

OFFICE OF FINANCIAL REGULATION  
200 EAST GAINES STREET  
TALLAHASSEE, FLORIDA 32399  
WWW.FLOFR.GOV

## FORM OFR-U-10 INTERAGENCY BIOGRAPHICAL AND FINANCIAL REPORT

### **Instructions and General Information**

The OFR adopts, as Form OFR-U-10, the attached Interagency Biographical and Financial Report form prescribed by the Federal Deposit Insurance Corporation (FDIC) (OMB No. 3064-0006 Approval expires June 30, 2021) and the Board of Governors of the Federal Reserve System (FRB) (OMB No. 7100-0134 Approval expires May 31, 2021).

### **Form OFR-U-10A (Addendum to Form OFR-U-10)**

An applicant must also complete and submit the addendum Form OFR-U-10A, Addendum, Authorization for Release of Confidential Information (effective 01/2021), incorporated by reference in Rule 69U-100.03852, F.A.C., to the OFR along with the completed Form OFR-U-10. The form authorizes the OFR to obtain information and records from other agencies, companies, and institutions as necessary to complete the background investigation required pursuant to section 658.20, F.S.

### **Notice Regarding the Collection and Use of Social Security Numbers**

Form OFR-U-10 requests that the applicant provide his or her social security number. Please refer to the OFR's Notice Regarding the Collection and Use of Social Security Numbers (effective 01/2021), incorporated by reference in Rule 69U-100.03852, F.A.C. The Notice is also available on the OFR's website at [www.flofr.gov](http://www.flofr.gov).

### **Confidentiality and Public Records**

Florida has a broad public records law. All information contained in applications to the OFR shall be open for public inspection and copying, with the exception of information specifically made confidential and exempt from disclosure pursuant to Florida Statutes.

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## Federal Deposit Insurance Corporation

# INTERAGENCY BIOGRAPHICAL AND FINANCIAL REPORT

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Public reporting burden for this collection of information is estimated to average 2.5 hours for biographical information and 2 hours for financial information. This estimate includes time to gather and maintain data in the required form, to review instructions, and to complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Paperwork Reduction Act, Legal Division, Federal Deposit Insurance Corporation (FDIC), 550 17th Street, NW, Washington, DC 20429; Secretary, Board of Governors of the Federal Reserve System (Board), 20th and C Streets, NW, Washington, DC 20551; or Licensing Activities Division, Office of the Comptroller of the Currency (OCC), 400 7th St. SW, Washington, DC 20219; and to the Office of Management and Budget (OMB), Paperwork Reduction Project, Washington, DC 20503.

An organization or a person is not required to respond to a collection of information unless it displays a currently valid OMB control number.

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## GENERAL INFORMATION AND INSTRUCTIONS

This *Interagency Biographical and Financial Report* (report) is used by **individuals**<sup>1</sup> in conjunction with other corporate filings to the appropriate federal banking agency. This report is not a standalone document.

### Preparation

Use of this report format is not mandatory. If an alternative format is used, it must provide all requested information, including the certification. All questions must be answered with complete and accurate information that is subject to verification. If the answer is "none," "not applicable," or "unknown," so state. Answers of "unknown" or "yes" should be explained.

The questions are not intended to limit the presentation nor are the questions intended to duplicate information supplied on another form or in an exhibit. For example, a cross-reference to the information is acceptable. *Any cross-reference must be made to a specific cite or location in the documents, so the information can be located easily.* Use additional sheets as necessary. Each appropriate federal banking agency will provide additional instructions for use and preparation. If the report is not complete, the appropriate federal banking agency may either request additional information or return the filing. If you are a foreign national or a United States citizen who currently resides in a foreign country, additional information may be necessary.

Financial statements from individuals must have "as of" dates of not more than 90 days prior to the date the financial report is submitted. All amounts in this report must be based on current market value in United States dollars<sup>2</sup> and agree with any totals in the supplementary schedules. In addition to the sample financial schedules, you may wish to provide supplementary schedules for other items on the financial statement. If the sample financial statement is used, an answer is required to each item. If you submit an alternative Financial Report format, the information must respond to each request for information contained in the sample Financial Report.

