**BIOGRAPHICAL AND FINANCIAL REPORT**

This is filed with respect to: *Name of Bank/Holding Company*

**Type of Filing: Position:**

 

 

 

 Title: *Title*





**Point of Contact for Report:**

|  |  |  |
| --- | --- | --- |
| Name: *Name* | | |
| Business:  *Business* | | |
| Street:  *Street* | | |
| City:  *City* | State:  *State* | Zip Code:  *Zip Code* |
| Phone:  *Phone* | Email:  *Email* | |

**SECTION I - General Information and Instructions**

**Confidential Information:** Filers may designate all or portions of a document to be confidential to the extent the document contains trade secrets, confidential proprietary information, or other privileged or confidential information, the disclosure of which would cause substantial harm to a bank or impair the safety or soundness of a bank. Designations of confidentiality must be prominently indicated.

**Answers:** All answers must be complete and accurate and are subject to verification. If the answer is “none”, “not applicable”, or “unknown”, please state. An answer of “unknown” should be explained. Cross-references may be made to other answers or to an exhibit so long as the cross-reference is made with a specific cite to the location in the documents to allow easy reference.

All questions and requests for information/documentation should be answered in their entirety. Missing or incomplete answers, or failure to submit the required supporting documentation will delay processing and may cause the Application to be returned to the Applicants.

If circumstances or changes occur after the filing of the report that render answers or documentation submitted to be inaccurate, filers must promptly file with the Department an amendment disclosing the changes and specific areas of the previous report that are being updated.

**SECTION II – Federal Applications**

*If the filer is completing an Interagency Biographical and Financial Report (Federal Report) with a federal regulator that relates to the purpose of the filing of this Report, the filer can attach a copy of the fully completed and executed Federal Report in place of completing the remaining sections.* ***Filers must still complete the certification at the end of this Report.***

**SECTION III – Definitions**

*(For the purposes of this Report)*

*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.

**SECTION IV - Personal Information**

|  |  |  |
| --- | --- | --- |
| Name: *Name* | | |
| Business:  *Business* | | |
| Street:  *Street* | | |
| City:  *City* | State:  *State* | Zip Code:  *Zip Code* |
| Phone:  *Phone* | Email:  *Email* | |

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Date From** | **Date To** | **Number and Street** | **State** | **ZIP Code** | **Country** |
|  |  |  |  |  |  |
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| --- | --- | --- | --- | --- | --- |
| Date of Birth:  *Day/Month/Year* | | | | | |
|  | | | | | |
| Place of Birth: |  |  |  |  |  |
|  | City |  | State |  | Country |
|  | | |  | |  |

United States Social Security Number:

Citizenship:

Date if Naturalized:

Country:

If not a United States citizen, provide:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Passport Number: |  | | | | |
| Home Country Identification Number: | | | |  | |
| Immigration File Number: | | |  | | |
| Father's full name: | |  | | | |
| Mother's full name, including maiden name: | | | | |  |

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:

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**SECTION V – Employment Record**

List employment in reverse chronological order for the last five years. The list should include the beginning and ending dates of employment, the employer's name and location (city, state), nature of business, title or position, nature of duties, and reason for leaving.

|  |  |  |  |
| --- | --- | --- | --- |
| **Name/Address of Employer**  **Nature of Business** | **From/To**  **Mo./Yr.** | **Title or Position**  **Nature of Duties** | **Reason for Leaving** |
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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 employer's name, address, and telephone number; title or position; date of discharge; and explanation.

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**SECTION VI – Education and Professional Credentials**

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

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| --- | --- | --- | --- |
| **School's Name/Location** | **From** | **To** | **Degree** |
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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** |
|  |  |  |  |  |
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**SECTION VII – Business and Banking Affiliates**

1. List any company with which you are associated, providing the company name, location, nature or type of business, position held or relationship to the company, ownership percentage, and beginning date of the relationship.

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2. List the name of any depository institution or depository institution holding company with which you are or were associated. Also list the location, nature of banking activity, position held or relationship, ownership percentage, and beginning and ending dates of the relationship.

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3. Are you in the process of being considered for a senior executive officer or director 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 regulatory agency.*

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4. 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.*

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**SECTION VIII – Legal and Related Matters**

5. 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:

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| --- |
|  |

6. 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

7. A merger application in which you were listed as a director, senior executive officer, or similar position?  Yes  No

8. 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

9. 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

10. 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

11. 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

12. Has any depository institution with which you are or were associated:

1. Been placed into conservatorship or receivership or otherwise failed?

Yes  No

1. Received financial assistance from a federal agency or instrumentality (for

example, FDIC, Resolution Trust Corporation, Federal Savings and Loan Insurance Corporation)?  Yes  No

1. 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

13. Have you or any company with which you are or were associated:

(a) Filed a petition under any chapter of the Bankruptcy Code or had an involuntary bankruptcy petition filed against you or the company?  Yes  No

(b) Defaulted on a loan or financial obligation of any sort, whether as obligor, cosigner, or guarantor?  Yes  No

(c) Forfeited property in full or partial satisfaction of any financial obligation?

