JN Bank

Confidential

Statement Of Affairs

(One form per applicant)

1.0 APPLICANT DETAILS

First Name: ____________________ Last Name: ____________________ Middle Name: ____________________

Title: ☐ Miss ☐ Ms. ☐ Mr. ☐ Mrs. ☐ Other: __________ Gender: ☐ Female ☐ Male Date of Birth: ___ / ___ / ______ *(Must be 18 years old)*

MM DD YYYY

2.0 DETAILS OF ASSETS & LIABILITIES

REAL ESTATE HOLDING(S)

Property Details			Details of Loan Related to Real Estate Holding(s)					
Property Address	% Ownership	Estimated Market Value	Lender	Applicant's Portion (%)	Loan Balance (Prior to loan)	Loan Balance (After Loan)	Current Monthly Payment (Prior to loan)	Projected Monthly Payment (After Loan)
		Total			Total	Total	Total	Total
		% -			% -	% -	% -	% -
		Total			Total	Total	Total	Total
		% -			% -	% -	% -	% -
		Total			Total	Total	Total	Total
		% -			% -	% -	% -	% -
		Total			Total	Total	Total	Total
		% -			% -	% -	% -	% -
		Total			Total	Total	Total	Total
		% -			% -	% -	% -	% -
		Total			Total	Total	Total	Total
		% -			% -	% -	% -	% -

MOTOR VEHICLE(S)

Motor Vehicle Details			Details of Loan Related to Motor Vehicle(s)					
Asset Details (Make, Model, Year, Colour, etc)	% Ownership	Estimated Market Value	Lender	Applicant's Portion (%)	Loan Balance (Prior to loan)	Loan Balance (After Loan)	Current Monthly Payment (Prior to loan)	Projected Monthly Payment (After Loan)
		Total			Total	Total	Total	Total
		% -			% -	% -	% -	% -
		Total			Total	Total	Total	Total
		% -			% -	% -	% -	% -
		Total			Total	Total	Total	Total
		% -			% -	% -	% -	% -
		Total			Total	Total	Total	Total
		% -			% -	% -	% -	% -
		Total			Total	Total	Total	Total
		% -			% -	% -	% -	% -

FURNITURE AND EQUIPMENT

Furniture & Equipment Details			Details of Loans Related to Furniture and Equipmment (include hire purchase balances)					
Type of Asset	% Ownership	Estimated Market Value	Lender	Applicant's Portion (%)	Loan Balance (Prior to loan)	Loan Balance (After Loan)	Current Monthly Payment (Prior to loan)	Projected Monthly Payment (After Loan)
Home Appliances		Total			Total	Total	Total	Total
		% -			% -	% -	% -	% -
Furniture & Electronics		Total			Total	Total	Total	Total
		% -			% -	% -	% -	% -
Computer, Tablets & Printers		Total			Total	Total	Total	Total
		% -			% -	% -	% -	% -
Other Equipment		Total			Total	Total	Total	Total
		% -			% -	% -	% -	% -

OTHER LOANS (Exclude loans related to real estate/motor vehicles/furniture and equipment)

Loan Details	Details of Loans Related to Furniture and Equipmment (include hire purchase balances)					
Loan Purpose	Lender	Applicant's Portion (%)	Loan Balance (Prior to loan)	Loan Balance (After Loan)	Current Monthly Payment (Prior to loan)	Projected Monthly Payment (After Loan)
			Total	Total	Total	Total
			% -	% -	% -	% -
			Total	Total	Total	Total
			% -	% -	% -	% -
			Total	Total	Total	Total
			% -	% -	% -	% -
			Total	Total	Total	Total
			% -	% -	% -	% -
			Total	Total	Total	Total
			% -	% -	% -	% -
			Total	Total	Total	Total
			% -	% -	% -	% -
			Total	Total	Total	Total
			% -	% -	% -	% -
			Total	Total	Total	Total
			% -	% -	% -	% -