In addition, each appropriate federal banking agency specifically reserves the right to require up to five years of financial data from any individual as well as the filing of additional information and/or statements, such as a federal income tax return or a current appraisal to support an asset's value.

<sup>1</sup>A **company** seeking to acquire direct or indirect control of a bank or savings association should consult with the appropriate federal banking agency for filing instructions.

<sup>2</sup>Provide the foreign currency exchange rate and conversion date, if applicable.

## Preparation (continued)

If you have been convicted of any criminal offense involving dishonesty, breach of trust, or money laundering, or have agreed to enter into a pretrial diversion or similar program in connection with a prosecution of such offense (12 U.S.C. § 1829), you must obtain approval from the FDIC before you can own, control, participate in the affairs of, or become an institution-affiliated party of a depository institution.

Each individual must report promptly any material change in the biographical report or financial condition that occurs during the review period for the filing. For additional information regarding the processing procedures and guidelines, and any supplemental information that may be required, refer to the appropriate federal banking agency's procedural guidelines (for example, the OCC's Rules and Regulations (12 C.F.R. Part 5), the *Comptroller's Licensing Manual*, the FDIC's Rules and Regulations (12 C.F.R. Part 303), the Board's Regulations Y and LL (12 C.F.R. Part 225 and 12 C.F.R. Part 238, respectively), and relevant policy statements), contact the appropriate federal banking agency directly for specific instruction, or visit its website at [www.occ.treas.gov](http://www.occ.treas.gov), [www.fdic.gov](http://www.fdic.gov), or [www.federalreserve.gov](http://www.federalreserve.gov).

## Definitions

For purposes of this document:

*Affiliate* means any company that owns or controls, is owned or controlled by, or is under common ownership or control with a depository institution or depository institution holding company.

*Associated* means associated as an officer, director, organizer, partner, trustee, or principal shareholder or owner.

*Company* means any corporation, association, partnership, limited liability company, business trust, sole proprietorship, joint venture, or other similar organization.

*Depository institution* means any bank (including a national, state, district, or foreign bank), savings association, savings bank, savings and loan association, building and loan association, homestead association, cooperative bank, trust company, industrial bank or loan company, or credit union. A United States office, including a branch or agency, of a foreign bank is a depository institution.

*Management official* includes a senior executive officer; director; advisory or honorary director of a depository institution with total assets of \$100 million or more; branch manager; trustee of a depository organization under the control of trustees; and any person who has a representative or nominee serving in any of those capacities.

*Principal shareholder or owner* means a person who directly or indirectly owns, controls, or holds (either individually or as a member of a group) the power to vote 10 percent or more of any class of voting securities or other voting equity interest of the entity.

## Confidentiality

Any individual desiring confidential treatment of specific portions of the report must submit a request in writing with the report. The request must discuss the justification for the requested treatment. The individual's reasons for requesting confidentiality should specifically demonstrate the harm (for example, loss of competitive position, invasion of privacy) that would result from public release of information under the Freedom of Information Act (5 U.S.C. § 552). Information for which confidential treatment is requested should be: (1) specifically identified in the public portion of the report (by reference to the confidential section); (2) separately bound; and (3) labeled "Confidential." The individual should follow the same procedure for a request for confidential treatment for the subsequent filing of supplemental information to the report.

The individual should contact the appropriate federal banking agency for specific instructions regarding requests for confidential treatment. The agency will determine whether the information will be treated as confidential and will advise the individual of any decision to make available to the public information labeled "Confidential."

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## PRIVACY ACT STATEMENT

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### Purposes

This form is used by certain shareholders, directors, and executive officers, in conjunction with other filings to the appropriate banking agency. This Privacy Act statement is made pursuant to the requirements of the Privacy Act of 1974, 5 U.S.C. § 552a.

### Authority

The solicitation and collection of this information, including a Social Security Number, is authorized by those statutes that require an appropriate federal banking agency to determine the competence, experience, integrity, and financial ability of individuals proposing to serve a federally regulated financial institution in an official capacity. These statutes include: 12 U.S.C. § 27 (national bank charters); 12 U.S.C. § 1464 (federal savings bank charters); 12 U.S.C. § 1815 (federal deposit insurance); 12 U.S.C. § 1817(j) (changes in control of insured depository institutions); and 12 U.S.C. § 1831(i) (agency disapproval of directors and senior executive officers of insured depository institutions or depository institution holding companies).

