

FSB Financial Statement Instructions

Schedule Tabs can be found at the BOTTOM of the spreadsheet.

"Sch A B C D" Instructions

Schedule A - Cash Accounts

ACCOUNT CATEGORY	NAME OF INSTITUTION	CURRENT BALANCE	IN NAME(S) OF:	SUBJECT TO DEBT?
<i>Ex: Checking Accounts</i>	My bank	\$ 1,120.00	Mine & yours	No

- Account Category** - enter checking account description
- Name of Institution** - enter the bank name the account is held
- Current Balance** - enter the current balance of the account
- In Names of:** - enter the name of the account holders
- Subject to Debt** - enter if the account has a "hold" on it for any debt

Schedule B - Livestock Held for Resale

BREED	# HEAD	WEIGHT/HEAD	PRICE/HEAD	VALUE
<i>Example: Angus</i>	40	700	\$ 1.20	\$ 33,600.00

- Breed** - enter breed of the livestock
- # Head** - enter the total count of livestock for that breed
- Weight/head** - enter the weight per head per breed
- Price/Head** - enter the price per unit per breed
- Value** - AUTOMATICALLY calculates #Head by Weight/head by Price/Unit.
- If you don't want to include the numbers, you may also just put an amount in this cell.

Schedule C - Breeding Livestock

BREED	# HEAD	AGE	PRICE/HEAD	VALUE
<i>Example: Angus Bulls</i>	40	4	1600	\$ 64,000.00

Same as above in Schedule B

Schedule D - Inventory (Crops, Goods)

INVENTORY DESCRIPTION	# UNITS	WEIGHT, BUSHELS, ETC	PRICE/UNIT	VALUE
<i>Example: Brome Hay</i>	324	1600	\$ 35.00	\$ 11,340.00

Same as above in Schedule B

"Sch E" Instructions

Schedule E - Machinery, Equipment, Vehicles

ITEM DESCRIPTION	QTY	CONDITION	YEAR	VALUE	OWN. %	VALUE %	BALANCE DUE	LIENHOLDER /BANK
<i>Ex: Ford Truck</i>	1	<i>Excellent</i>	2014	32000	50%	\$ 16,000	\$ 10,000	MyBank

Item Description - enter a description of the vehicle, tractor, equipment, etc

Qty (Quantity) - enter the total number of items of that make/model

Condition - enter a description of the item (example, Excellent, Good, Fair, Poor)

Year - enter the year the item was manufactured

Value - enter the fair market value of the item

Own % (Ownership) - enter the percentage of ownership you own (25%, 50%, 100%, etc)

Value % - this AUTOMATICALLY calculates what percentage you own, as long as Value and Ownership are filled in.

Balance Due - enter the dollar amount that is owed to another financial institution on the Item

Name of Lienholder/Bank - enter the name of the Bank you are making payments to.

"Sch F, G, H" Instructions

Schedule F - Personal Property (Household, Fixtures)

DESCRIPTION	CONDITION	YEAR	VALUE	CURRENT LOAN BALANCE	NAME OF
<i>Ex: ATV</i>	<i>Good</i>	<i>2010</i>	<i>\$4,500.00</i>	<i>\$2,000</i>	<i>My Bank</i>

Description - enter a description of the personal property

Condition - enter a description of the item (example, Excellent, Good, Fair, Poor)

Year - enter the year the item was manufactured

Value - enter the fair market value of the item

Current Loan Balance - enter the dollar amount that is owed to another financial institution on the Item

Name of Lienholder/Bank - enter the name of the Bank you are making payments to.

Schedule G - Real Estate & Land

REAL ESTATE DESCRIPTION	ACQUIRED	VALUE	OWN. %	VALUE %	BALANCE DUE	NAME OF
<i>Ex: 123 Main St, MyCity, KS</i>	<i>1999</i>	<i>\$ 250,000</i>	<i>100%</i>	<i>\$ 250,000.00</i>	<i>\$ 100,000.00</i>	<i>MyBank</i>

Real Estate Description - enter the address of the real estate, if applicable

Acquired - enter the date acquired/purchased

Value - enter the fair market value of the item

Own % (Ownership) - enter the percentage of ownership you own (25%, 50%, 100%, etc)

Value % - this AUTOMATICALLY calculates what percentage you own, as long as Value and Ownership are filled in.

Balance Due - enter the dollar amount that is owed to another financial institution/debtor on the Item

Name of Lienholder/Bank - enter the name of the Bank you are making payments to.

