



Red Flags for Corporate Failure & Lender's Protective Measures

16 – 30 January 2018



HKIB CPD	SFC CPT
9 Hours	9 Hours

Objectives

In recent years, many commercial banks suffered from a huge credit loss from lending towards some HK and Chinese borrowers. This is in fact raised a lot of concern among the corporate banks, credit rating agency over quality of corporate borrowers in emerging market, especially in China. This course is specially designed for relationship managers and credit officers who are interested in understanding why corporate fails and early warning signal ("red flags") of corporate borrowers from lenders' perspective. To protect the lenders' monies, this course is also designed to introduce some critical "protective" credit risk measures adopted by lenders in setting terms and conditions towards borrowers of higher credit risk.

Programme Outline

- Major categories of corporate risk from lenders' perspective
- Common syndromes of corporate failures with "Case Study"
- Introduction of "Red Flag" screening framework from lender's perspective
- Analysis the key protective terms in credit facilities including financial covenants, event of default clause, affirmative undertaking, collateral, etc
- Understanding different types of collateral
- Reviewing term sheet / facility letter of a listed company

Target Audience

Relationship Managers, Credit Officers who are interested in unveiling the "early warning signals" of corporate borrowers.

Speaker

The speaker has over 20 years of experience in credit and product risk analysis at various top leading US and European corporate and investment banks. Product coverage ranges from trade finance, syndicated loans, and derivatives to structured special purpose vehicles. Counterparties include corporate, blue chips, banks and funds in Greater China, SE Asia region. He is also experienced in offering credit and product training both internally and externally at various banks and professional institutes.

Programme Details

Language	: Cantonese (supplemented with English materials)
Date	: 16, 23 & 30 January 2018 (Tuesday)
Time	: 19:00 - 22:00
Duration	: 9 hours
Venue	: 3/F Guangdong Investment Tower, 148 Connaught Road Central, Sheung Wan (Sheung Wan MTR Station Exit C)
Fee	: HK\$2,700 (HKIB Individual Member) HK\$3,240 (Staff of Corporate Member) HK\$3,600 (Non-member)
Enrollment	: By fax at 2544 9946 or Submit to our Institute in person
Enquiries	: (852) 2153 7877 / (852) 2153 7865
Email	: programme@hkib.org

Registration Form

Red Flags for Corporate Failure & Lender's Protective Measures (HP-P18-0109)

Full Name : Mr / Ms _____ (In English as on ID Card)
 Membership No : _____
 Department : _____
 E-mail : _____
(Confirmation will be sent via e-mail one week before programme commences)

Full Name : _____ (In Chinese)
 Organization : _____
 Position : _____
 Mobile / Phone No : _____

Mailing Address : _____
(Please provide a mailing address if you want to collect the programme certificate)

Payment Method : A cheque / e-Cheque* made payable to "The Hong Kong Institute of Bankers" (Cheque no. _____)
* For e-Cheque, please state the programme code under 'remarks' and email together with the completed enrolment form to programme@hkib.org

Credit Card : VISA Master Amount : HK\$ _____
 Cardholder's Name : _____ Signature : _____
 Card No. : _____ Expiry Date : _____
(mm/yy)

How did you know about this programme?

- Website HR Department E-News Others (Please specify)
- Friends / Colleagues Banking Today HKIB Counter

Terms and Conditions

- All fees paid are non-refundable and non-transferrable.
- Participants who have settled payments will receive course confirmation by e-mail within 7 days prior to the programme date.
- All payments must be settled before programme commencement.
- Priority of enrolment will be given on a 'first-come-first-serve' basis. HKIB Member will have priority to register if there is limited seat remained for the programme.
- HKIB would issue the "Certificate of Attendance" to participants who have complied with the "HKIB Attendance Policy". The Certificate will be mailed to the corresponding address within 10 working days after completion of the programme.
- We reserve the right to reject an enrolment at any time.
- We reserve the right to cancel, modify and/or postpone the programme due to unforeseen circumstances.
- The information given and personal data collected will be used for the purpose of administration and communication by the Institute.
- For the Typhoon or Rainstorm arrangement, please refer to the confirmation e-mail or HKIB's website (www.hkib.org).



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