



Certification Application Form for Associate Credit Risk Management (ACRP)

HR Department Verification Form on Key Roles/ Responsibilities for CRM Practitioner

(For entry-level and junior level staff in the credit function)

Important notes:

1. All information filled in including company chop must be true and original.
2. Fill in **ONE complete HR Verification Annex form for EACH relevant position/ functional title** in your application.
You can make sufficient copies of HR Verification Annex (ACRP) (p.AC1-AC4).
3. Use BLOCK LETTERS to complete HR Verification Annex (ACRP).

Employment Information

Name of the applicant:	
HKID/ passport number:	
Job number (as stated in 'Relevant Employment History'):	Current/Job no:
Position/ functional title:	
Name of employer:	
Business division/ department:	
Employment period of the <u>stated</u> functional title/ position: (DD/ MM/ YYYY)	From: To:
Key roles/ responsibilities in relation to the <u>stated</u> functional title/ position: (Tick the appropriate box(es); Application will be processed based on the role(s) ticked)	<input type="checkbox"/> Role 1 – Credit Initiation and Appraisal (<i>fill in p.AC2</i>) <input type="checkbox"/> Role 2 – Credit Evaluation, Approval and Review (<i>fill in p.AC3</i>) <input type="checkbox"/> Role 3 – Credit Risk Management and Control (<i>fill in p.AC4</i>)
Total number of years and months of carrying credit function in the <u>stated</u> position	_____ years _____ months



Tick the appropriate key roles/ responsibilities in relation to your functional title/ position stated on p.AC1 of HR Verification Annex (ACRP).

Key Roles/ Responsibilities	"√"
<input type="checkbox"/> Role 1 – Credit Initiation and Appraisal	
1. Assist in performing credit initiation of commercial lending within established policies	
2. Assist in assessing borrowers' credit and financial information for preparing credit proposals	
3. Assist in evaluating the borrowers' information relating to industry environment, revenue, financial condition, economic situation, legal situation, project evaluation, debt service capacity, etc.	
4. Assist in assessing borrowers' credit ratings	
5. Assist in assessing other credit risk related information or documents such as the source of cash flows, repayment cash flow pattern, level of exposure, etc.	
6. Assist in monitoring borrowers' accounts	
7. Assist in assessing whether the terms and conditions of the credit facilities can meet the financing need of borrowers	
8. Assist in assessing whether the covenants, conditions and triggers are sufficient and effective for ongoing monitoring	
9. Assist in assessing factors related to risk-adjusted returns/ costing assessment	



Tick the appropriate key roles/ responsibilities in relation to your functional title/ position stated on p.AC1 of HR Verification Annex (ACRP).

Key Roles/ Responsibilities	"√"
<input type="checkbox"/> Role 2 – Credit Evaluation, Approval and Review	
1. Assist in assessing and analysing collected information about prospective corporate clients, for example: <ul style="list-style-type: none">• <i>Industry environment, revenue, financial condition, economic situation, legal situation, project evaluation, debt service capacity, etc.</i>	
2. Assist in assessing the credit and financial strength of the corporate borrowers to determine clients' creditworthiness and acceptable levels of credit exposure in accordance with credit policies and relevant regulations. <ul style="list-style-type: none">• Assist in assessing corporate borrowers' credit ratings (e.g. based on internal or external ratings)/ loan classification• Assist in assessing quality of collateral and verifying its values as well as cost of selling the collateral, taking into account the type of collateral, economic situation, seniority of claim, etc.• Assist in assessing other types of risk mitigations and comforts• Assist in assessing other credit risk related information or documents such as the source of cash flows, repayment cash flow pattern, level of exposure, etc.	
3. Assist in assessing application of funds	
4. Assist in assessing credit limit for approval	
5. Assist in assessing factors related to risk-adjusted returns/ costing assessment	
6. Assist in setting credit covenants	
7. Assist in following up with loan officers/ account managers	

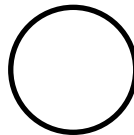


Tick the appropriate key roles/ responsibilities in relation to your functional title/ position stated on p.AC1 of HR Verification Annex (ACRP).

Key Roles/ Responsibilities	"√"
<input type="checkbox"/> Role 3 – Credit Risk Management and Control	
1. Assist in formulating and reviewing credit policies, procedures and methodologies	
2. Assist in monitoring accounts on a day-to-day basis to identify changes in clients' financial condition and capacity to repay the outstanding debts	
3. Assist in performing analysis on credit limits and monitoring credit portfolios	
4. Assist in performing assessment and gap analysis according to regulatory and management requirements regarding calculations of risk indicators such as probability of default, loss given default, exposure at default, etc.	
5. Assist in performing assessment and gap analysis according to regulatory and management requirements regarding calculations of portfolio performance indicators such as risk weighted assets, risk adjusted returns, regulatory and/ or economic capital requirements	
6. Assist in general review of and providing feedback for enhancement of internal credit rating systems	
7. Assist in handling the recovery and work-out of problem loans/ deteriorating credit	
8. Assist in performing stress testing analysis, scenario analysis, and other types of portfolio analysis	
9. Assist in preparing analytical reports to management	

Verification by HR Department

The employment information provided by the applicant in this form has been verified to be consistent with the information on the applicant that is retained by the HR department of the applicant's employer (where the organisation has a record of this information).



Signature & Company Chop

Date

Name: _____

Department: _____

Position: _____