

The First National Bank of Pandora

Balance Sheet

Customer:
Date:

<u>Current Farm Assets</u>		<u>Mkt Value</u>	<u>Current Farm Liabilities</u>		<u>\$ Owed</u>
Cash & Equivalents	Sch. 1	_____	Accounts Payable	Sch. 19	_____
Marketable Bonds & Securities	Sch. 2	_____	Operating Loans - FNB	Sch. 21	_____
Accounts & Notes Receivable	Sch. 3	_____	Operating Loans - Other	Sch. 21	_____
Market Livestock	Sch. 4	_____	CCC Loans	Sch. 21	_____
Crop Inventory & Receivables	Sch. 5	_____	Current Portion Term - FNB	Sch. 21	_____
Growing Crops	Sch. 6	_____	Current Portion Term - Other	Sch. 21	_____
Prepaid Expenses	Sch. 7	_____	Inc. & FICA Taxes Payable	Sch. 20	_____
Other Current Assets	Sch. 8	_____	Accrued Interest		_____
Current Farm Assets Total	A	_____	Current Farm Liabilities Total	D	_____
<u>Intermediate Farm Assets</u>			<u>Intermediate Farm Liabilities</u>		
Machinery & Equipment	Sch. 17	_____	Term Debt - FNB	Sch. 21	_____
Farm Vehicles	Sch. 18	_____	Term Debt - Other	Sch. 21	_____
Breeding Stock	Sch. 9	_____			
Notes Receivable over 12 mos.	Sch. 10	_____			
Not Readily Bonds & Securities	Sch. 11	_____			
Other Inter. Farm Assets	Sch. 12	_____			
Interm. Farm Assets Total	B	_____	Interm. Farm Liabilities Total	E	_____
<u>Long Term Farm Assets</u>			<u>Long Term Farm Liabilities</u>		
Real Estate & Land	Sch. 13	_____	Term Debt - FNB	Sch. 21	_____
Buildings & Improvements	Sch. 14	_____	Term Debt - Other	Sch. 21	_____
Other Long Term Assets	Sch. 15	_____			
Long Term Farm Assets Total	C	_____	Long Term Farm Liabilities Total	F	_____
Total Farm Assets (A+B+C)	G	_____	Total Farm Liabilities (D+E+F)	I	_____
			Total Farm Equity (G-I)		_____
Non-Farm Assets	Sch. 16	H _____	Non-Farm Liabilities	Sch. 22	J _____
Total Assets (G+H)	K	_____	Total Liabilities (I+J)	L	_____
			Total Equity (K-L)	M	_____
			Total Liabilities & Equity (L+M)		_____

I (We) certify that the information on this balance sheet is true and correct to the best of my (our) knowledge.

Applicant: _____ Applicant: _____ Date: _____

BALANCE SHEET SCHEDULES

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BALANCE SHEET SCHEDULES LIABILITIES

Sch. 19	Accounts Payable	\$ Owed	Sch. 20	Income/FICA Taxes	\$ Owed
	_____	_____		_____	_____
	_____	_____		_____	_____
	_____	_____		_____	_____

Sch. 21 Debt Schedule

Bank	Note #	Interest Rate	Variable or Fixed	Principal Balance	Payment Amount	Date of last pmt made	Payment Structure Monthly, Quarterly, SemiAnn, Annually	Maturity Date
------	--------	---------------	-------------------	-------------------	----------------	-----------------------	---	---------------

Operating Loans with FNB									
Operating Loans									
CCC Loans									
Current Portion Term-FNB									
Current Portion Term-Other									
Accrued Interest									
Intermediate Term Debt -FNB									
Intermediate Term Debt -Other									
Long Term Term Debt -FNB									
Long Term Term Debt -Other									
Totals	 	 	 	0	0	 	 	 	

Sch. 22	Non-Farm Liabilities	\$ Owed
	_____	_____
	_____	_____
	_____	_____

INCOME & EXPENSE PROJECTION - 2024

I. GROSS INCOME - Acres from which you will obtain income. If you share crop any portion of your farming operation, please include only your share of income and expenses. Use typical yields and realistic prices.

<u>CROP</u>	(a) Acres	Projected (b) Yield/Acre	Projected (c) Price/Unit	(d) Income (a x b x c)
Corn	_____	_____	_____	_____
Soybeans	_____	_____	_____	_____
Wheat	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
			Sub Total	_____
<u>CUSTOM WORK</u>	_____	_____	_____	_____
<u>OFF FARM INCOME</u>	_____	_____	_____	_____
			Total Income	_____

II. CASH EXPENSES - All direct cash expenses associated with planting and harvesting crops including seed, fertilizer, fuel, repairs, chemicals, labor, supplies, etc. (do not include land rent or operating loan interest expense).

<u>CROP</u>	(a) Acres	Projected (b) Expense/Acre	Total (c) Expense (a x b)	Expense Portion (d) From Loan
Corn	_____	_____	_____	_____
Soybeans	_____	_____	_____	_____
Wheat	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
			Total Projected Cash Expenses *	_____

*Note: Last year's records or tax return may be helpful in determining projected expenses.

			Portion Needed From Loan
III. <u>LAND RENT</u> -	Amount due before & during growing season	_____	_____
	Amount due after harvest	_____	_____
	Total Rent	_____	_____

IV. PAYMENTS

				Portion Needed from Operating Loan
To (Creditor)	Loan Purpose	Date Due	Amount Due	
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
	Total Payments due from 2024 Income		_____	_____

V. SUMMARY-TOTALS FROM PREVIOUS SECTIONS

		<u>Total Expenses</u>	<u>Loan Needed</u>
a)	Crop Expenses (Section II)	_____	_____
b)	Land Rent (Section III)	_____	_____
c)	Loan Payments (Section IV)	_____	_____
d)	_____	_____	_____
e)	_____	_____	_____
	Total	_____	_____

VI. ANALYSIS

Gross Income: _____
Expenses: _____
Net Income: _____

NAME _____

DATE _____