhalt** |
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| **Leistungsschlüssel** | 99400026017000 |
| **Leistungsbezeichnung I** | |
| **Leistungsbezeichnung II** | Commercial enterprises; application for a state guarantee |
| **Typisierung** | 4 - Land: Regelung |
| **Quellredaktion** | Bayern |
| **Freigabestatus Katalog** | unbestimmter Freigabestatus |
| **Freigabestatus Bibliothek** | unbestimmter Freigabestatus |
| **Begriffe im Kontext** | |
| **Leistungstyp** | |
| **Leistungsgruppierung** | |
| **Verrichtungskennung** | |
| **SDG-Informationsbereich** | |
| **Lagen Portalverbund** | |
| **Einheitlicher Ansprechpartner** | |
| **Fachlich freigegeben am** | 01.07.2025 |

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| Fachlich freigegen durch | Bayerisches Staatsministerium der Finanzen und für Heimat (Bavarian State Ministry of Finance and Regional Identity) |
| Handlungsgrundlage | https://www.gesetze-bayern.de/Content/Document/BayBUEG<br>https://www.gesetze-bayern.de/Content/Document/BayBUEG<br>https://www.gesetze-bayern.de/Content/Document/BayVV_66_F_14520/true<br>https://www.gesetze-bayern.de/Content/Document/BayVV_66_F_14520/true |
| Teaser | The Free State of Bavaria provides state guarantees for loans to finance projects in the commercial sector. |
| Volltext | Purpose<br><br>Within the framework of economic development, projects in Bavaria are promoted whose implementation is of economic interest to the Free State of Bavaria.<br><br>Object<br><br>The state guarantee serves as a substitute for missing bank securities without which the loan could not otherwise be granted.<br><br>Beneficiaries<br><br>Eligible applicants are companies in the commercial sector (including members of the liberal professions).<br><br>Eligible projects<br><br>Loans to finance investments (including the takeover of a business), exceptionally working capital loans (especially in connection with investments) and guarantee loans (especially in connection with orders) are guaranteed.<br><br>Type and amount<br><br>Depending on the individual case, the deficiency |

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| | guarantee is limited to an appropriate portion of the loan (maximum 80%). State guarantees are possible for a guarantee amount of more than EUR 5,000,000.00. Below this amount, guarantees from LfA Förderbank Bayern or Bürgschaftsbank Bayern GmbH are available (see "Related topics" and "Further links"). . |
| Erforderliche Unterlagen | |
| Voraussetzungen | Key requirements:<br><br>• Own funds and existing collateral must be given priority. Shareholders should assume joint liability.<br>• The maximum term of the guarantee is 15 years.<br>• The through-financing of the project and the overall financing of the company must be secured.<br>• In addition, EU state aid law must be complied with. |
| Kosten | • One-off application fee: 0.5% of the guarantee amount, minimum EUR 250.00, maximum EUR 50,000.00<br>• Annual guarantee fee: at least 0.5% of the guarantee amount |
| Verfahrensablauf | • You can apply for a state guarantee at a bank of your choice (house bank).<br>• If your bank is prepared to grant the loan with a state guarantee, it will forward the application to the LfA Förderbank Bayern for examination and processing.<br>• The State Ministry of Finance and Home Affairs will decide on the application after approval by the state government. |
| Bearbeitungsdauer | |
| Frist | • The application must be submitted before the start of the project. • A state guarantee cannot be granted retrospectively for loans that have already been granted. |
| weiterführende Informationen | http://www.bb-bayern.de/<br>http://www.bb-bayern.de/<br>https://www.lfa.de/website/de/<br>https://www.lfa.de/website/de/ |
| Hinweise | |

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| **Rechtsbehelf** | |
| **Kurztext** | |
| **Ansprechpunkt** | |
| **Zuständige Stelle** | |
| **Formulare** | |
| **Ursprungsportal** | BayernPortal, BayernPortal |