



Commercial Financial Statement

Statement Date: _____

Name: _____
 Owners: _____
 Business Organized as: _____
 Address _____
 Phone Number _____

Assets		Liabilities	
Current Assets:	Dollars	Current Liabilities:	Dollars
Cash/Savings/Certificates		T&CB S-T Notes Payable	
Accounts Receivable		Other S-T Notes Payable	
Inventory		T&CB Current Pmts(Term)	
Commodity Trading Accounts		Current Payments (Term)	
Prepaid Expenses		Accrued Interest (All Debt)	
Marketable Securities		Accounts Payable	
		Credit Cards/Personal Accounts	
Total Current Assets		Total Current Liabilities	
Intermediate Assets:		Intermediate Liabilities:	
Machinery & Equipment		T&CB	
Titled Vehicles		Other	
Cash Value of Life Insurance			
Not Readily Marketable Investments			
Total Intermediate Assets		Total Intermediate Liab.	
Long Term Assets:		Long Term Liabilities:	
Real Estate		T&CB	
		Other	
Total Long Term Assets		Total Long Term Liab.	
Total Assets		Total Liabilities	
		Net Worth	
		Total Liab. & Net Worth	

Please answer the following questions. If "Yes" is indicated for questions 1, 2, 3, 4 or 5, please explain on an attached sheet.

	Yes or no
1. Have you been declared bankrupt in the past 10 years?	
2. Are there any unsatisfied judgments against you?	
3. Are you a party to a lawsuit at this time?	
4. Are you obligated to pay alimony, child support or other maintenance payments?	
5. Are you a co-signor, guarantor or endorser for any loans or contracts?	
6. Are you insured for health or major medical coverage?	
7. Who is your accountant:	

I/we certify this information and all supporting documents provided to Town & Country Bank (Bank) is true, correct, and complete to the best of my/our understand all lending decisions will be based on the Bank's independent analysis of the information. I/we understand that the Bank has a current need to review my/our credit worthiness, both as a business entity and individually. I/we hereby authorize the release to Town & Country Bank all pertinent information with my/our including information from our accountant, other creditors and other parties with pertinent information. I/we authorize the Bank to check my/our credit and history, and/or to have a credit reporting agency prepare a credit report on me/us. All said information will be held in strictest confidence by Town & Country Bank.

We intend to apply for joint credit _____ (initials).

Signature _____ Date: _____

Signature _____ Date: _____

Commercial Financial Statement

Cash/Savings/Certificates

Description	Location	Maturity	Total
DDA			
Total Value of Cash/Savings/Certificates			

Accounts Recievable

Description (indicate age or attach aging report)	Value
Total Value of Accounts Recievable	

Inventory

Quantity	Description	Value	Total
	Finished Goods		
	Work in Progress		
	Raw Materials		
	other		
	Supplies and Parts		
Total Value of Inventory			

Prepaid Expenses

To Whom	Purpose	Value
Total Value of Prepaid Expenses		

Real Estate owned and Improvements

Year	Description	Legal Description	Market Value
Total Value Real Estate and Improvements			

Life Insurance Information

Company & Policy #	Insured	Policy Owner	Face amount	Cash value	Loan Value
Totals					

Liability, Property, Auto and other Casualty Insurance Information

Type of Insurance	Company	Agent	Coverage
Liability			
Auto			
Workers Comp			
Equipment			

Rental Agreements

Leasor	Property	Lease terms	Written contract?

Marketable Bonds, Mutual Funds, Stocks and other Securities

Description	Where held	Cash or Margin	Cost value	Market Value
Total				

Not Readily Marketable Investments, Contracts and Notes Receivable

Description	Held with	Annual pmts	Last Year's Value	Balance/Value
Total				

Commodity Trading Accounts

Type	Location	Value
Total		

Leased Vehicles, Trucks and Trailers

Type	Year	Make/model	Value	No. of pmts remaining	Pmt amount

Commercial Financial Statement

Schedule K

Notes Payable (Short Term)

To Whom	Purpose	Maturity Date	Interest Rate	Accrued Interest	Current Balance	Comments
T&CB						
T&CB						
T&CB						
Total						

Schedule L

Intermediate Term Debt

To Whom	Purpose	Pymt. Amt/Freq	Pymt. Dates	Interest Rate	Accrued Interest	Current Balance	Due w/in 12 Mos.	Due Beyond 12 Mos.
T&CB								
T&CB								
Total								

Schedule M

Long Term Debt

To Whom	Purpose	Pymt. Amt/Freq	Pymt. Dates	Interest Rate	Accrued Interest	Current Balance	Due w/in 12 Mos.	Due Beyond 12 Mos.
T&CB								
T&CB								
Total								

Schedule N

Accounts Payable

To Whom	Terms of Payment	Original Amount	Balance
Total Business Accounts Payable			

Schedule O

Credit Cards/Personal Accounts

Commercial Financial Statement

Trend Analysis Report

Name:

Name:

Period Ending						
Current Assets (CA)						
Current Liabilities (CL)						
Working Capital						
Intermediate Assets						
Intermediate Liabilities						
Total Assets (TA)						
Total Liabilities (TL)						
Net Worth						
Reevaluation:						
Earned Change in NW						
T&CB Debt						
T&CB Collateral						
T&CB Collateral Margin						
Current Ratio (CA ÷ CL)						
Debt/Asset Ratio (TL ÷ TA)						

Comments: (Double click box to edit)