

Please indicate whether the aspects as set out below have been considered in the credit assessment –

		<u>Corresponding Paragraph/Section in the Credit Assessment Report Submitted</u>		<u>Reasons</u>
		<i>(Alternatively, you may highlight in the credit assessment report to show that the aspects have been satisfied by your institution)</i>		
(i)	Purpose of the loan	<input type="checkbox"/> Yes	_____ _____	<input type="checkbox"/> No _____
(ii)	Borrower's ability to repay	<input type="checkbox"/> Yes	_____ _____	<input type="checkbox"/> No _____
(iii)	The guarantors' financial strength has been considered carefully	<input type="checkbox"/> Yes	_____ _____	<input type="checkbox"/> No _____
(iv)	Financial information of the borrower	<input type="checkbox"/> Yes	_____ _____	<input type="checkbox"/> No _____
(v)	Background search with Company Registry / Inland Revenue Department / Land Registry on the borrower	<input type="checkbox"/> Yes	_____ _____	<input type="checkbox"/> No _____

- (vi) Checking on the borrower to ascertain that no petition for winding up or bankruptcy has been filed against the borrower (or where applicable, its partners, major shareholders and directors) Yes _____ No _____

- (vii) Borrower's track record, business prospects and financial position Yes _____ No _____

- (viii) Business nature of the borrower Yes _____ No _____

- (ix) The management abilities and eagerness of the senior management and shareholders of the borrower Yes _____ No _____

- (x) Company visit to the borrower Yes _____ No _____

- (xi) Borrower's clientele Yes _____ No _____

- (xii) Borrower's assets and liabilities Yes _____ No _____

- (xiii) Credit references from appropriate credit reference agencies Yes _____ No _____
- (xiv) Loan approved as a matter of exception to the guidelines & policies of your institution Yes _____ No _____
- (xv) Borrower or its related companies had outstanding loan with overdue repayment with your institution Yes _____ No _____