ATTACHMENT XIII-I

South Carolina Trust Company
Instructions for Filing
Biographical and Financial Report

The attached Biographical and Financial Report (Report) is to be completed by any individual expecting to serve as a director, officer, or of any individual other than proposed officers and/or directors owning or subscribing to 5 percent or more of the proposed capital. The Report should be filed with the South Carolina Board of Financial Institutions Application for Authority to Establish a Trust Company (Application). This Report and its contents are confidential and will not become part of the public record with respect to the Application.

Responses should be type-written or clearly printed and must be provided for all questions and required information. The words "not applicable" or "none" should be used where these responses are appropriate. Be certain the Certification and Consent on the last page are signed and dated. Note that, where joint financial statements are filed, both parties must sign and date the Certification.

Attachments may be used as necessary. All such attachments must be legible and should be clearly labeled and referenced.

Financial information should be submitted with an “as of” date not more than 90 days prior to the date of the financial report submitted. All values are to be stated at current market value in U.S. dollars.

Each individual is required to report any material changes in facts or circumstances reported on this form that occur subsequent to filing but prior to conclusion of the Application processing period.

Note that the Commissioner of Banking may request additional information or clarification of your responses.

South Carolina State Board of Financial Institutions
Office of the Commissioner of Banking
1205 Pendleton Street, Suite 305, Columbia, South Carolina 29201
Telephone: 803-734-2001 Fax: 803-734-2013
www.banking.sc.gov

Biographical and Financial Report

_____

Name of Proposed Trust Company

_____

Proposed Trust Company Address, County, City, State, Zip Code

Position (check all that apply):

☐ Director ☐ Officer; Title: _____ ☐ Other: _____

Biographical Report:

1. Personal Information

a. Name: _____
Last First Middle (no initials)

b. Residence: _____
Street Address

_____
City County State Zip Code

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

Date From	Date To	Number and Street	City	State/Providence	Zip Code	Country

d. Date of birth _____ e. Place of birth _____
Month/Day/Year City, State, Country

f. Social Security Number: _____ g. Citizenship _____
Country (Date, If Naturalized)

h. If not a U.S. citizen, Passport No. _____ i. Home Country ID No. _____

j. Telephone and email where you may be reached during business hours:

_____ _____
Telephone Email

2. Lists other names you used and the period of time you used them (e.g., maiden name, name by a former marriage, former name, alias, or nickname).

Other Names Used	**Period of Time Used**	
	Beginning Date	**Ending Date**

3. Employment Record

a. List employment in reverse chronological order for the last five years.

_____ _____ _____ _____ _____ _____
Beginning Date Ending Date Employer's Name Street City State/Providence

_____ _____ _____
Nature of Business Title or Position Nature of Duties

_____
Reason for Leaving

_____ _____ _____ _____ _____ _____
Beginning Date Ending Date Employer's Name Street City State/Providence

_____ _____ _____
Nature of Business Title or Position Nature of Duties

_____
Reason for Leaving

_____ _____ _____ _____ _____ _____
Beginning Date Ending Date Employer's Name Street City State/Providence

_____ _____ _____
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," complete the following:

Employer's Name	Street	City	State/Providence	Phone Number

Title or Position	Date of Discharge	Explanation

4. Education, Experience, and Professional Credentials

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

School's Name	Location	From	To	Degree

b. Describe your trust related experience or knowledge, if any.

dfkls afjklgjkla;jfk ;jagk;ajkld ;jfkl;jagk;jak;gjka;jga
g jkaf j a;fja
fjakf j

c. List each professional license or similar certificate you now hold or have held (for example, Attorney, Physician, CPA).

License	Issuing Authority	Date Issued	Status	Expiration

5. Business and Affiliations

a. List any businesses with which you are associated or have been associate with in the last ten years.

Business Name/Location	Nature of Business	Position/Relationship	Percent Ownership	From	To

b. List any financial institutions with which you are or have been associated as an officer, director, partner, trustee, or owner (10% ownership or more of any class of stock).

Business Name/Location	Nature of Business	Position/Relationship	Percent Ownership	From	To

6. Legal and Related Matters

(If "yes" is answered to any item in (a) – (f) below, please attach a description of the situation in detail, including the name and location of the institution, business, or parties involved, the date(s), nature of the charge/association/proceeding, name and address of court involved, and the disposition.)

a. Have you ever been the subject, in your individual or corporate capacity, of a prior or current application or notice that was filed in final form and subsequently denied, withdrawn, or otherwise failed to obtain favorable action, or other regulatory matter and/or administrative action pertaining to any federal or state financial institution?

☐ Yes ☐ No

b. Have you been associated as a senior executive officer, director, or principal shareholder (owning 10% or more of the outstanding stock) with any insured depository institution or other financial institution or holding company that has been subject to any enforcement action or have you been personally subject to a prohibition or removal order, civil money penalty, or other enforcement action?

☐ Yes ☐ No

c. Have you been associated as a senior executive officer, director, or principal shareholder of any insured depository institution or other financial institution that: (1) failed, (2) received financial assistance from a financial institution regulatory agency (e.g., FDIC, Resolution Trust Corporation, or former federal Savings and Loan Insurance Corporation), or (3) was a merger partner with an institution that received financial assistance from a financial institution regulatory agency?

