

COMMERCIAL BUSINESS FINANCIAL STATEMENT - BALANCE SHEET

Company Name: _____ To: Colorado Community Bank Date: _____
 Address: _____ Bank Official: _____
 Phone: _____

I make the following statement of all my assets and liabilities as of _____ and give other material information for the purpose of obtaining credit with you on notes and security instruments bearing my signature, endorsement, or guarantee, and agree to notify you promptly of any change affecting my ability to repay.

ASSETS	LIABILITIES
<p>Current Assets Cash and Savings (Schedule B) Marketable Securities (Schedule D) Accounts Receivable - Trade Net (Schedule E) Inventory Net (Schedule F) Cash Surrender Value Life Insurance (Schedule H) Deferred / Prepaid Expenses (Schedule I) Other Current Assets <i>Itemize:</i> _____ _____ _____ <p align="right">Total Current Assets \$ _____ -</p> <p>Intermediate Assets Machinery and Equip. (Schedule K) Vehicles (Schedule K) Other Personal Property Due from Officers / Employees Other Intermediate Assets <i>Itemize:</i> _____ _____ _____ <p align="right">Total Intermediate Assets \$ _____ -</p> <p>Long Term Assets Fixed Assets - Real Estate (Schedule G) Other Long Term Assets <i>Itemize:</i> _____ _____ _____ <p align="right">Total Fixed Assets \$ _____ -</p> <p align="right">TOTAL ASSETS \$ _____ -</p> </p></p></p>	<p>Current Liabilities Accounts Payable (Schedule C) FNB Akron Operating LOC Principal (Schedule A) FNB Akron Operating LOC Interest (Schedule A) Accrued Interest on Other Current Liabilities _____ _____ _____ <p>Taxes Real Estate Taxes _____ Personal Taxes _____ Income Taxes _____ Total Taxes _____</p> <p>Accrued Interest on Notes Payable (Intermediate Liabilities) Accrued Interest on Fixed Assets (Long Term Liabilities)</p> <p align="right">Total Current Liabilities \$ _____ -</p> <p>Intermediate Liabilities Intermediate Term Liabilities, List Others Below: Due to Officers / Employees _____ _____ <p align="right">Total Intermediate Liabilities \$ _____ -</p> <p>Long Term Liabilities Real Estate Mortgages (Schedule G) Other Long Term Liabilities _____ _____ <p align="right">Total Long Term Liabilities \$ _____ -</p> <p>TOTAL LIABILITIES \$ _____ -</p> <hr/> <p>NET WORTH \$ _____ - OWNER EQUITY <input type="text"/> D/A <input type="text"/> TOTAL LIABILITIES AND NET WORTH \$ _____ -</p> </p></p></p>

- 1) Are you an endorser or guarantor for any other borrower? _____ If so, for whom? _____ What amount? _____
- 2) Do you have any partners in your business? _____ If so, with whom? _____
- 3) Have you ever been adjudged bankrupt? _____ If so, what year were you discharged? _____
- 4) Do you have any judgments or pending litigation against you at this time? _____ If so, describe below:

I have read the attached financial statement and by signing below I am declaring that the information contained within is true and accurate to the best of my knowledge. I am also authorizing the First National Bank of Akron to make any inquiries deemed necessary to verify the information that I have disclosed and to determine my (our) creditworthiness. I also authorize any third parties to answer questions regarding their credit experience with me (us). The undersigned certifies that the information submitted to you herein has been carefully read and is true, accurate and complete.

Last independent audit by _____ Name of Auditing Firm _____ As of: _____ Audit Date _____

Company income tax returns audited through: _____ Company tax returns have been submitted to bank officials for the following years: _____
 Year _____ Years _____

Company Name: _____
 Borrower's Signature: _____ Date: _____
 Borrowers Title: _____
 Borrower's Signature: _____ Date: _____
 Borrowers Title: _____

Bank Official Assisting with Preparation of this Financial Statement: _____
 Print Name _____

INCOME STATEMENT

PROFIT AND LOSS STATEMENT

NET SALES		
Less - Cost of Goods Sold		_____
GROSS PROFIT		_____
Less- Selling Expense		_____
General & Administrative Expense		_____
Officers' Compensation		_____
Interest Expense		_____
Depreciation Expense		_____
Provision for Bad Debts		_____
Other Expenses <i>Itemized</i>		_____
_____	_____	_____
_____	_____	_____
NET OPERATING PROFIT		_____
Plus - Other Income <i>Itemized</i>		_____
_____	_____	_____
_____	_____	_____
Less - Federal / State Taxes		_____
NET PROFIT		_____

