

PART A: BORROWER / GUARANTOR DETAILS (Choose the correct entry):									
NAME & SURNAME:					DATE OF BIRTH:				
I.D. / PASSPORT NO.:			NUMBER & AGE OF DEPENDANTS:						
HOME ADDRESS:				EMAIL ADDRESS:					
POSTAL CODE:		CITY:			COUNTRY:				
ACCOMMODATION STATUS:					MARITAL STATUS:				
TELEPHONE:		HOME:		MOBILE:		WORK:		EMPLOYER:	
OCCUPATION / PROFESSION AND POSITION:				YEARS OF EMPLOYMENT:			SPOUSE NAME & SURNAME:		
SPOUSE I.D. / PASSPORT NO.:			SPOUSE DATE OF BIRTH:			SPOUSE MOBILE:			
SPOUSE EMPLOYER:			SPOUSE OCCUPATION / PROFESSION AND POSITION:				SPOUSE YEARS OF EMPLOYMENT:		
CONCERNING THE APPLICATION THAT IS UNDER EVALUATION, IS THE SPOUSE CO-BORROWER OR CO-GUARANTOR?									

PART B: MONTHLY INCOME & HOUSEHOLD EXPENDITURE (IN EURO)					
Income Details			Household Expenditure	Average Monthly Expenses (Note 1)	Possible Reduction
Gross Monthly Salary (before tax, social insurance and any other deductions)			Rent		
Net Monthly Salary (after tax, social insurance and any other deductions)			Utility Bills / Common Expenses / Taxes / Maintenance (e.g. Electricity, Heating, TV/ Cable, Phone, Water, Sewerage, Refuse Collection, Municipality & Property Taxes, Common Expenses, Housekeeping)		
Total Monthly Social Welfare Benefits			Standard Living Expenses (e.g. Supermarket, Pharmacy)		
Alimony			Clothing and Footwear / Childcare and Elderly Care / Personal Care		
Total Other Income (e.g. pension, grants)			Insurances (e.g. Life Insurance, Medical Insurance, Investment / Pension Insurance, Property / Car Insurance)		
Monthly Income from Property Assets			Transportation Costs (e.g. Fuel, Road Tax, Car Parking, Car Maintenance / Repairs)		
Monthly Income from Non- Property Assets (e.g. dividends, interest, investments etc)			Education (e.g. School Fess, Private Lessons and Curricular Activities Fees, University / College Fees, Uniforms, Books, Accommodation Fees)		
Other Income			Medical expenses (e.g. Doctor fees, Medication)		
			Social Expenses (e.g. Leisure Expenses, Holidays, Memberships / Subscriptions / Donations)		
			Other Expenses (e.g. Alimony)		
Total Net Income	0	0	Total Monthly Household Expenses	0	0
Net Disposable Household Income (without taking into consideration any possible reductions):	0	0	Net Disposable Household Income (after taking into consideration any possible reductions):		0
Monthly Arrears excluding arrears to Bank Institutions:			Details:		

Note 1: Average Monthly expenses is the total of the last three bills divided by the number of relevant months (e.g. average charge of the electricity is the total of the latest three utility bills divided by six). If not applicable, a reasonable estimation must be provided.

PART C: CREDIT FACILITIES (IN EURO) (Note 2)												
Type of Credit Facility	Personal / Joint / Spouse	Financial Institution 's Name	Monthly Installment	Arrears / Excesses	Current Debit Balance	Initial Amount or Limit	Date of Issue	Expiry Date	Remaining Repayment Period (In months)	Restructured (Yes/No)	Security Type & Amount (Note 4)	
TOTAL			0	0	0	0						
Total Household Surplus / (Deficit) (without taking into consideration any possible reductions) after the monthly installments:		0		Total Household Surplus / (Deficit) (after taking into consideration any possible reductions) after the monthly installments:							0	

Note 2: The authorised financial institution completes Part C, as accurately as possible, based both on available and Central Credit Registry (Artemis) information.

Note 3: The monthly installment for Credit Cards and Overdraft Limits must be at least the accrued interest (Limit * Rate / 12 months).

Note 4: Security Amount for Mortgages is the lowest of the following three: (a) Mortgage Value, (b) Forced Sales Value of the property and (c) Current Balance of the Credit Facility. Security Amount for Shares is the mid-price of the market value of shares and for car the estimated current value. Security Amount for Insurances is the surrender value (according to recent confirmation from the Insurance Company). Do not write the coverage amount in that field.

