

# 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		_____						
<b>Current Farm Assets Total</b>	<b>A</b>	_____	<b>Current Farm Liabilities Total</b>	<b>D</b>	_____						
<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	_____									
<b>Interm. Farm Assets Total</b>	<b>B</b>	_____	<b>Interm. Farm Liabilities Total</b>	<b>E</b>	_____						
<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	_____									
<b>Long Term Farm Assets Total</b>	<b>C</b>	_____	<b>Long Term Farm Liabilities Total</b>	<b>F</b>	_____						
<b>Total Farm Assets (A+B+C)</b>	<b>G</b>	_____	<b>Total Farm Liabilities (D+E+F)</b>	<b>I</b>	_____						
			<b>Total Farm Equity (G-I)</b>		_____						
Non-Farm Assets	Sch. 16	H _____	Non-Farm Liabilities	Sch. 22	J _____						
<b>Total Assets (G+H)</b>	<b>K</b>	_____	<b>Total Liabilities (I+J)</b>	<b>L</b>	_____						
			<b>Total Equity (K-L)</b>	<b>M</b>	_____						
			<b>Total Liabilities &amp; Equity (L+M)</b>		_____						

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

<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><b>Sch. 1</b></td> <td style="width: 40%;"><b>Cash &amp; Equivalents</b></td> <td style="width: 10%;">Mkt. Value</td> <td style="width: 40%;"></td> </tr> <tr> <td></td> <td>Cash &amp; Equivalents</td> <td></td> <td>_____</td> </tr> <tr> <td></td> <td>CD/Savings</td> <td></td> <td>_____</td> </tr> </table>	<b>Sch. 1</b>	<b>Cash &amp; Equivalents</b>	Mkt. Value			Cash & Equivalents		_____		CD/Savings		_____	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><b>Sch. 9</b></td> <td style="width: 40%;"><b>Breeding Stock</b></td> <td style="width: 10%;">Mkt. Value</td> <td style="width: 40%;"></td> </tr> <tr> <td></td> <td># Hd.</td> <td>\$/Hd.</td> <td></td> </tr> <tr> <td></td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td></td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> </table>	<b>Sch. 9</b>	<b>Breeding Stock</b>	Mkt. Value			# Hd.	\$/Hd.			_____	_____	_____		_____	_____	_____																																																																																																																						
<b>Sch. 1</b>	<b>Cash &amp; Equivalents</b>	Mkt. Value																																																																																																																																																	
	Cash & Equivalents		_____																																																																																																																																																
	CD/Savings		_____																																																																																																																																																
<b>Sch. 9</b>	<b>Breeding Stock</b>	Mkt. Value																																																																																																																																																	
	# Hd.	\$/Hd.																																																																																																																																																	
	_____	_____	_____																																																																																																																																																
	_____	_____	_____																																																																																																																																																
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><b>Sch. 2</b></td> <td style="width: 40%;"><b>Market Bonds &amp; Sec.</b></td> <td style="width: 10%;">Mkt. Value</td> <td style="width: 40%;"></td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> </table>	<b>Sch. 2</b>	<b>Market Bonds &amp; Sec.</b>	Mkt. Value			_____		_____		_____		_____	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><b>Sch. 10</b></td> <td style="width: 40%;"><b>Notes Receivable</b></td> <td style="width: 10%;">Mkt. Value</td> <td style="width: 40%;"></td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> </table>	<b>Sch. 10</b>	<b>Notes Receivable</b>	Mkt. Value			_____		_____		_____		_____																																																																																																																										
<b>Sch. 2</b>	<b>Market Bonds &amp; Sec.</b>	Mkt. Value																																																																																																																																																	
	_____		_____																																																																																																																																																
	_____		_____																																																																																																																																																
<b>Sch. 10</b>	<b>Notes Receivable</b>	Mkt. Value																																																																																																																																																	
	_____		_____																																																																																																																																																
	_____		_____																																																																																																																																																
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><b>Sch. 3</b></td> <td style="width: 40%;"><b>Accts. Receivable</b></td> <td style="width: 10%;">Mkt. Value</td> <td style="width: 40%;"></td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> </table>	<b>Sch. 3</b>	<b>Accts. Receivable</b>	Mkt. Value			_____		_____		_____		_____	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><b>Sch. 11</b></td> <td style="width: 40%;"><b>Not Readily Bonds</b></td> <td style="width: 10%;">Mkt. Value</td> <td style="width: 40%;"></td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> <tr> <td>146 sh</td> <td>_____</td> <td></td> <td>_____</td> </tr> </table>	<b>Sch. 11</b>	<b>Not Readily Bonds</b>	Mkt. Value			_____		_____	146 sh	_____		_____																																																																																																																										
<b>Sch. 3</b>	<b>Accts. Receivable</b>	Mkt. Value																																																																																																																																																	
	_____		_____																																																																																																																																																
	_____		_____																																																																																																																																																
<b>Sch. 11</b>	<b>Not Readily Bonds</b>	Mkt. Value																																																																																																																																																	
	_____		_____																																																																																																																																																
146 sh	_____		_____																																																																																																																																																
