Standard Financial StatementThis Statement is for use in the MARP

	Borrower Inform	ation:		
			Borrower 1	Borrower 2
A 1	Name			
A2	Mortgage Account Refe	• • • • • • • • • • • • • • • • • • • •		
A 3	Outstanding Mortgage I			
A4		e of Primary Residence (€)		
A5	Monthly Mortgage Repa	ayments Due (€)		
A6	Correspondence Addre	ss		
Α7	Property Address			
731	if different to correspond			
		Please indicate preferred contact method		
A8	Home Telephone			
A9	Mobile			
A10	Work Telephone			
A11	E-mail			
A12	Marital Status			
A13	Date of birth		DD/MM/YYYY	DD/MM/YYYY
A14	No. and age of depende	ent children	Child1 Child 2 Child 3 Child 4	
A15	Total number in househ	old		
A16	Employed Y/N; if self-er	nployed give details		
A17	Occupation (if unemplo	yed give previous occupation)		
A18	In Permanent employm	ent Y/N		
A19	Name of Employer & Le	ength of Service		
A20	Reason(s) for Review	//Arrears		ı

Sectio	n B: Your Monthly Income	Borrower 1	Borrower 2	TOTAL
B1	Gross Monthly Salary (before tax and any other deductions at source)			
B2	Net Monthly Salary (after tax and any other deductions at source) ¹			
В3	Monthly Social Welfare Benefits Please list			
B3 (a)	Benefit-			
B3 (b)	Benefit-			
B3 (c)	Benefit-			
B4	Child Benefit			
B5	Mortgage Interest Supplement			
B6	Family Income Support			
B7	Maintenance			
В8	Other, e.g. Pension, room rent, grants (Please Specify)			
В9	Monthly Income from Property assets (other than primary residence) (see E5)			
B10	Monthly income from non-property assets (see F8)			
B11	Total Monthly Income (sum of B2 to B10)			G1

 $^{^{1}}$ Do not include any deductions made from your salary at source (e.g., pension contribution, health insurance etc.) anywhere else on this form.

	Section C: Monthly Household	Average Charge ²	Arrears (where applicable)
	Utilities		
C1	Electricity		
C2	Gas /Oil		
C3	Phone (Landline & Internet) 3		
C4	TV/Cable ³		
C5	Mobile Phone		
C6	Refuse Charges		
C7	TV Licence		
	Household		
C8	Childcare		
C9	Elderly care (e.g., carer, nursing home fees etc)		
C10	Food/Housekeeping/Personal Care		
C11	Clothing and Footwear		
C12	Household Repairs/Maintenance		
	Transport Costs		
C13	Petrol		
C14	Motor Insurance /Tax/NCT		
C15	Rail/Bus/Taxi Costs (including school transport		
	costs for children)		
C16	Car Maintenance/Repairs		
C17	Car Parking and Tolls		
	Primary Residence Mortgage-related Costs		
C18	Mortgage Protection/Endowment Premium		
C19	Payment Protection		
C20	House Insurance		
620	Education		
C21	Books		
C22	School/ College Fees	+	
C23	Uniforms	+	
C24	Extra Curricular activities (e.g. school outings)	+	
C25	Other (e.g. voluntary contributions)	+	
623			
000	Medical		
C26	Medical Expenses and Prescription Charges ⁴		
C27	Health Insurance ⁵ Social		
C28	Lifestyle Expenses (e.g., family events, Christmas, Birthdays, eating out etc.)		
C29	Club membership		
C30	Other - please specify	+	

² Average charge calculated by totalling last three utility bills and dividing by the number of months to get the average monthly oost.

3 Please indentify if these bills are bundled.

4 Medical expenses include dentist, optician and any other costs related to health.

5 Do not include if Health Insurance is deducted from your wages at source,(i.e., if it has already been deducted from B2)

		Average Charge	Arrears (where applicable)
	Other		
C31	Life Assurance		
C32	Pension Contribution ⁶		
C33	Maintenance paid to spouse/child (if applicable)		
C34	Rent		
C35 (a)	Property Service/Management Charges		
C35 (b)	Other - please specify		
C35 (c)	Other - please specify		
C36	Monthly expenditure on property assets (see E5)		
C37	Monthly Savings		
C38	Total Monthly Expenditure (sum of C1 to C37)	G2	

Please provide details of any steps you have already taken to reduce your monthly expenditure and the savings you have achieved:

Please provide details of any steps you propose to take to reduce your monthly expenditure and the savings you expect to achieve:

⁶ Do not include if Pension Contribution is deducted from your wages at source,(i.e., if it has already been deducted from B2)

				Sectio	Section D: Your Current Monthly Debt Payments	urrent Mon	thly Deb	t Payment	S		
	Debt Type	Monthly F	Monthly Repayments	Remaining	Total	Arrears	Lender	Purpose of	Secured?	Currently	Payment
		Due €	Being Paid €	E	Outstanding Balance €	balance €		Loan	Z	Kestructurea ? Y/N	Protection Insurance Y/N
5	Mortgage for Primary Residence		G4								
D2	Court Mandated Debt (Please Specify) ⁷										
D3	Court Mandated Debt										
D 4	Credit Union										
D2	Credit Union										
90	Overdraft										
D2	Hire Purchase										
D8	Store Card										
60	Catalogue Debt										
D10	Credit Card 1										
D11	Credit Card 2										
D12	Credit Card 3										
D13	Personal Loan 1 (please specify)										
D14	Personal Loan 2 (Please specify)										
D15	Personal Loan 3 (please specify)										
D16	Loans from family/ friends										
D17	Mortgage Debt on property other than primary residence (see E5)										

