

# ABILENE BANKING CENTER Coleman County State Bank

P.O. Box 6483

Abilene, Texas 79608

## Personal Financial Statement

### SECTION 1 - PERSONAL INFORMATION

Name:	SS#:	Birthdate:
Address:	City / State:	Zip:
Occupation:	Position:	Years:
Business Name:		
Business Address:	City / State:	Zip:
Business Phone:	Home Phone:	Married: <input type="radio"/> Unmarried: <input type="radio"/> Divorced: <input type="radio"/>
Spouse's Name:	SS#:	Birthdate:
Spouse's Occupation:	Position:	Years:

### SECTION 2 - FINANCIAL STATEMENT

Statement of Financial Condition as of: \_\_\_\_\_, 20\_\_

ASSETS		In Dollars (Omit Cents)	LIABILITIES		In Dollars (Omit Cents)
CASH (Schedule 1)	In this Bank		NOTES PAYABLE (Schedule 7)	At This Bank	
	In other Institutions			Other Banks	
	Certificates of Deposit			Notes Payable to Others	
SECURITIES (Schedule 2)	Marketable Securities		OTHER NOTES & ACCOUNTS PAYABLE	Accounts Payable	
	Non Marketable Securities			Est. Credit Card Balances	
ACCOUNTS & NOTES RECEIVABLE (Schedule 3)			TAXES PAYABLE	Income Taxes	
CASH VALUE OF LIFE INSURANCE (Schedule 4)				R/E & Other Taxes	
REAL ESTATE (Schedule 8)	Homestead		MORTGAGES PAYABLE (Schedule 8)	Homestead	
	Other Real Estate			Other Real Estate	
OIL & GAS INTERESTS (Schedule 9)			OIL & GAS RELATED DEBT (Schedule 9)		
OTHER BUSINESS INTERESTS (Schedule 5)			OTHER BUSINESS INTERESTS DEBT (Not Incl. above)		
DEF. COMP. & RETIREMENT PLANS (Schedule 6)			OTHER LIABILITIES		
PERSONAL PROPERTY & AUTOMOBILES					
OTHER ASSETS					
TOTAL ASSETS			TOTAL LIABILITIES		
			NET WORTH (Assets less Liabilities)		
			TOTAL LIABILITIES & NET WORTH		

### PLEASE COMPLETE THE ACCOMPANYING SCHEDULES TO THIS FINANCIAL STATEMENT.

The information contained in this statement and supporting schedules is provided to induce the Bank to extend or to continue the extension of credit to the undersigned or to others upon the guaranty of the undersigned. I/We acknowledge and understand the Bank is relying upon the information provided herein in deciding to grant or continue credit or to accept a guaranty thereof. I/We represent, warrant and certify that the information provided herein is true, correct and complete. I/We agree to notify the Bank immediately and in writing of any material unfavorable change in my/our financial condition. In the absence of such notice or a new and full written statement, this should be considered as a continuing statement and substantially correct. I/We understand that misrepresenting information on this statement is a criminal offense under federal law punishable by a fine and/or imprisonment. The Bank is authorized to contact any appropriate third party to verify any information at any time furnished by the undersigned to the Bank. Such financial information furnished shall be the property of the Bank.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_ Signed: \_\_\_\_\_ Date: \_\_\_\_\_

SCHEDULE 1 - DEPOSIT ACCOUNTS					
NAME ON ACCOUNT	BANK / INSTITUTION	TYPE OF ACCOUNT (DDA, SAV, CD)	ACCOUNT #	CURRENT BALANCE	PLEGDED? Y OR N
TOTAL TO PAGE 1					

SCHEDULE 2 - SECURITIES (STOCKS, BONDS & MUTUAL FUNDS)						
# SHARES	DESCRIPTION	EXCHANGE LISTING	REGISTERED IN NAME OF	COST	MARKET VALUE	PLEGDED? Y OR N
TOTAL TO PAGE 1						

SCHEDULE 3 - ACCOUNTS & NOTES RECEIVABLE					
DUE FROM (NAME)	ORIGINAL AMOUNT	CURRENT BALANCE	PAYMENT TERMS	MATURITY	DESC. OF COLLATERAL (IF ANY)
TOTAL TO PAGE 1					