RECONCILIATION OF RETAINED EARNINGS
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Retained Earnings - Beginning		_____
Add - Net Profit		_____
Less - Net Loss		_____
Less - Dividends / Withdrawals		_____
Adjustments		_____
Retained Earnings - Ending		_____

CONTINGENT LIABILITIES

Are any assets pledged other than those shown as pledged in the schedules on the balance sheet? If yes, please *itemize*:

_____	_____	_____
_____	_____	_____
_____	_____	_____
TOTAL ASSETS NOT LISTED		_____

Are any liabilities secured other than those shown as secured in the schedules on the balance sheet? If yes, please *itemize*:

_____	_____	_____
_____	_____	_____
_____	_____	_____
TOTAL LIABILITIES NOT LISTED		_____

SUPPLEMENTAL SCHEDULES

SCHEDULE A - NOTES PAYABLE -						
Type of Loan	Account No.	Orig. Loan/Credit Line Amount	Original Date	Maturity	Accrued Interest	Current Principal Balance
TOTAL NOTES PAYABLE - FNBA						

SCHEDULE B - DEPOSIT ACCOUNTS						
Name and Address of Bank(s)	Account Number	Account Type	Average Daily Balance	Opening Date	Overdraft Protection	Current Balance
Total Cash and Savings on Deposit						

SCHEDULE C - ACCOUNTS PAYABLE and NOTES PAYABLE							
Name and Address of Payee	Purpose & Security	Interest Rate	Payment Dates	Portion of Principal Due		Accrued Interest	Payments on Annual Basis
				< 12 months	> 12 months		
TOTAL ACCOUNTS PAYABLE							

SCHEDULE D - MARKETABLE SECURITIES - (including investments in affiliates/subsidiaries)						
Description	No. of Shares/ Quantity or %	Date Acquired	Pledged or Held by Other?	Is Investment Marketable?	Source of Valuation	Value
TOTAL						

SCHEDULE E - TRADE RECEIVABLES - Selling Terms.....days			SCHEDULE F - INVENTORY - Purchase Terms.....days		
Accounts Current			Finished Goods		
Past Due 1 to 30 days			Work in Process	Manufacturers must complete	
Past Due 31 to 60 days			Raw Materials		
Past Due 61 to 90 days			Other Inventory Itemized:		
Past Due over 90 days					
Unclassified					
Total Trade Accounts					
Notes - Current					
Deferred					
GROSS TRADE RECEIVABLES			GROSS INVENTORY		
Less - Reserve for Bad Debts			Less - Reserve		
NET TRADE RECEIVABLES			NET INVENTORY		
Charge-offs in Period					
Recoveries in Period					

SCHEDULE G - FIXED ASSETS - Real Estate								
Description	Location	Title In Name of	Cost	Market Value	Source of Valuation	Mortgage Maturity	Accrued Interest	Mortgage Balance
TOTAL								

SCHEDULE H - LIFE INSURANCE					
Name of Insurance Company	Insured	Owner of Policy	Face Amount	Policy Loans	Cash Surrender Value
TOTAL					

SCHEDULE I - PREPAID EXPENSES		
To Whom Paid	Description of Expenses	Amount
TOTAL		

SCHEDULE J - HAZARD INSURANCE			
Names(s) of Insurance Companies _____			
INSURANCE: Date coverage last reviewed by an insurance broker or adviser. _____			
Fire Insurance on buildings _____	On Equipment and Fixtures _____	On Merchandise _____	
Public Liability on Owned Autos _____	Property Damage on Owned Autos _____	Other _____	
P.L. & P.D. on Non-owned Autos _____	P.L. on Building and Elevators _____		
Check which of the following are carried? _____	<input type="checkbox"/> Explosion Insurance	<input type="checkbox"/> Auto Fire, Theft	<input type="checkbox"/> Business Interruption
<input type="checkbox"/> Products Liability	<input type="checkbox"/> Auto Collision	<input type="checkbox"/> Workman's Comp	<input type="checkbox"/> Robbery or Burglary
<input type="checkbox"/> Riot and Strike			<input type="checkbox"/> Machinery Breakdown
Is the extended coverage endorsement attached to fire policies? _____			
Do any policies contain a coinsurance clause? _____	Basis Percentage _____		
Is any insurance on a monthly reporting basis? _____	Are employees having custody or control of property adequately bonded? _____		

