

PERSONAL FINANCIAL STATEMENT (PFS)

PART A: BORROWER / GUARANTOR DETAILS

SURNAME:		NAME:		DATE OF BIRTH:	
I.D. / PASSPORT NO.:			NUMBER & AGE OF DEPENDANTS:		
HOME ADDRESS:			E-MAIL ADDRESS:		
POSTAL CODE:		TOWN:		COUNTRY:	
TELEPHONE	HOME:	WORK:	MOBILE:	FAX:	
PROFESSION/OCCUPATION	EMPLOYER:		POSITION:	EMPLOYMENT DURATION:	
MARITAL STATUS:			SPOUSE NAME:		
I.D. / PASSPORT NO.:		DATE OF BIRTH :		PROFESSION:	

PART B: MONTHLY INCOME & HOUSEHOLD EXPENDITURE (IN EURO)

Income Details	Borrower / Guarantor €	Spouse €	Household Expenditure	Average Monthly Charge ¹ €	Possible Reduction €
Gross Monthly Salary (before tax and any other deductions)			Utilities & Taxes (e.g. electricity, heating, TV/ Cable, water, sewerage, refuse collection, common expenses, housekeeping)		
Net Monthly Salary (after tax and any other deductions)			Property Tax and other		
Total Monthly Social Welfare Benefits			Insurances (e.g. life, home, health)		
Alimony			Household (e.g. rent, care personal / elderly, clothing / footwear)		
Total Other Income (e.g. Pension, grants)			Transport Costs (e.g. fuel, road tax, parking)		
Monthly Income from Property Assets			Education (e.g. school / university fees, uniforms, books, extra curricular activities)		
Monthly Income from Non-Property Assets (e.g. dividends, interest, investments etc)			Medical (e.g. doctor fees, medication)		
Other Income			Social (e.g. lifestyle, memberships)		
			Other Property (e.g. maintenance)		
			Other (e.g. investment plans, alimony, subscriptions, donations)		
TOTAL	0	0	TOTAL	0	0
Total Surplus / (Deficit) :				0	
Monthly Arrears excluding Bank Institutions					

PART C: CURRENT MONTHLY DEBT PAYMENTS (IN EURO)²

Debt type	Credit Institution Name	Monthly Debt Payments €	Arrears / Excesses €	Outstanding Balance €	Original Amount or Limit €	Date of Issue	Remaining Term	Restructured (YES/NO)	Security Type & Amount ³
Mortgage Loan for Primary Residence (personal / joint)									
Mortgage Loan for Other Property (personal / joint)									
Overdraft ⁴									
Other Loan	Car								
	Personal								
	Other								
	Car								
	Personal								
	Other								
Car									
Personal									
Other									
Credit Cards									
Hire Purchase / Leasing									
TOTAL		0	0	0	0				

PART D: PROPERTY ASSETS

1. IMMOVABLE PROPERTY (IN EURO)

--

Property Description	Location	Ownership share %	Estimated Value ^a €	Forced Sale Value ^a €	Date of Valuation (MM/YY)	Mortgaged / Encumbered? (YES/NO)	Amount of Mortgage €	Credit Institution Name
TOTAL			0	0			0	

Z. NON-PROPERTY ASSETS (IN EURO)

Asset type	Estimated Value €	Pledged / Free	Credit Institution Name (If pledged)	Relevant Details
Deposits				
Cars				
Life Insurance Policies				
Shares				
Other Investments				
TOTAL	0			

Are you a guarantor for a third party? (If yes, complete below):				<input type="checkbox"/> YES	<input type="checkbox"/> NO
Personal guarantee for:	Amount of Guarantee:	Date:	Banking Institution:		
Personal guarantee for:	Amount of Guarantee:	Date:	Banking Institution:		
Personal guarantee for:	Amount of Guarantee:	Date:	Banking Institution:		
Has a court order or bankruptcy or any other order ever been issued or is one still pending against you with regards to your financial duties? (If yes, attach details on separate sheet)				<input type="checkbox"/> YES	<input type="checkbox"/> NO
Do you have any relation or connection with clients of the Bank (whether individuals or companies / organisations)? (If yes, give details below): Name of related / connected client (s): Relation:				<input type="checkbox"/> YES	<input type="checkbox"/> NO

I/we authorise you to give a copy of the present to all Guarantors.
I/we responsibly declare that the above given information is true to this date and I undertake to inform you of any changes.

SIGNATURE APPLICANT / GUARANTOR		DATE	
---------------------------------	--	------	--

FOR OFFICE USE ONLY			
WITNESS:	NAME	SIGNATURE	DATE:

Financial Information Summary (For Office Use Only)	
Total Monthly Income	€0
Less: Total Monthly Expenditure	€0
Net Monthly Income: Sub - Total	€0
Less: Total Monthly Debt Repayments	€0
Total Current Surplus / (Deficit)	€0
Estimated Total Monthly Savings	€0
Total Household Surplus / (Deficit) based on Possible Reduction of Monthly Charges	€0
Ratio of {Total Monthly Debt Repayments to Net Monthly Income} (%)	#DIV/0!
Ratio of {Total Monthly Debt Repayments to Net Monthly Income increased by Estimated Total Monthly Savings} (%)	#DIV/0!
Total Outstanding Balances of Credit Facilities ^(f)	€0
Total Open Market Value(s) of Mortgaged/Encumbered Property/ies ^(g)	€0
Total Forced Sale Value(s) of Mortgaged/Encumbered Property/ies ^(g)	€0
Total Open Market Value(s) of Free Property/ies ^(f)	€0
Total Forced Sale Value(s) of Free Property/ies ^(f)	€0
Total Forced Sale Value(s) of all Properties ^(f)	€0

¹ 'Average Monthly Charge' is the total of the last three bills divided by the number of relevant months (e.g. average charge of electricity is the total of the latest three utility bills divided by six) or, if not applicable, a sound estimate shall be provided.

² The Authorised Credit Institution completes Part C, to the maximum possible extent.

³ Amount of Security for Mortgages is the lowest of the following three: (a) mortgage value, (b) forced sale value of the property and (c) outstanding balance of the credit facility. Amount of security for shares is the mid-price of the market value of shares. Amount of security for cash is the amount of the deposit that is blocked.

⁴ Monthly payment for overdraft account should be at least equal to the accrued interest.

⁵ If no professional valuation is available, provide an estimate or purchase price.

⁶ If no professional valuation is available, estimate FSV as 70% of OMV or purchase price.