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Funding REACH

# Your One-stop Risk Analytic Solution

AI-Engines drive for credit and compliance excellence

# ABOUT FUNDINGREACH

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# About FundingReach ? | Meet Our Esteemed Advisory Board

## Ivy Au-yeung

**Senior Advisor**

Ivy is the former Chief Executive of OCBC Bank (Hong Kong) Ltd. She was on the boards of HK Life Insurance Co Ltd, Bank Consortium Trust Co Ltd as well as JETCO. Prior to joining OCBC, she was the Chief Executive of ANZ Hong Kong Ltd, an Australian bank she worked for 9 years since 2011. She is the convenor of the Women Chief Executive Group, working with 50+ Women Chief Executives in the financial services industry in HK to enhance diversity and inclusion as well as to attract talents to the industry. She is also on the board of HK Dance Company and Read Cycling Co Ltd.

## Alex Cheung

**Senior Advisor**

Alex Cheung is the former Head of Institutional Banking Group of DBS Bank (Hong Kong) Limited. He was also the Alternate Chief Executive of DBS from December 2012 to December 2022. He was the Regional General Manager, North East Asia and General Manager of OCBC Bank (Hong Kong) Ltd. Prior to such appointments, Mr. Cheung held various senior positions in corporate and commercial banking, and risk management with major international banks including Citibank, Hong Kong, ABN AMRO Bank N.V., Hong Kong and Rabobank, Hong Kong Branch. Mr. Cheung has been appointed as an Independent Non-Executive Director of Dah Sing Bank, K. Wah International Holdings Limited and Yuexiu Property Company Limited. He is also the Chairman of World Green Organisation.

## Anson Kwok

**Senior Advisor**

Anson is the former Head of Commercial Bank and Alternative Chief Executive of Citi Hong Kong. In his 32 years with the bank (1991 – 2023), he has extensive experience in credit risk management, conglomerates and public sector, and building the Citi Commercial Bank. Before joining Citi, he worked in Chase Manhattan Bank in Sydney for 5 years as Credit Executive. He served as Steering Committee Member, Intellectual Properties, Commerce and Economic Development Bureau, HKSAR (2013 – 2015), Budget and Allocation Sub-Committee Member, Community Chest (2012 – 2017) and Consultative Council Member, HK Association of Banks (2012 – 2023). Anson holds an MBA degree (Finance) from the University of Sydney and a Bachelor of Science degree (Computer Science) from the University of New South Wales.

## Prof. Edmund Lam

**Technical Advisor**

Edmund is the Associate Head (Research and Innovation) & Professor in Electrical and Electronic Engineering at HKU, as well as Professor in Computer Science (by courtesy) and Director of the Computer Engineering Program. He is a Fellow of IEEE, HKIE, Optica, SPIE, IOP, and IS&T, and a Founding Member of the Hong Kong Young Academy of Sciences. He graduated with BS, MS and PhD in Electrical Engineering from Stanford University. Edmund has extensive research publications in the areas of Data, Imaging and Machine Learning.

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# About FundingReach ? | Meet Our Esteemed Production Board

## William Lam

**Founder & CEO**

William is the former Head of Large and Medium Corporates, Commercial Banking of Citibank.

William has extensive experiences in Banking, he had held various senior positions in the Corporate and Commercial Banking sector, including Head of Large and Medium Corporates of Commercial Banking at Citibank, Head of Agri and Energy at Standard Chartered Bank, and Head of Local Corporates at ANZ.

## WK Yip

**CTO**

WK Yip is the Advisor of Electrical and Electronic Engineering of HKU, and former IBM leadership team.
With 25 years of experience in Cloud application and data analytics technologies, Oliver led the development and operation of a SaaS messaging service and a Cloud security service at IBM for 8 years, and was the Technology Development Director for a HK listed company Pacific Online which holds a group of consumer portal sites in mainland China. He has also held key technical management and architect positions in other companies (e.g. Charles Schwab, Cox Automotive, Linmark)

## Tammy Lam

**Partner – Credit Analytics**

Tammy is the former Chief Risk Officer for Citibank (China) Co. Ltd. Tammy worked in Citibank for 18 years from 1990 to 2008, of which the first 10 years with Citibank Hong Kong, and the last 8 years with Citibank China. After leaving Citi in mid 2008, Tammy turned into a risk management consultant providing credit trainings and risk management advisory work. In addition, Tammy was appointed by IFC under the World Bank as a representing non-executive director for its investment in Shenzhen Longgang Guo'an Village & Township Bank from 2012 to 2015.

