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<Purpose>Purpose To conduct an annual review on existing facilities;To add sublimit OPC of HKD10m for “\*\*”;To add a new borrower “”;To refinance 2 mortgage loans of the 2 pledged properties from SCB (No cash outflow);To propose a CBL trade facilities of HKD11m for customer working capital needs;To reduce the pricing of \*\* negotiation under \*\* insurance coverage by 50bp to H/L+1.5% for “BG”;To reduce the low-utilized HKD30m cash back RLN; Annual review fee: HKD25,000 ($12.5k each for \*\* and \*\*); <Purpose>

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<trName>: xxxx xxx limited <trName>**Evaluation Only. Created with Aspose.Words. Copyright 2003-2019 Aspose Pty Ltd.**

**Reminder:**

Non-core business activities (within past 12 months)/ P/L, D/A, D/P, export bills settled by current A/C (within past 6 months) has record, please refer **item 7** account conduct.

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| \*|RELATIONSHIP NAME|: \*|TR NAME|: xxxx xxx limited |SERIAL NUMBER|: \*|DEFAULT CURRENCY|: HKD \*|UNITS|: THOUSANDS| |

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| \*|REMARKS| |

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| \*|Facility Tree Clean-up (Y/N)\*: Yes/ NoMandatory Fields (Y/N)\*: Yes| |

**<header>1. Executive Summary<header> For approval by WCR Matthew So**

(please **🗹** as appropriate)

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| \*|Group|:|CRR\*|Override(Y/N)\*|SIC CODE & Business Nature \*|HASE Borrowers|:|N|17121|Yarn Dyeing \*|N|17302|\*\* Mfg \*|Y|70108|Property Hldg \*|Y|17302|\*\* Mfg \*|Customer Since|:|2001 \*|New-to-Bank Customers (“NTB”)|:| Yes NTB Interim review is required NTB Interim review is not required No(please refer to Appendix 1.1 for detailed definition and handling) \*|POE Customer|:| Yes / No (please as appropriate) \*|Connected Party of HASE/HBAP under Banking Ordinance S83|:| Yes / No (if “yes” please go to Appendix 1.3 for further checking) \*|Subject : |:|Annual Review (Renewal limit: HKD142.32M (USD18.2m); RANTS HKD64.48M) \*|Risk Grade|:|3 (Unchanged) \*|WWM List| Worry / Watch Monitor / NA \*|Date|:|Mar 2016| |

**<header>1. Executive Summary -> \* see Appendix 1<header>**

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| \*|Facilities to be granted (please as appropriate) \*| GBF| CRE(with STL CRE Votum)| Term Loan#(refer below remarks)| Investment Financing| Premium Financing| Mortgage Loan(please complete the Mortgage Checklist in Section 2)| |

***# IMPORTANT:*** *“For term loans with maturity over 1 year,* ***cash flow projection*** *in normal and stressful conditions is compulsory unless* ***justification*** *is provided and documented in proposals should RMs consider otherwise.” Please refer to section 5.8 of Corporate Lending Guidelines for details.*

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| \*|Last annual review date|Accumulative facility increase since last review / CRM approval|Last increase approved by \*|Jan2015|HKD30M Cash Back RLN \*|Purpose|To conduct an annual review on existing facilities;To add sublimit OPC of HKD10m for “\*\*”;To add a new borrower “”;To refinance 2 mortgage loans of the 2 pledged properties from SCB (No cash outflow);To propose a CBL trade facilities of HKD11m for customer working capital needs;To reduce the pricing of \*\* negotiation under \*\* insurance coverage by 50bp to H/L+1.5% for “BG”;To reduce the low-utilized HKD30m cash back RLN; Annual review fee: HKD25,000 ($12.5k each for \*\* and \*\*); \*|Profitability|Actual RoRWA: 12.42%; TOI: HKD1,377k (for the period of 1-12/2014)Actual RoRWA: 12.47%; TOI: HKD1,642k (for the period of 1-12/2015)Projected RoRWA/ROE: 5.23%/39.67% (Hurtle Rate RoRWA/ROE: 3%/15%) \*|Account Strategy|Grow| |

**<header>1. Executive Summary -> CROSS-SELLING PATRONAGE<header>**

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| \*|Performance \*|(i)|Deposit|A free deposit balance at HKD2.57m. \* \*|(ii)|Treasury|Status of RMB contact in HASE and other bank:HASE (USD1M) (Unwind cost: USD657.1m)MayJul16 CNH Strike 6.29 EKI 6.5, Aug16-Jun17 CNY Strike 6.2 EKI 6.4DBS (USD2M) (Unwind cost: ~USD1.35)Feb16 CNH Strike 6.3, Mar-Oct16 CNH Strike 6.4, Nov16-Jun17 CNH Strike 6.43 \* \*|(iii)|Trade|It is expected to have around overq HKD100M import/export bills turnover per annum. (The group has channeled HKD135m sales proceed through us during the last year, reference from RCM report dated 30/1/2016) \* \*|(iv)|Other cross selling products|Insurance: We have successfully introduced keyman insurance to the Group in the past. Currently, customer is interested in KPI for new partner of “\*\*” Mr. \*\*. The deal is likely to close by 1Q2016.| |

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| \*|Borrower|Last CRR|Current CRR|Current CRR rating generated method <before overridden> (Appendix 1.4 Table A)|Current CRR Override (Y/N)|Override Category(Appendix 1.4 Table)|Policy Override(Y/N) \* \* \*| |

**<header>2. Comment on CRR changes current vs last approved<header>**

**<header>3. Comment and Reason on Model/ Scorecard change (current vs last approved, if any)<header>**

**Justification/ Explanation on Proposed CRR**

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| \*|Borrower|Current CRR Override (Y/N)| |

**This document was truncated here because it was created in the Evaluation Mode.**