

I. APPLICATION DETAILS										
APPLICATION DATE (mm/dd/yyyy)		CASH PRICE (Php)		REPAYMENT METHOD ☐ PDC ☐ Auto-debit		VEHICLE CLASSIFICATION ☐ Brand New ☐ Used				
		DOWNPAYMENT (Php)		Bank Account No.		VEHICLE USE ☐ Personal ☐ Commercial				
☐ Principal ☐ Co-Maker ☐ Individual ☐ Corporate / Business ☐ 1st Application ☐ Repeat Application Number of Repeats: _____		AMOUNT FINANCED (Php)		BILLING REFERENCE ☐ Home ☐ Office		TYPE OF VEHICLE ☐ Passenger Car ☐ Sports Utility Vehicle				
		PREFERRED TERM ☐ 12 mos. ☐ 24 mos. ☐ 48 mos. ☐ 18 mos. ☐ 36 mos. ☐ 60 mos.		YEAR MODEL		DEALER				
II. PERSONAL INFORMATION										
TITLE ☐ Mr. ☐ Ms. ☐ Mrs.		SURNAME			GIVEN NAME			MIDDLE NAME		
CIVIL STATUS ☐ Single ☐ Widowed ☐ Married ☐ Annulled ☐ Legally Separated		CITIZENSHIP		GENDER ☐ Male ☐ Female		DATE OF BIRTH (mm/dd/yyyy)		PLACE OF BIRTH		
		RESIDENTIAL STATUS ☐ Owned ☐ Rented ☐ Mortgaged ☐ Company Provided ☐ With Family Monthly Amortization								
PRESENT ADDRESS (Unit No., Subdivision/Building, Street No., Street, Barangay, City, Province, Country)						ZIP CODE		YEARS IN PRESENT ADDRESS		
PERMANENT ADDRESS (Unit No., Subdivision/Building, Street No., Street, Barangay, City, Province, Country)						ZIP CODE		YEARS IN PERMANENT ADDRESS		
PREVIOUS RESIDENCE (Unit No., Subdivision/Building, Street No., Street, Barangay, City, Province, Country)						ZIP CODE		YEARS IN PREVIOUS RESIDENCE		
LANDLINE NUMBER		MOBILE NUMBER		MOBILE NUMBER TYPE ☐ Postpaid ☐ Prepaid		FAX NUMBER		EMAIL ADDRESS		
HIGHEST EDUCATIONAL ATTAINMENT ☐ Graduate School ☐ College/University ☐ High School ☐ Grade School		Name				Age		Related Group		
III. WORK/BUSINESS INFORMATION										
EMPLOYMENT STATUS ☐ Employed - Private ☐ Employed - Government ☐ Self-employed ☐ OFW ☐ Licensed Professional ☐ Retired ☐ Others : _____						PRESENT EMPLOYER INDUSTRY / BUSINESS TYPE				
PRESENT EMPLOYER BUSINESS NAME						☐ Banking/ Finance ☐ IT/ BPO/ Communications ☐ Real Estate ☐ Retail ☐ Government ☐ Manufacturing ☐ Transport/ Shipping ☐ Others : _____ ☐ Hotel/ Restaurant ☐ Travel/ Related				
PRESENT EMPLOYER BUSINESS ADDRESS										
ZIP CODE		LANDLINE		FAX NUMBER		POSITION - TITLE / RANK		TOTAL NO. OF YEARS WORKING AS AN EMPLOYEE		
BUSINESS EMAIL ADDRESS		YRS. WITH PRESENT EMPLOYER		YRS. OPERATING BUSINESS		SSS NO. / GSIS NO.		T.I.N.		
PREVIOUS EMPLOYER BUSINESS NAME						YEARS WITH PREVIOUS EMPLOYER				
IV. SPOUSE INFORMATION										
SURNAME		GIVEN NAME			MIDDLE NAME					
CITIZENSHIP		BIRTH DATE (mm/dd/yyyy)			PLACE OF BIRTH					
PRESENT ADDRESS (Unit No., Subdivision/Building, Street No., Street, Barangay, City, Province, Country)						ZIP CODE		YEARS IN PRESENT ADDRESS		
LANDLINE NUMBER		MOBILE NUMBER		MOBILE NUMBER TYPE ☐ Postpaid ☐ Prepaid		FAX NUMBER		EMAIL ADDRESS		
HIGHEST EDUCATIONAL ATTAINMENT ☐ Graduate School ☐ College/University ☐ High School ☐ Grade School		Name				Age		Related Group		
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PRESENT EMPLOYER BUSINESS ADDRESS										
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BUSINESS EMAIL ADDRESS		YRS. WITH PRESENT EMPLOYER		YRS. OPERATING BUSINESS		SSS NO. / GSIS NO.		T.I.N.		
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The U.S. Banking System Felix I. Lessambo, 2019-12-18 The U S banking system differs from many countries both in the range of services supplied and the complexity of operations Meanwhile the U S financial markets have become the attraction of worldwide investors This book explains the three key aspects of the industry the laws governing the banking institutions the regulations thereof and their economics and financial statements in a manner not covered by any competitive publications of interest to both professionals and scholars who want to better grasp this industry Auditing a bank and or liquidating a bank require a set of rules not always well understood The book provides such an overview **Code of Federal Regulations** ,2012 Special edition of the Federal register containing a codification of documents of general applicability and future effect as of Jan with ancillaries **Forensic Accounting and Fraud Examination** Mary-Jo Kranacher, Richard Riley, Joseph T Wells, 2010-06-08 Forensic Accounting provides comprehensive coverage of fraud detection and deterrence and includes the broader educational material of the forensic accounting field with all the necessary accompaniments The text follows the model curriculum for education in fraud and forensic funded by the U S national Institute of Justice and developed by a Technical Working Group of experts in the field The text serves as a comprehensive and authoritative resource for teaching forensic accounting concepts and procedures that is also and appropriate and pedagogically ready for class room use This easy to read comprehensive textbook includes case study examples to clearly explain technical concepts and bring the material to life **Statistical Reference Index** ,1986 *The State of the Banking Industry* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 2010 Washington Financial Reports ,1985 Organizing For Resilience Christopher Williams, Jacqueline Jing You, 2021-07-11 Organizing for Resilience provides a fresh and novel insight into research on how leaders can prepare their organizations to face up to shocks and disruptions in a turbulent and unpredictable world It provides an analysis of the topic of organizational resilience in a comprehensive and integrative way with fresh theoretical and research implications as well as important implications for leaders The first book to synthesize themes from across a spectrum of resilience using the metaphor of a resilience landscape chapters in Part I are devoted to five analytical levels individual level resilience small firms in which major disruption can threaten survival large firms with disruptions in one part of the organization large firms facing enterprise wide disruption and disruption to a complete community or economic ecosystem of individuals and organizations Cases and practice insights are presented to bring the topics to life allowing reflection and debate at each level In Part II the construct of the resilience landscape is developed along with a discussion on leadership for resilience by instilling a resilience mind set and developing capabilities in relational resilience The book is ideally suited to bachelor s and master s degree courses on strategy organizational behaviour and leadership PhD and DBA researchers in the field of resilience and strategy will also find the book useful as will practising consultants and business leaders *Banking and Financial Markets*

