

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 Intern. 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

Sch. 1	Cash & Equivalents	Mkt. Value	
	Cash & Equivalents		_____
	CD/Savings		_____

Sch. 9	Breeding Stock	Mkt. Value	
	# Hd.	\$/Hd.	
	_____	_____	_____
	_____	_____	_____

Sch. 2	Market Bonds & Sec.	Mkt. Value	
	_____		_____
	_____		_____

Sch. 10	Notes Receivable	Mkt. Value	
	_____		_____
	_____		_____

Sch. 3	Accts. Receivable	Mkt. Value	
	_____		_____
	_____		_____

Sch. 11	Not Readily Bonds	Mkt. Value	
	146 sh _____		_____
	_____		_____

Sch. 4	Market Livestock	Mkt. Value	
	# Hd.	\$/Hd.	
	_____	_____	_____
	_____	_____	_____

Sch. 12	Other Int. Farm Assets	Mkt. Value	
	_____		_____
	_____		_____

Sch. 5	Crop Inventory	Mkt. Value	
	Crop	# Units	\$/Unit

Sch. 13	Real Estate & Land	Mkt. Value	
	Location	Acres	\$/Acre

Sch. 6	Growing Crops	Mkt. Value	
	Crop	Acres	Cost/Ac.

Sch. 14	Buildings & Improvements	Mkt. Value	
	_____		_____
	_____		_____
	_____		_____
	_____		_____

Sch. 7	Prepays	Mkt. Value	
	_____		_____
	_____		_____
	_____		_____
	_____		_____

Sch. 15	Other Long Term Assets	Mkt. Value	
	_____		_____
	_____		_____
	_____		_____

Sch. 8	Other Current Assets	Mkt. Value	
	_____		_____
	_____		_____
	_____		_____

Sch. 16	Non-Farm Assets	Mkt. Value	
	_____		_____
	_____		_____
	_____		_____

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					0	0			

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

Production / Sales

		2017 Actual Figures	2017 Actual Figures	2019 Actual Figures	2020 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 2020	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		_____	_____	_____	_____	_____

Cash Flow Input

	2017 Actual Expenses	2018 Actual Expenses	2019 Actual Expenses	2020 Actual Expenses	Actual	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 2020? Yes _____ No _____

If Yes - Level of Coverage _____ %

Type of Coverage _____