

Inc. № \_\_\_\_\_ Date of application receipt: \_\_\_\_\_  
Corporate/SME Marketing Specialist \_\_\_\_\_ (Full name) \_\_\_\_\_ (signature)

### CREDIT PRODUCT APPLICATION

#### I. General information about Applicant

1. Application date: \_\_\_\_\_
2. Applicant: \_\_\_\_\_  
(company name with indication of legal form)
3. Contact person (with indication of tel.# and e-mail): \_\_\_\_\_  
\_\_\_\_\_
4. Legal address: \_\_\_\_\_
5. Tel number: \_\_\_\_\_
6. Fax number: \_\_\_\_\_
7. E-mail: \_\_\_\_\_
8. Website: \_\_\_\_\_
9. Registration/reregistration date: \_\_\_\_\_
10. Paid-in-capital: \_\_\_\_\_
11. Shareholders/participants:

Name of legal entity / Full name	Share (%)	Amount (soms, USD)

#### 12. Information about shareholders/participants:

Full name	Age	Education	Previous experience

#### Property of shareholders/participants:

Name	Address/location	Pledged (yes/no)

13. Is the applicant a part of group or holding company (if yes, describe structure of group or holding company and functions in its structure): \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

14. Information about participation in other institutions:

Name and legal form	Share of participation	Type of activity

15. Information about affiliated companies:

Name and legal form	Share in charter capital of affiliated company

16. Branches, representative offices:

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

17. Information about management:

Full name	Age	Education	Position/functions	Previous experience (briefly)

18. Type(s) of activity (including licensed with indication of licenses availability): \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

19. History of the company (Please, provide brief description of company's foundation history, when and who founded, did any changes happen in structure of founders, capital, what considerable investments were made, mission, development of strategy and etc)?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

20. Types of produced products and/or rendered services (*indicate volume of production of main types of products in units and in % to total production volume, as well as to separate profitable ones with indication of % of total level of income) and unprofitable activity, indicate presence/absence of seasonality of sales and seasonal % increasing of sales volume*):

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21. Market share on main types of products/services:

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

22. Products distribution:

Distribution channel	Share in sales
Sale from warehouse	
Shops	
Branches	
Distributors	
Agents	
Representatives	
others	

23. Factory: office /plant/ warehouse/sale points (*rented/own, location, size,,overall productive capacity, technologies*):

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Regions of business: \_\_\_\_\_

Number of employers: \_\_\_\_\_

Average salary in the company: \_\_\_\_\_

24. Main suppliers (*indicate name of suppliers, monthly volume of supplies, prices, payment conditions*):

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Payment conditions:

Name	Prepayment	Upon supply
	%	%
	Days	days

% – size of prepayment (deferment) of total amount of agreement, days – prepayment period (deferment)

25. Main buyers/ consumers of services (indicate name of companies, good/service, monthly sales volume, prices):

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Payment conditions:

Name	Prepayment	Upon supply
	%	%
	Days	Days

% – size of prepayment (deferment) of total amount of agreement, days – prepayment period (deferment)

26. Currency of income: \_\_\_\_\_

27. Information about competitors (names, market share, competitive advantages):

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28. Bank accounts with DKIB: (yes/no) \_\_\_\_\_

With other banks (indicate name of a bank, purpose of account opening, average monthly turnover on accounts):

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29. Current loans:

Creditor name	Loan amount	Term	Purpose	Interest rate	Date of loan receipt	Loan repayment date

Collateral:

Type	Location	Owner

30. Repaid loans:

Creditor name	Loan amount	Date of receipt	Repayment date (as per agreement)	Repayment date (actual)	Interest rate

31. Past-due loans:

Creditor name	Loan amount	Date of receipt	Repayment date (as per agreement)	Repayment date (actual)	Reason of delay

32. Additional liabilities (*guarantees for third parties, pledging of property for third parties*)

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33. Which other sources of financing did you apply to? (*List names of institutions and status of negotiations.*)

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34. Information about related companies and presence of their credit debts:

Name	Country of registration	Structure of shareholders /participants with indication of share	Types of activity

Creditor name	Loan amount	Term	Purpose	Interest rate	Date of receipt	Repayment date

## II. Credit product information

1. Type of credit product:

- Credit
- Cash credit line (receiving of loans within the credit line)
- Non-cash credit line (receiving of guarantees, issuance of letter of credits within the credit line)
- Credit line in cash/non-cash (receiving of loans, guarantees, issuance of letter of credits within the credit line)

Guarantee \_\_\_\_\_  
(indicate type of guarantee, attach supply contract or agreement, or sale and purchase agreement or invitation for participation in tender or other ground for getting of guarantee)

Letter of credit \_\_\_\_\_  
(indicate type of letter of credit, attach supply contract or agreement, or sale and purchase agreement or pro forma invoice or other ground for getting of guarantee)

Overdraft  Leasing

2. Amount of credit product:

\_\_\_\_\_ (\_\_\_\_\_)

3. Term of credit product: \_\_\_\_\_

4. Grace period: \_\_\_\_\_

5. Purpose of credit product usage : \_\_\_\_\_

## III. Collateral

1. Pledge:

Name	Address/location	Owner	Value

2. Guarantees:

\_\_\_\_\_  
\_\_\_\_\_  
(in case of providing with guarantee it is necessary to provide with information about guarantor according to part I of the present application and documents of guarantors in accordance with list stipulated in part V of the present application).