## Gemay Shek

**Partner – Credit Analytics**

Gemay is the former Head of China Corporate Division and Real Estate Division of Citibank. Gemay worked in Citibank for 20 years from 1986 to 2006. During her first 14 years with Citibank, she developed and acquired her origination and credit skills by working in various marketing departments in the Corporate Bank. She was the head of China Corporate Division and Real Estate Division.
In the last 6 years with Citibank, she was the country risk manager of HK overseeing the credit risk management function for the institutional bank in Hong Kong. In addition, she was the Real Estate Industry Specialist for Asia providing specialist approval for real estate transactions in Hong Kong, Singapore and China.

## Lolita Yew

**Director - Credit Analytics**

Lolita is the former Head of Commercial Risk of ANZ. Lolita has 25+ years experience in banking sector, specialised in the field of credit risk management and credit analysis, possesses regional exposure during her tenure in various international banks. Prior to joining our team, Lolita was the Head of Emerging Corporates Credit Risk, at Australia and New Zealand Banking Group, Head of Global Corporates, Standard Chartered Bank and Head of Local Corporates, Standard Chartered Bank.

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# Award Winning Solutions | Market Recognition from Market & Media

Regulatory Technology - Anti-money Laundering and Terrorist Financing Gold Award - Metro Finance @ HKDFA 2024

Startup of the year 2024 - Metro Finance @ HKDFA 2024

iFinHealth admitted to the Cyberport Incubation Programme in 2022

FinTech Awards 2022 Outstanding AI Credit Assessment Solution @ ET Net

HKICT Award (FinTech Award) - RegTech Award @ HKICT Award 2022

CityU HK Tech 300 Angel Fund 2022

FinTech Awards 2020 Outstanding one stop compliance process automation solution @ ET Net

