

List of documents required to be provide to the Bank when considering the loan provision for investment projects (purchase of fixed assets)

| Name of the document | Form of presentation |
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| Application form to be signed by the director and sealed by the customer | original |
| Charter and constituent documents of the entity (with amendments), certificate of state registration of the legal entity | Copy with the words "Certified true copy" |
| Card with specimen signatures and seal imprint (when being serviced in another bank) | Copy with the words "Certified true copy" |
| <p>- A protocol resolution of one of the following borrower's governing bodies with the purpose to receive a loan indicating the amount, term, purpose, interest or fees for obtaining a loan, the type of protocol resolution and appointing a responsible person for the execution of loan and other documents:</p> <p>- A decision of the Management Board of the joint-stock company - if the amount of the loan received/the value of the property pledged does not exceed 15% of the total value of the net assets of the joint-stock company;</p> <p>- A decision of the supervisory board signed by all board members - if the amount of the loan received/the value of the property provided as collateral security exceeds 15% of the total value of the net assets of the joint-stock company;</p> <p>- Extract from the decision of the Meeting of the General Shareholders - if the amount of the loan received/the value of the property pledged exceeds 50% of the total value of the net assets of the joint-stock company.</p> <p>- Decisions of the General Meeting of the Founders - if the type of ownership is a Limited Liability Company.</p> <p>- The decision of the founders - for private, family businesses and other firms.</p> | original |
| Passports of the Director and chief accountant | Copy with the words "Certified true copy" |
| Documents confirming the right of a person to sign a loan agreement (an order appointing the director and chief accountant or a power of attorney indicating the signature specimen) | Copy with the words "Certified true copy" |
| CVs of the managers of business entities (directors and chief accountant) | original |
| <p>Certificate from the servicing bank about the account operation for at least the recent 12 months, confirming the absence of any debt (payment backlog file # 2) as of the date of the certificate, about the availability of the loan debt and credit history (to be provided if the customer's main account is served at another bank).</p> <p><i>An additional electronic version of turnover is to be provided at its sufficient large volume.</i></p> | original |
| <p>Financial statements of the business entity (form No. 1 and 2) with a stamp of the tax inspectorate confirming the acceptance of reports for the last reporting period (if necessary, operational financial reports without a mark on acceptance of the STI)</p> <p>In case of overdue receivables and payables, a breakdown of receivables and payables including information on counterparties and indicating the amount and dates of establishment, acts of verification of overdue receivables or a court decision.</p> | Copy with the words "Certified true copy" |

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| Feasibility study business plan with a detailed description of the production plan, financial plan, analysis of the market situation, pricing policy, project risk assessment, forecast of cash receipts to the deposit account before the borrower's demand for the crediting period (cash flow), order portfolio structure and legal background of the sales market/goods/works/services. | original |
| Information sheet in a form of a table indicating the date of return, rate, amount of return according to repayment schedules for loans received, leasing, loans, financial assistance, etc. with a copy of the relevant contracts and repayment schedules (if any). | original |
| A contract or agreement for the purchase of fixed assets at the expense of credit funds. | Copy with the words "Certified true copy" |
| Authorization documents, if they are necessary for the project implementation (license, certificate of conformity, authorization certificate, positive opinion of the State Committee on the Nature, etc.) | Copy with the words "Certified true copy" |
| Collateral documents | original |

The above list of documents is not final, and the Bank reserves the right to request any other information and documents depending on the project specifics and the documents having been submitted.