

The list of documents required to obtain a loan (for legal entities):

Documents evidencing legal capacity of the business:

- Copy of company's Certificate of Registration (the original must be shown);
- Copy of certificate of company's registration as tax payer (the original must be shown);
- Copy of company's Memorandum of Association/Charter and the amendments thereto, if any (the original must be shown);
- The Register of Companies' record specifying the executive officers authorized to sign on the company's behalf.

Documents evidencing the borrower's financial position:

- Financial statements (balance sheet, profit & loss statement, the accompanying notes attached) covering the previous reporting period, as attested by the SRS (State Revenue Service);
- Financial statements along with the accompanying notes covering the last quarter of the reporting period (providing for itemization);
- Projected cash flow schedule;
- Documents evidencing non-cash transactions in the current accounts (over the past three months);

Information pertaining to the collateral object:

- Documents evidencing the legal ownership of the property (the Land Registry Deed/Certificate or any other documents);
- Property appraisal report;
- Insurance policy covering the property serving as collateral (if any);
- Information pertaining to the property serving as collateral - description, market situation, market demand and market prices.

Business plan – description of the business and the rationale for obtaining funding.

Payment slip/receipt showing that loan application fee has been paid over.

Please note: the Bank may request any additional documents, as it considers necessary or appropriate.