IFTA FinTech and Innovation Awards (RegTech) - Platinum Award @ IFTA 2020

iFinGate admitted to the Cyberport Incubation Programme in 2019

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# Support from Regulator

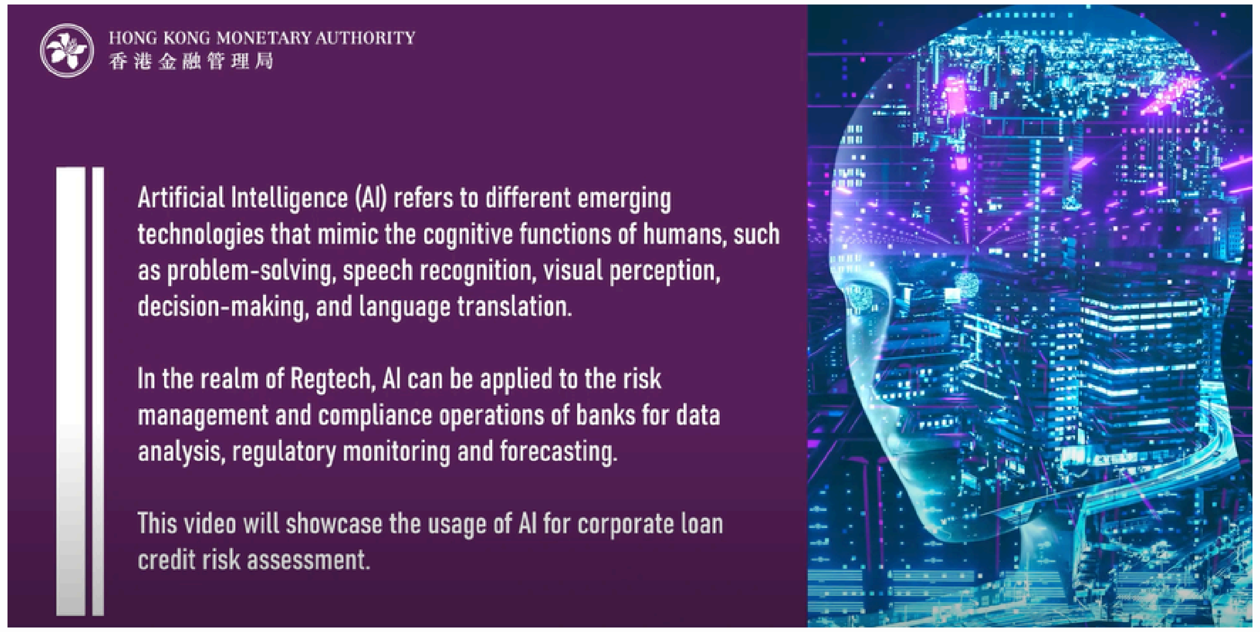
## 1st

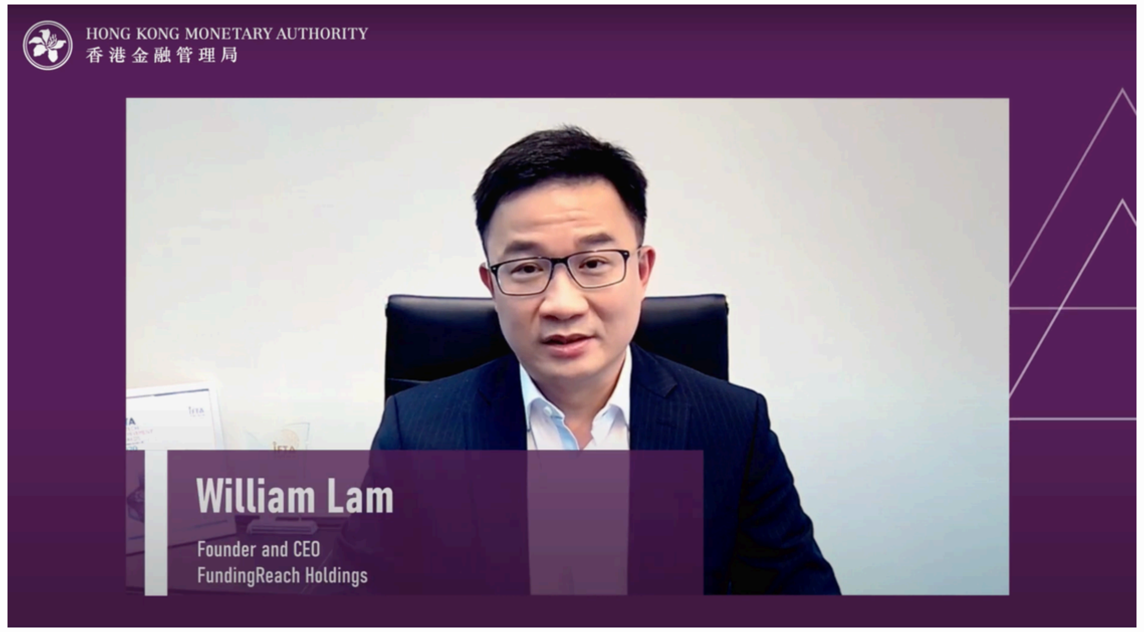
RegTech company featured by HKMA as RegTech use case and broadcasted on its webpage and social media