Schedule H - Credit Cards

CREDIT CARD COMPANY	ACCOUNT TYPE	BALANCE DUE
<i>Example: My Credit Card Company</i>	<i>Revolving</i>	<i>\$ 1,357.00</i>

Credit Card Company - enter the name of the credit card company

Account Type - enter the type of account (revolving, HELOC, etc)

Balance Due - enter the amount outstanding on the account



FINANCIAL STATEMENT
CONFIDENTIAL

TYPE OF CREDIT Individual - provide Financial information only about yourself
 Joint - provide Financial information about yourself and the other person

Date _____

Applicant/ Business _____	Co-Applicant/ Contact _____
Soc. Sec./EIN _____ Birthdate _____	Soc. Sec. _____ Birthdate _____
D.L. # _____	D.L. # _____
Address: _____	Address: _____
Phone (H) _____ Phone (C) _____	Phone (H) _____ Phone (C) _____
Phone (W) _____	Phone (W) _____

For the purpose of procuring and maintaining from time to time in any form whatsoever with the above named Bank, for claims and demands against the undersigned, the undersigned submits the following as being a true and accurate statement of their financial condition on the following date, and agrees that if any change occurs that materially reduces the means or ability of the undersigned to pay all claims or demands against them the undersigned will immediately and without delay notify the said Bank, and unless the Bank is so notified it may continue to rely upon the statement herein given as a true and accurate statement of the financial condition of the undersigned as of this date.

REFER TO THE TABS AT THE BOTTOM OF THE PAGE FOR "SCHEDULE" ENTRIES

ASSETS		LIABILITIES	
Cash Accounts	Sch A	Notes Due to Others/Relatives	
Other Investment Accounts		Unpaid Income or Real Estate Taxes	
Cash Value of Life Insurance		Loans on Life Insurance Policy	
Account Receivables (attach documentation)		Credit Cards	Sch H
Livestock Held for Resale	Sch B	Other Current Liabilities (list)	
Breeding Livestock	Sch C	-	
Inventory	Sch D	-	
Other Current Assets (list)		-	
-		-	
-		-	
-		-	
Subtotal Current Assets		Subtotal Current Liabilities	
Machinery, Equipment & Vehicles	Sch E	Machinery, Equipment & Vehicles Loans Due	See Sch E
Personal Property	Sch F	Personal Property	See Sch F
Real Estate & Land	Sch G	Real Estate & Land Notes Due	See Sch G
Retirement Accounts (list)		Student Loans	
-		Other Long-term Liabilities (list)	
-		-	
-		-	
-		-	
Other Long-term Assets (list)		-	
-		-	
-		-	
Subtotal		Subtotal	
		Total Liabilities	
Total Assets		Net Worth	
		Total Liabilities and Net Worth	

Salary-Borrower/Applicant	
Salary-Co-Borrower/Co-Applicant	
Bonus, Dividends, Comm., Draws	
Other income-	\$ -
Other income-	\$ -
<i>Alimony, Child Support and Maint. Pmts need not be revealed if you do not wish to rely upon it for payment</i>	
TOTAL <input type="checkbox"/> Annual Income	
(Check one) <input type="checkbox"/> Monthly Income	

PERSONAL INFORMATION	
Business or Occupation	
Partner or Officer in Any Other Venture	
<i>The following need not be disclosed if individual unsecured credit is desired:</i>	
Married: <input type="checkbox"/>	Number of Dependents: _____
Unmarried: <input type="checkbox"/>	
Separated: <input type="checkbox"/>	

CONTINGENT LIABILITIES	(Dollars)
As Endorser, co-maker or guarantor	
On Leases or Contracts	
Legal Claims	
Federal Income Taxes	
Other Special Debt	

GENERAL INFORMATION	YES	NO
Are you or co-borrower a defendant in any suits/legal actions?	<input type="checkbox"/>	<input type="checkbox"/>
Bank Accounts Carried at:	FSB;	
Account Numbers:		
Are you obligated to make Alimony, Support or Maintenance payments? (yes/no)	<input type="checkbox"/>	<input type="checkbox"/>
Have you declared bankruptcy in the last 10 years?	<input type="checkbox"/>	<input type="checkbox"/>

THE UNDERSIGNED CERTIFIES THAT BOTH SIDES HEREOF AND THE INFORMATION INSERTED THEREIN HAS BEEN CAREFULLY READ AND IS TRUE AND CORRECT.U.S.C., TITLE 18 SEC. 1014, PROVIDES THAT: "WHOEVER KNOWINGLY MAKES ANY FALSE STATEMENT OR REPORT, OR WILLFULLY OVER VALUES ANY LAND, PROPERTY, OR SECURITY, FOR THE PURPOSE OF INFLUENCING... THE ACTION OF...(THIS) BANK SHALL BE FINED NOT MORE THAN \$5,000 OR IMPRISONED NOT MORE THAN 2 YEARS, OR BOTH.

The Creditor this Financial Statement is offered to is hereby authorized to obtain reports to determine the ongoing creditworthiness of the undersigned, make all inquiries they deem necessary, & to verify the accuracy of the statements made herein, and is authorized to report on their credit experience with the undersigned.

Borrower/Applicant	Date	Co-Borrower/Joint Applicant	Date
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