
 AMERIABANK	AMERIABANK CJSC	11CB LI 72-04-01	Page 1/2
List of Documents and Information to be Submitted by Potential Borrower (for loans over USD 250,000 or its equivalent in other currency)		Edition 3	
		Effective date: July 24, 2017	

No	Name	Notes
Documents Required for Loan Application Review and Decision-Making		
1.	Loan application*	
2.	Documents required for account opening for non-account holders	
3.	Documents (certificate or other documents) certifying the title to the pledged property (real estate and/or movable property, inventories, etc.)	
4.	Tax clearance certificate	
5.	Bank statements showing account turnover with other banks (for the previous year and current period)	
6.	Agreements on sale/supply, orders, invoices, other documents certifying natural procedure of sales	
7.	Agreements on company's activity: rent, exclusive representation, etc. (if any)	
8.	Initial report on collateral appraisal (if required), geodetic measurement of land plot ¹	
9.	Financial statements for the most recent reporting period according to the forms approved by the Republic of Armenia Ministry of Finance and Economy, certified the Tax Inspectorate, i.e.: <ul style="list-style-type: none"> <input type="checkbox"/> for the most recent reporting year (for those submitting balance sheet and income statement) <input type="checkbox"/> for the most recent reporting quarter (for payers of fixed tax and/or simplified tax) 	
10.	Environmental impact assessment report, technical safety report, examination reports, feasibility studies, etc., required under the applicable Armenian laws and regulations and/or the bank's bylaws and regulations (if the company's activity is associated with high environmental risks)	
List of documents required for loan issuance and execution of agreement upon approval		
1.	In cases and order specified by charter: decision of authorized body (meeting of shareholders/stockholders/founders and/or board) on applying for loan facilities and pledging assets (collateral, guarantee, etc.)	
2.	Reference on registered shareholders/participants/founders, director and the latest amendments to the charter <ul style="list-style-type: none"> <input type="checkbox"/> for LLC: issued by the state registry <input type="checkbox"/> for stock companies and legal entities of other legal forms: issued by the state depository, or by the state registry if the information refers to the director and the latest amendments to the charter 	
3.	For pledge formalization: <ul style="list-style-type: none"> <input type="checkbox"/> in case of real estate: joint reference issued by the relevant branch of the Republic of Armenia State Cadaster <input type="checkbox"/> in case of movable property: reference issued by the movable property registration subdivision of the Republic of Armenia State Cadaster 	
4.	Documents (if any) certifying the origin of the collateral and property, as well as other rights thereto <ul style="list-style-type: none"> <input type="checkbox"/> in case of real estate: documents certifying the title specified in the ownership certificate <input type="checkbox"/> in case of movable property: documents certifying the basis for the title to the movable property <input type="checkbox"/> Information on pledgors (if not borrowers at the same time) <ul style="list-style-type: none"> o For individuals 	

¹ Geodetic measurement is required (except for fenced and private household land plots), if:

- The requested loan amount exceeds 50 million AMD, and
- The share of credit limit secured by pledge of land in total available credit limit exceeds 30%. Total available credit limit is the aggregate sum of funds approved for the customer by the relevant authorized body of the bank under the acceptable LTV ratio.

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	<ul style="list-style-type: none"> <input type="checkbox"/> Copies of passports <input type="checkbox"/> If married – marriage certificate and spouse’s passport, in case the spouse is deceased – death certificate <input type="checkbox"/> If single: <ul style="list-style-type: none"> <input type="checkbox"/> Single status certificate issued by the archive or relevant branch of the Registry office, or single status declaration verified by the notary <input type="checkbox"/> If divorced – certificate of divorce <input type="checkbox"/> For legal entities: charter, certificate of registration, copy of director’s passport, as well as documents envisaged by points 1 and 2 of this part. 	
5.	Report on collateral appraisal (if required)	
6.	Certificate/agreement on collateral insurance (upon request)	
7.	Natural resources operation agreements and other ecology-related agreements, permits, certificates, licenses, etc., required under the applicable Armenian laws and regulations	

* **If the space in the loan application is insufficient, please, provide required information as separate references.**

** **In case of prime-ranking (highly liquid) security, the borrower should submit an application and decision of the authorized body, if required.**