

## Required documents – Investment Loan

Loan Application signed by the persons authorized to represent the legal person applicant;
<ul style="list-style-type: none"><li>- The first Articles of Association together with the delegate judge's decision and the afferent Mention registered with the Trade Register</li><li>- The last/up to date Articles of Association together with the delegate judge's decision and the afferent Mention registered with the Trade Register</li><li>- Certificate of Incorporation registered with the Trade Register/ Register of Farms,</li><li>- Complete, up to date and valid Certificate of company's details<sup>1</sup> issued by the Trade Register,</li><li>- Resolution of the General Meeting on the contracting of the credit facility and constituting the guarantee over the assets;</li></ul> <p>These documents shall be submitted to the loan dossier as copies, certified as true copies by the account/customer support officer<sup>2</sup>;</p>
Certificate of tax clearance <sup>3</sup> ;
Resolution of the General Meeting of Shareholders or of the Board of Directors, by which the representatives were authorized to contract bank loans on behalf of the company;
Agreement for accessing the Credit Risk Unit (CRC); in case of a company member of a holding, such agreements shall be submitted for all the holding's companies;
The financial and accounting reports, according to the provisions of the Bank's internal rules;
The last corporate tax declaration;
The forecast cash flows report afferent to the entire loan term <sup>4</sup> ;
Documents proving the ownership title over the proposed guarantees and their amounts; tabulation decision conclusion and tax clearance certificate excerpt for information on guarantees;
Authorizations, endorsements and agreements necessary to the customer to develop its activity and to execute the project;
Declaration on own responsibility concerning whether it is or is not member of a holding;
The price offer for the goods to be purchased with the loan, the pro forma invoice, the sale-purchase contract/preliminary contract, etc.  Cash payments may be made with the subsequent submittal of the supporting documents, observing the provisions of the Procedure on the use and monitoring of loans granted to legal persons <sup>5</sup> ;
Business Plan for investment loans higher than Lei 1,000,000 (EUR or USD equivalent on the loan application date) <sup>6</sup> , except when the loan is entirely guaranteed by cash collateral.

Feasibility Study for investment loans intended to production activites implying technological processes and

whose amount exceed Lei 1,000,000 (EUR or USD equivalent on the loan application date)<sup>7</sup>

Any other required documents requested by the Bank according to the law in force

If the customer benefits of guarantee ensured by some guarantee funds or other institutions, the related specific documents shall be requested

Note. The list of required documents shall be adapted according to the type of customer and the features of each credit product.

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<sup>6</sup> Submittal of the business plan is not conditioned by its design by a company specialized in the field, being sufficient a business plan designed by the loan applicant.

<sup>7</sup> It shall be drawn up by a specialized company and shall be signed and sealed by the representatives of the designing company. For investment loans intended to other activities (trade, services, etc.) or to activities not needing feasibility study (i.e. purchase of a production premises) and whose amount is higher than RON 1,000,000 (EUR or USD equivalent on the loan application date), the presence of the feasibility study shall no longer be compulsory.

## Required documents – Investment Loan

(family associations (enterprises) and certified natural persons (including individual farmers) authorized to develop independent activities)

Loan Application
Up to date Functioning Authorization of the family association/certified natural person, attested by the relevant bodies. In case of individual farmers, also the individual farmer certificate issued by the mayoralty shall be requested;
The valid Certificate of Incorporation registered with the Trade Register/ Professional Organizations, which authorize the valid Certificate of the company's details, as issued by the Trade Register <sup>8</sup> . These documents shall be submitted to the loan dossier as copies, certified as true copies by the account/customer support officer <sup>9</sup> ;
The identity documents of the family association members/certified natural persons, as the case may be;
Declaration on the agreement for accessing the Credit Risk Unit (CRC);
Declaration on the Agreement on the transmission, processing and consultation of the information to/of the SC Biroul de Credit SA;
Documents proving the ownership title over the proposed guarantees and their amounts;
Income tax declaration for the incomes obtained from independent activities in the last year, as submitted to the tax bodies, as well as the debt amounts owed to such bodies;
The forecast income declaration for the current year, as submitted to the tax bodies;
Income tax declaration for the global income obtained in the last year, as submitted to the tax bodies;
Report on debts and receivables to the State Budget <sup>10</sup> - tax clearance certificate proving that there are no outstanding debts and documents attesting the payment made to the Social Security Insurance, Pension and Health Insurance Funds (last receipts, payment orders);
Income/financial status certificate for the customer as issued by the Financial Administration/Mayorality; the financial status certificates issued by the commune mayoralty to the individual farmers shall certify the ownership title and/or the use right over the land or animals, the annual net income, as well as if the customer has or has not unpaid debts; To this end, a copy of the ownership title over the possessed land (to be compared with the original and signed as true copy by the account/customer support officer) or the assignment or agricultural lease contract, as the case may be, concluded with the land owners (only a table of the leased agricultural lands may be requested, as attested by the mayoralty) shall be submitted The agricultural lease contract must be registered with the Register of Farms. The assignment or agricultural lease contract must be concluded for a period longer than the loan term to be applied for;
In case of plant crops, bills of quantities and sheets of such crops shall be requested;
In case of purchase of animals representing reproduction nucleons, the customers shall submit origin and productivity certificates and shall prove the existence of fit shelters for the relevant animals;
In case of animals breeding, the customer shall prove the right to use a minimum fodder area required to maintain the animal effectives at a high performance level or the existence of resources required to purchase such a fodder area

In case of building and fitting premises intended to sheltering and breeding animals, green houses, etc., by using contractors, the customers shall submit:

- the building permit issued by the mayoralty, as well as the other authorizations required to execute the project;
- the execution project;
- the execution contract (preliminary contract) concluded with the contractor;
- the bill of quantities afferent to the work.

In case of such works independently executed, besides the value of materials to be purchased, also the manpower may be covered from the loan but only if there are individual employment agreements/civil conventions concluded according to the law in force

Copy of the record journal for the last previous 6 months (for customers acting for less than 12 months but more than 6 months, such copy shall refer to the relevant period);

Cash flow report;

Price offer for the goods to be purchased with the loan, pro forma invoice, sale-purchase/procurement/works execution contract to be credited, etc.;

Any other required documents requested by the Bank, according to the law in force.

By instance:

- report on raw material, material sources and supply contracts, as well as on the weight of the import as supplementing source;
- report on the product delivery contracts for the current year (i.e.: number, amount, progress stage), method and certainty of cash receivable collection;
- methods to pay the suppliers and structure of the engagements to them (per deadlines and amounts);
- report on receivables owed to the organization clients (nomination, amount, cashing guarantee terms);
- VAT settlement;
- last corporate tax declaration, etc.

If the customer benefits of guarantee ensured by some guarantee funds or other institutions, the related specific documents shall be requested

Note. The List of required documents shall be customized according to the type of the customer and the special features of each credit product.