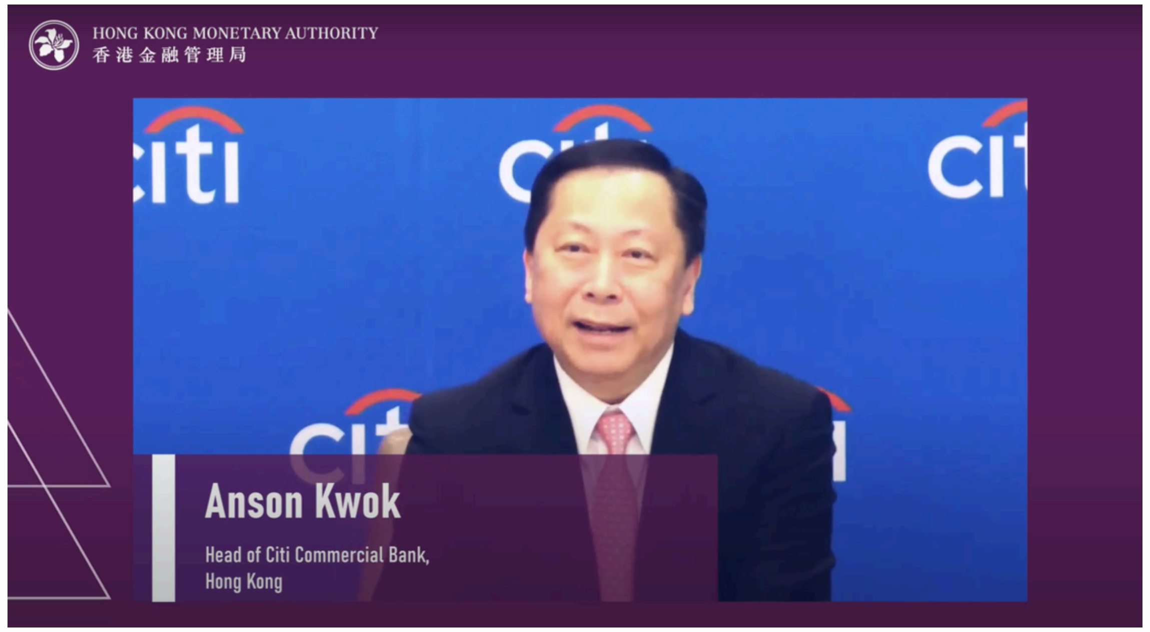
HONG KONG MONETARY AUTHORITY
香港金融管理局

數碼港
Cyberport

citi



# **Sandbox solutions** | Hong Kong Monetary Authority - Sandbox Solution

## We listen to the need of the industry with prompt response and actions

### 華僑銀行香港與iFinHealth合作提升信貸組合管理系統



04月23日(二) 17:00




韋耀（右）

華僑銀行香港宣布，與iFinHealth成功在創新項目上合作，屬業界在金融科技發展和應用信貸組合管理領域上的一個重要里程碑。在香港金管局的「金融科技 2025」策略下，項目有助於促進香港金融科技的應用，並獲得香港數碼港的支持。項目已於2023年12月順利完成。

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# Your one-stop Risk Analytic Solution