### INFORMATION REGARDING DISCLOSURE OF YOUR SOCIAL SECURITY NUMBER UNDER PUBLIC LAW 93-579 SECTION 7(B), IF APPLICABLE

Disclosure by you of your Social Security Number is optional to obtain the services, benefits, or processes that you are seeking. The Social Security Number provided may be used to conduct a background check on the individual in order to evaluate the competence, experience, integrity, and financial ability of individuals proposing to serve a federally regulated financial institution in an official capacity.

### Effects of Nondisclosure

Provision of the requested information, including Social Security Number, is voluntary. However, the failure to provide any requested information may result in the denial, disapproval, or delay in the processing of an application or notice.

### Routine Uses for Board Filers

The information you provide will be stored by the Board in the System of Records entitled "*BGFRS-37: Electronic Applications*." All or part of the information may be disclosed outside of the Board as follows:

1. To the appropriate federal, state, local, foreign, or self-regulatory organization or agency responsible for investigating, prosecuting, enforcing, implementing, issuing, or carrying out a statute, rule, regulation, order, policy, or license if the information may be relevant to a potential violation of civil or criminal law, rule, regulation, order, policy, or license;
2. To a federal agency in the executive, legislative, or judicial branch of government, or to a Federal Reserve Bank, in connection with the hiring, retaining, or assigning of an employee, the issuance of a security clearance, the conducting of a security or suitability investigation of an individual, the classifying of jobs, the letting of a contract, the issuance of a license, grant, or other benefits by the receiving entity, or the lawful statutory, administrative, or investigative purpose of the receiving entity to the extent that the information is relevant and necessary to the receiving entity's decision on the matter;
3. To a congressional office in response to an inquiry made by the congressional office at the request of the individual to whom the record pertains;
4. To the Department of Justice, a court, an adjudicative body or administrative tribunal, a party in litigation, or a witness if the Board (or in the case of an Office of Inspector General (OIG) system, the OIG) determines, in its sole discretion, that the information is relevant and necessary to the matter;

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## PRIVACY ACT STATEMENT

(continued)

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5. To contractors, agents, or others performing work on a contract, service, cooperative agreement, job, or other activity for the Board and who have a need to access the information in the performance of their duties or activities for the Board;
6. To appropriate agencies, entities, and persons when (1) the Board suspects or confirms that the security or confidentiality of information in the system of records has been compromised; (2) the Board has determined that as a result of the suspected or confirmed compromise there is a risk of harm to economic or property interest, identity theft or fraud, or harm to the security or integrity of this system or other systems or programs (whether maintained by the Board or another agency or entity) that rely upon the compromised information; and (3) the disclosure is made to such agencies, entities, and persons who are reasonably necessary to assist in connection with the Board's efforts to respond to the suspected or confirmed compromise and prevent, minimize, or remedy such harm; and
7. To other bank and thrift regulatory agencies pursuant to explicit information sharing agreements for regulatory comment purposes.

### Routine Uses for FDIC Filers

The information you provide will be stored by the FDIC in the System of Records entitled "*FDIC 30-64-0002: Financial Institution Investigative and Enforcement Records.*" All or part of the information may be disclosed outside of the FDIC as follows:

