

QUESTIONNAIRE AND DISCLOSURES FOR PREPARATION OF CREDIT PROPOSITION

“When analysing the business of your company, certain questions have emerged. Your answers will be of great help to us in preparing the annual business review or writing a credit proposal and make it easier for us to present your company to the competent decision-makers of the bank. We would like to thank you in advance for your answers and assure you that they will be marked as a business secret and used exclusively for the needs of the bank.”

1. PRESENTATION OF THE COMPANY

COMPANY NAME	
REGISTRATION/IDENTIFICATION NUMBER	
ACTIVITY OF THE COMPANY Brief description of activities, business model	_____
Number of employees	
Comment on the industry in which you operate	_____
Major sales markets	_____
Key competitive advantages and main competitors	_____
Do you expect any changes in operations in the current year?	
Do you do business in generally prohibited countries? List the prohibited countries with which you do business and specify the share of revenue or funds from your operations in such countries (%)	_____
Do you do business in restricted countries? List the restricted countries with which you do business and specify the share of revenue or funds from your operations in countries with restrictive measures (%)	_____

MAJOR CUSTOMERS	Sales in %	Country	Payment deadlines (in days)	Contractual relationship (yes / no, type of contract and maturity of the contract)
1.				
2.				
3.				
4.				
5.				

MAJOR SUPPLIERS	Supply in %	Country	Payment deadlines (in days)	Contractual relationship (yes / no, type of contract and maturity of the contract)
1.				
2.				
3.				
4.				
5.				

Specify the ownership link, both of the natural persons and companies, in other companies, but only when the share of ownership exceeds 25% of the capital in other companies.

NAME	Country	Ownership share in the company's capital in %	Connection mode	Activity
1.				
2.				
3.				

2. FINANCIAL QUESTIONS ON _____

Date of completed annual FINANCIAL STATEMENTS or interim financial statements on a specific last day of the month.

SHORT-TERM RECEIVABLES FROM CUSTOMERS

BUYERS	Balance of receivables on _____	Not overdue	Overdue 0-30 days	Overdue 31-90 days	Overdue more than 90 days*	Contractual payment date
1.						
2.						
3.						
4.						
5.						
TOTAL (in EURO)						

***Mandatory comment on overdue receivables more than 90 days by individual customers.**

What are the expectations regarding the repayment of receivables? What is the value of the receivables envisaged for write-off?

SHORT-TERM BUSINESS LIABILITIES TOWARDS SUPPLIERS

SUPPLIERS	Balance of liabilities on _____	Not overdue	Overdue 0-30 days	Overdue 31-90 days	Overdue more than 90 days*	Contractual payment date
1.						
2.						
3.						
4.						
5.						
TOTAL (in EURO)						

***Mandatory comment on overdue liabilities more than 90 days.**

DISTRIBUTION OF INVESTMENTS / CREDITS GRANTED

BANK / OWNERS / OTHERS (by name)	Approved amount	Type of investment and method of repayment	Receivable on _____	Contractual maturity (date)	Purpose

DISTRIBUTION OF FINANCIAL OBLIGATIONS

BANK / LEASING / OWNERS (by name)	Approved amount	Type of credit and / or amount of monthly liability	Liability on day _____	Contractual maturity (date)	Collateral	Purpose

How many financial liabilities do you intend to repay in the year _____ and how much / or do you intend to refinance a part in the short term?

Explanation of accrued and deferred asset items ("AČR") and accrued and deferred liability items ("PČR"): _____

Description of inventory, their approximate content and how many of them are obsolete: _____

What are the expenses and/or income from extraordinary or irregular business activities: _____

BUSINESS OVERVIEW for year _____

Please indicate the main changes of the items within the financial statements, difference 25% or more, compared to the previous accounting period (which ones have changed and why)?

E.g., revenue, costs, fixed assets (purchase or sale), changes in payment deadlines, acquisition or loss of customers or suppliers etc.:

BUSINESS PLANS for year _____

What are the company's business plans for the current year and next year and what is the basis for this forecast?

Place and date: _____

Signature and stamp: _____