## Workflow

01 Client Origination

02 KYC Clearance

03 Credit Assessment

Client Origination

# Business Intelligence

## Quick Glance on Financials & Profiles of Multiple Companies Filtered for Prospecting

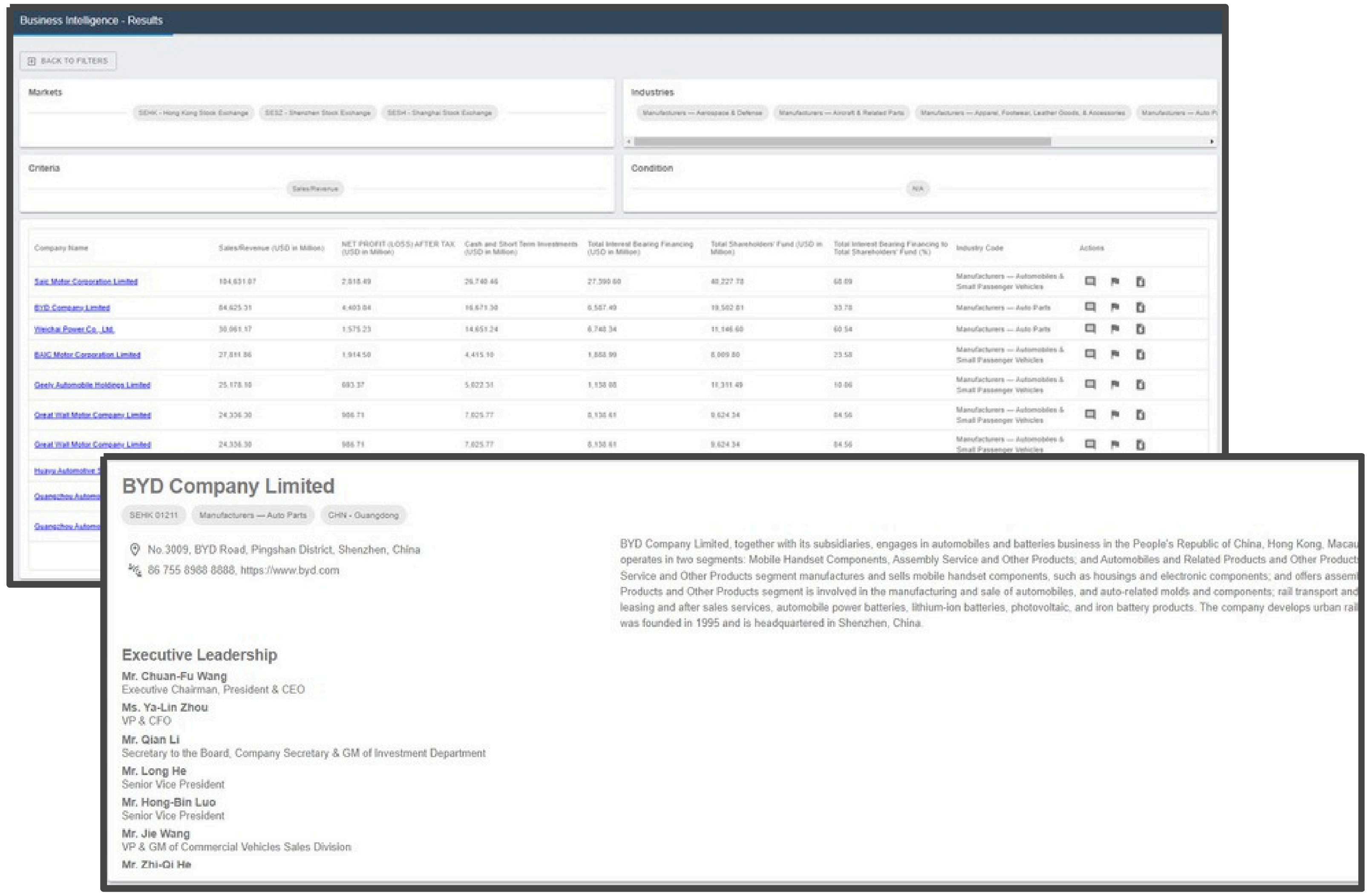
## HK, Mainland China & Singapore Coverage

(Total Approx. 7,900 Listed Companies)

Hong Kong Stock Exchange: ~2,600

Shenzhen Stock Exchange: ~2,900
Shanghai Stock Exchange: ~1,700

Singapore Stock Exchange: ~700




## <u>Speedy way to search preferred client profile</u>

- Cash rich
- Market exposure
- Trade finance
- Syndicated loan opportunity
- Summary of company background

