**MISUSE OF INVESTMENT LOAN & WORKING CAPITAL LOAN**

* Do not confirm the price of the investment object
* Do not perform On The Spot (OTS) survey of the investment object
* Do not apply the percentage of the liquidation value & appraisal valuation in calculating the collateral adequacy (The collateral can not cover the credit facility)
* Do not Perform the financial analysis based on the actual condition of the Debtor's financial capabilities
* No required supporting documents:
* Quotation letter and underlying administrative documents
* Budget estimate plan for the construction of the investment object
* Board of Commissioners’ approval
* Latest financial statements
* Manipulate the company’s financial information

**CREDIT ANALYST (BRANCH OFFICE)**

**DEBTOR COMPANY**

Approve the Investment Loan and Working Capital Loan Application

Apply for Investment Loan and Working Capital Loan

**CREDIT COMMITTEE (BRANCH OFFICE)**

* Do not review the credit analysis report
* Sign the Minutes of Credit Committee Meeting as a formality to fulfill credit procedures

Approve the Investment Loan and Working Capital Loan Application

**CREDIT ANALYST (DIVISIONAL LEVEL)**

* Do not confirm the price of the proposed investment object
* Do not perform On The Spot (OTS) survey of the investment object

Approve the Investment Loan and Working Capital Loan Application

**CREDIT COMMITTEE (DIVISIONAL LEVEL)**

* Do not verify and review the credit analysis report
* Sign the Minutes of Credit Committee Meeting as a formality to fulfill credit procedures

Approve the Investment Loan and Working Capital Loan Application

**DIRECTOR**

Do not review the credit analysis generated by the risk management and compliance division

Approve the Investment Loan and Working Capital Loan Application

**CREDIT COMMITTEE (DIRECTOR LEVEL)**

Approve the Investment Loan and Working Capital Loan Application exceeds the required amount

**CREDIT COMMITTEE (DIRECTOR LEVEL)**

No required supporting documents:

* Purchase agreement of the investment object
* Fully bound collateral letter

**DEBTOR COMPANY**

Apply for the disbursement of the Investment Loan and Working Capital Loan

Approve the Investment Loan and Working Capital Loan Disbursement

The disbursement funds are used not in accordance with the loan purposes

Investment Loan and Working Capital Loan Disbursement