|  |  |
| --- | --- |
| **[#LA#] Limit Application [#LR#] Limit Review**  for the #M001# |  |
| **#M002#** | |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Approval Authority | #M003# |  | Industry Group (NACE) | #M011# |
| Department | #M004# |  | Sector/Industry | #M012# |
| Account Manager | #M005# |  | Market Position | #M013# |
| Credit Analyst | #M006# |  | Loan to an officer of the bank | #M014# |
| PAM and PAM-Unit | #M007# |  | Existing Delegation of Autority for (PAM application only) | |
| Prepared on | #M008# |  | Extensit of Limits | #M015# |
| Next Review Date | #M009# |  | Risk-neutral Shift | #M016# |
| Syndicated with | #M010# |  | R/E transaction | #M017# |
|  |  |  | For info: | #M018# |

|  |  |  |
| --- | --- | --- |
| **Borrowers** | **Description of Request** | Lending Policy |
| #TBL.BOR.DEL# |  |  |
| #TBL.BOR# | xxx | xxx |
|  |  |  |

**Members of the GCC**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Customer | Coconut No. | MIDAS  No. | Ownership/Shareholders  (% Name of Owner) | Risk Classification | | | | | |
| Cust. | WCV | CRS | Coun R | Country | CNB |
| #TBL.GCC.DEL# |  |  |  |  |  |  |  |  |  |
| #TBL.GCC# | xxx | xxx | xxx | xxx | xxx | xxx | xxx | xxx | xxx |
|  |  |  |  |  |  |  |  |  |  |

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| --- | --- | --- | --- | --- | --- |
| **Syndicated Facilities only** | | |  | **GAMS Client** | #M019# |
| External Commitement | Thereof Syndicated | Final Take in RZB |  | RZB AG | RZB Group |
| #M020# | #M021# | #M022# |  | #M023# | #M024# |

**Last Approval in EUR millions New request**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Decision Authorities | Date | Approved/Recommended IL |  | **CHANGE** | **New limit** |
| #M025# | #M026# | #M027# |  | RZB Group IL | |
| #M028# | #M029# | #M030# |  | #M031# | #M032# |

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| --- |
| **Executive Commitee:** |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| #S01# |  | #S02# |  | #S03# |  | #S04# |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Borrower,**  **Type of Limit** | **in EUR mio** | | | | **in CZK mio** | | | |  | **in EUR mio** | | **Net margin** | **Maturity** |
| Outstand | Existing | Change | New | Outstand | Existing | Change | New | **Collateral** | Weig Val | Unsecured |
| #TBL.OVER.DEL# |  |  |  |  |  |  |  |  |  |  |  |  |  |
| #TBL.OVER# | xxx | xxx | xxx | xxx | xxx | xxx | xxx | xxx | xxx | xxx | xxx | xxx | xxx |

EUR/CZK Exchange Rate Applied: #R001#

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  |  | RBCZ limit is below the Legal Lending Limit | #R003# |

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| **Approval Conditions:** |

**Date:** #R004#

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| #R005# |  | #R006# |  | #R007# |  | #R008# |  | #R009# |
| Account Manager |  | Credit Analyst |  | Reg. Corp. Bank. Manager |  | Factoring/Trade Finance etc. |  | Credit Risk Manager |

