

STATEMENT OF ASSETS AND LIABILITIES FOR INDIVIDUALS

PART A: GENERAL DETAILS

NAME:		SURNAME:		DATE OF BIRTH:	
I.D. / PASSPORT NO.:				NUMBER & AGE OF DEPENDANTS:	
HOME ADDRESS:				E-MAIL ADDRESS:	
POSTAL CODE:		TOWN:		COUNTRY:	
TEL:	HOME:	WORK:		MOBILE:	
PROFESSION / OCCUPATION:		EMPLOYER:		POSITION:	EMPLOYMENT DURATION:
MARITAL STATUS:			SPOUSE NAME:		
I.D. / PASSPORT NO.:			DATE OF BIRTH :	PROFESSION:	

PART B: MONTHLY INCOME & HOUSEHOLD EXPENDITURE (IN EURO)

Income Details	Borrower / Guarantor	Spouse	Household Expenditure	Average Monthly Charge ¹
Gross Monthly Salary (before tax and any other deductions)			Utilities & Taxes (e.g. electricity, heating, TV/ Cable, water, sewerage, refuse collection, common expenses, housekeeping)	
Net Monthly Salary (after tax and any other deductions)			Property Tax and other	
Total Monthly Social Welfare Benefits			Insurances (e.g. life, home, health)	
Alimony			Household (e.g. care personal / elderly, clothing / footwear)	
Total Other Income (e.g. Pension, grants)			Rent	
Monthly Income from Property Assets			Transport Costs (e.g. fuel, road tax, parking)	
Monthly Income from Non-Property Assets (e.g. dividends, interest, investments etc)			Education (e.g. school / university fees, uniforms, books, extra curricular activities)	
Other Income			Medical (e.g. doctor fees, medication)	
			Social (e.g. lifestyle, memberships)	
			Other Property (e.g. maintenance)	
			Other (e.g. investment plans, alimony, subscriptions, donations)	
TOTAL			TOTAL	
Total Surplus / (Deficit) :				
Total Arrears excluding arrears in Credit Institutions				

PART C: PROPERTY ASSETS

1. DECLARATION FOR IMMOVABLE PROPERTY (IN EURO)

1.1. IMMOVABLE PROPERTY WITH SEPARATE TITLE DEED

Property Description	Location	Ownership share %	Estimated Open Market Value ²	Forced Sale Value ³	Date of Valuation (MM/YY)	Mortgaged / Encumbered (YES/NO)	Amount of Mortgage	Date of Mortgage (MM/YY)	Credit Institution Name
TOTAL									

1.2. IMMOVABLE PROPERTY WITH SALES AGREEMENT

Property Description	Location	Ownership share %	Estimated Open Market Value ²	Forced Sale Value ³	Date of Valuation (MM/YY)	Mortgaged / Encumbered (YES/NO)	Amount of Mortgage	Date of Mortgage (MM/YY)	Credit Institution Name
TOTAL									

1.3. IMMOVABLE PROPERTY GAINED WITH THE CURRENT YEAR

2. DECLARATION FOR NON-PROPERTY ASSETS (IN EURO)				
Asset type	Estimated Value	Pledged / Free	Credit Institution Name (if pledged)	Relevant Details
Deposits				
Cars				
Life Insurance Policies				
Shares				
Other Investments				
TOTAL				

PART D: CURRENT MONTHLY DEBT PAYMENTS (IN EURO) ⁴											
Debt type		Credit Institution Name	Monthly Debt Payments ⁵	Arrears / Excesses	Outstanding Balance	Original Amount or Limit	Date of Issue	Remaining Term (months)	Restructured(YES/NO)	Security Type	Amount ⁶
Mortgage Loan for Primary Residence (personal / joint)											
Mortgage Loan for Other Property (personal / joint)											
Overdraft											
Other Loan	Car										
	Personal										
	Other										
Other Loan	Car										
	Personal										
	Other										
Other Loan	Car										
	Personal										
	Other										
Credit Cards											
Hire Purchase / Leasing											
TOTAL											

Are you a guarantor for a third party? (If yes, complete below):					YES/NO			
Personal guarantee for (name and ID number):		Amount of Guarantee:		Date:		Credit Institution		
Personal guarantee for (name and ID number):		Amount of Guarantee :		Date :		Credit Institution		
Personal guarantee for (name and ID number):		Amount of Guarantee :		Date :		Credit Institution		
Has a court order or bankruptcy or any other order even been issued or is one still pending against you with regards to your financial duties? (If yes, attach details on separate sheet)					YES/NO			
Do you have any relation or connection with clients of SKY CAC LIMITED (whether individuals or companies / organizations)? (If yes, give details below):					YES/NO			
Name of related / connected client(s):								
Relation:								

I responsibly declare that the above given information is true to this date and I undertake to inform you of any changes.		
SIGNATURE:		
NAME	SIGNATURE	DATE

FOR OFFICE USE ONLY		
NAME	SIGNATURE	DATE
NAME	SIGNATURE	DATE

FINANCIAL INFORMATION SUMMARY (FOR OFFICE USE ONLY)	
Total Monthly Income (€)	
Less: Total Monthly Expenditure (€)	
Net Monthly Income : Sub-Total (€)	
Less: Total Monthly Debt Repayments (€)	
Total Current Surplus/(Deficit) (€)	
Ratio of {Total Monthly Debt Repayments to Net Monthly Income} (%)	
Total Outstanding Balances of Credit Facilities (€)	
Total Open Market Value(s) of Mortgaged/Encumbered Property/Properties (€)	
Total Forced Sale Value(s) of Mortgaged/Encumbered Property/Properties (€)	
Total Open Market Value(s) of Free Property/ies (€)	
Total Forced Sale Value(s) of Free Property/ies (€)	
Total Forced Sale Value(s) of all Properties (€)	
Ratio of (Total Forced Sale Values of all Properties to Total Outstanding Balances of Credit Facilities) (%)	

- Notes:
- 1. 'Average Monthly Charge' is the total of the last three bills divided by the number of relevant months (e.g. average charge of electricity is the total of the latest three utility bills divided by six) or, if not applicable, a sound estimate shall be provided.
 - 2. If no professional valuation is available, provide an estimate for Open Market Value or purchase price.
 - 3. If no professional valuation is available, estimate Forced Sale Value as 70% of Open Market Value or purchase price.
 - 4. The Authorised Credit Institution complete Part D, maximum possible.
 - 5. All installments are calculated as monthly. If the information given from the Central Credit Registry ("Artemis") is different (e.g. quarterly, annually) is calculated as monthly installments.
 - 6. Amount of Security for Mortgages is the lowest of the following three: (a) mortgage value, (b)forced sales value of the property and (c)outstanding balance of the credit facility. Amount of Security for shares is the mid-price of the market value of shares. Amount of Security for cash is the amount of the deposit that is blocked.