SCHEDULE 4 - LIFE INSURANCE & ANNUITIES						
COMPANY	TYPE OF ACCOUNT	BENEFICIARY	FACE VALUE	NET CASH VALUE	INSURED	PLEGDED? Y OR N
TOTAL TO PAGE 1				\$	-	

SCHEDULE 5 - OTHER BUSINESS INTERESTS						
NAME OF BUSINESS VENTURE	NATURE OF BUSINESS	% OWNED	TOTAL ASSETS OF BUSINESS	NET WORTH OF BUSINESS	YOUR POSITION OR TITLE	YEARS IN BUSINESS
TOTAL TO PAGE 1						

SCHEDULE 6 - DEFERRED COMPENSATION & RETIREMENT PLANS						
TRUSTEE OR PLAN ADMINISTRATOR	TYPE OF ACCOUNT	BENEFICIARY	BALANCE	PLAN LOAN	NET PLAN VALUE	IN NAME OF
TOTAL TO PAGE 1						

SCHEDULE 7 - NOTES PAYABLE						
DUE TO	ORIGINAL AMOUNT	CURRENT BALANCE	RATE	MATURITY	PAYMENT TERMS	COLLATERAL
TOTAL TO PAGE 1						

SCHEDULE 8 - REAL ESTATE OWNED & RELATED MORTGAGES PAYABLE							
DESCRIPTION & LOCATION OF PROPERTY	DATE ACQUIRED	ORIGINAL COST	LIENHOLDER/CREDITOR	CURRENT BALANCE	ANNUAL PAYMENTS	ANNUAL INCOME	MARKET VALUE
<-TOTALS TO PAGE 1-->							

SCHEDULE 9 - OIL & GAS INTERESTS & RELATED DEBT							
DESCRIPTION & LOCATION	DATE ACQUIRED	DATE OF VALUATION	PRESENT VALUATION	LIENHOLDER	CURRENT BALANCE	ANNUAL PAYMENTS	NET OPER. REVENUE
<-TOTALS TO PAGE 1-->							

**SECTION 3 - CONTINGENT LIABILITIES**

Contingent Liabilities are various obligations the Borrower(s) has personally guaranteed, endorsed, or co-signed but is not the maker of the obligation. Do you have any contingent liabilities?  Yes  No If "Yes", complete the following schedule:

DEBTOR / MAKER	BANK / CREDITOR	COLLATERAL SECURING OBLIGATION	AMT. OF GTY. / ENDORSEMENT / CO-SIGNER LOANS
TOTAL CONTINGENT LIABILITIES			

**SECTION 4 - GENERAL INFORMATION & ADDITIONAL REMARKS**

	Yes	No	Additional Remarks:
Have you had any judgements against you?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you a defendant in any suit or legal action?	<input type="checkbox"/>	<input type="checkbox"/>	
Are you presently involved in divorce proceedings?	<input type="checkbox"/>	<input type="checkbox"/>	
Have you ever filed bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>	
Are any of your taxes delinquent?	<input type="checkbox"/>	<input type="checkbox"/>	

If you answered "Yes" to any of the questions in Section 4, please provide a detailed explanation in the "Additional Remarks" section above.

**SECTION 5 - PERSONAL CASH FLOW STATEMENT**

SOURCES OF CASH		Last Year	Proj. This Year	USES OF CASH		Last Year	Proj. This Year
<b>Recurring</b>	Salary & Wages			<b>Expenses</b>	Personal Expenses		
	Commissions, Bonus, Etc.				Income Taxes & FICA		
	Interest & Dividends				Property Taxes		
	Rental Income				Business & Investment Exp.		
	Other Business Income				Credit Card Payments		
	Other:				Other:		
	Spouse's Salary						
<b>Subtotal</b>				<b>Subtotal</b>			
<b>Non-Recurring</b>	Commissions, Bonus, Etc.			<b>Debt Service</b>	Mortgage-Homestead		
	Sale of Assets				Other R/E P&I payments		
	Tax Refund				ABC Loans-P&I		
	Other:				Other Bank Loans-P&I		
					Other:		
<b>Subtotal</b>				<b>Subtotal</b>			
<b>Total Cash Sources</b>				<b>Total Cash Uses</b>			
				<b>Net Cash Flow</b>			