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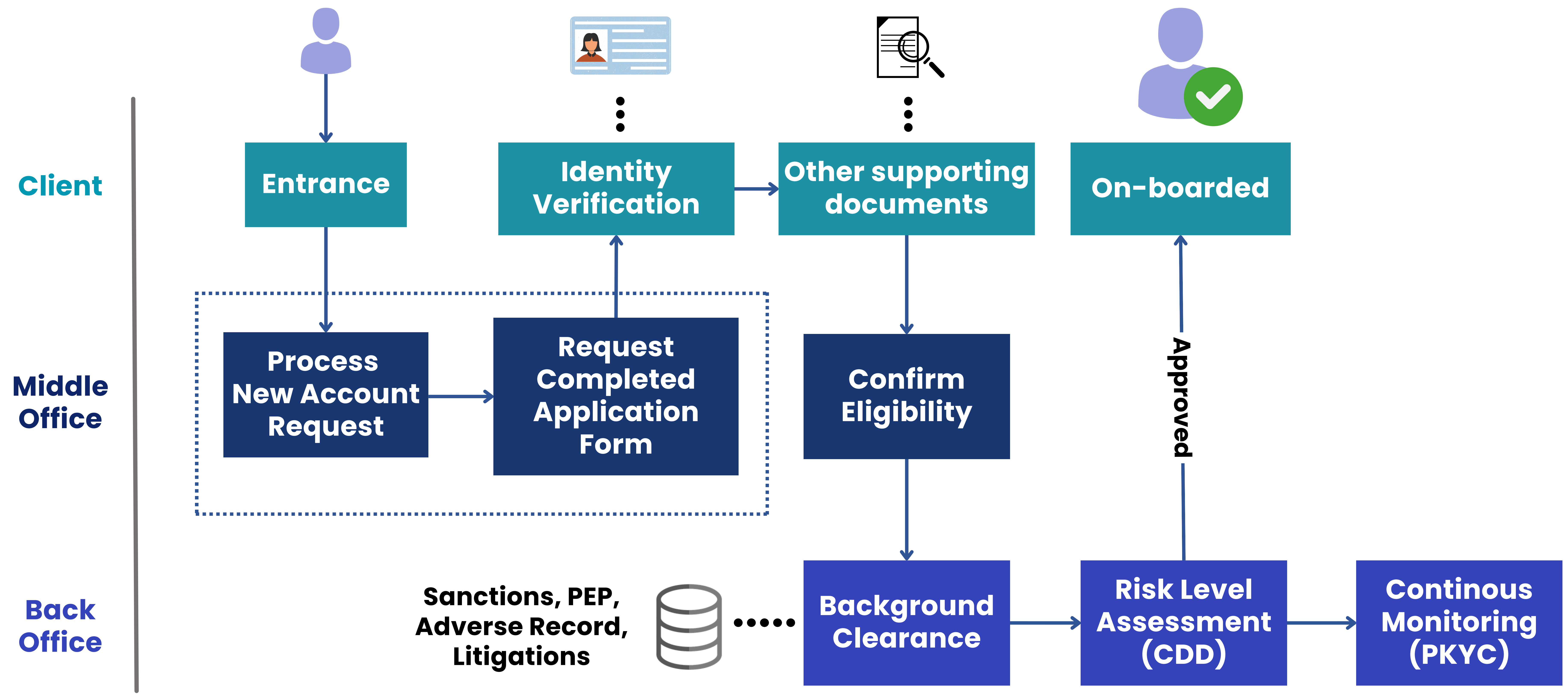
# KYC Clearance | End-to-End Solution

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# Background Clearance

**Global alert list**

**Adverse news**

**Litigation**

**PEPs**

**Sanctions**

**300M +**
data profile

**50,000+**
data sources

**1,000+**
financial institutions & licensed corporates

**200+**
data coverage countries

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KYC Clearance

# Proprietary International & Chinese Database

Support near Real-time Multi-language Processing and Customizations

U.S. Securities and Exchange Commission

SFC 證監會

MAS Monetary Authority of Singapore

中国证监会 CSRC

ESMA European Securities and Markets Authority

HKEX 香港交易所

AFRC Accounting and Financial Reporting Council 會計及財務匯報局

金融庁 Financial Services Agency

FCA FINANCIAL CONDUCT AUTHORITY

and more ...

Direct processing of Traditional & Simplified Chinese

Judgement Key Information

Restricted High-spending List

Judgment Defaulter

Person Subject to Execution

Financial Blacklist

and more ...

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KYC Clearance

# **Benefits** | 6 Values for Professional Users

**Automation – Intelligent**

- Integrates with AML name screening with automated ongoing monitoring
- Auto-justification for level of risk assessments (Pre-set high risk parameters & Auto-EDD)
- Automatic CDD review cycle alerts and customer front-end CDD form

**Accuracy – 100%**

- 100% accuracy according to predefined rules on compliance risks

**Alerts- Timely**

- Daily email alerts for real-time triggering events
- CDD- Management report reports available

**Visibility - Enhanced**

- Easily manage your customer's CDD progress by approval stages
- AML portfolio statistics available
- Holistic CDD reports

**Security – Professional**

- Role Segregation & Team Hierarchy
- Secured and systematic record keeping
- Users' audit trail

**Quality – Uplifted**

- Enhance time and cost efficiency, and, mininise human errors
- Delivers better AML fulfilling quality

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Credit Assessment

# Time: 90%+ Faster ; Cost: 70%+ Lower

iFinHealth

A FundingReach Group Company

Collects client's financial reports from Stock Exchanges & other sources

Read full set of financial reports for at least latest 3 years

Classify financial items in financial reports into right category for financial spreading and analysis

Collects peer group's financial reports from Stock Exchanges & other sources

Read full set of financial reports of peer group for at least latest 3 years

Classify financial items in peer group's financial reports into right category for financial spreading and analysis