Andrada Bilan, Hans Degryse, Kuchulain O'Flynn, Steven Ongena, 2019-11-13 The traditional role of a bank was to transfer funds from savers to investors engaging in maturity transformation screening for borrower risk and monitoring for borrower effort in doing so A typical loan contract was set up along six simple dimensions the amount the interest rate the expected credit risk determining both the probability of default for the loan and the expected loss given default the required collateral the currency and the lending technology However the modern banking industry today has a broad scope offering a range of sophisticated financial products a wider geography including exposure to countries with various currencies regulation and monetary policy regimes and an increased reliance on financial innovation and technology These new bank business models have had repercussions on the loan contract In particular the main components and risks of a loan contract can now be hedged on the market by means of interest rate swaps foreign exchange transactions credit default swaps and securitization Securitized loans can often be pledged as collateral thus facilitating new lending And the lending technology is evolving from one to one meetings between a loan officer and a borrower at a bank branch towards potentially disruptive technologies such as peer to peer lending crowd funding or digital wallet services This book studies the interaction between traditional and modern banking and the economic benefits and costs of this new financial ecosystem by relying on recent empirical research in banking and finance and exploring the effects of increased financial sophistication on a particular dimension of the loan contract

The Oxford Handbook of Banking Allen N. Berger, Philip Molyneux, John O. S. Wilson, 2019-10-31 The Oxford Handbook of Banking Third Edition provides an overview and analysis of developments and research in this rapidly evolving field Aimed at graduate students of economics banking and finance academics practitioners regulators and policy makers it strikes a balance between abstract theory empirical analysis and practitioner and policy related material Split into five distinct parts The Oxford Handbook of Banking is a one stop source of relevant research in banking It examines the theory of banking bank operations and performance regulatory and policy perspectives macroeconomic perspectives in banking and international differences in banking structures and environments Taking a global perspective it examines banking systems in the United States China Japan Australia and New Zealand Africa the European Union transition countries of Europe and Latin America Thematic issues covered include financial innovation and technological change consumer and mortgage lending Islamic banking and how banks influence real economic activity Fully revised and now including brand new chapters on a range of geographical regions bank bailouts and bail ins and behavioral economics amongst many other topics this third edition of The Oxford Handbook of Banking provides readers with insights to seminal and contemporary research in banking and an opportunity to learn about the diversity of financial systems around the world

