

**FINANCIAL STATEMENT
AGRICULTURAL CUSTOMER**



CUSTOMER: _____
 ADDRESS: _____

DATE: _____

The following statement and information are furnished by the undersigned for the purpose of obtaining credit from Citizens State Bank and Trust Co. from time to time. The statement represents my true financial condition on the above date. You may consider this statement as continuing to be true and correct until written notice of any change is given to you by the undersigned.

ASSETS				LIABILITIES			
CURRENT ASSETS				CURRENT LIABILITIES			
Cash and Equivalents:	Checking	(Sched. A)	\$	Accounts Payable	(Sched. L)	\$	
	Savings	(Sched. A)	\$	Operating Loans- CSB&T	(Sched. L)	\$	
	CD's	(Sched. A)	\$	Operating Loans- Other	(Sched. L)	\$	
Investments		(Sched. A)	\$				
Accounts/Notes Recievable		(Sched. A)	\$	Cur. Portion Term Debt- CSB&T	(Sched. L)	\$	
Prepaid Expenses & Supplies				Cur. Portion Term Debt- Other	(Sched. L)	\$	
Grain and Feed Inventory		(Sched. B)	\$	Accrued interest- CSB&T	(Sched. L)	\$	
Growing Crops		(Sched. B)	\$	Accrued interest- Other	(Sched. L)	\$	
				CCC Loans			
Market Livestock		(Sched. C)	\$	Real Estate Taxes/Income Taxes due			
Other Current Assets		(Sched. D)	\$	Other personal taxes			
TOTAL CURRENT ASSETS			\$	TOTAL CURRENT LIABILITIES			\$
INTERMEDIATE ASSETS				INTERMEDIATE LIABILITIES			
Breeding Livestock		(Sched. C)	\$	Term Debt- CSB&T	(Sched. L)	\$	
Horses							
				Term Debt- Other	(Sched. L)	\$	
Machinery, Equipment		(Sched. E)	\$				
Vehicles		(Sched. E)	\$				
Cash Value Life insurance				Loans secured by life insurance			
Other Intermediate Assets		(Sched. D)	\$				
TOTAL INTERMEDIATE ASSETS			\$	TOTAL INTERMEDIATE LIABILITIES			\$
LONG TERM ASSETS				LONG TERM LIABILITIES			
Residence				Real Estate:			
Farm Real Estate		(Sched. F)	\$				
				Term Debt- CSB&T	(Sched. L)	\$	
				Term Debt- Other	(Sched. L)	\$	
Retirement Accounts							
Coop Stock							
Other Long Term Assets		(Sched. D)	\$	TOTAL LONG TERM LIABILITIES			\$
TOTAL LONG TERM ASSETS			\$	TOTAL LIABILITIES			\$
TOTAL ASSETS			\$	NET WORTH			\$
TOTAL ASSETS				TOTAL LIABILITIES & NET WORTH			

Debt to Asset Ratio: \$ _____
 Working Capital \$ _____
 Current Ratio \$ _____

SIGNED: _____

SIGNED: _____

Customer:

Date:

Schedule A

ACCOUNTS RECEIVABLE

INVESTMENTS

Liquid Assets		From Whom	\$ Amount	Account Description	# of Shares	Value/Share	Market Value
Checking							\$
Savings							\$
CD's							\$
Total	\$						\$
TOTALS			\$	TOTALS			\$

Schedule B

GRAIN & FEED INVENTORY

GROWING CROPS

Grain & Hay Inventory	Units	\$/ Unit	Market Value	Crop Description	Acres	\$ / Acre	Market Value
			\$				\$
			\$				\$
			\$				\$
			\$				\$
			\$				\$
			\$				\$
TOTALS			\$	TOTALS			\$

Schedule C

LIVESTOCK

Head	Animal Type	Description	Weight	Value per cwt	Value/ Hd	Total Value
	Cows				\$	\$
	Bred Heifers				\$	\$
	Yearling/Replacement Heifers				\$	\$
	Bulls				\$	\$
	Rams				\$	\$
	Ewes				\$	\$
Total Breeding Livestock						\$
	Animal Type	Description	Weight	Value per cwt	Value/ Hd	Total Value
	Steers				\$	\$
	Heifers				\$	\$
	Calves				\$	\$
	Baby Calves				\$	\$
	Feeders				\$	\$
	Lambs				\$	\$
Total Market Livestock						\$

Schedule D

OTHER ASSETS

Description	Current	Intermediate	Long Term	Tot. Other Asset
Totals		\$	\$	\$

Schedule F

REAL ESTATE

REAL ESTATE OWNED

LEGAL DESCRIPTION	Cultivated	Pasture	Other/Waste	Total Acres	Cost	Improvements \$	Value / acre	Total Value
Totals						\$		\$

REAL ESTATE LEASED

ACREAGE

ACRES	LEGAL DESCRIPTION	LANDLORD	PASTURE	RENT/ACRE	CROP	LEASE PRICE
TOTALS						

Current Liabilities

Operating Loans							Accounts Payable		
Num	Creditor	Description	Rate	Maturity Date	Total Principal Balance	Accrued Interest	Creditor	Description	Total Account Balance
	CSB&T	LOC							
	CSB&T								
	CSB&T								
	CSB&T								
	CSB&T								
CSB&T Total					\$	\$			
Other Total					\$	\$		Total	\$

Intermediate Liabilities

Num	Creditor	Description	Rate	Payment Date	Last Payment Date	Payment Amount	Accrued Interest	Total Principal Bal.	Prin. Due in 12 months	Prin. Due After 12 months
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
CSB&T Totals						\$	\$	\$	\$	\$
							\$		\$	\$
							\$		\$	\$
							\$		\$	\$
							\$		\$	\$
							\$		\$	\$
Other Totals						\$	\$	\$	\$	\$

Long Term Liabilities

Num	Creditor	Description	Rate	Payment Date	Last Payment Date	Payment Amount	Accrued Interest	Total Principal Bal.	Prin. Due in 12 months	Prin. Due After 12 months
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
	CSBT						\$		\$	\$
CSB&T Totals						\$	\$	\$	\$	\$
							\$	\$	\$	\$
							\$	\$	\$	\$
							\$	\$	\$	\$
							\$	\$	\$	\$
							\$	\$	\$	\$
Other Totals						\$	\$	\$	\$	\$