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><b>Sch. 4</b></td> <td style="width: 40%;"><b>Market Livestock</b></td> <td style="width: 10%;">Mkt. Value</td> <td style="width: 40%;"></td> </tr> <tr> <td>Animal</td> <td># Hd.</td> <td>\$/Hd.</td> <td></td> </tr> <tr> <td></td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td></td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> </table>	<b>Sch. 4</b>	<b>Market Livestock</b>	Mkt. Value		Animal	# Hd.	\$/Hd.			_____	_____	_____		_____	_____	_____	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><b>Sch. 12</b></td> <td style="width: 40%;"><b>Other Int. Farm Assets</b></td> <td style="width: 10%;">Mkt. Value</td> <td style="width: 40%;"></td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> </table>	<b>Sch. 12</b>	<b>Other Int. Farm Assets</b>	Mkt. Value			_____		_____		_____		_____																																																																																																																						
<b>Sch. 4</b>	<b>Market Livestock</b>	Mkt. Value																																																																																																																																																	
Animal	# Hd.	\$/Hd.																																																																																																																																																	
	_____	_____	_____																																																																																																																																																
	_____	_____	_____																																																																																																																																																
<b>Sch. 12</b>	<b>Other Int. Farm Assets</b>	Mkt. Value																																																																																																																																																	
	_____		_____																																																																																																																																																
	_____		_____																																																																																																																																																
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><b>Sch. 5</b></td> <td style="width: 40%;"><b>Crop Inventory</b></td> <td style="width: 10%;">Mkt. Value</td> <td style="width: 40%;"></td> </tr> <tr> <td>Crop</td> <td># Units</td> <td>\$/Unit</td> <td></td> </tr> <tr> <td>Corn</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Beans</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Wheat</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> </table>	<b>Sch. 5</b>	<b>Crop Inventory</b>	Mkt. Value		Crop	# Units	\$/Unit		Corn	_____	_____	_____	Beans	_____	_____	_____	Wheat	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><b>Sch. 13</b></td> <td style="width: 40%;"><b>Real Estate &amp; Land</b></td> <td style="width: 10%;">Acres</td> <td style="width: 10%;">\$/Acre</td> <td style="width: 30%;">Mkt. Value</td> </tr> <tr> <td></td> <td>Location</td> <td></td> <td></td> <td></td> </tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td><td></td></tr> </table>	<b>Sch. 13</b>	<b>Real Estate &amp; Land</b>	Acres	\$/Acre	Mkt. Value		Location																																																																																																							
<b>Sch. 5</b>	<b>Crop Inventory</b>	Mkt. Value																																																																																																																																																	
Crop	# Units	\$/Unit																																																																																																																																																	
Corn	_____	_____	_____																																																																																																																																																
Beans	_____	_____	_____																																																																																																																																																
Wheat	_____	_____	_____																																																																																																																																																
_____	_____	_____	_____																																																																																																																																																
_____	_____	_____	_____																																																																																																																																																
_____	_____	_____	_____																																																																																																																																																
_____	_____	_____	_____																																																																																																																																																
<b>Sch. 13</b>	<b>Real Estate &amp; Land</b>	Acres	\$/Acre	Mkt. Value																																																																																																																																															
	Location																																																																																																																																																		
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><b>Sch. 6</b></td> <td style="width: 40%;"><b>Growing Crops</b></td> <td style="width: 10%;">Mkt. Value</td> <td style="width: 40%;"></td> </tr> <tr> <td>Crop</td> <td>Acres</td> <td>Cost/Ac.</td> <td></td> </tr> <tr> <td>Corn</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Beans</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>Wheat</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> </table>	<b>Sch. 6</b>	<b>Growing Crops</b>	Mkt. Value		Crop	Acres	Cost/Ac.		Corn	_____	_____	_____	Beans	_____	_____	_____	Wheat	_____	_____	_____	_____	_____	_____	_____	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><b>Sch. 14</b></td> <td style="width: 40%;"><b>Buildings &amp; Improvements</b></td> <td style="width: 10%;">Mkt. Value</td> <td style="width: 40%;"></td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> </table>	<b>Sch. 14</b>	<b>Buildings &amp; Improvements</b>	Mkt. Value			_____		_____		_____		_____		_____		_____		_____		_____																																																																																																						
<b>Sch. 6</b>	<b>Growing Crops</b>	Mkt. Value																																																																																																																																																	
Crop	Acres	Cost/Ac.																																																																																																																																																	
Corn	_____	_____	_____																																																																																																																																																