3. Guarantors:

Full name	Work place	Residing address	Contact phones

Property of guarantor:

Name	Address/location


(in case of providing of personal guarantee it is necessary to provide copy of passport of guarantor, copy of passport of spouse of the guarantor, copy of certificate on marriage, documents confirmative income of guarantor and other documents at the discretion of the Bank).

#### IV. Business plan

1. Brief information on project / substantiation / plan of actions (ground for getting of credit product, cost of project):

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2. Project financing plan:

Own funds \_\_\_\_\_

Bank \_\_\_\_\_

Other sources \_\_\_\_\_

3. Calculation of project's total profit:

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4. Prognosis of total expenses:

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5. Project profitability evaluation: \_\_\_\_\_

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### V. Documents/Financial information

№	List of documents required for credit/credit product receipt	Receipt date	Applicant's signature
1	Decision of appropriate management body (general meeting of shareholders/founders, board of directors and etc) of legal entity for getting of loan (credit product) in DKIB with indication of amount, term and purposes, as well as for transfer of appropriate property as collateral to DKIB (provision of corporate or personal guarantee/s) as guarantee of fulfillment of obligations to the Bank.		
2	Copies of current contracts/agreements/intention protocols with suppliers and customers.		
3	Foundation documents (Charter, registration with the Ministry of Justice, docs on management assignment, copy of license, if licensed and other docs, required for account opening (only for companies having no account with DKIB).		
4	Financial documents including balance, income and loss statement, report on cash flow for the last 3 years and as of last reporting date (copies certified by chief accountant and manager, confirmed by Tax bodies and audit, if applicable).		
5	Details of accounts receivable and accounts payable as of date of application submission and as of last reporting date with indication of amount, date and reason of origination and date of planned repayment.		
6	Details of fixed assets as of date of application submission and as of last reporting date.		
7	Confirmation letter on availability/absence of credits from all servicing banks.		
8	Confirmation letter on account turnovers for the last year from all servicing banks.		
9	Report on cash turnover of the company for the last year and last reporting year (in case of need).		
10	Certificate on absence of debts to budget on tax and payments to social fund.		
11	Business plan, IS assumption, CF assumption and other assumptions related to project profitability in case of need.		
12	Documents confirming solvency of guarantor (for legal entity - financials, copy of passport, marital status, registration, copy of marriage/divorce certificate, confirmation of income and other information about guarantor).		
13	Documents for property pledging:		
	- ownership documents for pledge items and guarantee documents;		
	- certificate from State Register on absence of arrest for property to be pledged (if pledge subject is immovable property);		
	- certificate from State Auto Inspection on absence of arrest for property to be pledged (if pledge subject is car);		

	- certificate from Central pledge registration office on absence of registered pledge of this property (only for movable property);		
	- appraisal report of pledge item made by appraiser acceptable for Bank;		
	- insurance contract of pledge subject with insurer acceptable for the Bank for the term not less than validity term of pledge contract and loan agreement (min 1 year with prolongation) with indication of the Bank as beneficiary (provided after credit approval before disbursement).		
14	Other documents, if required:		

The Applicant hereby:

- confirms that:
  - the above indicated information is true and clear.
  - He is informed that the DKIB may get information from persons indicated in this application, as well as take other actions to check authenticity of provided information.
  - He understands that provision of false information may bring to refusal in providing of loan product by the Bank.
  - He understands that decision of the Bank based on results of analysis of provided information and, that acceptance of this application does not mean that the Bank is bound with obligation to provide with credit product.
- gives permission for requesting of my credit information/credit history/credit report by Bank from Credit-Information Bureau, also for providing to Credit-Information Bureau by Bank, and credit dossiers for other bureaus as appropriate, for the purpose of further using of credit information/credit history/credit report, information in given application, including personal information indicated in given application, information about amount, terms of obligations, and any other information related to obligations, by financial-credit institutions, also for providing all or part of above mentioned information from Credit-Information Bureau (and credit dossiers from other bureaus accordingly) for Finance-Credit Institutions and third parties.
- confirms that was orally informed about below mentioned information:

• term of providing of credit product	
• amount and currency of credit product, including possible currency risks (in case of applying for credit product in foreign currency)	
• interest rate per year, also effective interest rate per year as of the date of information provision	
• list of commission rates, tariffs and other payments, related to receiving and maintaining of credit product	
• responsibility and risks in case of failure of obligations execution by credit agreement	
• responsibility of pledge giver, guarantor and other person, who is represented sides of loan agreement	
• rates of monthly payments (installments) by credit product	

<ul style="list-style-type: none"><li>• full cost of credit product, including principal amount, interests, commissions and other payments, related to receiving and maintaining of credit product as of date of information providing</li></ul>	
<ul style="list-style-type: none"><li>• customer's rights</li></ul>	

- expresses its unconditional consent for the Bank to disclose to third parties orally or in writing, as well as in any other way, including publication in the media, in internet and on any other resources, demonstration in a public environment, reflection in business documents and advertising materials of information about the corporate name of the Company, projects implemented by the Company with the financing of the Bank, the amount of financing of such projects and the activities of the Company from the Bank, including the total amount of financing, with the right to use the trademark (logo), in order to tell about activities of the Bank.
- By signing this application, I confirm my choice to conclude an agreement in the following language (check the required):
  - Kyrgyz language
  - Russian language
  - English and Russian languages

\_\_\_\_\_  
Authorised signatures of applicant

Stamp

\_\_\_\_\_  
Date

\_\_\_\_\_  
FULL NAME, POSITION (IN BLOCK LETTERS)