SWOT analysis to identify strength and potential weakness for repayment ability

Prepare analysis report

Generate credit risk rating for calculation of risk premium and capital consumption requirement

WORKING TIMELINE

**Manual**

**Total 10 working days**

1 day

3 days

4 days

2 days

**AI Credit Analyst**

**1 hour**

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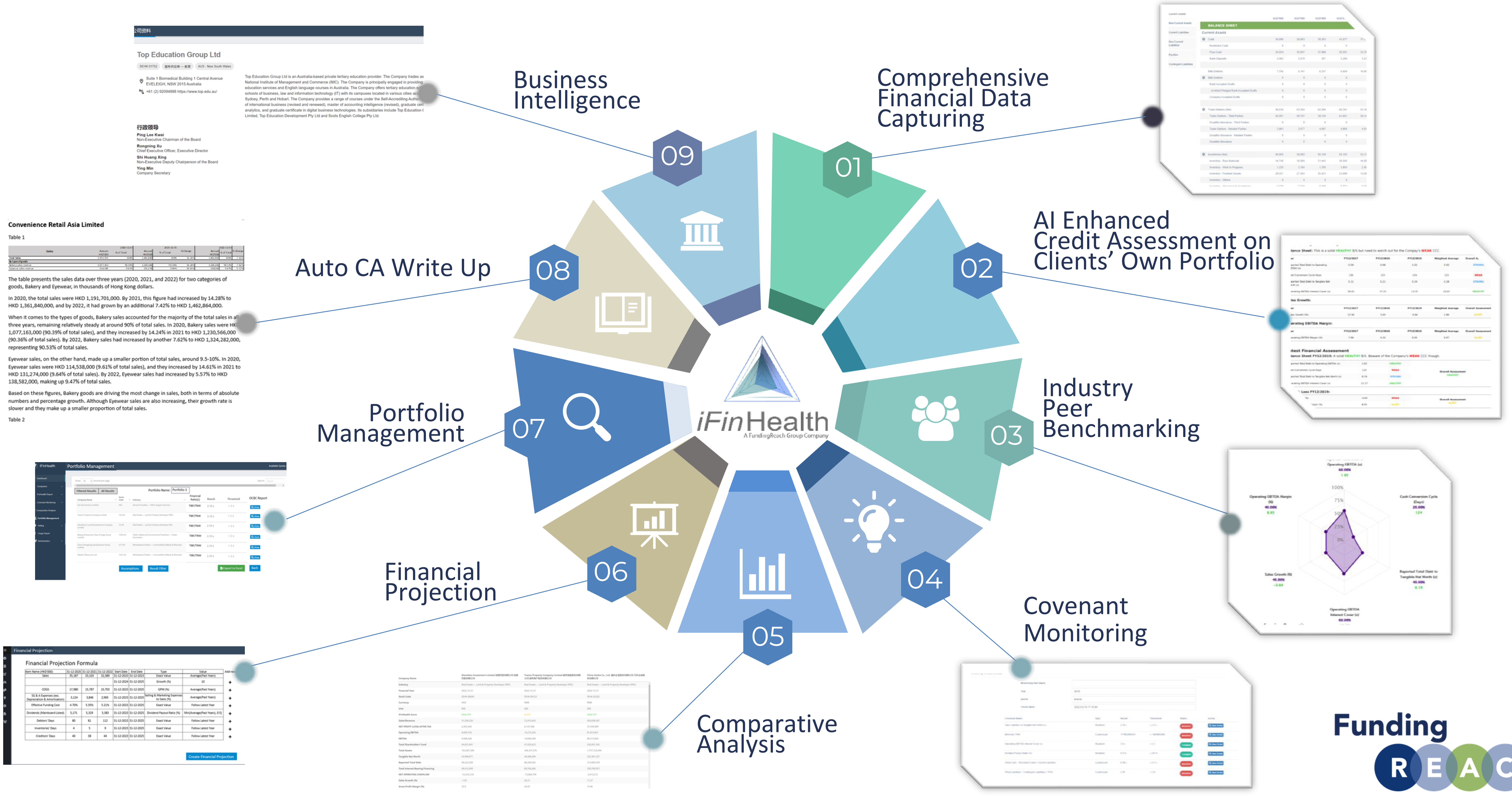
Credit Assessment

