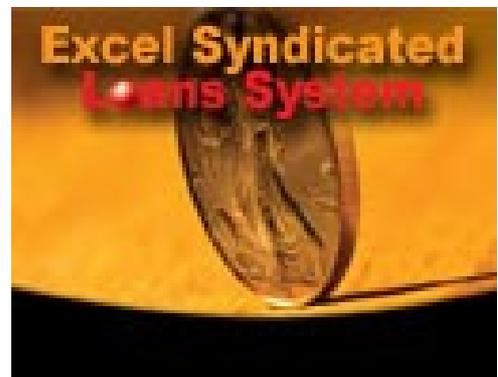




Excel Syn LOANS
-Syndicated Loans System



Excel
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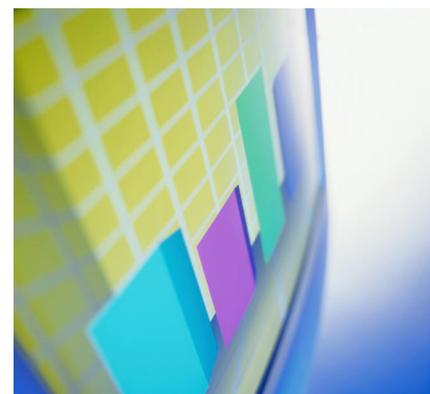
Corporate customers nowadays require highly tailored corporate financing to cater to their own needs, which requires a lot of manual tracking of a wide range of a wide range of information ranging from repayment information, documents, to specific terms and conditions. Interest, fee, repayment and participation calculation in these highly customized loans are complicated, error-prone and tedious. In return, they expect their bankers to provide all such information as part of their financing matters.

Excel Syndicated Loans System (Syn LOANS) is designed and catered for lead managers and participants with the most flexible and comprehensive loan processing capabilities. From customer profile creation to credit line management; from syndicated loan, tranche and drawdown creation to loan servicing; from document tracking to collateral management, the system's comprehensive functionality enables users to customize the complex syndicated loans effectively and efficiently.



Excel Syndicated Loans System provides feature-rich functions for users to streamline the daily operations reducing the manual administration effort tremendously and to ensure accurate computation. It allows users to:

- define highly configurable loan structure to cater for the customer-specific needs
- consolidate customer information for borrower, lender, and guarantor, etc.
- monitor their available commitment and its utilization
- provide and link-up all related terms and conditions for drawdown and repayment, like interest rate, payment method, etc.
- automate various kinds of complicated computation, e.g. commitment fees, default interest, drawdown participation, and repayment remittance etc.
- simplify repayment, rollover, split and consolidation process to reduce cost and time
- flexible schedule restructuring capability to cater for problem loans

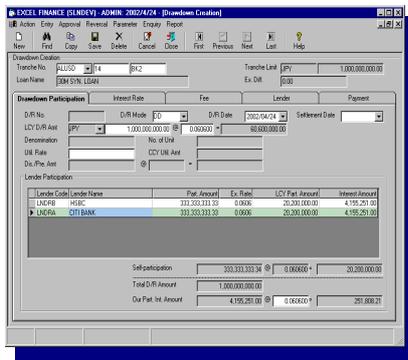


Excel Syndicated Loans System Overview

CIF & Commitment Management Customer information is stored in a central repository to avoid data redundancy and allows easy retrieval of up-to-the-minute information. Commitment management will restrict the total utilization for particular tranches within specified available period.

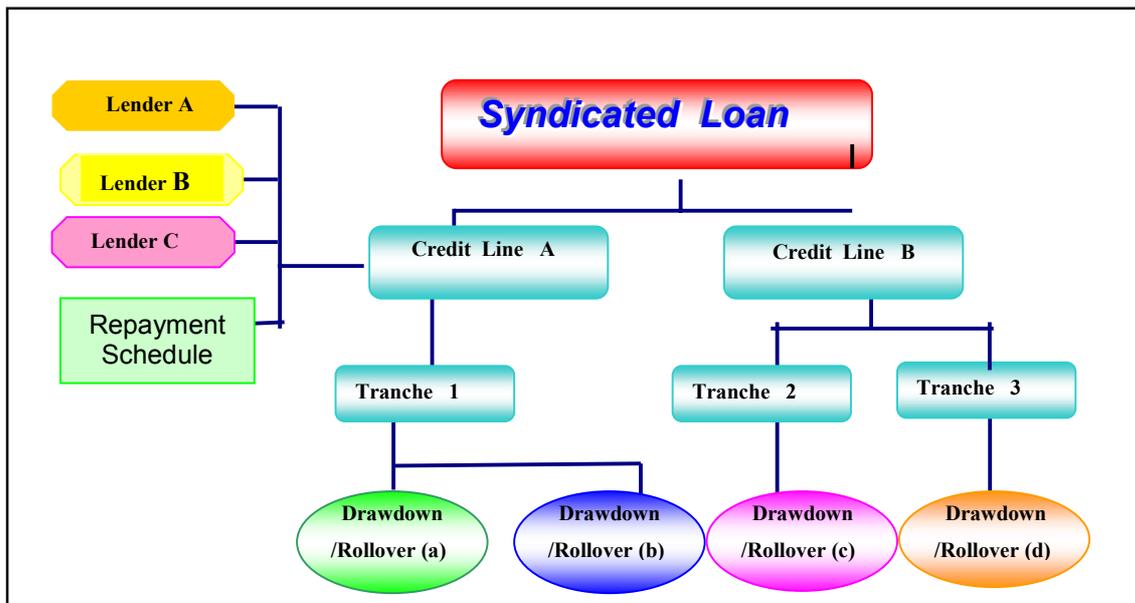


Flexible Loan Structure Highly configurable loan structure can meet a wide range of requirements and situations of the customers. Different commitment lines and tranche limit can



restrict the drawdown for particular borrower under specified terms and conditions. To control interest risk, floating interest rates with interest comparison /cap protection is supported. All related information will be automatically carried to loan drawdown levels to avoid any source of error. With a flexible fee architecture, user can specify a fee schedule, apply tier fee rate settings and break down fees for particular lenders.

Diagram: Structure of Excel Syndicated Loans System



Loan Servicing For loan repayments, system will automatically calculate the repayment and disbursement amount according to repayment schedule and the participation percentage of each lender. Powerful rollover handling allows users not only to rollover a single drawdown, but also to split a single rollover to two or more rollovers with different interest rates or consolidate the same type of rollovers together to form a single rollover. For delinquent payment, the default principal, interest or fee can be handled separately with the pre-defined penalty/default interest rate from the corresponding tranche or at specified rate. Moreover, problem loans can be restructured with extension.



Document Control and Collateral Management Capabilities User can track any outstanding documents, follow up on tracked documents with pre-defined time limit and store them with custody facilities. Collateral such as vehicles, equipment, vessels, properties, deposits and shares are managed efficiently and the related information such as insurance and licensing can be input to effect a comprehensive picture of the collaterals.

Conclusion

Banks and financial institutions can definitely benefit from using the Excel Syndicated Loans System:

- Efficient processing with the automation of interest and principal calculation to the lender participation and distribution.
- Better risk management is achieved with the consolidated exposure and the credit line utilization of all lenders involved in the syndicated loan.
- Last but not least, the most impressive feature of the system is the unsurpassed flexibility in customizing loan terms, specifying fees and many other system parameters.

