



PERSONAL FINANCIAL STATEMENT

Date: _____

IMPORTANT: Read these directions before completing this Statement

- Boxes with instructions for individual credit applications based on income source.

Section 1 - Individual Information (type or print)

Name, Address, City, State & Zip, Social Security #, Date of Birth, Position or Occupation, Business Name, Business Address, City, State & Zip, Length at Present Address, Length of Employment, Res. Phone, Bus. Phone

Section 2 - Other Party Information (type or print)

Name, Address, City, State & Zip, Social Security #, Date of Birth, Position or Occupation, Business Name, Business Address, City, State & Zip, Length at Present Address, Length of Employment, Res. Phone, Bus. Phone

Have (either of) you or any firm in which you were a major owner ever declared bankruptcy, or settled any debts for less than the amounts owed? If yes, please provide details on a separate sheet.
Are (either of) you a defendant in any suit or legal action?
Are (either of) you presently subject to any unsatisfied judgments to tax liens?
When, if ever, have (either of) you been audited by the IRS?

Section 3 - Statement of Financial Condition as of _____, 20

Table with 6 columns: Assets, In dollars (omit cents) [Individual], [Joint], Liabilities, [Individual] In dollars (omit cents), [Joint]. Rows include Cash, U.S. Gov't securities, Real estate, Automobiles, Business ventures, Total Assets, Total Liabilities, Net Worth, Total Liabilities and Net Worth.

Section 4 - Annual Income for Year Ended _____, 20

Table with 9 columns: Annual Income, [Individual], [Joint], Annual Expenditures, [Individual], [Joint], Contingent Liabilities Estimated Amounts, [Individual], [Joint]. Rows include Salary, Dividends, Real estate income, Other income, Total Income, Total Expenditures, Total Contingent Liabilities.

SCHEDULE A – CASH, CHECKING AND SAVINGS ACCOUNTS, CERTIFICATES OF DEPOSIT, MONEY MARKET FUNDS, ETC.

Name of Financial Institution	Type of Account	Owner	(J)	If Pledged, to Whom?	Balance

SCHEDULE B – U.S. GOVERNMENT & MARKETABLE SECURITIES (Use additional sheet if necessary)

Number of Shares or Face Value of Bonds	Description	In Name of	Are these Registered, Pledged, or Held by Others?	Market Value	Exchanges Where Traded

SCHEDULE C – NON-MARKETABLE SECURITIES (Use additional sheet if necessary)

Number of Shares	Description	In Name of	Are these Registered, Pledged, or Held by Others?	Value	Method of Valuation

SCHEDULE D – INVESTMENTS IN REAL ESTATE (Use additional sheet if necessary)

Description/Location of Real Estate Investment	(J)	Date of Original Investment/Amount	% Owned by You	Market Value Of Your % Of Investments	Present Balance	Monthly Payment	Mortgage Maturity Date	Mortgage Owed To

SCHEDULE E – LIFE INSURANCE CARRIED, INCLUDING GROUP INSURANCE

Name of Insurance Company	Owner of Policy	Beneficiary And Relationship	Face Amount	Policy Loans	Cash Surrender Value

SCHEDULE F – VESTED INTEREST IN DEFERRED COMPENSATION/PROFIT-SHARING PLANS

% Vested	Company Name	Account Number	Manner of Payout (Annuity, Lump Sum, etc)	Distribution Date	Beneficiary	Amount

SCHEDULE G – BUSINESS VENTURES (Use additional sheets if necessary)

List Name and Address of any Business Venture In which you are a Principal or Partner	Your Position/ Title in the Business	Line of Business	Years in Business	Total Assets Listed in Section 3	Your % of Ownership	Net Worth of Business	Present Net Value of Your Investment

SCHEDULE H – LOANS OWING BANKS, BROKERS, FINANCE COMPANIES, AND OTHERS (MASTERCARD, VISA, ETC.)

Owing to (Acct. No.)	(J)	Date of Original Borrowing / Amount	Present Balance	Due	Monthly Payment	Date of Final Pay't	Secured By

The information contained in this statement is provided to induce CNB St. Louis Bank ("us" "we") to extend, or to continue the extension of, credit to the undersigned ("you" "your") or to others upon your guaranty. You acknowledge and understand that we are relying on the information provided herein in deciding to grant, or continue, credit or to accept a guaranty thereof. Each of you represents, warrants, and certifies to us that (1) the information provided herein is true, correct and complete in all respects and gives a correct and complete showing of your financial condition, (2) you have no liabilities (direct, indirect or contingent) except as set forth in this statement, (3) legal and equitable title to all assets listed herein is in your sole name and no other person has any interest in the assets, except as may be herein otherwise noted, (4) any assets held in a trust, 401k plan, IRA or other retirement account, or which are pledged or assigned, are specifically identified herein as such, (5) there are no restrictions on your ability to transfer, or grant a security interest in, any of the assets identified herein, (5) none of the assets identified herein are held for the benefit of another person, and (6) all your liabilities are fully and completely disclosed. Each of you agree to notify us immediately and in writing of any change in your name, address, or employment, and of any change: (a) to any of the information contained in this statement, (b) to your financial condition, or (c) in your ability to perform your obligations to us. In the absence of such notice, this statement should be considered as a continuing, complete, and correct statement. You hereby authorize us to make all inquiries we deem necessary or appropriate to verify the accuracy of the information contained herein, and to determine your creditworthiness, and you hereby authorize all persons to whom we make such inquiries to respond thereto in full. You hereby authorize us to obtain a credit report (a "Report") on you personally. Reports may include personal financial, employment and credit information. We may obtain Reports from time to time at our discretion and may disclose any Report to any other person or institution who obtains any interest in a loan made to you or of which you are a guarantor. You acknowledge that you have the right to refuse to permit us to obtain a Report, and that if you do not consent to us obtaining Reports, we may deny the request for credit. THIS FINANCIAL STATEMENT IS MADE UNDER PENALTY OF PERJURY AND YOU UNDERSTAND THAT YOU MAY HAVE CRIMINAL AND/OR CIVIL LIABILITY FOR ANY FALSE STATEMENTS MADE IN THIS FINANCIAL STATEMENT.

Please mark the box that applies: I/we are applying for Individual Credit Joint Credit

Date signed _____, 20____ Signature (individual) _____

Date signed _____, 20____ Signature (other party) _____