PART D: ASSETS								
1. IMMOVABLE PROPERTY (IN EURO)								
Property Description	Personal / Joint / Spouse	Location	Ownership Share	Open Market Value (Note 4)	Forced Sale Value (Note 5)	Valuation Date	Mortgage / Charge (Yes/No)	Financial Institution 's Name (if it is mortgaged)
TOTAL HOUSEHOLD IMMOVABLE PROPERTY				0	0			

Note 4: If there is not a professional valuation, insert the estimated current value or the purchase price.

Note 5: If there is not a professional valuation, calculate F.S.V. as the 70% of the Open Market Value or the purchase price.

2. OTHER ASSETS (IN EURO)					
Asset Type	Personal / Joint / Spouse	Details / Description	Value / Estimated Value	Pledged / Free	Financial Institution 's Name (if it is pledged)
TOTAL HOUSEHOLD OTHER ASSETS			0		

PART E: STATEMENT - SIGNATURE

1. PLEASE ANSWER THE FOLLOWING QUESTIONS: (to be answered from the borrower or guarantor - whatever is applicable)

Are you currently a guarantor of a 3rd party?		If YES, please complete below:	Guarantee Amount:	Date:	Financial Institution 's Name
Personal Guarantee for:					
Personal Guarantee for:					
Has ever been issued or is pending a bankruptcy or other court order against you regarding your financial obligations? (if yes, give details in another sheet)					
Do you have any relation / connection with existing Bank's customers (physical or legal entities)? (If yes, give details below):					
Name of Related / Connected customer(s):					
Relationship:					

2. PLEASE ANSWER THE FOLLOWING QUESTIONS: (to be answered from the spouse of the borrower (if he/she will be co-borrower) or the spouse of the guarantor (if he/she will be co-guarantor))

Are you currently a guarantor of a 3rd party?		If YES, please complete below:	Guarantee Amount:	Date:	Financial Institution 's Name
Personal Guarantee for:					
Personal Guarantee for:					
Has ever been issued or is pending a bankruptcy or other court order against you regarding your financial obligations? (if yes, give details in another sheet)					
Do you have any relation / connection with existing Bank's customers (physical or legal entities)? (If yes, give details below):					
Name of Related / Connected customer(s):					
Relationship:					

3. SIGNATURES

I					
I.D. / PASSPORT NO.:		Name / Surname AND Signature of the Borrower / Guarantor:		Date:	
I.D. / PASSPORT NO.:	N/A	Name / Surname AND Signature of the Co-Borrower / Co-Guarantor (if applicable):	N/A	Date:	

Witness 1:	Name / Surname and Signature of the Witness:	
Witness 2:	Name / Surname and Signature of the Witness:	

Financial Information Summary (For Bank's Use Only)		Household (€)
Total Monthly Net Income	0	0
Total Monthly Household Expenses	0	0
Net Disposable Income	0	0
Total Monthly Installments of Credit Facilities	0	0
Total Household Surplus / (Deficit) after the deduction of monthly installments of Credit Facilities	0	0
Debt to Income (DTI ratio) {Monthly Installments of Credit Facilities / Monthly Net Income} (%)	#DIV/0!	#DIV/0!
Total Credit Facilities <i>(For Overdraft and Credit Cards Accounts we take into consideration Account 's Limit and not Account' s Balance)</i>	0	0
Total O.M.V. of the Immovable Property	0	0
Total F.S.V. of the Immovable Property	0	0
Total Value / Estimated Value of Other Assets	0	0
TOTAL VALUE of Assets (Immovable Property O.M.V & Other Assets)	0	0
TOTAL NET VALUE of Assets (Total Value of Assets minus Total Credit Facilities)	0	0
Debt to Assets Ratio (Total Credit Facilities / Total O.M.V. of the Immovable Property) (%)	#DIV/0!	#DIV/0!
Debt to Assets Ratio (Total Credit Facilities / Total F.S.V. of the Immovable Property) (%)	#DIV/0!	#DIV/0!
Total O.M.V. of the Mortgaged / Charged Immovable Property	n/a	0
Total F.S.V. of the Mortgaged / Charged Immovable Property	n/a	0
Total O.M.V. of the Free Immovable Property	n/a	0
Total F.S.V. of the Free Immovable Property	n/a	0

Notes:

For the calculation of the Monthly Household Expenses attributed to the Borrower / Guarantor, all household expenses stated in Part B are taken into consideration

Total Monthly Installments for Credit Facilities attributed to the Borrower / Guarantor, is the total monthly installment amount of both "Personal" and "Joint" Credit Facilities.

Total Value of Immovable Property and Other Assets attributed to the Borrower / Guarantor is the total of: (a) Values of Assets declared as "Personal" AND (b) 1/2 (half) Value of Assets declared as "Joint".