Yes  No

(d) Had a lien placed against property for failure to pay taxes or other debts?

Yes  No

(e) Had wages or income garnished for any reason?  Yes  No

(f) Failed or refused to pay any outstanding judgments?  Yes  No

14. Have you or any company or depository institution with which you are or were associated been involved in any 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, or revocation of license), agreement, undertaking, consent, judgment, or order imposed by or entered into with any of the following entities:

(a) Any federal or state court?  Yes  No

(b) Any department, agency, or commission of the United States government?

Yes  No

(c) Any self-regulatory organization (for example, NASO, FASB, state bar)?

Yes  No

15. Have you or any company or depository institution with which you are or were associated been arrested for, charged with, indicted for, or convicted of (including a conviction where the record was expunged), or ever pleaded nolo contendere to, any criminal matter (other than minor traffic violations)?  Yes  No

16. If you answer "yes" to any question in 5 through 15, provide your explanation by identifying the number of the question, describing the situation in detail, and, where relevant, including the:

* Name and location of any institution, company, party, court, regulatory agency, or self-regulatory organization 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.
* Date of any relevant event.
* Nature of any lawsuit, charge, or proceeding.
* Jurisdiction in which any legal proceeding occurred.
* Resolution or disposition of the matter.

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.

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**SECTION IX – Financial Information**

**Financial Statements:** 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[[1]](#footnote-1) 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.

**Financial information “as of date:”**  *As of Date*

|  |  |  |  |
| --- | --- | --- | --- |
| **ASSETS** | **$** | **LIABILITIES AND NET** | **$** |
| 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) |  | Other liabilities  (Schedule G) |  |
| Proprietary interests and other securities (Schedule D) |  | **TOTAL LIABILITIES** |  |
| Retirement funds and other assets  (Schedule E) |  | Net worth (Total assets less total liabilities) |  |
| **TOTAL ASSETS** |  | **TOTAL LIABILITIES AND NET WORTH** |  |

***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:*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name and Address of Debtor or Obligor** | **Name and Address of Creditor or Obligee** | **Description and Value of Collateral** | **Date Due** | **Current Amount $** |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| **TOTAL** | | | |  |

***SUPPORTING SCHEDULES***

Schedules must agree in total with the appropriate item contained in the Financial Statement on page 9 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 $** |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
| **TOTAL** |  |

***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 $** |
|  |  |
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|  |  |
| **TOTAL** |  |

***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 Location**  **(City and State)** | **Owner of Property** | **Percent Ownership** | **Mortgage Holder** | **Maturity Date** | **Current Market Value\* $** | **Current Balance\*\* $** |
|  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| **TOTAL** | | | | |  |  |

\* Carry TOTAL forward to Assets - Real estate

\*\* Carry TOTAL forward to Liabilities - Real estate mortgages

***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 cashflow 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 $** |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| **TOTAL** | | | |  |

***Schedule E - Other Assets***

Include retirement funds (for example, 401 K, 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 $** |
|  |  |  |
|  |  |  |
|  |  |  |
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|  |  |  |
|  |  |  |
|  |  |  |
| **TOTAL** | |  |

***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 $** |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| **TOTAL** | | |  |

***Schedule G - Other Liabilities***

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Payable To** | **Description** | **Maturity Date** | **Current Balance $** |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| **TOTAL** | | |  |

***Cash Flow Statement\****

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sources of Cash** | **20**  **$** | **20**  **$** | **Projected Current**  **Year 20**  **$** | **Projected Next Year 20**  **$** |
| Salaries, wages, commissions, and other employment income |  |  |  |  |
| Rents, royalties, and investments |  |  |  |  |
| Income from dividends and interest |  |  |  |  |
| Income and other distributions from partnerships |  |  |  |  |
| Other sources\*\* |  |  |  |  |
| Total cash received |  |  |  |  |
| **Uses of Cash** | | | | |
| Personal living expenses (rent, household) |  |  |  |  |
| Fixed obligations\*\*\* |  |  |  |  |
| Income taxes |  |  |  |  |
| Capital contributions to partnerships |  |  |  |  |
| Other uses\*\* |  |  |  |  |
| Total cash outlay |  |  |  |  |
| **NET CASH FLOW (deficit)** |  |  |  |  |

\* Discuss any significant changes on a separate page.

\*\* Itemize on a separate page any items amounting to 10 percent or more of total cash received

or total cash outlay.

\*\*\* 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.

**CERTIFICATION**

The information contained in this Report, including the information set forth in all the exhibits attached hereto, is true, correct, and complete subject to the punishment and penalties for false statements provided for by 18 Pa. C.S. § 4904 (relating to unsworn falsification to authorities).

|  |  |  |
| --- | --- | --- |
|  |  |  |
| Signature |  | Signature |
|  |  |  |
| Print or type name |  | Print or type name |
|  |  |  |
| Title (if applicable) |  | Title (if applicable) |

1. Provide the foreign currency exchange rate and conversion date, if applicable. [↑](#footnote-ref-1)