

Required documents for Small business loan
Documents required from the applicant*

- Documents to be provided by the customers:
 - Passport and social card of authorized signatories of the company, guarantor(s), as well as other pledgers (if any)
 - Certificate from State Register
 - Latest statement from State Register indicating information about shareholder and CEO dated no more than 1 month upon approval by SBL officer
 - Tax payer ID code registration certificate. Charter of the company (including all changes)
 - Proof of legal workplace (owned or rented or held through an enterprise contract management)
 - In case of shifting SBL: acting loan agreement and mortgage agreement

- Financial analysis:
 - In-house made and properly signed financials (e.g. income statement, balance sheet, tax reports and supporting documents) for the last 2 years.
 - Balance sheet
 - Income statement
 - Liability letter authorized by Tax Service (discharge letter).
 - Reference form Tax authorities about liabilities to Gov. budget
 - Expenditures breakdown
 - List of receivables and payables.
 - Statement of bank account for the last 12 months (if the company turnover is not at BBAM).
 - Borrowing agreement (if available)
 - Other documents may be required by any of the Approval Entity.

- Documents for the pledged property
 - In the case of loans secured by real estate ` Ownership certificate of the pledged area and basis
 - Pledged real estate appraisal report from the appraiser companies cooperating with the Bank
 - In case of purchasing a car, reference from the vehicle obtained from the showroom (year, mileage, value, VIN code)