

Documents for submitting a Loan Request to the bank for Legal Entities.

1. Loan application in the form established by the Bank.
2. Borrower's consent to the collection and processing of personal data, his/her guarantees and obligations which are subject to personal data processing regulations (in the form established by a bank).
3. Consent of the MSME Client to disclose banking secrecy (in the form established by a bank).
4. Official financial statements of the Client (Borrower):
 - For an individual entrepreneur: a tax declaration of a single tax payer or a Property and Income Tax Declaration (if the individual entrepreneur uses general taxation system) for the previous reporting period.
 - For a legal entity – Form No. 1 (Balance Sheet) and Form No. 2 (Income Statement) of the annual financial statements for the last two years, as well as the quarterly financial statement for the previous reporting period of the current year and the corresponding period of the previous year (in case of submitting quarterly reports).
5. For a legal entity – a detailed transcript of the following financial documents: accounts receivable, accounts payable, as well as the following line items of Form No. 2 'Income Statement': 2000, 2010, 2120, 2250, 2515, or transcript of line items 2000, 2050, 2120, 2240, 2180, 2270 for Form (2-m) 'Income Statement' (as of the last reporting date and the previous reporting year).
6. If the Borrower belongs to a group of related counterparties/a group under common control (hereinafter – GCC), they have to provide a consolidated financial statements of the GCC, adjusted for revenue, cost of goods sold, accounts receivable, accounts payable, other current accounts receivable, and other current liabilities for intra-group settlements and debts.
7. Transcript of the loan portfolio of the Borrower as of the date of submitting the loan request to the bank (including information on the quality of servicing loan obligations).
8. Borrower's transcript of financial flows on their accounts over the previous six months (for Clients whose main activity is in agriculture - the same transcript for the period of twelve months).
9. Borrower's statement, which contains the following information: the condition of the Borrower's fixed assets (absence/presence of damage due to hostilities, adequacy of available fixed assets for conducting business activities), active agreements on the provision of repayable financial assistance to the Client and their outstanding debt, including its repayment terms.
10. For Borrowers who operate in agricultural sphere it is necessary to provide a statement, which includes information on the amount of cultivated land in Borrower's ownership or rent, the terms of land's lease, yield indicators for the previous two full years (crops specified), the condition of crops (land area, crop type, current and planned expenses), stock volumes of finished products, and reserves of the Client.