1. To federal, state, local, foreign, or self-regulatory authorities responsible for investigating or prosecuting a violation of, or for enforcing or implementing a statute, rule, regulation, or order issued, when the information indicates a violation or potential violation of law, whether civil, criminal, or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto;
2. To a court, magistrate, or other administrative body in the course of presenting evidence, including disclosures to counsel or witnesses in the course of civil discovery, litigation, or settlement negotiations or in connection with criminal proceedings, when the FDIC is a party to the proceeding or has a significant interest in the proceeding, to the extent that the information is determined to be relevant and necessary;
3. To a congressional office in response to an inquiry made by the congressional office at the request of the individual who is the subject of the record;
4. To appropriate agencies, entities, and persons when (1) FDIC suspects or has confirmed that there has been a breach of the system of records; (2) FDIC has determined that as a result of the suspected or confirmed breach there is a risk of harm to individuals, FDIC (including its information systems, programs, and operations), the federal government, or national security; and (3) the disclosure made to such agencies, entities, and persons is reasonably necessary to assist in connection with FDIC's efforts to respond to the suspected or confirmed breach or to prevent, minimize, or remedy such harm;
5. To another federal agency or federal entity, when FDIC determines that information from this system of records is reasonably necessary to assist the recipient agency or entity in (1) responding to a suspected or confirmed breach or (2) preventing, minimizing, or remedying the risk of harm to individuals, the recipient agency or entity (including its information systems, programs, and operations), the federal government, or national security, resulting from a suspected or confirmed breach;
6. To federal, state, or foreign authorities in connection with hiring or retaining an individual, conducting a background security or suitability investigation, adjudication of liability, or eligibility for a license, contract, grant, or other benefit;
7. To contractors, grantees, volunteers, and others performing or working on a contract, service, grant, cooperative agreement, or project for the FDIC, the OIG, or the federal government for use in carrying out their obligations under such contract, grant, agreement or project;
8. To federal, state or foreign financial institutions supervisory authorities for regulatory or enforcement purposes; and
9. To a financial institution affected by enforcement activities or reported criminal activities.

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## PRIVACY ACT STATEMENT

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### Routine Uses for OCC Filers

The information you provide on this form, if the form is submitted in connection with a notice of proposed change in employee, officer or director, may be stored by the OCC in the System of Records entitled "*Notice of Proposed Changes in Employees, Officers and Directors Tracking System*." Information maintained in this system may be disclosed to:

1. A Section 5.51 entity, a Section 5.20(g)(2) entity, a part 163, subpart H entity, or a Section 1818(b) entity in connection with review and action on a notice filed by that entity;
2. Third parties to the extent necessary to obtain information that is pertinent to the OCC's review and action on a notice received under any authority cited herein;
3. Appropriate governmental or self-regulatory organizations when the OCC determines that the records are relevant and necessary to the governmental or self-regulatory organization's regulation or supervision of financial service providers, including the review of the qualifications and fitness of individuals who are or propose to become responsible for the business operations of such providers;
4. An appropriate governmental, tribal, self-regulatory, or professional organization if the information is relevant to a known or suspected violation of a law or licensing standard within that organization's jurisdiction;
5. The Department of Justice, a court, an adjudicative body, a party in litigation, or a witness if the OCC determines that the information is relevant and necessary to a proceeding in which the OCC, any OCC employee in his or her official capacity, any OCC employee in his or her individual capacity represented by the Department of Justice or the OCC, or the United States is a party or has an interest;
6. A congressional office when the information is relevant to an inquiry made at the request of the individual about whom the record is maintained;
7. A contractor or agent who needs to have access to this system of records to perform an assigned activity;
8. Third parties when mandated or authorized by statute; or
9. Appropriate agencies, entities, and persons when: (a) The Department suspects or has confirmed that the security or confidentiality of information in the system of records has been compromised; (b) the Department has determined that as a result of the suspected or confirmed compromise there is a risk of harm to economic or property interests, identity theft or fraud; or harm to the security or integrity of this system or other systems or programs (whether maintained by the Department or another agency or entity) that rely upon the compromised information; and (c) the disclosure made to such agencies, entities, and persons is reasonably necessary to assist in connection with the Department's efforts to respond to the suspected or confirmed compromise and prevent, minimize, or remedy such harm.

## Federal Deposit Insurance Corporation INTERAGENCY BIOGRAPHICAL AND FINANCIAL REPORT

This is filed with respect to:

Name of Subject Institution or Holding Company

City, State

**Type of Filing (Check all that apply):**

**Position (Check all that apply):**

- Bank or Savings Association Charter
- Bank or Savings and Loan Holding Company
- Change in Bank Control
- Change in Senior Executive Officer or Director
- Citizen Waiver
- Charter Conversion
- Deposit Insurance
- Federal Branch or Agency
- Other \_\_\_\_\_

- Organizer
- Director
- Senior Executive Officer
- Principal Shareholder
- Trustee
- Manager
- Other \_\_\_\_\_

### BIOGRAPHICAL REPORT

**1. Personal Information**

a. Name

\_\_\_\_\_  
 Last First Middle (Full Name)

b. Residence

\_\_\_\_\_  
 Street Address

\_\_\_\_\_  
 City/Town State/Province ZIP/Postal Code Country

c. If at a residence less than five years, list addresses and dates occupied for past five years.

