



PERSONAL CASH FLOW STATEMENT

BANK OF NORTH DAKOTA
 LENDING AG/COMMERCIAL
 SFN 62176 (06-2022)

Borrower Name(s)	Date
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Provide the following information regarding Sources and Uses of cash during the current year and the projected year.
 *If more space is required, additional details may be provided on the next page or a separate sheet.

SOURCES OF CASH (Annually)	Current Year: _____	Projected Year: _____
Salaries, Wages, Commissions, Bonuses, or Other Income from Employment (Net of Tax Deduction)		
Dividends		
Interest		
Royalties		
Distributions from Estate and Trusts		
Cash Received from Individual Business, Partnerships, or Joint Ventures		
Other*		
TOTAL SOURCES OF CASH		

USES OF CASH (Annually)	Current Year	Projected Year
Personal Living Expenses (food, utilities, etc.)		
Bank Loans – Principal and Interest Payments		
Home Mortgage – Principal and Interest Payments		
Other Loans – Principal and Interest Payments		
Credit Card Payments		
Insurance Payments		
Income Taxes not Covered by Withholding		
Other*		
TOTAL USES OF CASH		

CASH FLOW SURPLUS (DEFICIT)

If a cash flow deficit exists, please explain how the deficit will be covered.
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Signature	Date	Signature	Date
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Additional Details