

PERSONAL FINANCIAL STATEMENT

TO: NATIONAL DEVELOPMENT BANK OF PALAU, P.O. Box 816, Koror, Palau 96940

This form and any accompanying schedules is completed either individually or jointly with a co-applicant. Jointly includes both married and unmarried if assets and liabilities are sufficiently joined and separation is not easily accomplished.

SECTION 1. PERSONAL INFORMATION

	APPLICANT	CO-APPLICANT
NAME		
ADDRESS		
TELEPHONE#		
SOCIAL SECURITY#		
DATE OF BIRTH		
# OF DEPENDENTS		
PRESENT EMPLOYER		
ADDRESS		
TELEPHONE#		
POSITION		

SECTION 2. ASSETS, LIABILITIES AND NET WORTH

VALUE AS OF THIS DATE:			
ASSETS	AMOUNT	LIABILITIES	AMOUNT
CASH IN BANKS - CHECKING		BANK LOAN Spaco	
CASH IN BANKS - SAVINGS/TCD		BANK LOAN Surangel	
IRA, KEOGH, RETIREMENT ACCOUNTS		BANK LOAN _____	
DUE FROM FRIENDS, RELATIVES, OTHERS		HOUSING LOAN _____	
STOCKS AND BONDS		CREDIT CARD _____	
CASH SURRENDER VALUE, LIFE INSURANCE		CREDIT CARD _____	
AUTOMOBILE(S)		LIFE INSURANCE LOANS _____	
BOAT(S)		TAXES PAYABLE _____	
RESIDENCE		LEASES PAYABLE _____	
OTHER REAL ESTATE		OTHERS _____	
NET WORTH OF BUSINESS		TOTAL LIABILITIES	
OTHER ASSETS: _____			
OTHER ASSETS: _____		PERSONAL NET WORTH (ASSETS LESS LIABILITIES)	
TOTAL		TOTAL	

SECTION 3. INCOME AND EXPENSES

ANNUAL INCOME	AMOUNT	ANNUAL EXPENSES	AMOUNT
APPLICANT SALARY		LOAN PAYMENTS	
SPOUSE SALARY		CREDIT CARD PAYMENTS	
BUSINESS NET INCOME		LIFE INSURANCE PREMIUMS	
DIVIDENDS		LEASE AND RENT PAYMENTS	
INTEREST		TUITION PAYMENTS	
OTHER _____		TAXES	
OTHER _____		CHILDCARE (DAYCARE/HELPER)	
OTHER _____		FOOD AND OTHER EXPENSES	
TOTAL		TOTAL	
NET INCOME (INCOME LESS EXPENSES)			

1. I previously declared bankruptcy or had a judgement against me. Yes No
2. Assets listed above are pledged or secure debts Yes No

I/We certify that the foregoing and any supporting information provided is true and accurate in all regards to the best of my knowledge. Timely notice will be given if my/our financial condition changes or upon request. This information can be kept whether or not my/our request is approved. You are authorized to check or verify my/our credit and employment history or any other information contained herein.

Applicant

Date

Co-Applicant

Date

PERSONAL FINANCIAL STATEMENT (Supporting Schedules)

SCHEDULE 1. DUE FROM FRIENDS, RELATIVES, & OTHERS (BY WRITTEN CONTRACT)

Name of Debtor	Owed To	Collateral	How Payable	Maturity	Balance

SCHEDULE 2. MORTGAGE AND CONTRACTS FOR DEED OWNED

Name of Debtor	Bank	Collateral Lot#/Name	How Payable	Maturity	Balance

SCHEDULE 3. SECURITIES OWNED

Name of Owner	# of Shares	Company Name	Maturity	Cost	Current Value

SCHEDULE 4. LIFE INSURANCE

Insured & Beneficiary	Insurance Company	Face Value	Cash Value	Loans

SCHEDULE 5. REAL ESTATE (ATTACH SEPARATE SHEET IF NECESSARY)

Name of Owner	Year Acquired	Description of Land	Income	Cost	Current Value

SCHEDULE 6. NOTES PAYABLE

Loan to Who	Bank Name	Collateral Description	How Payable	Maturity	Balance