Banking Regulations for Examiners United States, 2008

Comprehensive Reform in the Financial Services Industry United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs, 1985

Panel Data Econometrics Mike Tsionas, 2019-06-20 Panel Data Econometrics Empirical Applications introduces econometric modelling Written by experts from diverse disciplines the

volume uses longitudinal datasets to illuminate applications for a variety of fields such as banking financial markets tourism and transportation auctions and experimental economics Contributors emphasize techniques and applications and they accompany their explanations with case studies empirical exercises and supplementary code in R They also address panel data analysis in the context of productivity and efficiency analysis where some of the most interesting applications and advancements have recently been made Provides a vast array of empirical applications useful to practitioners from different application environments Accompanied by extensive case studies and empirical exercises Includes empirical chapters accompanied by supplementary code in R helping researchers replicate findings Represents an accessible resource for diverse industries including health transportation tourism economic growth and banking where researchers are not always econometrics experts

Visual Content Marketing Stephen Gamble, 2016-04-18 Your ticket to generating better results through infographics Visual Content Marketing is a more than just a guide to infographics Written for business people dealing with complex offerings this is a hands on in the trenches guide to leveraging this emerging medium to reach bottomline business goals Uniquely this book addresses the full range of visual solutions with an emphasis on using these products to create real business value Inside you ll learn the ins and outs of infographics interactive pictograms video animations data driven visualizations and other conversion generating graphical content Get inspired by the groundbreaking examples showcased here and learn how to manage every aspect of visual content from sourcing suppliers to leveraging content on the appropriate media platforms Author Stephen Gamble is a leader in visual marketing solutions with over twenty years of experience in the industry Thousands look to his firm Frame Concepts for insider tips on generating revenue with the help of innovative graphics This insider knowledge is at your fingertips in Visual Content Marketing To meet your demanding business goals you need new ideas This book will show you how to infuse visual content where and when it counts Generate high quality leads and revenue with infographics video data visualizations and more Identify the visual marketing and engagement strategies that will work for your business Source and manage talented content suppliers who will deliver on your strategic vision Integrate eye popping visual solutions to update your brand and achieve your business goals Focusing on the visual is the secret to success in the effort to win customer engagement and attention Visual Content Marketing is applicable to every business function and industry With this book you have the start to finish information you need to leverage visual solutions to great effect

Kiplinger's Personal Finance , 1999-10 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

Fintech and the Remaking of Financial Institutions John Hill, 2018-05-17 FinTech and the Remaking of Financial Institutions explores the transformative potential of new entrants and innovations on business models In its survey and analysis of FinTech the book addresses current and future states of money and banking It provides broad contexts for understanding financial services products technology regulations and social considerations The book shows how FinTech

has evolved and will drive the future of financial services while other FinTech books concentrate on particular solutions and adopt perspectives of individual users companies and investors It sheds new light on disruption innovation and opportunity by placing the financial technology revolution in larger contexts Presents case studies that depict the problems solutions and opportunities associated with FinTech Provides global coverage of FinTech ventures and regulatory guidelines Analyzes FinTech s social aspects and its potential for spreading to new areas in banking Sheds new light on disruption innovation and opportunity by placing the financial technology revolution in larger contexts **Wall Street and the Financial Crisis** United States. Congress. Senate. Committee on Homeland Security and Governmental Affairs. Permanent Subcommittee on Investigations,2010 **Wall Street and the Financial Crisis: The role of high risk home loans, April 13, 2010** United States. Congress. Senate. Committee on Homeland Security and Governmental Affairs. Permanent Subcommittee on Investigations,2010 **Commercial Real Estate Practices** United States. Congress. House. Committee on Banking, Finance, and Urban Affairs,1990 Title 12 Banks and Banking Parts 1026 to 1099 (Revised as of January 1, 2014) Office of The Federal Register, Enhanced by IntraWEB, LLC,2014 The Code of Federal Regulations Title 12 contains the codified Federal laws and regulations that are in effect as of the date of the publication pertaining to banks banking credit unions farm credit mortgages consumer financial protection and other related financial matters Edge Corporation Branching, Foreign Bank Takeovers, and International Banking Facilities United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,1979

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