

# Documents required

## when applying for a loan to ProCredit Bank (Bulgaria) AD

### Documents certifying the legal status of the Loan Applicant:

- Valid Articles of association or Statutes of the Loan Applicant, UIN (Unique Identification Number);
- Copy of BULSTAT card;  
*(for companies registered under the Obligations and Contracts Act, not re-registered commercial entities);*
- Copy of Court order for registration of the commercial entity, as well as subsequent Court orders on the company file  
*(for non re-registered commercial entities, Non-profit organizations);*
- Certificate of Good standing of the commercial entity  
*(for non re-registered commercial entities and entities whose registration is performed by the court);*
- Copy of registration document of Agricultural producer.

### Documents related to the representing persons:

- Copy of ID cards of the owners and/or the persons representing the commercial entity.

### Documents certifying the financial status of the Loan Applicant and the related parties:

- Annual tax declarations for the two latest reporting periods;
- Balance sheet, Income statement, Cashflow statement and Equity statement for the two latest reporting periods;
- Interim Balance sheet and Income statement as of ..... 20.....;
- Breakdown of the Long-term fixed assets, of all receivables and liabilities in the accounting statements as of ....., including the date of occurrence and maturity;
- Breakdown of the Long-term fixed assets, of all receivables and liabilities to the interim statements as of ..... 20.....;
- Copy of VAT declarations for the period from ..... 20..... until ..... 20.....;
- Trial balance sheet – monthly/cumulative for the period from ..... 20..... until ..... 20..... and trial balance sheet for the period from ..... 20..... until ..... 20.....;
- Bank account statements from other banks for a period of .....
- A certificate for the distribution of individual milk quota *(for milk producers only)*.

### Documents related to the proposed collateral:

- Copy of ownership documents  
*(Notary deed, Agreement, Court order, etc. for immovable assets; Agreement; invoice and/or other document for movable assets);*
- Landplot blueprint issued by the Municipality where the property is located (if there is valid cadastre by the Agency for geodesy, cartography and cadastre - AGCC)  
*(if the collateral is land and/or ideal parts of land);*
- Property outline issued by AGCC if there is valid cadastre for the location of the property;
- Copy of the Use permit/Commissioning certificate of a building, respectively a separate property in the building;
- For buildings in construction – Land outline with design visa; Construction permit, Protocol under art.181, para.2 of the Spatial Development Act (for completed rough construction);
- Copy of motor vehicle registration document, technical passport for equipment registered under ISO, certified abstract of the fixed assets register.

### Copies of documents related to the activity of the Loan Applicant:

- Rent agreements; loan and/or leasing agreements; farm categorisation, etc.;
- Licenses, permits, trade mark registration, etc.;
- Agreements with main suppliers and customers.

### Copies of documents related to the investment project:

*for loans for investment project financing*

- Document for ownership;
- Landplot blueprint and design visa;
- Approved architectural plans with explanatory notes;
- Cost calculations for all parts and stages;
- Construction permit;
- Protocol for completed stage of construction.

All documents which are required to be submitted as copies shall bear the attestation “True copy”, signature of the representing person and seal of the Loan Applicant.

**Note:**

1. While processing the business loan application the Bank retains the right to additionally require other documents related to the presented ones.
2. The business loan application will be entered in the Bank's information system and its processing will start after providing the full set of required documents listed above, signing the Document receipt protocol, certifying that they have been submitted, and payment of a fee for loan application as per the Tariff of the Bank.
3. Collateral appraisal is performed after the respective fee as per the Bank's Tariff is paid.

**DOCUMENT RECEIPT PROTOCOL**

On this .....,

....., in my capacity of representative of  
*Name, surname, last name*

....., with UIN .....

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

Delivered by: .....  
*/name and signature/*

Received by: .....  
*/RO: name and signature/*