Date From	Date To	Number and Street	City	State/Province	ZIP/Postal Code	Country

d. Date of Birth

\_\_\_\_\_  
 Month / Day / Year

e. Place of Birth

City \_\_\_\_\_ State/Province \_\_\_\_\_ Country \_\_\_\_\_

f. United States Social Security Number \_\_\_\_\_

g. Are you a United States citizen?  Yes Date, if naturalized: \_\_\_\_\_  No

h. If not a United States citizen, or if you have dual citizenship, provide:

County of Citizenship \_\_\_\_\_

Passport Number / Expiration Date \_\_\_\_\_

Home Country Identification Number \_\_\_\_\_

Immigration File Number \_\_\_\_\_

Father's Full Name \_\_\_\_\_

Mother's Full Name, including maiden name \_\_\_\_\_

Telephone Number(s) where you can be reached during business hours \_\_\_\_\_

Email Address \_\_\_\_\_

i. List other names you used and the period of time you used them (for example, your maiden name, name by a former marriage, former name, alias, or nickname). If the other name is your maiden name, put "nee" in front of it.

Other Names Used	Period of Time Used	
	Beginning Date	Ending Date



**2. Employment Record**

- a. List employment in reverse chronological order for the last five years. Provide the following information. (If the applicant has additional relevant employment experience, or additional information to support the application, provide an attachment.)

Beginning Date	Ending Date	Employer's Name	Street	City	State/Province
		Nature of Business	Title or Position	Nature of Duties	
Reason for Leaving					

Beginning Date	Ending Date	Employer's Name	Street	City	State/Province
		Nature of Business	Title or Position	Nature of Duties	
Reason for Leaving					

Beginning Date	Ending Date	Employer's Name	Street	City	State/Province
		Nature of Business	Title or Position	Nature of Duties	
Reason for Leaving					

- b. Have you ever been dismissed or asked to resign from any past employment, including a less than honorable discharge from military service?

Yes  No If Yes, provide the following information:

Employer's Name	Street	City	State/Province	Area Code/Phone Number
Title or Position	Date of Discharge	Explanation		

**3. Education and Professional Credentials**

a. List each diploma or degree from high schools, colleges, universities, or other schools.

School's Name	Address	Date From	Date To	Degree

b. List each professional license or similar certificate you now hold or have held (for example: Attorney, Physician, CPA, NASD, or SEC registration)

License	Issuing Authority	Date Issued	Status	Expiration

**4. Business and Banking Affiliations**

a. List any company with which you are Associated and provide the following information:

_____	_____	_____
Company Name	Address	Nature or Type of Business
		%
_____	_____	_____
Position Held or Relationship to the Company	Ownership Percentage	Start Date

_____	_____	_____
Company Name	Address	Nature or Type of Business
		%
_____	_____	_____
Position Held or Relationship to the Company	Ownership Percentage	Start Date

_____	_____	_____
Company Name	Address	Nature or Type of Business
		%
_____	_____	_____
Position Held or Relationship to the Company	Ownership Percentage	Start Date

b. List the name of any depository institution or depository institution holding company with which you are or were Associated and provide the following information:

Depository Institution/Holding Company Name	Address	Nature of Banking Activity	
		%	
Position Held or Relationship to the Company	Ownership Percentage	Start Date	End Date

  

Depository Institution/Holding Company Name	Address	Nature of Banking Activity	
		%	
Position Held or Relationship to the Company	Ownership Percentage	Start Date	End Date

  

Depository Institution/Holding Company Name	Address	Nature of Banking Activity	
		%	
Position Held or Relationship to the Company	Ownership Percentage	Start Date	End Date

  

Depository Institution/Holding Company Name	Address	Nature of Banking Activity	
		%	
Position Held or Relationship to the Company	Ownership Percentage	Start Date	End Date

c. Are you in the process of being considered for a Management official position at another depository institution or depository institution holding company?

Yes  No If Yes, provide the name of the depository institution or depository institution holding company and the position. If the application has been submitted for regulatory review, provide the name of the appropriate Federal banking agency.