Beans	_____	_____	_____																																																																																																																																																
Wheat	_____	_____	_____																																																																																																																																																
_____	_____	_____	_____																																																																																																																																																
<b>Sch. 14</b>	<b>Buildings &amp; Improvements</b>	Mkt. Value																																																																																																																																																	
	_____		_____																																																																																																																																																
	_____		_____																																																																																																																																																
	_____		_____																																																																																																																																																
	_____		_____																																																																																																																																																
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><b>Sch. 7</b></td> <td style="width: 40%;"><b>Prepays</b></td> <td style="width: 10%;">Mkt. Value</td> <td style="width: 40%;"></td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> </table>	<b>Sch. 7</b>	<b>Prepays</b>	Mkt. Value			_____		_____		_____		_____		_____		_____		_____		_____	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><b>Sch. 15</b></td> <td style="width: 40%;"><b>Other Long Term Assets</b></td> <td style="width: 10%;">Mkt. Value</td> <td style="width: 40%;"></td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> </table>	<b>Sch. 15</b>	<b>Other Long Term Assets</b>	Mkt. Value			_____		_____		_____		_____		_____		_____																																																																																																														
<b>Sch. 7</b>	<b>Prepays</b>	Mkt. Value																																																																																																																																																	
	_____		_____																																																																																																																																																
	_____		_____																																																																																																																																																
	_____		_____																																																																																																																																																
	_____		_____																																																																																																																																																
<b>Sch. 15</b>	<b>Other Long Term Assets</b>	Mkt. Value																																																																																																																																																	
	_____		_____																																																																																																																																																
	_____		_____																																																																																																																																																
	_____		_____																																																																																																																																																
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><b>Sch. 8</b></td> <td style="width: 40%;"><b>Other Current Assets</b></td> <td style="width: 10%;">Mkt. Value</td> <td style="width: 40%;"></td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> </table>	<b>Sch. 8</b>	<b>Other Current Assets</b>	Mkt. Value			_____		_____		_____		_____		_____		_____	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><b>Sch. 16</b></td> <td style="width: 40%;"><b>Non-Farm Assets</b></td> <td style="width: 10%;">Mkt. Value</td> <td style="width: 40%;"></td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> <tr> <td></td> <td>_____</td> <td></td> <td>_____</td> </tr> </table>	<b>Sch. 16</b>	<b>Non-Farm Assets</b>	Mkt. Value			_____		_____		_____		_____		_____		_____																																																																																																																		
<b>Sch. 8</b>	<b>Other Current Assets</b>	Mkt. Value																																																																																																																																																	
	_____		_____																																																																																																																																																
	_____		_____																																																																																																																																																
	_____		_____																																																																																																																																																
<b>Sch. 16</b>	<b>Non-Farm Assets</b>	Mkt. Value																																																																																																																																																	
	_____		_____																																																																																																																																																
	_____		_____																																																																																																																																																
	_____		_____																																																																																																																																																

## Sch. 17 Machinery List

## Sch. 18 Farm Vehicles

[illegible]

# **BALANCE SHEET SCHEDULES** **LIABILITIES**

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

**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								
CCC Loans									
Current Term Debt									
Accrued Interest									
Intermediate Term Debt									
Long Term Debt									
<b>Totals</b>					0	0			

<b>Sch. 22</b>	<b>Non-Farm Liabilities</b>	<b>\$ Owed</b>
	_____	_____
	_____	_____
	_____	_____
	_____	_____

## Current Farmed Land

[illegible]

Additional Questions:

Insurance Provider/Agent

Phone:

Real Estate

## Machinery

## Crops

Do you plan to carry crop insurance?

Yes \_\_\_\_\_ No \_\_\_\_\_

If Yes - Level of Coverage	%
Not at all	0
Very little	0
Some	0
Most	0
All	0
Don't know	0

Type of Coverage

Did you carry crop insurance in 2021?

Yes \_\_\_\_\_ No \_\_\_\_\_

If Yes - Level of Coverage %

Type of Coverage

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	

<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 2023 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 \_\_\_\_\_