

The First National Bank of Pandora

Balance Sheet Date of Statement

<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 Interm. 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
MACHINERY LIST
FARM VEHICLE LIST**

Sch. 17 Machinery List

Qty.	Kind	Manufacturer	Size/Type	Condition	Year	Ser. #	\$ Value

Sch. 18 Farm Vehicles

Qty.	Kind	Manufacturer	Size/Type	Condition	Year	Ser. #	\$ Value

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- FNB									
Operating Loans- Other									
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	X	X	X	0	0	X	X	X	X

Sch. 22 Non-Farm Liabilities \$ Owed

_____	_____
_____	_____
_____	_____

Production / Sales

		2015 Actual Figures	2016 Actual Figures	2017 Actual Figures	2018 Actual Figures	Next year Projected Figures
Production	Corn	Acres _____ Ave. Yield _____	_____	_____	_____	_____
	Beans	Acres _____ Ave. Yield _____	_____	_____	_____	_____
	Wheat	Acres _____ Ave. Yield _____	_____	_____	_____	_____
	Other	Acres _____ Ave. Yield _____	_____	_____	_____	_____
Income All Grain/Livestock Sold in 2018	Corn	Bushels _____ Total Sales _____	_____	_____	_____	_____
	Beans	Bushels _____ Total Sales _____	_____	_____	_____	_____
	Wheat	Bushels _____ Total Sales _____	_____	_____	_____	_____
	Other	Bushels _____ Total Sales _____	_____	_____	_____	_____
	Livestock	Total Head _____ Total Sales _____	_____	_____	_____	_____
Government Payments		_____	_____	_____	_____	_____
Custom Income		_____	_____	_____	_____	_____
	<i>Job Performed</i>	<i>\$ Earned</i>	<i>\$ Earned</i>	<i>\$ Earned</i>	<i>\$ Earned</i>	<i>\$ Earned</i>
	_____	_____	_____	_____	_____	_____
	_____	_____	_____	_____	_____	_____
Other Farm Income		_____	_____	_____	_____	_____
Net Off-Farm Income		_____	_____	_____	_____	_____
Total Income		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

Cash Flow Input

	2015 Actual Expenses	2016 Actual Expenses	2017 Actual Expenses	2018 Actual Expenses	Next Year Projected Expenses
Farm Expenses					
Car/Truck					
Chemical					
Conservation					
Custom Hire					
Depreciation					
Feed					
Fertilizer					
Trucking					
Gas, Fuel & Oil					
Insurance					
Interest - Operating					
Interest - Term					
Labor					
Rent - Machinery					
Rent - Land					
Repairs					
Seed					
Supplies					
Taxes - Land					
Utilities					
Vet & Animal Health					
Other					

Total Farm Expenses \$ - | \$ - | \$ - | \$ - | \$ - |

Non-Farm					
Family Living					
Management Fee					
Income					
Expenses					

Capital					
Sales					
Expenditures					

Payments	Creditor		Annual Amount Due	

Current Farmed Land

Land Owner	Rental Arrangement	State	County	Township	Section	1/4 Sec.	Acres	
Total Acres								0

Additional Questions:

Insurance Provider/Agent	Phone:
Real Estate _____	_____
Machinery _____	_____
Crops _____	_____

Do you plan to carry crop insurance? Yes ____ No _____

If Yes - Level of Coverage _____ %

Type of Coverage _____

Did you carry crop insurance in 2018? Yes No _____

If Yes - Level of Coverage _____ %

Type of Coverage _____