Depository Institution/Holding Company Name	Position
Appropriate Federal Banking Agency	

d. Are you now or are you proposed to be a Management official of another insured depository institution or depository institution holding company?

Yes  No If "yes," explain either why the potential interlock is not a violation of the Depository Institution Management Interlocks Act (12 U.S.C. §§ 3201-3208) or what action will be taken to prevent a violation.

**5. Legal and Related Matters** (If you answer Yes to any question, see question 5g)

- a. Have you been involved in any of the following filings where the filing was denied, disapproved, withdrawn, or otherwise returned without favorable action by a federal or state regulatory authority or a self-regulatory organization:
1. A charter or license application, a depository institution holding company application, or a federal deposit insurance application, in which you were listed as an organizer, director, senior executive officer, or a person that would own or control (either individually or as a member of a group) 10 percent or more of any class of voting securities or other voting equity interest of the institution, or similar position? Yes No
  2. A merger application in which you were listed as a director, senior executive officer, or similar position? Yes No
  3. A notice of change in director or senior executive officer, or similar form, in which you were listed as a director, senior executive officer, or similar position? Yes No
  4. A notice of change in control for a depository institution or other company, or a similar form, in which you were listed (either individually or as a member of a group) as an acquirer or transferee? Yes No
  5. Any other application, notice, or other regulatory or administrative request which was filed with a federal or state regulatory authority or a self-regulatory organization in which you were listed in some capacity? Yes No
- b. Have you or any depository institution or depository institution holding company with which you are or were Associated been subject to any supervisory agreement, enforcement action, civil money penalty, prohibition or removal order, or other supervisory or administrative action taken or imposed by any federal or state regulatory authority or other governmental entity? Yes No
- c. Has any depository institution with which you are or were Associated:
1. Been placed into conservatorship or receivership or otherwise failed? Yes No
  2. Received financial assistance from a federal agency or instrumentality (for example: FDIC, Resolution Trust Corporation, Federal Savings and Loan Insurance Corporation)? Yes No
  3. Merged with or been acquired by an institution that received financial assistance from a federal agency or instrumentality in connection with the transaction? Yes No
- d. Have you or any company with which you are or were Associated:
1. Filed a petition under any chapter of the Bankruptcy Code or had an involuntary bankruptcy petition filed against you or the company? Yes No
  2. Defaulted on a loan or financial obligation of any sort, whether as obligor, cosigner, or guarantor? Yes No
  3. Forfeited property in full or partial satisfaction of any financial obligation? Yes No
  4. Had a lien placed against property for failure to pay taxes or other debts? Yes No

5. Had wages or income garnished for any reason? Yes No
6. Failed or refused to pay any outstanding judgments? Yes No
7. Failed to satisfy any federal, state, or local tax obligations? Yes No
- e. Have you or any company or depository institution with which you are or were Associated been involved in any criminal or civil lawsuit, formal or informal investigation, examination, or administrative proceeding that may result in, or resulted in, any penalty (including, but not limited to, any sanction, fine, order to pay damages, loss of right or benefit, forfeiture of property interest, suspension, removal, disbarment, or revocation of license), agreement (including a deferred prosecution agreement, consent order, written agreement or memorandum of understanding), undertaking, consent, judgment, or order imposed by or entered into with any of the following entities:
1. Any state, federal, or foreign court? Yes No
  2. Any department, agency, or commission of the United States government? Yes No
  3. Any state, municipal, or foreign governmental entity? Yes No
  4. Any self-regulatory organization (for example: NASD, FASB, state bar)? Yes No
- f. Have you or any company or depository institution with which you are or were Associated ever been arrested for, charged with, indicted for, convicted of, or pleaded *nolo contendere* to, any criminal matter (including, but not limited to, driving under the influence, reckless driving and disorderly conduct)? Yes No
- g. If you answer Yes to any question in 5(a) through 5(f), provide your explanation by identifying the number of the question, describing the situation in detail (providing supplemental documentation as appropriate), and, where relevant, including the:
- Date of any relevant event;
  - Name of any regulatory agency or self-regulatory organization involved;
  - Name and location of any institution, company or party involved;
  - Nature of your association with any institution or company (for example: officer, director, organizer, principal shareholder, or owner);
  - Type of any application, notice, or other regulatory or administrative request;
  - Nature of any supervisory, enforcement, or administrative action;
  - Direct and indirect debt terms, defaulted amount, and creditor regarding any financial obligation;
  - Nature of any lawsuit, charge, proceeding, conviction, or finding;
  - Jurisdiction and court in which any legal proceeding occurred; and
  - Resolution or disposition of the matter.