**Approval Authority:**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| #S11# |  | #S12# |  | #S13# |  | #S14# |  | #S15# |  | #S16# |  | #S17# |  | #S18# |  |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | #H01A# | #H02A# | #H03A# | #H04A# | #H05A# | #H06A# | #H07A# | #H08A# | #H09A# | #H10A# | #H11A# | #H12A# | #H13A# | #H14A# | #H15A# | #H16A# | #H17A# | #H18A# |
|  |  | #H01B# | #H02B# | #H03B# | #H04B# | #H05B# | #H06B# | #H07B# | #H08B# | #H09B# | #H10B# | #H11B# | #H12B# | #H13B# | #H14B# | #H15B# | #H16B# | #H17B# | #H18B# |
| #D01# | #L01# | #0101# | #0102# | #0103# | #0104# | #0105# | #0106# | #0107# | #0108# | #0109# | #0110# | #0111# | #0112# | #0113# | #0114# | #0115# | #0116# | #0117# | #0118# |
| #D02# | #L02# | #0201# | #0202# | #0203# | #0204# | #0205# | #0206# | #0207# | #0208# | #0209# | #0210# | #0211# | #0212# | #0213# | #0214# | #0215# | #0216# | #0217# | #0218# |
| #D03# | #L03# | #0301# | #0302# | #0303# | #0304# | #0305# | #0306# | #0307# | #0308# | #0309# | #0310# | #0311# | #0312# | #0313# | #0314# | #0315# | #0316# | #0317# | #0318# |
| #D04# | #L04# | #0401# | #0402# | #0403# | #0404# | #0405# | #0406# | #0407# | #0408# | #0409# | #0410# | #0411# | #0412# | #0413# | #0414# | #0415# | #0416# | #0417# | #0418# |
| #D05# | #L05# | #0501# | #0502# | #0503# | #0504# | #0505# | #0506# | #0507# | #0508# | #0509# | #0510# | #0511# | #0512# | #0513# | #0514# | #0515# | #0516# | #0517# | #0518# |
| #D06# | #L06# | #0601# | #0602# | #0603# | #0604# | #0605# | #0606# | #0607# | #0608# | #0609# | #0610# | #0611# | #0612# | #0613# | #0614# | #0615# | #0616# | #0617# | #0618# |
| #D07# | #L07# | #0701# | #0702# | #0703# | #0704# | #0705# | #0706# | #0707# | #0708# | #0709# | #0710# | #0711# | #0712# | #0713# | #0714# | #0715# | #0716# | #0717# | #0718# |
| #D08# | #L08# | #0801# | #0802# | #0803# | #0804# | #0805# | #0806# | #0807# | #0808# | #0809# | #0810# | #0811# | #0812# | #0813# | #0814# | #0815# | #0816# | #0817# | #0818# |
| #D09# | #L09# | #0901# | #0902# | #0903# | #0904# | #0905# | #0906# | #0907# | #0908# | #0909# | #0910# | #0911# | #0912# | #0913# | #0914# | #0915# | #0916# | #0917# | #0918# |
| #D10# | #L10# | #1001# | #1002# | #1003# | #1004# | #1005# | #1006# | #1007# | #1008# | #1009# | #1010# | #1011# | #1012# | #1013# | #1014# | #1015# | #1016# | #1017# | #1018# |
| #D11# | #L11# | #1101# | #1102# | #1103# | #1104# | #1105# | #1106# | #1107# | #1108# | #1109# | #1110# | #1111# | #1112# | #1113# | #1114# | #1115# | #1116# | #1117# | #1118# |
| #D12# | #L12# | #1201# | #1202# | #1203# | #1204# | #1205# | #1206# | #1207# | #1208# | #1209# | #1210# | #1211# | #1212# | #1213# | #1214# | #1215# | #1216# | #1217# | #1218# |
| #D13# | #L13# | #1301# | #1302# | #1303# | #1304# | #1305# | #1306# | #1307# | #1308# | #1309# | #1310# | #1311# | #1312# | #1313# | #1314# | #1315# | #1316# | #1317# | #1318# |
| #D14# | #L14# | #1401# | #1402# | #1403# | #1404# | #1405# | #1406# | #1407# | #1408# | #1409# | #1410# | #1411# | #1412# | #1413# | #1414# | #1415# | #1416# | #1417# | #1418# |

#SLNOTE#

1. SYNOPSIS (AM)

Executive summary

#ANA01#

1. TERMS AND CONDITIONS (AM)

#TAC#

|  |  |
| --- | --- |
| #TAC.TEMPL# | xx |
| xx | xx |
| xx | xx |

1. CREDIT EVALUATION (CA)

#SECT1#

* 1. Management & Strategy

#ANA02#

* 1. Financial Analysis

#SECT2#

* 1. Rating & Collateral

Customer rating:

#SECT3#

Collateral rating:

#ANA03#

1. CUSTOMER RELATIONSHIP (AM)
   1. RORWA analysis

... Table from profitability file...

* 1. Relationship objectives

Track Record

#HTR#

|  |  |  |
| --- | --- | --- |
| **#HTR.TEMPL#** | **xx** | *xx* |
| **xx** | **xx** | *xx* |
| **xx** | **xx** | *xx* |

Group of Connected Companies

#ANA04#

1. SUMMARY

#SECT4#

* 1. Portfolio Information

#ANA05#

#SECT5#

#ANNEX#