



Loan Repayment Capability Assessment Form

(Bank & Packager Use Only)

Name of Applicant 1:

Name of Applicant 2:

Annual Income:

Applicant 1

Applicant 2

£

£

Gross Salary/Pre-tax net profit
 Previous year Discretionary Net Bonus/Commission (50%)
 Dividends
 Rental income
 Benefits
 Other income (give details)

Total annual income

0	0
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Annual Expenses:

Proposed Loan (1) BOC(UK) Ltd

Loan Repayments per annum

(assume BBR is 5%)

Current Outstanding balance

Maturity Date

Loan (2) Lender Name:

Loan Repayments per annum

Current Outstanding balance

Maturity Date

Credit Card

Annual Payment

Current Outstanding balance

Hire Purchase

Annual Payment

Current Outstanding balance

Maturity Date

Tax

National Insurance Contribution

Other tax

Life Assurance/Pension Contribution

Council Tax

Ground Rent/Service Charge

Water,Electricity, Gas, Telephone

Food and Clothing

Building/Contents Insurance

House Maintenance and repairs

Expenses relating to cars(Insurance, maintenance, fuel, tax etc)

Other Transportation

Household goods

School fees

Other expenses (Holidays, entertainments, leisure etc)

Total Annual Expenditure

0	0
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Surplus Fund

(including applicants 1&2)

0	
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