For any of the matters noted above, indicate whether any insured depository institution suffered a loss as a result. If so, identify the insured depository institution and the amount of the loss, and indicate whether the institution was ever made whole.

## 6. Additional Information

Present any other information you believe is important to evaluate your filing. If you are involved in the organization of a new depository institution or depository institution holding company, discuss your specific role.

**FINANCIAL REPORT**

Financial Statement as of \_\_\_\_\_  
 Month/Year

<b>ASSETS</b>		<b>LIABILITIES AND NET WORTH</b>	
Cash on hand and in depository institutions	\$	Accounts payable	\$
Marketable securities (Schedule A)		Notes payable and other loans (Schedule F)	
Notes receivable (Schedule B)		Real estate mortgages (Schedule C)	
Real estate (Schedule C, current market value)		Other liabilities (Schedule G)	
Proprietary interests and other securities (Schedule D)		<b>TOTAL LIABILITIES</b>	
Retirement funds and other assets (Schedule E)		Net worth (Total assets less total liabilities)	
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>TOTAL LIABILITIES AND NET WORTH</b>	<b>\$</b>

\*For any debt reported on any of the supporting schedules, indicate any liability that is contractually delinquent and provide a discussion on how the delinquency will be resolved.

**CONTINGENT LIABILITIES**

In addition to the liabilities listed on the Financial Statement, have you endorsed, guaranteed, or become otherwise indirectly or contingently liable for the debts of others or through a pending lawsuit?  Yes  No

If Yes, complete the following:

<b>Debtor or Obligor</b>		<b>Creditor or Obligee</b>		<b>Description and Value of Collateral</b>	<b>Due Date</b>	<b>Current Amount</b>
Name	Name					\$
Address	Address					
Name	Name					
Address	Address					
Name	Name					
Address	Address					
Name	Name					
Address	Address					
Name	Name					
Address	Address					
<b>Total:</b>						<b>\$</b>



**SUPPORTING SCHEDULES**

Schedules must agree in total with the appropriate item contained in the Financial Statement on page 14 of this report.

**Schedule A – Marketable Securities**

Indicate all debt and equity securities listed on an exchange or otherwise regularly traded in an open market. Separate debt and equity securities. Securities of closely held corporations should be listed on Schedule D - Proprietary Interests. The description should include the name of the issuer, the principal amount or number of shares held, and the interest rate, if applicable. Small holdings may be aggregated and shown as “other” provided that they account for no more than 10 percent of marketable securities.

Description	Market Value
	\$
<b>Total</b>	<b>\$</b>

**Schedule B – Notes Receivable**

The description should include the name of the obligor, the note's maturity and terms of repayment, and a description of any collateral. If the note is payable to you and others jointly, indicate only your beneficial interest under Current Balance.

Description	Current Balance
	\$
<b>Total</b>	<b>\$</b>

**Schedule C – Real Estate and Related Loans**

List all real estate in which you hold a beneficial interest. Submit year-end financial statements, including profit and loss statements, for the last two years for each investment (exclude residence) in which you have an interest equal to 10 percent or more of your net worth. Also submit a cash flow statement on any investment property valued at 10 percent or more of net worth.

Description and Address of Property	Owner of Property	Percent Ownership	Mortgage Holder	Maturity Date	Current Mortgage Balance <sup>1</sup>	Current Market Value <sup>2</sup>
		%			\$	\$
		%				
		%				
		%				
		%				
<b>TOTAL</b>					\$	\$

<sup>1</sup>Carry total forward to Liabilities, Real estate mortgages

<sup>2</sup>Carry total forward to Assets, Real estate

**Schedule D – Proprietary Interests and Other Securities**

List all companies, the shares of which are not listed on a securities exchange or otherwise regularly traded, in which you hold a beneficial interest. (Submit year-end financial statements, including profit and loss and cash flow statements, for the last two years for each business interest in which you have an interest equal to 10 percent or more of your net worth.)

