

MASTER DOCUMENT LIST

FOR OBTAINING A LOAN OUT OF FOREIGN CREDIT LINES FUNDS

This list is not exhaustive; if necessary, the Bank reserves the right to request additional documents:

1. Application for a loan indicating: loan amount, term of use, purpose of loan, its security.
2. Minutes of meeting (resolution, if founder is in a single person) on the consent of founders to a loan. (Full names must be fully written by hand of signatory).
3. Copies of Articles (Charter) and the Memorandum of Association with amendments and additions.
4. Copy of Certificate of Registration (Guvohnoma).
5. Copy of License.
6. Environmental review as per the Law of Environmental review of the Republic of Uzbekistan dated 25.05.2000 No. 73-II.
7. Business plan with obligatory specification of:
 - forecast of cash receipts to the account (cash flow) for the financing period;
 - order portfolio structure;
 - justification of the presence of a sales market for services provided, manufactured goods with using the bank financing;
 - brief characteristics of the Director and the Chief Accountant (length of service, education);
 - the enterprise belongs to small business or not;
 - number of jobs available;
 - how many new jobs are planned to be created with obtaining the loan.
8. The balance sheet for the last reporting period, certified in the prescribed manner by the tax authorities, with attachment of:
 - Statement of financial results;
 - Other additional documents required by the Bank for calculating the loan payback and deciding on the feasibility of financing.
9. Operating balance sheet as of the last reporting date, with attachment of:
 - Statement of financial results;

- Other additional documents required by the Bank for calculating the loan payback and deciding on the feasibility of financing.

10. Copies of contracts for procurement of raw materials.

11. Draft contracts for acquisition of material assets (equipment, technologies) on account of the loan concluded by the Client with the Sellers.

12. Copies of contracts for the sale of goods, provision of services, performance of works.

13. Expert opinion of an independent consulting company accredited by the Uzstandart agency, about the conformity of prices for purchased equipment in the draft contract to international pricing.

14. Reference/certificate:

- About participation/non-participation by own capital in establishment of other entities;
- About presence of loans from other lenders;
- About the presence of off-balance sheet liabilities and free funds stored in other banks;
- About the number of employees in the enterprise and classifying the enterprise as small business entity;

15. If having accounts in other banks, certificate from the other bank:

- about absence or presence of Card File No. 2 (inclusion in the list of debtors/liabilities);
- about absence or presence of obligations to another bank (amount of debt on loans and interest on it, on guarantees issued, and other debts);
- balances on all bank accounts;
- breakdown of debit and credit turnovers for the last year on accounts in national and foreign currencies.

16. With existing export contracts accounted for in other banks: A certificate from another bank on the execution of these contracts, the absence or presence of debt on them.

17. Certificate from State Tax Office of absence of debt before the state budget.

In case of property pledge (except for securities):

- Report of an independent appraiser on assessment of the market value of pledged property.
- Minutes of meeting (resolution, if founder is in a single person) on the consent of founders to place property to pledge.
- documents confirming the title/ownership:

- to building (cadastre documents);
- to motor vehicle (technical certificate);
- to equipment (contract, customs declaration, import card or invoice).
- Copies of Articles (Charter) and the Memorandum of Association with amendments and additions.
- Copy of certificate of registration.
- balance sheet for the last reporting period, certified in the prescribed manner by the tax authorities, with attachment of:
 - Statement of financial results;
 - Breakdown of fixed assets.
- Documents confirming the authority of managers to the right to sign (a copy of sample signature cards from the bank).
- Certificate from the lender Bank:
 - about absence or presence of Card File No. 2 (inclusion in the list of debtors/liabilities),
 - absence or presence of obligations to another bank (the amount of debt on loans and interest on it, on guarantees issued, and other debts),
 - balance on all accounts in the bank.

In case of guarantee/surety:

- balance sheet for the last reporting period, certified in the prescribed manner by the tax authorities, with attachment of:
 - statement of financial results;
 - other additional documents required by the Bank for calculating the loan payback and deciding on the feasibility of crediting.
- Operating balance sheet as of the last reporting date, with attachment of:
 - statement of financial results;
 - other additional documents required by the Bank for calculating the loan payback and deciding on the feasibility of crediting.
- Information on the presence of loans from other lenders, off-balance sheet liabilities and available funds held in other banks
- Information on participation with the own capital in establishment of other entities

- Information of changes in foundation documents
- Copies of the Charter and the memorandum of association with amendments and additions, a copy of the registration certificate
- Minutes of meeting (resolution if the founder is in a single person) on the consent of the founders on provision of a guarantee
- Copy of the order of director appointment
- Copies of passports of Director and Chief Accountant
- Documents confirming the authority of the directors of the Guarantor to sign a surety agreement (copy of a card of sample signatures from the bank)
- A certificate from guarantor bank about absence or presence of Card File No. 2, about absence or presence of obligations before the Guarantor Bank (the amount of debt on loans and interest thereon, issued guarantees, and other debts), balances on all accounts in the bank.