CREDIT CARD(S)

Name of Financial Institution	Type of Card	Credit Card Limit	Credit Card Balances (Prior to loan)	Credit Card Balances (After Loan)	% Monthly Use	Minimum Monthly Payment
						-
						-
						-
						-
						-
						-

LINE(S) OF CREDIT

Name of Financial Institution	Type of Line (secured or unsecured)	LOC Limit	LOC Balances (Prior to loan)	LOC Balances (After Loan)	% Monthly Use	Minimum Monthly Payment
						-
						-
						-
						-

SAVINGS OR INVESTMENT ACCOUNT DETAILS

Name of Financial Institution	Account Balance to Date	Current Monthly Payment (Prior to loan)	Projected Monthly Payment (After Loan)

LIFE INSURANCE POLICIES HELD

Insurance Company/ Policy Number	Cash Value	Sum Insured	Annual Premium

CURRENT ACCOUNT DETAILS			
Name of Financial Institution	Account Balance to Date	Overdraft Limits (Prior to loan)	Overdraft Limits (After Loan)

PENSION CONTRIBUTIONS OR INDIVIDUAL RETIREMENT SCHEME			
Pension Scheme/Individual Retirement Scheme	Total Contributions to Date	Current Monthly Payment (Prior to loan)	Projected Monthly Payment (After Loan)

I certify that the information given above and overleaf is true and accurate and understand that the said information forms part of my current credit application on which conditions are stated.

Applicant's Signature: ______________________ Date: ______________________ J-LODM-710-F10-Ver 4 -February 23, 2017

OTHER NON-FINANCIAL ASSETS	
Details of Asset	Estimated Value

CONTINGIENT LIABILITIES (Example: Guarantees, etc.)			
Details of Liabilities	Estimated Value	Current Monthly Payment (Prior to loan)	Projected Monthly Payment (After Loan)

AMOUNTS OWED TO YOU	
Details of Debt	Estimated Value

OTHER LIABILITIES NOT DESCRIBED ABOVE (Example: Tax Judgements, etc.)	
Details of Liabilities	Estimated Value

3.0 DETAILS OF MONTHLY INFLOWS & OUTFLOWS

MONTHLY INFLOWS (Please refer to the Credit Underwriter's Manual for further clarifications of income types)

Income Type (Note: For accuracy, compute ANNUAL and divide by 12)	Monthly Income	% Income Applicable for Assessment	Monthly Income for Assessment	Income Type (Note: For accuracy, compute ANNUAL and divide by 12)	Monthly Income	% Income Applicable for Assessment	Monthly Income for Assessment
PAYE Salary and Allowances		100.00%	-	Owner of Registered Company II (Income from individual's share of directors' emoluments which appear among the expenses in the P&L Account)		100.00%	-
Gratuity in lieu of Pension		100.00%	-	Registered Company (Income from Net Profits after tax)		70.00%	-
Performance Based Pay (Includes: Commission, Overtime, Bonus)		100.00%	-	Interest and Dividends		0.00%	-
Sole Trader I (Income from Net Profits before tax; Personal Income tax should be accounted for in Monthly Outflows)		70.00%	-	Capital Gains/Losses		0.00%	-
Sole Trader II (Income from salary/drawings which appear among the expenses in the P&L Account)		100.00%	-	Existing Real Estate Rental I (where rental of property is not treated as a business)		70.00%	-
Partner I (Income from share of profit; Personal Income tax should be accounted for in Monthly Outflows)		100.00%	-	Existing Real Estate Rental II (where rental of property is treated as a business)		100.00%	-
Partner II (Income from salary/drawings which appear among the expenses in the P&L Account)		100.00%	-	Projected Real Estate Rental		60.00%	-
Owner of Registered Company I (Income from Net Profits after tax)		70.00%	-	Other Income		0.00%	-

