



# Individual Financial Statement

Please type or print all information in ink

To: Cathay Bank \_\_\_\_\_ (Lender)

Name: \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address: \_\_\_\_\_ Zip Code \_\_\_\_\_

CHECK AS APPLICABLE Applicant is applying for this loan:

**APPLICANT(S)**  
**INITIAL**

- This application is:
- In your name only
  - Joint with spouse
  - Joint with someone other than spouse
  - Trust

**Please indicate or provide explanation relating to any assets owned jointly or by a trust or liabilities owned with others.**

(attach schedules and explanatory notes if necessary.)

STATEMENT OF FINANCIAL CONDITION OF \_\_\_\_\_ AS OF \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Assets		Amount	Liabilities		Amount
Cash	Schedule A		Notes & Loans Payable (Other Than Real Estate)	Schedule G	
	In this Institution			Notes Payable to Banks	
	Other Banks or Savings & Loans			Notes & Loan Payable (Other)	
Stocks & Bonds	Schedule B		Insurance Loans	Schedule C	
	Marketable Securities				
	Other				
Tax	Tax Refund Due		Taxes Owed		
Insurance	Schedule C		Accounts & Bills Payable	Schedule H	
	Cash Value			Bankcharge Cards	
Accounts & Notes Receivable	Schedule D			Open & Revolving Accounts	
			Other		
Real Estate	Schedule E		Real Estate Notes & Contracts Payable	Schedule E	
	Residence(s)			Residence(s)	
	Unimproved Land			Unimproved Land	
	Income Property(ies)			Income Property(ies)	
Other Assets	Schedule F		Other Liabilities	Schedule I	
	Other Assets & Personal Property				
<b>TOTAL ASSETS \$</b>			<b>TOTAL LIABILITIES \$</b>		
			<b>NET WORTH \$</b>		
			(Difference between Total Assets & Total Liabilities)		

**Re-Cap of Income and Expenses \*See notice below before completing Other Income.**

Annual Income for Year 20 _____		Annual Expenses for Year 20 _____		Contingent Liabilities	
Salary or Wages		Property Tax & Assessments		As Endorser on Notes/Contracts	
Dividends or Interest		Federal & State Income Tax		As Guarantor on Notes/Contracts	
Rentals (Gross Income)		Real Estate Loan Payments		For Taxes	
Business (Net Income)		Payments on Notes/Contracts		Other (Describe)	
Other Income (Describe)*		Estimated Living Expenses			
		Other: _____			
<b>TOTAL INCOME \$</b>		<b>TOTAL EXPENSES \$</b>		<b>TOTAL \$</b>	

\*Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

**Schedule A Cash Location and Status of Bank Accounts**

CHKNG	CD'S	SVNG	Bank and Branch Where Carried	Balance	Interest Rate Paid to You?	Date C.D. Matures	Is This Account Pledged for a Loan?	Balance of Loan	Maturity Date of Loan
<b>TOTAL</b>				\$				<b>TOTAL</b>	\$

**Schedule B Stocks And Bonds (Include Interests In Any Closely Held Business)**

Description	No. Shares	Registered in Name of	Source of Valuation	Date	Price Per Share	Total Value	Purchased on Margin or Pledged
<b>TOTAL</b>						\$	

**Schedule C Insurance**

Insured	Primary Beneficiary	Face Amount	Actual Cash Value	Loans on Policy	Name of Company	Location of Office
<b>TOTAL</b>		\$	\$	\$		

**Schedule D Accounts and Notes Receivable**

Owner(s)	Due From	Address	Collateral	Maturity Date	How Payable	Balance Due
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
<b>TOTAL</b>					\$	\$

**Schedule E Real Estate**

Parcel No.	Description	Address/Location	Owner(s)	Date Acquired
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

**Schedule E Real Estate Continue**

Parcel No.	Cost	Mortgage or Lien Holder	Annual Taxes	Monthly Income	Monthly Payment	Present Value	Balance Due
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
			\$	\$	\$	\$	\$