☐ Yes ☐ No

d. Have you ever been involved, or are you currently involved, in any lawsuit, formal or informal investigation, examination, or administrative proceeding (excluding routine or customary audits, inspections, and investigations) issued against, entered into by, or involving you or a company with which you are or were associated that may result in or resulted in any sanction, fine, monetary damage, loss of right or benefit, revocation of license, agreements, undertakings, consents or orders with any federal or state court, any department, agency, or commission of the U.S. government or state, municipal, or foreign government entity?

☐ Yes ☐ No

e. Have you or any business or enterprise with which you have been associated as an officer, including a senior executive officer, director, or principal shareholder of 10% or more of outstanding stock, filed for bankruptcy, defaulted on a loan, or forfeited property?

☐ Yes ☐ No

f. Have you or any business or enterprise with which you are or were associated as an officer, including a senior executive officer, director or principal shareholder (owning 10% or more or the outstanding stock), been the subject of any law enforcement agency's charge, arrest, indictment, conviction, conviction whereby the record was subsequently expunged, or have you pleaded *nolo contendere* to any criminal matter (other than minor traffic violations)? If yes, attach a certified copy of the final disposition related to the matter(s).

☐ Yes ☐ No

Financial Report

Financial Statement as of _____
(Date)

Assets (000's)		Liabilities and Net Worth (000's)	
Cash on hand and in financial institutions		Accounts payable	
Marketable securities (Schedule A)		Notes payable and other loans (Schedule F)	
Other securities		Real estate mortgages (Schedule C)	
Notes receivable (Schedule B)		Other liabilities (Schedule G)	
Real estate (Schedule C)		Total Liabilities	$ 0
Proprietary interests (Schedule D)		Net worth (Total assets less total liabilities)	$ 0
Other assets (Schedule E)			
Total Assets	$ 0	**Total Liabilities and Net Worth**	$ 0

Contingent Liabilities

In addition to the liabilities listed above, 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	Due Date	Current Amount
			Total	$ 0

Supporting Schedules

Schedules must agree in total with the appropriate item contained in the Financial Statement.

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% of marketable securities.

Description	Market Value (000's)
Total	$ 0

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 (000's)
Total	$ 0

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% or more of your net worth. Also submit a cash flow statement on any investment property valued at greater than 10% of net worth.

Description and Location (City and State)	Owner of Property	% Owner-Ship	Mortgage Holder	Maturity Date	Current Market Value (000's)	Current Balance (000's)
				Total	$ 0	$ 0

Schedule D – Proprietary Interests

List all business enterprises in which you hold a beneficial interest. The term "business enterprise" includes a corporation, association, partnership, business trust, sole proprietorship, limited liability corporation, or other business, the shares of which are not listed on a securities exchange or otherwise regularly traded. Under "Legal Form of Business", state the legal form of the business (corporation, joint venture, etc.). *(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% or more of your net worth).*

Name and Address of Business	Legal form of Business	Nature of Business	% Ownership	Current Value (000's)

Schedule E - Other Assets

If any one asset amounts to 10% or more of net worth, briefly describe the asset. Include accounts receivable, merchandise and inventory at lower of cost or market value, machinery and equipment (less depreciation), life insurance at its cash surrender value, retirement funds (IRA, Keogh, etc.).

Description	Basis for Valuation	Current Value (000's)
	Total	$ 0

Schedule F - Notes Payable and Other Loans

Indicate all loans or notes payable other than 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% 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 (000's)
		Total	$ 0

Schedule G - Other Liabilities

If any one liability amounts to 10% or more of net worth, briefly describe it. Include interest and taxes due and unpaid, other debts accrued and other liabilities.

Payable To	Description	Maturity Date	Current Balance (000's)
		Total	$ 0

Cash Flow Statement*

Sources of Cash	20_____	20_____	Year to Date _____	Projected Next Year _____
Salaries, wages, commissions. and other employment income				
Rents, royalties, and investments				
Income from dividends and interest				
Other sources				
Total cash received	$ 0	$ 0	$ 0	$ 0
Uses of Cash				
Personal expenses (rent, household, etc.)				
Fixed obligations				
Income taxes				
Other uses				
Total cash outlay	$ 0	$ 0	$ 0	$ 0
Net Cash Flow (deficit)	$ 0	$ 0	$ 0	$ 0

*Discuss any significant changes from one year to the next and itemize any items amounting to 10% or more of total income on a separate page, including insurance payments. Fixed obligations include bank loans, other loans, amortization and other debt servicing, and non-loan expenses for real estate investments. Any loan proceeds and debt service associated with this transaction should be included in projections for "Other" sources and uses.

Certification of Financial Statements*

I hereby certify that the information contained in the Biographical and Financial Report has been examined by me, and is true, correct and complete. I acknowledge that any misrepresentation or omission of a material fact with respect to the foregoing may result in my disqualification from holding the position for which this report is filed, and/or denial of the related application.

Signed this the _____ day of _____

_____	_____
Applicant Signature	Signature*
_____	_____
Print or type Applicant name	Print or type name*
_____	_____
Title (if applicable)	Title (if applicable)*

*If a joint financial statement is submitted, both individuals must complete the "Certification ".

Consent

I understand that the Commissioner of Banking will conduct extensive checks into my background, experience and related matters in conjunction with this Report and the related Application. By my signature I give my consent for the South Carolina State Board of Financial Institutions to conduct a financial and business background check, including but not limited to, obtaining criminal history records checks and reports from any law enforcement or governmental agency or a consumer credit report, in order for the Commissioner to determine my character and fitness.

Signed this the _____ day of _____

_____

Signature

_____

Print or type name

_____

Title (if applicable)