



Customer Risk Rating

Customer Name:		Date(MDY):	
Customer Number:		Prepared By:	
Account Number:			
Account Type:	<input type="checkbox"/> Individual <input type="checkbox"/> Joint <input type="checkbox"/> Corporate	Relation Type:	<input type="checkbox"/> International <input type="checkbox"/> Premier <input type="checkbox"/> Elite

I. Length of Relationship

How long has the relationship existed between the customer and STATETRUST INTERNATIONAL BANK & TRUST, LLC. and its affiliates?

<input type="checkbox"/>	Non-Existent
<input type="checkbox"/>	Less than 1 year
<input type="checkbox"/>	1 to 2 years
<input type="checkbox"/>	2 to 3 years
<input type="checkbox"/>	3 to 4 years
<input type="checkbox"/>	4 years or more

II. Products and Services

What type of accounts/products/services (i.e., MMK, loans, etc.) does the customer have with STATETRUST INTERNATIONAL BANK & TRUST, LLC.?

<input type="checkbox"/>	- Five or more Transaction Accounts; or - Five or more Non-Deposit Products; or - Cash collateralized loans
<input type="checkbox"/>	- Three or Four Transaction Accounts; or - Three or Four Non-Deposit Products
<input type="checkbox"/>	- Two Transaction Accounts with One Non-Deposit Product; or - Two Non-Deposit Products with One Transaction Account
<input type="checkbox"/>	- Two Transaction Accounts; or - One Non-Deposit Product (Investment, Loan, Letters of Credit) w/ One Transaction Account
<input type="checkbox"/>	- One Transaction Account (Demand Deposit Account, Money Market Account, NOW); or - One or More Time Deposit / Savings

III. Estimate Average Total Relationship (Deposits & Securities)

What is the expected average total dollar amount of the relationship between the customer and STATETRUST INTERNATIONAL BANK & TRUST, LLC. in a 12-month period? Estimate deposits plus bonds & securities.

<input type="checkbox"/>	USD 1,000,000 and over
<input type="checkbox"/>	750,000 to 999,999.99
<input type="checkbox"/>	500,000 to 749,999.99
<input type="checkbox"/>	250,000 to 499,999.99
<input type="checkbox"/>	Below 250,000



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IV. Estimate Average Monthly Credits

What is the average amount of Monthly Credits in Dollars (not including settlements for sale of securities and not including renewal of time deposits) for the next 12 month Period? Note - USD Deposits not including settlements for sale of securities or TD renewals.

First Account		Second Account	
<input type="checkbox"/>	USD 75,000 and over	<input type="checkbox"/>	USD 75,000 and over
<input type="checkbox"/>	40,000 to 74,999.99	<input type="checkbox"/>	40,000 to 74,999.99
<input type="checkbox"/>	20,000 to 39,999.99	<input type="checkbox"/>	20,000 to 39,999.99
<input type="checkbox"/>	10,000 to 19,999.99	<input type="checkbox"/>	10,000 to 19,999.99
<input type="checkbox"/>	Below 10,000	<input type="checkbox"/>	Below 10,000

CHOOSE THE HIGHER OF THE TWO:

V. Estimate Average Number of Monthly Credits

What is the average amount of Monthly Credits in Number of Transactions (not including settlements for sale of securities and not including renewal of time deposits) for the next 12 month Period? Note - USD Deposits not including settlements for sale of securities or TD renewals.

First Account		Second Account	
<input type="checkbox"/>	20 and over	<input type="checkbox"/>	20 and over
<input type="checkbox"/>	16 to 20	<input type="checkbox"/>	16 to 20
<input type="checkbox"/>	11 to 15	<input type="checkbox"/>	11 to 15
<input type="checkbox"/>	6 to 10	<input type="checkbox"/>	6 to 10
<input type="checkbox"/>	Below 5	<input type="checkbox"/>	Below 5

CHOOSE THE HIGHER OF THE TWO:

VI. Country of Residence (Individual/Beneficial Owner of Investment)

Indicate the country of residence of the individual OR country of organization for the business entity? If investment vehicle, the country of residence of the beneficial owner of the investment vehicle. Refer to www.treas.gov/ofac, www.ffincen.gov, and www.fatf-gafi.org

<input type="checkbox"/>	Cuba, Iran, Iraq, Liberia, Libya, Myanmar, Nauru, Nigeria, North Korea, Serbia, Sudan, Syria, Yemen, and Zimbabwe. Note: STIBT will not accept applicants coming from countries in this risk category.
<input type="checkbox"/>	AI countries in South America, Central America and the Caribbean (Except for Cuba) African Countries (except for Libya, Sudan, Zimbabwe, Nigeria)
<input type="checkbox"/>	Hong Kong, Malta, Monaco, Qatar
<input type="checkbox"/>	European Union, New Zealand, Switzerland, USA
<input type="checkbox"/>	N/A



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VII. Type of Customer

Select the appropriate customer type

<input type="checkbox"/>	Bearer Share PIC
<input type="checkbox"/>	Registered PIC or Trust
<input type="checkbox"/>	Governmental Agency/Organization
<input type="checkbox"/>	Operating Company/Business
<input type="checkbox"/>	Individual

VIII. Type of Industry

Select the customer's type of business (What industry is the customer engaged in)?

<input type="checkbox"/>	A. Money exchange business, entities engaged in MSB-activities (Funds transmission, sale of monetary instruments, check cashing, and foreign exchange), foreign banks, casinos or other gambling establishments, card clubs, travel agency, embassy/Consulate, Diplomats, Charities and Non-Governmental Organizations.
<input type="checkbox"/>	B. Broker or dealer in securities or commodities, Investment banker or investment company, Operator of a credit card system, Insurance companies, Dealer in precious metals, stones, or jewels; Pawnbroker; Loan or finance company; Telegraph company; Business engaged in vehicle sales, including automobile, airplane, and boat sales; Futures commission merchant, commodity trading advisor, or commodity pool operator registered; Cash intensive businesses, Deposit brokers, Professional Service Providers (lawyers, accountants, doctors, insurance agents, real estate brokers, etc.), Phone Card Distributor, Embassy / Consulate Employees (non-diplomat), Other Governmental Agency Employees, Medical Industry, Telemarketers, Importer/Exporter, Textile Business, Art/Antique Dealers (art, stamps, antiques, etc.), Auctioneers, Religious Institutions
<input type="checkbox"/>	C. Domestic Banks, Other institutions/business (not covered in A or B)
<input type="checkbox"/>	D. Other individuals not covered in (A, B or E)
<input type="checkbox"/>	E. Retired individuals, Housewives, minors (under age 18), students (over age 18)

IX. Other

Other important questions

<input type="checkbox"/>	Is the customer a Politically Exposed Person (PEP)?	HIGH
<input type="checkbox"/>	Is customer part of a Group? If yes, name of the Group:	



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For Bank Use only			
Relationship Officer Code		Previous STG Customer	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know
Supervisor Code		Date Part I Completed	
Branch Manager Code		Date Part I Submitted	
Operator Code			
Office Branch ID			
Additional Notes:			
Referral Agent		Branch Manager/Supervisor	
Date(MDY)		Date(MDY)	