

# STATEMENT OF ASSETS AND LIABILITIES FOR INDIVIDUALS

## PART A: BORROWER / GUARANTOR DETAILS

NAME:		SURNAME:			DATE OF BIRTH:	
I.D. / PASSPORT NO.:				NUMBER & AGE OF DEPENDANTS:		
HOME ADDRESS:				E-MAIL ADDRESS:		
POSTAL CODE:			TOWN:		COUNTRY:	
TEL:	HOME:	WORK:	MOBILE:		FAX:	
PROFESSION / OCCUPATION:		EMPLOYER:		POSITION:		EMPLOYMENT DURATION:
MARITAL STATUS:			SPOUSE NAME:			
I.D. / PASSPORT NO.:			DATE OF BIRTH:		PROFESSION:	

## PART B: MONTHLY INCOME & HOUSEHOLD EXPENDITURE (IN EURO)

Income Details	Borrower / Guarantor	Spouse	Household Expenditure	Average Monthly Charge <sup>1</sup>	Possible Reduction
Gross Monthly Salary (before tax and any other deductions)			Loan Payments (from loans, credit cards, current account interest)		
Net Monthly Salary (after tax and any other deductions)			Utilities & Taxes (e.g. electricity, heating, TV/ Cable, water, sewerage, refuse collection, common expenses, housekeeping)		
Total Monthly Social Welfare Benefits			Property Tax and other		
Alimony			Insurances (e.g. life, home, health)		
Total Other Income (e.g. Pension, grants)			Household (e.g. rent, care personal / elderly, clothing / footwear)		
Monthly Income from Property Assets			Transport Costs (e.g. fuel, road tax, parking)		
Monthly Income from Non-Property Assets (e.g. dividends, interest, investments etc)			Education (e.g. school / university fees, uniforms, books, extra curricular activities)		
Other Income			Medical (e.g. doctor fees, medication)		
			Social (e.g. lifestyle, memberships)		
			Other Property (e.g. maintenance)		
			Other (e.g. investment plans, alimony, subscriptions, donations)		
<b>TOTAL</b>			<b>TOTAL</b>		
<b>Total Surplus / (Deficit) :-</b>					
<b>Monthly Arrears excluding Bank Institutions</b>		, ,			

## 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 <sup>2</sup>
<b>Mortgage Loan for Primary Residence (personal / joint)</b>									
<b>Mortgage Loan for Other Property (personal / joint)</b>									
<b>Overdraft<sup>3</sup></b>									
<b>Other Loan</b>	<b>Car</b>								
	<b>Personal</b>								
	<b>Other</b>								

Other Loan	Car								
	Personal								
	Other								
Other Loan	Car								
	Personal								
	Other								
Credit Cards									
Hire Purchase / Leasing									
<b>TOTAL</b>									

**PART D: PROPERTY ASSETS**  
**1. IMMOVABLE PROPERTY (IN EURO)**

Property Description	Location	Ownership share %	Estimated Value <sup>4</sup>	Forced Sale Value <sup>5</sup>	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
Deposits				
Cars				
Life Insurance Policies				
Shares				
Other Investments				
<b>TOTAL</b>				

Are you a guarantor for a third party? (If yes, complete below):			<input type="checkbox"/> YES	<input type="checkbox"/> 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)			<input type="checkbox"/> YES	<input type="checkbox"/> NO
Do you have any relation or connection with clients of CAC CORAL LTD (whether individuals or companies / organizations)? (If yes, give details below):			<input type="checkbox"/> YES	<input type="checkbox"/> NO
Name of related / connected client(s):				
Relation:				

I responsibly declare that the above given information is true to this date and I undertake to inform you of any changes.

SIGNATURE APPLICANT / GUARANTOR		DATE	/ /
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**FOR OFFICE USE ONLY**

WITNESSES: \_\_\_\_\_

NAME

\_\_\_\_\_

SIGNATURE

DATE: / /

\_\_\_\_\_

NAME

\_\_\_\_\_

SIGNATURE

DATE: / /

<b>Financial Information Summary (For Office Use Only)</b>	
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 (%)	

<sup>1</sup> '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.

<sup>2</sup> 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.

<sup>3</sup> Monthly payment for overdraft account should be at least equal to the accrued interest.

<sup>4</sup> If no professional valuation is available, provide an estimate or purchase price.

<sup>5</sup> If no professional valuation is available, estimate FSV as 70% of OMV or purchase price.