**Schedule F Other Assets and Personal Property**

Automobiles	Value	Rec. Vehicles and Boats	Vale	Personal Property	Value	Totals
Yr: Make:	\$	Yr: Make:	\$	Furniture	\$	<b>Subtotal—Autos</b> \$
Yr: Make:	\$	Yr: Make:	\$	Jewelry	\$	<b>Subtotal—R/V's</b> \$
Yr: Make:	\$	Yr: Make:	\$	Equipment	\$	<b>Subtotal—Personal Property</b> \$
	\$	Other:	\$	Other	\$	
<b>Subtotal—Autos</b>	\$	<b>Subtotal—R/V's</b>	\$	<b>Subtotal Personal Property</b>	\$	<b>Total—All Other Assets</b> \$

**Schedule G Notes and Loans Payable to Banks and Others**

Payable To	Address	Collateral	Person(s) Liable	Maturity Date	How Payable	Balance Due
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					\$ Per	
					<b>TOTAL</b>	\$

**Schedule H Accounts and Bills Payable (Including Bank Cards)**

Payable To	Account Number	Persons Liable	How Payable	Balance Due
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			<b>TOTAL</b>	\$

**Schedule I Other Liabilities**

			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			\$ Per	
			<b>TOTAL</b>	\$

If applicant resides in a community property state, please complete the following concerning marital status:

Applicant is  married  separated  unmarried (includes single, divorced and widowed).

Co-Applicant, if any, is  married  separated  unmarried (includes single, divorced and widowed).

Applicant Information				
Social Security No.		Driver's License No.		Home Phone
Occupation		Name of Employer		Business Phone
		No. of Years	Salary \$ _____ per	
Amount of alimony, child support and separate maintenance payment income. Note: Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. \$ _____				
Name and address of payor of any alimony, child support or separate maintenance payment income disclosed above as source of repayment. _____				
Alimony, child support, separate maintenance received under <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral				
Income (salary, pension, social security, dividends, interest, etc.) Source: \$ _____ per month				
Have you ever borrowed from any other branch of this institution? Name _____ Location _____ Date _____				
Have you established a trust? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable Name(s) of Trustee(s) _____				
Have you made a will? _____ Name of personal representative _____				
Have you guaranteed or endorsed the notes of any other person? _____ Do you have any other contingent liabilities? _____				
Have any actions or suits been filed against you or are there any unsatisfied judgments or decrees entered against you, or have you been adjudged bankrupt in the last 14 years or made any assignments for creditors? _____				
Name of References:			Addresses:	

Co-Applicant Information				
Co-Applicant's Full Name		Age	Address	
Social Security No.		Driver's License No.		Home Phone
Occupation		Name of Employer		Business Phone
		No. of Years	Salary \$ _____ per	
Amount of alimony, child support and separate maintenance payment income. Note: Alimony, child support or separate maintenance payment income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. \$ _____				
Name and address of payor of any alimony, child support or separate maintenance payment income disclosed above as source of repayment. _____				
Alimony, child support, separate maintenance received under <input type="checkbox"/> court order <input type="checkbox"/> written agreement <input type="checkbox"/> oral				
Income (salary, pension, social security, dividends, interest, etc.) Source: \$ _____ per month				
Have you ever borrowed from any other branch of this institution? Name _____ Location _____ Date _____				
Have you established a trust? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable Name(s) of Trustee(s) _____				
Have you made a will? _____ Name of personal representative _____				
Have you guaranteed or endorsed the notes of any other person? _____ Do you have any other contingent liabilities? _____				
Have any actions or suits been filed against you or are there any unsatisfied judgments or decrees entered against you, or have you been adjudged bankrupt in the last 14 years or made any assignments for creditors? _____				
Name of References:			Addresses:	

Signatures	
<p>I (we hereby affirm that the foregoing information contained in this financial statement is presented for the purpose of obtaining credit as of the date indicated and is true, complete and correct. I understand Lender is relying on this statement of my financial condition in making loan(s) to me. Lender is authorized to make any investigation of my credit or employment status either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interest parties Lender's experience with this account. I agree to inform the Lender immediately of any matter which will cause any significant change in my financial condition. I understand that Lender will retain this financial statement whether or not credit is granted.</p>	
Applicant's Signature _____	Date _____
Co-Applicant's Signature _____	Date _____
<p><b>Consent (If you are relying on income from a person who is not an applicant above, please have that person complete this section so that we may verify their credit.)</b></p> <p>I authorize Lender to make any investigation of my credit either directly or through any agency employed by Lender for the purpose in connection with this credit application.</p>	
Date _____	Signature _____ Social Security Number _____