Name and Address of Company	Legal Form of Company	Nature of Business	Percent Ownership	Current Value
			%	\$
			%	
			%	
			%	
			%	
<b>TOTAL</b>				\$

**Schedule E - Other Assets**

Include retirement funds (for example, 401K, IRA, Keogh), accounts receivable, merchandise and inventory at lower of cost or market value, machinery and equipment (less depreciation), and life insurance at its cash surrender value.

Description	Basis for Valuation	Current Value
		\$
<b>TOTAL</b>		\$

**Schedule F – Notes Payable and Other Loans**

Indicate all loans or notes payable, including loans on life insurance and retirement funds (but not real estate mortgages listed in Schedule C). Loan origination information must include the original date, loan amount, and co-makers, if any, and their percent obligation. Small obligations may be aggregated and shown as “other,” provided that they account for no more than 20 percent of other loans and notes payable. Indicate any debt that is contractually delinquent by an asterisk next to the current balance.

Name and Address of Creditor and Loan Origination Information	Description and Value of Collateral	Maturity Date	Current Balance
			\$
<b>TOTAL</b>			\$

**Schedule G - Other Liabilities**

Include interest and taxes due and unpaid, other debts accrued, and other liabilities.

Payable To	Description	Maturity Date	Current Balance
			\$
<b>TOTAL</b>			\$

**CASH FLOW STATEMENT<sup>1</sup>**

Sources of Cash	Year	Year	Projected Current Year	Projected Next Year
Salaries, wages, commissions, and other employment income				
Rents, royalties, and investments				
Income from dividends and interest				
Income and other distributions from partnerships				
Other sources <sup>2</sup>				
Total cash received				
<b>Uses of Cash</b>				
Personal living expenses (rent, household)				
Fixed obligations <sup>3</sup>				
Income taxes				
Capital contributions to partnerships				
Other uses <sup>2</sup>				
Total cash outlay				
Net Cash Flow (deficit)				

<sup>1</sup>Discuss any significant changes from one year to the next on a separate page.

<sup>2</sup>Itemize on a separate page any items amounting to 10 percent or more of total cash received or total cash outlay.

<sup>3</sup>Fixed obligations include debt service on all loans and any budgeted capital improvement expenditures for real estate investments. Any loan proceeds or debt service related to this transaction should be included in projections for other sources or uses.

**CERTIFICATIONS**

**Biographical and Financial Report Certification (Individual Applicant)**

I understand that the appropriate federal banking agency may conduct extensive checks into my background, experience, and related matters in conjunction with my application or filing. I certify that the information contained in the biographical report and financial report, including all attachments, has been carefully examined by me and is true, correct, and complete. I acknowledge that any misrepresentation or omission of a material fact constitutes fraud in the inducement and may subject me to legal sanctions provided by 18 U.S.C. §§ 1001 and 1007.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ .  
                     Day                    Month                    Year

\_\_\_\_\_  
 Signature

\_\_\_\_\_  
 Signature

\_\_\_\_\_  
 Print or Type Name

\_\_\_\_\_  
 Print or Type Name

\_\_\_\_\_  
 Title (if applicable)

\_\_\_\_\_  
 Title (if applicable)

**Financial Report Certification (If filing joint financial statements, Individual Applicant's spouse must complete the following certification.)**

I understand that the appropriate federal banking agency may conduct extensive checks in conjunction with the information contained in the joint financial report. I certify that the information contained in the joint financial report, including all attachments, has been carefully examined by me and is true, correct, and complete. I acknowledge that any misrepresentation or omission of a material fact constitutes fraud in the inducement and may subject me to legal sanctions provided by 18 U.S.C. §§ 1001 and 1007.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ .  
                     Day                    Month                    Year

\_\_\_\_\_  
 Signature

\_\_\_\_\_  
 Signature

\_\_\_\_\_  
 Print or Type Name

\_\_\_\_\_  
 Print or Type Name

\_\_\_\_\_  
 Title (if applicable)

\_\_\_\_\_  
 Title (if applicable)