

**List of the documents required
when applying for a loan from ProCredit Bank (Bulgaria) EAD**

Copies of documents, related to the legal status and the activity of the Loan Applicant:

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| <input type="checkbox"/> | Permit / license or registration document (in cases of activities subject to permitting / licensing regime /activities for which listing in a special register is required); |
| <input type="checkbox"/> | Contracts with principal counterparts (customers, suppliers, transaction counterparts, lessors); |

List of accounting documents, certifying the financial status of Loan Applicants and the related parties, indicated below:

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2	4
<input type="checkbox"/>	Latest annual tax declaration submitted;
<input type="checkbox"/>	Balance sheet, Income statement, Cash flow statement and Equity statement for the latest financial year (to be submitted in case they are not available in the Trade Register);
<input type="checkbox"/>	Analytical breakdown by business counterparts of all receivables, obligations, advances received and extended, which must contain information about balances, turnovers, dates of origination of the respective receivable, obligation or advance;
<input type="checkbox"/>	Analytical review of loans / obligations / receivables from / to related parties and the turnovers between them;
<input type="checkbox"/>	Depreciation plan by assets, showing the acquisition date, the reporting and book value of the assets;
<input type="checkbox"/>	Analytical breakdown of sub-accounts from the Costs by Economic Elements group (Costs of Materials, Costs of Hired Services and Other Costs);
<input type="checkbox"/>	Analytical breakdown of liabilities to banks and leasing companies - by financing institution and amount due as at the balance sheet date. Loan, lease contracts, including all annexes and repayment plan to them;
<input type="checkbox"/>	For the financial analyses, performed after June of the respective year, interim statements shall be required (balance sheet, income statement and breakdowns accompanying them) as at the nearest month with reference to the month of the analysis;
<input type="checkbox"/>	Trail balance report accompanying the latest published statements, as well as at the intermediate statements submitted (if any);
<input type="checkbox"/>	Analytical breakdown of "Other Receivables" and "Other Liabilities" (if such are present in the accounting balance sheet), as well as of "Other Revenues" and "Other Costs" (if such are present in the income statement);

Documents related to the proposed collateral:

Documents regarding an immovable property:

- | | |
|--------------------------|---|
| <input type="checkbox"/> | Copy of ownership documents (Notarial deed, Contract, Court order etc.); |
| <input type="checkbox"/> | Landplot blueprint, issued by the Municipality by location of the property (for land and/or ideal parts of land, in case of valid cadastre from the Geodesy, Cartography and Cadastre Agency - AGCC); |
| <input type="checkbox"/> | Valuation for tax purposes of the property, valid for the respective year; |
| <input type="checkbox"/> | Property outline, issued by AGCC, in case of valid cadastre for location of the property; |
| <input type="checkbox"/> | Copy of the Use permit / Commissioning certificate of a building, respectively a separate property in a building; |
| <input type="checkbox"/> | For building in construction – land outline with design visa; construction permit; Protocol under Article 181(2) SDA (for completed rough construction); |
| <input type="checkbox"/> | For buildings for which Act in Form 16 was issued - certificate of energy characteristics with indicated value of specific annual primary energy consumption. For buildings under construction - the Energy Efficiency part of the approved design. |
| <input type="checkbox"/> | Certificate/s under Article 87(6) TSSPC regarding absence/existence of public liabilities of the borrower and the owner/s of the property, issued by the respective territorial directorate of NRA. |

Documents concerning movable assets:

- | | |
|--------------------------|--|
| <input type="checkbox"/> | Copy of document of title: vehicle registration card, technical passports for equipment, registered under ISO, certified abstract from inventory book, contract, invoice and/or other document of title; |
| <input type="checkbox"/> | Document indicating the nominal power of the machine (in kW) and the output per hour (e.g. m/h, |

	mm/min, m ² /h, t/h or other relevant).
<input type="checkbox"/>	Certificate/s under Article 87(6) TSSPC regarding absence/existence of public liabilities of the owner/s of the movable object, issued by the respective territorial directorate of NRA.

Copies of documents, related to the investment project for construction financing:*(for loans for investment project financing)*

<input type="checkbox"/>	Document for ownership;
<input type="checkbox"/>	Landplot blueprint and design visa;
<input type="checkbox"/>	Approved architectural plans with explanatory notes;
<input type="checkbox"/>	Cost calculations for all parts and stages;
<input type="checkbox"/>	Construction permit and Protocol for completed stage of construction.

All documents which are required to be submitted as copies shall bear the attestation "True copy of the original", with signature of the relevant representative.

Note:

1. The loan application will be registered in the information system of the Bank and its processing will start after providing the full set of the documents required, as listed above and signing the Document receipt protocol, certifying their submission and payment of the fee for loan application, in accordance with the Tariff of the Bank.
2. Collateral appraisal is performed after the respective fee, in accordance with the Tariff of the Bank is paid.
3. The Bank shall reserve the right, in the course of processing the Business loan application, to require additionally other documents, related to those already provided.

DOCUMENT RECEIPT PROTOCOL

On this,

....., in my capacity of representative of

Name, surname, last name

....., UIC

I provided to ProCredit Bank (Bulgaria) AD the documents, marked herein above related to the processing of the Business loan application submitted.

Delivered by:

(name and signature)

Received by:

(Business client adviser: name and signature)