

Scorecard (01)

A.GENERAL INFORMATION:

Name:	Est. Year:
Phone:	Trade Registrar:
Fax:	Tax Code:
Mobile:	Social Capital:
H/Q:	Core Business:
Mail Address:	Contact Person:
Bank:	IBAN Account:

Shareholders structure:

Name	Stake (%)	H/Q
TOTAL		

Amendments to the shareholders structure since establishment or expected:

.....

Relationship between shareholders (relative, colleagues, friends etc)

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Related Companies	Tax Code	Core Business	Shareholders Structure
1.			
2.			
3.			
4.			

Administrators

Name	Age	Nationality	Experience
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Deutsche Leasing România IFN SA
 2 – 4 Gara Herăstrău str. , 6th floor, 2nd district, 020723 Bucharest, Phone. +40 21 301 15 00, Fax +40 21 301 15 18 /19, Email: info@dlro.ro
www.deutsche-leasing.com

Trade Register: J40/5793/2008,
 Tax Identification No. RO 23615463
 Identification No. on General Register / Special Register of NBR:
 RG-PJR-41-110234/16.07.2008, RS-PJR-41-110062/06.08.2009
 IBAN (Ron): RO29CRDZ078A007010476001, MKB Romexterra Bank S.A., Elefterie Branch
 IBAN (EUR): RO02CRDZ078A007010476002, MKB Romexterra Bank S.A., Elefterie Branch
 Social capital: 3.300.000 RON

1.			
2.			
3.			
4.			

Management:

Name	Age	Position	Experience
1.			
2.			
3.			
4.			

B. ACTIVITY

Brief history

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Business Lines

Activity / products / services	% of sales in previous year	% of sales in current year
1.		
2.		
3.		

Details on main businesses (investments, nominal / real capacities, main customers and suppliers, competitors etc)

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Key Customers* (RON)

Name	Location	Details (products / services)	Relationship Since ...	Debit Rollover	Debit Balance
1.					
2.					
3.					
4.					
5.					

* The key customers will be sorted down by the cumulated debit rollover since the beginning of the year to the date of the latest trial balance (or from the full previous year, if the a/m period is shorter than 3 months); the customers with debit balances exceeding 10% of total balance will be listed as well.

Approximate number of active customers in the latest 12 months:

Exports in the previous year and in the current year:

Usual collection procedure (instruments, average period)

Details on bad customers (name, ageing, balances, recovery possibilities, status of legal actions, provisions)

Key Suppliers* (RON)

Name	Location	Details (products / services)	Relationship Since ...	Credit Rollover	Credit Balance
1.					
2.					
3.					
4.					
5.					

* The key suppliers will be sorted down by the cumulated credit rollover since the beginning of the year to the date of the latest trial balance (or from the full previous year, if the a/m period is shorter than 3 months); the customers with credit balances exceeding 10% of total balance will be listed as well.

Approximate number of active suppliers in the latest 12 months:

Imports in the previous year and in the current year:

Usual payment procedure (instruments, average period)

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Details on the overdues to suppliers at the date of the latest balance sheet (name, ageing, past and ongoing balances, status of legal actions etc)

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Key Owned Fixed Assets*

Name	Capacity / surface	Entry Date	Entry Value	Financing	Mortgage / pledge
1.					
2.					
3.					
4.					
5.					

* The full list of fixed assets at the latest trial balance date will be attached (with entry date, financing source: leasing, loan, grants etc)

Key Rented Fixed Assets

Name	Capacity / surface	Monthly Rental	Owner
1.			
2.			
3.			

State Debts at the Latest Trial Balance

Name	Total Balance	Overdue Balance	Rescheduled Amounts	Explanations
1.				
2.				
3.				

Ongoing Financial Leases

Lessor	Financed Assets	Contract Date	Last Rental Date	Details (price without VAT in € / D/P in % / residual value in % / frequency and amount of rentals)
1.				
2.				
3.				

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4.				
5.				

At the latest trial balance date the total balance of account 167 was, including to be paid in the next 12 months.

Ongoing Bank Facilities*

Bank	Type	Period	Approved Limit	Exposure	Collaterals
1.					
2.					
3.					
4.					

* The type (ex. credit line, investment loan, L/C, L/G), the period (granting date – final maturity), approved limit and exposure at the latest trial balance date (in RON and in the currency of the facilities).

Significant amendments of bank facilities (new/extended facilities etc) after the latest trial balance date?

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Updated balance of bank facilities:

Delays / rescheduling of bank / leasing facilities ? (if yes, please provide details)

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Other relevant debts (from shareholders / related companies etc) and their maturity:

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Off-balance sheet commitments(endorsements etc)

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C. MARKET / COMPETITION

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Information on relevant markets (location, history, size, growth, special regulations, substitute products / services, number of size of customers / suppliers, forecast for the next 3-5 years etc)

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Main competitors (name, location, products / services, capacities, production / sales in quantity / value, price / quality ratio etc)

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D. INVESTMENTS PROJECT

Assets to be financed:

The real beneficiary of the investment (end-user):
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Opportunity and economic justification of the investment project (reason – e.g. increase of capacity / quality, cost savings, legal regulations etc -, the measurable benefits on month / year basis, estimated payback period, complementary investments, extra working capital, additional personnel and risks etc)

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Annual forecast of key financials of the company in the next 3-5 years (turnover, net profit, debts etc)

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E. NECESSARY DOCUMENTS

1. Certification of registration into Trade Registrar;
2. Constitutive Act and amendments;
3. Excerpt from Trade Registrar (not older than 3 months);
4. Latest bank account statement and the list of authorized signatures for bank accounts (bank, account number, first signature, second signature)
5. The Decision of the Shareholders' General Assembly to approve the leasing contracts and to entitle the persons to sign them, including to approve the collaterals
6. For endorsers – legal entities – the a/m documents; for endorsers – individuals – the ID papers.
7. Latest trial balance, signed and stamped
8. The balance sheet for the latest 2 years (stamped by the Ministry of Finance), together with related trial balances
9. Pro-forma invoice, including: type and full name of the assets, manufacturing year, delivery and payment terms
10. Leasing Application
11. The agreement to check CRB (in 3 copies)

Other information

1. To check your application, we need at least the documents and the information set out in this document. In order to complete the analysis, Deutsche Leasing Romania may ask for other documents and information from applicants and / or endorser(s).
2. For each endorser – legal entity, a similar scorecard will be completed.
3. Deutsche Leasing Romania has the right to reject the application if the provided information is incomplete and / or not true and / or forged.
4. Deutsche Leasing Romania has the right to terminate the leasing contract and to demand full immediate repayment of all leasing dues, after the application had been approved, if any of the situations from point 3. occur.

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A part of the information provided above is the property of the applicant / endorsers and / or is considered to be confidential. Therefore, information is provided by the applicant / endorsers for valuation purposes. If the application is approved, the applicant / endorser agrees with the partial or total retransmission of this information by Deutsche Leasing Romania to its partners (any other entity from Deutsche Leasing Group, the refinancing institutions, the insurers / insurance brokers to issue policies, the debt collection agencies and the legal bodies).

We hereby the validity of the a/m information.

Date:

Place:

Name and signature:

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