⁷ e.g., fines, instalment orders, judgements

	Debt Type	Monthly R	Monthly Repayments	Remaining Term	Total Outstanding	Arrears Balance €	Lender	Purpose of Loan	Secured? Y/N	Purpose of Secured? Currently Loan Y/N Restructured?	Payment protection
	:	Due €	Being Paid €		Balance €					N/X	Insurance Y/N
D18	D18 Other Debt (please specify)										
D19	Other Debt										
D20											
D21											
D22	D22 Total (sum of D2 to D21)		G 2								

Section E: Property Assets (other than Primary Residence) Loan Arrears Monthly Monthly Montgage Rental Expenditure Structured Payments Balance & Balance Rental Expenditure (e.g., upkeep, Maintenance) Rental Expenditure Structured Payments Maintenance (e.g., upkeep, Monthly Mortgage Lender For Payments Maintenance (e.g., upkeep, Monthly Mortgage Rental Payments Maintenance (e.g., upkeep, Mor			\top	Т		
Property Assets (other than Primary Residence) Arrears Monthly Monthly Re- Monthly Mortgage Balance Rental Expenditure structured Payments € Income € (e.g., upkeep, Y/N Due € Being Paid maintenance) Payments Paym		For Sale Y/N				
Property Assets (other than Primary Residence) Arrears Monthly Monthly Re- Monthly Balance Rental Expenditure structured Paym Fapmaintenance) € Income € (e.g., upkeep, Monthly Due € Maintenance)		Lender				
Property Assets (other than Primary Residence Arrears Monthly Monthly Re- Balance Rental Expenditure Structured € Income € (e.g., upkeep, maintenance) Parental Expenditure Structured Y/N D maintenance		/ Mortgage ments Being Paid)			D 17
ection E: Property Assets (other than Primary Reside Loan Arrears Monthly Monthly Re- Balance € Balance Rental Expenditure structured Expenditure Structured (e.g., upkeep, Y/N maintenance) Maintenance Y/N maintenance)	(a)	Monthly Pay Due €				
ection E: Property Assets (other than Prim Loan Arrears Monthly Monthly Balance € Balance Rental Expenditure (e.g., upkeep, maintenance)	ary Reside	Re- structured Y/N				
ection E: Property Assets (other than Loan Arrears Monthly Mont Balance € Balance Rental Expend € Income € (e.g., up) mainten	Prim	hly liture keep,	ance)			၁ ဗိ
ection E: Property Assets (oth Loan Arrears Monthly Balance € Balance Rental € Income €	er than	Monti Expend (e.g., upl	maintens			
ection E: Property Assets Loan Arrears Mont Balance € Balance Rent € Incom	(oth	hly al ee €				മെ
ection E: Property Loan Arrears Balance € Balance €	Assets	Mont Rent Incom				
ection E: Loan Balance €	Property					
	ection E:	Loan Balance €				
Current Value (est)³ €	Š	Current Value (est)³ €				
Owner-ship Type		Owner- ship Type ⁸				
Property Type (e.g. Buy to let)		Property Type (e.g. Buy to let)				
Property (give details below) 2 3 Total		Property (give details	below)	v m	4	Total
E E E E E E E E E E E E E E E E E E E			크 2	E E	E4	E5

3
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- **MONTHLY INCOME AND EXPENDITURES RELATED TO** PROPERTY ASSETS SHOULD ALSO BE INCLUDED IN **SECTIONS B AND C RESPECTIVELY**
- PROPERTY ASSETS SHOULD BE INCLUDED IN SECTION D **MONTHLY MORTGAGE REPAYMENTS RELATING TO**

⁸ For example, sole or joint ownership. Where a property/premises is not 100% owned by customer(s), please state the % amount that is owned ⁹ Please provide a reasonable estimate of the current value of these assets.

F1 Asset Type Original Cost/Value(€) Estimated Value € Income Income Please Give Any Relevant Details F2 Shares Shares Motor Vehicle (s) Motor Vehic				Section F:	Section F: Non-Property Assets	ssets
Savings/deposits/current account Value(e) Income Shares Motor Vehicle (s) Estimated Value e income Motor Vehicle (s) Redundancy Payment(s) Income Long-term investment (s) Other investment(s) Income Other Assets (e.g., stock, machinery etc) Other Assets (e.g., stock, machinery etc) Income Total (sum of F1 to F7) Income Income		Asset Type	Original Cost/	Current	Net Monthly	Please Give Any Relevant Details
Shares Motor Vehicle (s) Redundancy Payment(s) Cong-term investment (s) Other investment(s) Cother Assets (e.g., stock, machinery etc) Total (sum of F1 to F7) Cother Assets	Σ	Savings/deposits/current account	vaiue(€)	Estimated value €	ПСОШе	
Motor Vehicle (s) Redundancy Payment(s) Long-term investment (s) Other investment(s) Other Assets (e.g., stock, machinery etc) Total (sum of F1 to F7)	F2	Shares				
Redundancy Payment(s) Long-term investment (s) Other investment(s) Other Assets (e.g., stock, machinery etc) Total (sum of F1 to F7)	F3					
Long-term investment (s) Other investment(s) Other Assets (e.g., stock, machinery etc) Total (sum of F1 to F7)	F4	Redundancy Payment(s)				
Other investment(s) Other Assets (e.g., stock, machinery etc) Total (sum of F1 to F7)	F5	Long-term investment (s)				
Other Assets (e.g., stock, machinery etc) Total (sum of F1 to F7)	Ь Р	Other investment(s)				
Total (sum of F1 to F7)	F7	Other Assets (e.g., stock, machinery etc)				
	Е	Total (sum of F1 to F7)			10 10	

Please list all other liabilities, for example any guarantees given with respect to company borrowing or borrowing by a family member.

Please provide any other information which you believe to be relevant to above: