

Annex 7
to the Procedure of financing of corporate clients

List of required documents for legal entities

Before financial analysis

1. Copy of certificate on state registration of the borrower (including all inserts), copy of taxpayer identification number (TIN), charter (as further amended) approved by the company,
2. Copies of documents confirming title or lease right of the place of business,
3. Copies of passports of participants of legal entity, director (copies of certificate of state registration, charter and TIN for participants – legal entities)
4. Reports as of the last year presented to the State tax service
5. copies of documents confirming the title with regard to subject of collateral
6. Copies of licenses, certificates and other documents, required for business,
7. Internal and published financial statements in the form/format acceptable by the Bank, income/cost statements, cash flow statements in order to get the picture for the analysed period.

Documents required after approval of the loan application

1. Reference from State Register or other competent authority concerning amendments to the charter of the legal entity, participants and executive body,
2. Reference from the State tax service concerning tax liabilities and the fund for social security (as requested by the Bank)
3. Title with regard to the pledged property
4. Copies of passport, social card, marriage certificate (if any) of the physical person – pledgor, copies of passports of spouses,

5. Copies of charter, certificate on state registration, TIN of legal entity – pledgor, decision of competent authority of the company on pledging the property (as well as the reference from the State Register or other competent authority with respect to participants and executive body of the legal entity),
6. Reference on limitations of the pledged property, issued by competent authority,
7. Decision of the competent authority of the company (General meeting of shareholders) on taking loan and pledging property.
8. Act of appraisal of the pledged/to be pledged property, made by partner companies.

List of required documents for private entrepreneurs

Before financial analysis

1. Copies of passport or other ID document, social card of the private entrepreneur
2. Copy of certificate of registration of private entrepreneur (with inserts) and the TIN,
3. Copies of licenses, certificates and other documents required for business,
4. Copies of documents confirming title or lease right of the place of business
5. Reports as of the last year presented to the State tax service
6. copies of documents confirming the title with regard to subject of collateral
7. Internal and published financial statements in the form/format acceptable by the Bank, income/cost statements, cash flow statements in order to get the picture for the analysed period

Documents required after approval of the loan application

1. Title for the pledged property (with the grounds of ownership)

2. Copies of passport, social card, marriage certificate (if any) of the physical person – pledgor, copies of passports of spouses
3. Copies of charter, certificate on state registration, TIN of legal entity – pledgor, decision of competent authority of the company on pledging the property (as well as the reference from the State Register or other competent authority with respect to participants and executive body of the legal entity)
4. Reference on limitations of the pledged property, issued by competent authority
5. Reference from the State tax service concerning tax liabilities and the fund for social security (as requested by the Bank)
6. Act of appraisal of the pledged/to be pledged property, made by partner companies

List of required documents for physical persons

Before financial analysis

1. Copies of passport or other ID document, social card of the person submitted loan application
2. Copies of documents confirming title or lease right of the place of business
3. copies of documents confirming the title with regard to subject of collateral
4. Internal and published financial statements in the form/format acceptable by the Bank, income/cost statements, cash flow statements in order to get the picture for the analysed period

Documents required after approval of the loan application

1. Title for the pledged property (with the grounds of ownership)

2. Copies of passport, social card, marriage certificate (if any) of the physical person – pledgor, copies of passports of spouses
3. Reference on limitations of the pledged property, issued by competent authority
4. Act of appraisal of the pledged/to be pledged property, made by partner companies