

Loan application documents

General documents

- Loan application
- Related parties Declaration form (under BNB Regulation 22 and the Law on Credit Institutions), containing the related parties' indebtedness (if any), including original amount of drawn bank loans, outstanding loans, repayment schedule, and maturity
- Declaration on Indebtedness of the applicant and the related parties, as well as third parties, offering collateral and/or a guarantee, including amounts due to budgetary entities, original amount of drawn bank loans, outstanding loans, repayment schedule, maturity, and interest rate.
- Business Plan (incl. company presentation, purpose of the loan, projected cash flow, market research, etc.)

Financial performance results of the Borrower, related parties, and third parties providing collateral or guarantee:

- Annual Financial Statements (audited if required) for the last three consecutive years, and interim financial statements for the recent period.
- Annual Tax Declaration and monthly VAT declarations (if the applicant is registered) for the interim period.
- Analysis of financial items, incl. breakdown of payables and receivables; structure of the income; etc.
- Management and Financial Analysis or the Auditor's Report, if available.

Documents evidencing the status of the legal entity applying for loan, and of third parties providing collateral and/or guarantee:

- Current Articles of Association, Memorandum of Incorporation, Articles of Partnership (in accordance with the type of company).
- Court registration decisions
- BULSTAT
- Tax and VAT (if available) registrations
- Decision of the Company's authorized body on applying for the credit and for the collateral offered, as well as authorization for signing the documents on behalf of the company
- Certificate on actual status
- Information on the persons, authorized to manage and represent the Company (copy of the identification card)
- Licenses and permits concerning the Company's activity

Other information by the borrower and third parties, providing collateral and/or guarantee

- Certificate issued by the Central Depository (regarding public limited companies, listed on the Stock Exchange)
- Certificate verifying no legal proceedings initiated for bankruptcy, issued by regional court according to the address registration.
- Certificate for lack of obligations to the budget under the Tax and Social Insurance Procedure Code, art. 87, para. 6.

Information and documents related to the proposed collateral

- Title deed of the real estate to be mortgaged
- Updated property layout of the land plot (in case of mortgage), or scheme/ layout from the Cadastre Agency.

- ❑ Updated tax evaluation of the real estate to be mortgaged
- ❑ Certificate issued by the Registration Office for the lack of charges on the Company's property (in case mortgage shall be established).
- ❑ Evaluation of the proposed collateral (for long-term assets) made by a licensed evaluator eligible for the Bank. Insurance value for the vehicles.
- ❑ List and book value of the machinery (specified by serial numbers) and/or inventory offered to be pledged; for inventory also place of storage, invoices, customs declarations; for newly purchased machinery also invoices, customs declarations; for vehicles: copy of their registration books.
- ❑ Certificate issued by the Central Pledge Register (when special pledge shall be established).
- ❑ Contracts, offers (obligatory in case of pledge on current and future receivables).

Additional information

- ❑ Certificate of civic marriage, when the mortgage is on a real estate possessed by an individual.
- ❑ _____