

The logo for Endeavor Bank features a stylized blue wave above the text "Endeavor Bank" in a blue serif font.

Endeavor Bank

WHAT'S YOUR ENDEAVOR?

# NEEDS LIST FOR FIRST-TIME BORROWERS



# NEEDS LIST: BUSINESS OPERATING COMPANY

E.G. MANUFACTURERS, DISTRIBUTORS, BUSINESS TO BUSINESS SERVICE COMPANIES

## BORROWER

INFORMATION REQUIRED	NUMBER OF PERIODS/COMMENTS
Accrual Based Fiscal Year End Financial Statements *Typically CPA Reviewed Financial Statements for non real estate credit requests >\$1 million	3 years
Interim Financial Statements	Most recent internally prepared
Business Tax Returns	3 years
Schedule of Debt	Current
A/R and A/P Aging Reports (may not be required on every loan request)	Dated as of the Interim Financial Statement
Account Analysis Statements (Highly Recommended) *Deposit Account Statements if Account Analysis Statements are unavailable	Most recent 3 months or representative sample

## GUARANTOR(S)

INFORMATION REQUIRED	NUMBER OF PERIODS/COMMENTS
Personal Financial Statement *Bank form optional - if providing your own form, complete the first page of Endeavor Bank's form	Less than one year old Click here for: <a href="#">Full PFS</a>   <a href="#">First page only</a>
Liquidity Statements: deposit account or marketable securities	Current
Personal Tax Return	3 years
All K-1s listed on Schedule E of the Personal Tax Return	3 years