

List of documents necessary to apply for a facility under General Lending scheme

To apply for a commercial banking facility, the following documentation should be presented to the Bank for initial credit appraisal:

- ▶ Business Pack
- ▶ Financial accounts of the company for previous reporting periods;
- ▶ Cash Flow Projection

After approval of the credit application, the bank will ask the customer to provide a number of documents necessary for loan and security agreement preparation and signing.

Below is the list of the main documents that the customer may need to provide. However this list may differ from case to case and each customer will be advised individually.

- ▶ The most recent version of company Charter,
- ▶ State Registration Certificate both for companies and sole proprietors
- ▶ Enclosure to State Registration Certificate with company Director details,
- ▶ Certificate from State Register regarding changes/amendments in company charter, details of director and participants (for LLCs (Limited Liability Company)). The list of current shareholders and ownership structure should be obtained from State Depository/Company s Register for JSC (Joint Stock Companies).
- ▶ Passport copies of company Director and Participants (for LLCs)/ Shareholders (for JSCs) possessing the controlling package of company shares,
- ▶ Minutes of Meeting authorizing the company director to sign Facility/Security Agreement on behalf of the company,
- ▶ Passport Copy of Sole Proprietors,
- ▶ Ownership certificates and underlying basis for property to be pledged to the Bank,
- ▶ Passport copies of the property owners and copies of marriage certificate if applicable,
- ▶ Other security documents, such as invoice, sale agreement of the pledged equipment, copy of technical passport of the pledged vehicle, etc.,
- ▶ Tax certificate from respective authorities stating the pending taxes for the borrower,
- ▶ Copy of the company latest Balance Sheet and/or a written note from the company director and chief accountant stating the balance of company assets in the last quarter,
- ▶ Certificate from cadastre regarding property status and availability of restrictions (This certificate has 15-calendar-day validity period).