MONTHLY OUTFLOWS (Note: For accuracy, compute ANNUAL and divide by 12)

Expense Category	Expense Details	Current Monthly Payment (Prior to loan)	Projected Monthly Payment (After Loan)	Expense Category	Expense Details	Current Monthly Payment (Prior to loan)	Projected Monthly Payment (After Loan)
STATUTORY DEDUCTIONS	Income Tax			PERSONAL/ FAMILY COSTS	Personal Expenses (Eg: Personal Effects, Clothing, Shoes, Cosmetics, Grooming, etc.)		
	NIS Contributions				Food Costs		
	NHT Contributions				Child Care Costs (Eg: Baby Sitter, Day Care, etc.)		
	Education Tax				School Costs (Eg: Fees, Lunch, Books, Stationery, Uniform, etc.)		
PROPERTY RELATED COSTS	Rent/Board				Health Costs (Includes: Medical Expenses, Prescriptions, Dental Costs, etc.)		
	Strata Maintenance				Vacation		
	Property Tax				Entertainment		
	Property Insurance				Memberships & Subscriptions		
	Property Maintenance (Includes:Painting, Repairs, etc.)				Donations		
UTILITIES/ HOUSEHOLD COSTS	Electricity				Other Personal/Family Costs (Includes: Gifts, Alimony Payments, Child Support Payments, Pets, etc.)		
	Water			TRANSPORTATION COSTS	Fares (Includes: Bus, Taxi, etc.)		
	Cell Phone				Petrol/Fuel		
	Landline				Toll Fees		
	Internet				Motor Vehicle Insurance		
	Cable				Motor Vehicle Registration		
	Cooking Gas				Motor Vehicle Fitness		
	House Keeping Costs				Motor Vehicle Maintenance (Includes: Tyres, Batteries, Repairs,etc.)		
	Other Utilities (Includes: Heat, etc.)				Other Transportation Costs		

4.0 SUMMARY OF ASSETS & LIABILITIES

Asset	Value	Liabilities	Current Value (Prior to loan)	Projected Value (After Loan)
Real Estate	-	Loan(s) on Real Estate	-	-
Motor Vehicle(s)	-	Loan(s) on Motor Vehicle	-	-
Furniture & Equipment	-	Loan on Furniture & Equipment	-	-
Life Insurance Cash Value (Not Life Cover)	-	Other Loan(s)	-	-
Saving/Investment/Current Account(s) Balance	-	Current Account(s) Overdraft	-	-
Pension Contribution	-	Credit Card & Line of Credit Balances	-	-
Other Non-Financial Asset(s)	-	Other Liabilities Not Described Above	-	-
Amount(s) Owed To You	-	Contingient Liabilities (ie. Guarantees)	-	-
Total Assets	-	**Total Liabilities**	-	-
		Net Worth (Total Assets less Total Liabilities)	-	-

5.0 SUMMARY OF MONTHLY CASH FLOW

Inflows	Monthly Amount	Liabilities	Current Monthly Payment (Prior to loan)	Projected Monthly Payment (After Loan)
Income (Regular Employed)	-	Installment Payments	-	-
Income (Self-Employed)	-	Life Insurance Payments	-	-
Income (Business)	-	Savings/Investments	-	-
Income (Financial Assets)	-	Contingent Liabilities	-	-
Real Estate Rental Income	-	Property Related Costs	-	-
Other Income	-	Personal/Family Costs	-	-
Total Gross Monthly Income	-	Utilities/Household Expenses	-	-
		Transportation Costs	-	-
Less Statutory Deductions At Source	-	Pension Contribution	-	-
Total Inflows	**-**	**Total Outflows**	**-**	**-**
		Residual Income After Commitments (Total Inflows less Total Outflows)	**-**	**-**

I certify that the information given above and overleaf is true and accurate and understand that the said information forms part of my current credit application on which conditions are stated.

Applicant's Signature: ______________________________ Date: ____________________