

## Self-disclosure for financing

Amounts in EUR

For

Date of birth

Client 1:

Client 2:

Street, no.:

Post code and place:

The clients provide the following information about their economic situation:

## Statement of income and expenses

### Income of client 1

#### Historical development of income over the past 3 years

Were there any months with less income/irregular levels of income (seasonal work, unemployment, period of leave, etc.)?

No

Yes

#### Historical average monthly income

2021

2022

2023

#### Explanations

#### Monthly income included in the calculation

Net income per month

- The client receives regular monthly income. The calculation is therefore based on the current monthly income.
- Although the client has received irregular monthly income in the past, they have given an assurance that they will receive the current monthly income regularly in the future. The calculation is therefore based on the current monthly income indicated above.
- The client receives irregular monthly income or will receive lower monthly income in the future (e.g. period of leave, study period, change to part-time work, seasonal work, retirement). The calculation will be based on a lower amount of monthly income, determined jointly with the client and expected by the client.

## Income of client 2

### Historical development of income over the past 3 years

Were there any months with less income/irregular levels of income (seasonal work, unemployment, period of leave, etc.)?

 No

 Yes

### Historical average monthly income

2021	
2022	
2023	

### Explanations

### Monthly income included in the calculation

**Net income per month**

- The client receives regular monthly income. The calculation is therefore based on the current monthly income.
- Although the client has received irregular monthly income in the past, they have given an assurance that they will receive the current monthly income regularly in the future. The calculation is therefore based on the current monthly income indicated above.
- The client receives irregular monthly income or will receive lower monthly income in the future (e.g. period of leave, study period, change to part-time work, seasonal work, retirement). The calculation will be based on a lower amount of monthly income, determined jointly with the client and expected by the client.

### Total income

Monthly income

Other income

**The total monthly income used for the calculation**

## Expenditure

### Monthly income consulted for calculation

Number of dependent persons	
Number of persons in the household (total)	
Apartment size	<input type="text"/> m <sup>2</sup>
Housing situation:	<input type="checkbox"/> Rental <input type="checkbox"/> Own flat <input type="checkbox"/> Own house
Number of motor vehicles in the household	<input type="text"/>

**These details provided by the client result in the below-mentioned statistical values for average monthly expenses. The client has to provide additional details, in particular if the expenses are higher in their opinion, or they can accept the statistical values. If the client thinks that their expenses are far below the statistical value, they have to scrutinize whether the deviation is justified and/or understandable. Reason: Most of the clients underestimate their monthly expenses. Recommendation: Clients should use the higher value if there are any doubts.**

### Current expenses per month

Client data

Household costs (minimum)	<input type="text"/>
Expenses for apartment (rental, operating costs, other)	<input type="text"/>
Vehicle costs (fuel, maintenance, insurance)	<input type="text"/>
Radio/TV, telephone, internet	<input type="text"/>
Insurance	<input type="text"/>
Hobbies, training and education	<input type="text"/>
Other expenses	<input type="text"/>
Free reserve	<input type="text"/>
<b>Monthly expenses</b>	<input type="text"/>

### Available income (after deduction of expenses) prior to redemption per month

Existing repayment obligations	<input type="text"/>
New repayment obligations	<input type="text"/>

### Available income (after deduction of expenses) prior to savings per month

Savings payments	<input type="text"/>
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### Income reserve (after all deductions) per month

## Assets/liabilities

### Assets

Real estate	
Passbooks	
Securities accounts	
Building loan contracts	
Insurance surrender values	
Other assets	
<b>Total assets</b>	

### Liabilities

Bank - existing liabilities	
Bank - new liabilities	
Other banks - existing liabilities	
Other liabilities	
<b>Total assets</b>	

### Excess assets (assets after deduction of liabilities)

### Guarantees

Guarantees	
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In this connection, the client declares the following:

1. The client acts exclusively on their own account.
2. The client **confirms the correctness of information provided**. If the client intentionally withholds or falsifies any information, this is a reason for termination without notice and demanding immediate repayment of the loan.
3. The client undertakes to notify the bank immediately of any changes in their asset and income situation.
4. **At the request of the bank, the client will provide further proof – in addition to the proof initially provided – of the finance and asset situation and of the personal data indicated in this document.**

\_\_\_\_\_  
(Place, Date)

\_\_\_\_\_  
Signature of client 1

\_\_\_\_\_  
(Place, Date)

\_\_\_\_\_  
Signature of client 2