

Documents required for SME Loans

The documents are brought in personally by the applicant or co-borrower within 15 days of submitting the application. Original documents are brought in, but copies are provided to the Bank.

Information about the applicant

- Passport and ID card of authorized signatories of the company, guarantor(s), as well as of pledgers (if any)
- Certificate from State Register
- Statement from the State Register
- Tax payer ID
- Charter of the company (including all changes)
- Proof of address (owned or rented or held through an enterprise contract management)
- In case of transferring a loan: acting loan agreement and mortgage agreement

Income data

- Financials for the last 2 years
- Balance sheet
- Income statement
- Tax statement (e.g. income tax, VAT, profit tax, etc.)
- Reference from the Tax Authorities about liabilities to govt. budget
- Breakdown of expenditures
- List of receivables and payables
- Bank statement for the last 12 months (if the company turnover is not at BBAM)
- Borrower's agreement (if available)
- Other documents (upon request)

Information about the pledged property

- Ownership certificate of the pledged area and the basis of ownership, if the loan is secured by real estate
- Appraisal report for the pledged real estate from an appraisal agency cooperating with the Bank
- In case of purchasing a car, reference from the vehicle obtained from the showroom (year, mileage, price, VIN code)

Additional documents may be required.