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| **PERSONAL FINANCIAL STATEMENT (PFS) FOR INDIVIDUALS**  **Note: Spouse details / signature to be obtained only if the spouse will be a guarantor or co-borrower for the requested facility.** | | | | | | | | |
| **PART Α: BORROWER / GUARANTOR DETAILS** | | | | | | | | |
| NAME: |  | | | SURNAME: |  | | | |
| DATE OF BIRTH: |  | | | I.D. / PASSPORT NO.: |  | | | |
| HOME ADDRESS: |  | | | E-MAIL ADDRESS: |  | | | |
| POSTAL CODE: |  | | TOWN: |  | COUNTRY: | |  | |
| HOME TEL.: |  | | | MOBILE: |  | | | |
| WORK TEL.: |  | | | FAX: |  | | | |
| PROFESSION / OCCUPATION: |  | | | EMPLOYER: |  | | | |
| POSITION: |  | | | EMPLOYMENT: |  | | | |
| MARITAL STATUS: |  | | | SPOUSE NAME: |  | | | |
| DATE OF BIRTH: |  | | | I.D. / PASSPORT NO.: |  | | | |
| PROFESSION / OCCUPATION: |  | | |  |  | |  | |
| NUMBER & AGE OF DEPENDANTS: | | | | | | | | |
|  | |  | | | | | | |
| **PART B: MONTHLY INCOME & HOUSEHOLD EXPENDITURE (IN EURO)** | | | | | | | | |
| **Income Details** | | | | | | **Borrower / Guarantor** | | **Spouse** |
| Gross Monthly Salary (before tax and any other deductions) | | | | | |  | |  |
| Net Monthly Salary (after tax and any other deductions) | | | | | |  | |  |
| Total Monthly Social Welfare Benefits | | | | | |  | |  |
| Alimony | | | | | |  | |  |
| Total Other Income (e.g. Pension, grants) | | | | | |  | |  |
| Monthly Income from Property Assets | | | | | |  | |  |
| Monthly Income from Non-Property Assets (e.g. dividends, interest, investments etc) | | | | | |  | |  |
| Other Income | | | | | |  | |  |
| **TOTAL:** | | | | | |  | |  |



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| **Household Expenditure:** | | | | | | | | | | | | | | | **Average Monthly Charge** | | | | | | **Possible Reduction** | | |
| Utilities & Taxes (e.g. electricity, heating, TV/ Cable, water, sewerage, refuse collection, common expenses, housekeeping) | | | | | | | | | | | | | | |  | | | | | |  | | |
| Property Tax and other | | | | | | | | | | | | | | |  | | | | | |  | | |
| Insurances (e.g. life, home, health) | | | | | | | | | | | | | | |  | | | | | |  | | |
| Household (e.g. rent, care personal / elderly, clothing / footwear) | | | | | | | | | | | | | | |  | | | | | |  | | |
| Transport Costs (e.g. fuel, road tax, parking) | | | | | | | | | | | | | | |  | | | | | |  | | |
| Education (e.g. school / university fees, uniforms, books, extra curricular activities) | | | | | | | | | | | | | | |  | | | | | |  | | |
| Medical (e.g. doctor fees, medication) | | | | | | | | | | | | | | |  | | | | | |  | | |
| Social (e.g. lifestyle, memberships) | | | | | | | | | | | | | | |  | | | | | |  | | |
| Other Property (e.g. maintenance) | | | | | | | | | | | | | | |  | | | | | |  | | |
| Other (e.g. investment plans, alimony, subscriptions, donations) | | | | | | | | | | | | | | |  | | | | | |  | | |
| **TOTAL:** | | | | | | | | | | | | | | |  | | | | | |  | | |
|  | | | | | | | | | | | | | | |  | | | | | |  | | |
| **Total Surplus / (Deficit):** | | | | | | | | | | | | | | |  | | | | | |  | | |
| **Monthly Arrears excluding Bank Institutions:** | | | | | | | | | | | | | | |  | | | | | |  | | |
| **PART C: CURRENT MONTHLY DEBT PAYMENTS (IN EURO)** | | | | | | | | | | | | | | | | | | | | | | | |
| Debt Type | | Credit Institution Name | | | Monthly Debt Payments | | Arrears / Excesses | | Outstanding Balance | | | Original Amount or Limit | | Date of Issue | | | Remaining Term | | | Restructured (YES/NO/ N/A) | | | Security Type  & Amount |
|  | |  | | |  | |  | |  | | |  | |  | | |  | | |  | | |  |
| **PART D: PROPERTY ASSETS**  **1. IMMOVABLE PROPERTY (IN EURO)** | | | | | | | | | | | | | | | | | | | | | | | |
| Property Description | Location | | | Ownership share  % | | Estimated Value | | | | Forced Sale Value | | | Date of Valuation (MM/ YY) | | | Mortgaged / Encumbered? (YES/NO) | | | Amount of Mortgage | | | Credit Institution Name | |
|  |  | | |  | |  | | | |  | | |  | | |  | | |  | | |  | |
| **2. NON-PROPERTY ASSETS (IN EURO)** | | | | | | | | | | | | | | | | | | | | | | | |
| Asset Type | | | Estimated Value | | | | | Pledged / Free | | | Credit Institution Name (if pledged) | | | | | | | Relevant Details | | | | | |
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| Are you a guarantor for a third party? (If yes, complete below): | | Yes | | 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 even been issued or is one still pending against you with regards to your financial duties? (If yes, attach details on separate sheet) | | Yes | | No | |
| Do you have any relation or connection with clients of the Bank (whether individuals  or companies / organizations)? (If yes, give details below): Name of related / connected client(s):  Relation: | | Yes | | No | |
|  | | | | | |
| I/We authorise you to give a copy of the present to all Guarantors. | | | | | |
| I responsibly declare that the above given information is true to this date and I undertake to inform you of any changes. | | | | | |
| NAME APPLICANT / GUARANTOR |  | DATE | | / | / |
| SIGNATURE |  |  | | | |

# FOR OFFICE USE ONLY

WITNESSES

/ /

NAME SIGNATURE DATE

/ /

NAME SIGNATURE DATE

# Financial Information Summary (For Office Use Only)

Total Monthly Income

Less: Total Monthly Expenditure

**Net Monthly Income: Sub-total** Less: Total Monthly Debt Repayments **Total Current Surplus/(Deficit)** Estimated Total Monthly Savings

# Total Household Surplus/(Deficit) based on Possible Reduction of Monthly Charges

Ratio of {Total Monthly Debt Repayments to Net Monthly Income} (%)

Ratio of {Total Monthly Debt Repayments (A17) to Net Monthly Income increased by Estimated Total Monthly Savings} (%)

Total Outstanding Balances of Credit Facilities (€)

Total Open Market Value(s) of Mortgaged/Encumbered Property/Properties (€) Total Forced Sale Value(s) of Mortgaged/Encumbered Property/Properties (€) Total Open Market Value(s) of Free Property/ies (€)

Total Forced Sale Value(s) of Free Property/ies (€) Total Forced Sale Value(s) of all Properties (€)

Total Forced Sale Values of all Properties to Total Outstanding Balances of Credit Facilities (%)

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 extend.
3. Amount of Security for Mortgages is the lowest of the following three: (a) mortgage value, (b)forced sales 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.