# Comprehensive Assessment

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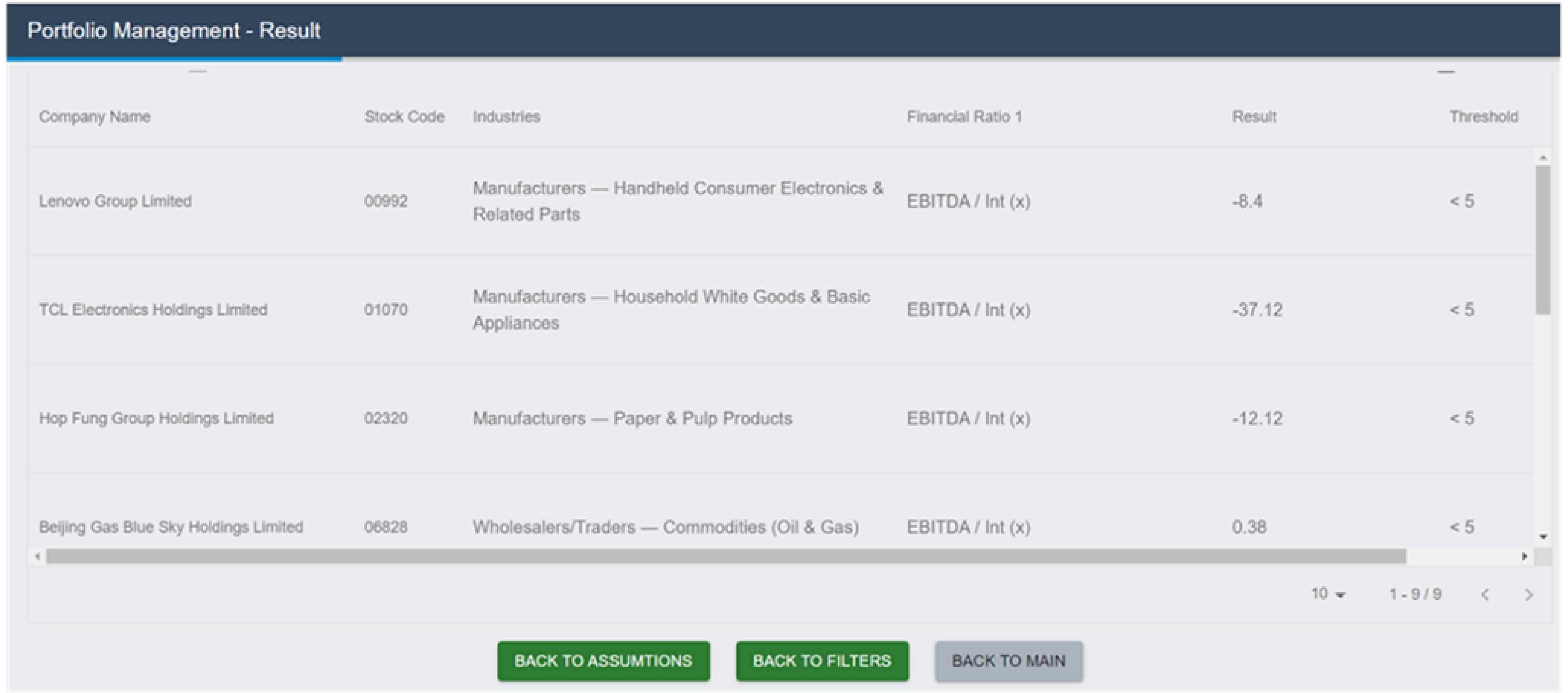
# Portfolio Management

Allows users to perform stress tests with a few clicks

## Option to select a portfolio of companies for stress tests

e.g. for different industries/ markets



Portfolio Management - Result

| Company Name | Stock Code | Industries | Financial Ratio 1 | Result | Threshold |
|---|---|---|---|---|---|
| Lenovo Group Limited | 00992 | Manufacturers — Handheld Consumer Electronics & Related Parts | EBITDA / Int (x) | -8.4 | < 5 |
| TCL Electronics Holdings Limited | 01070 | Manufacturers — Household White Goods & Basic Appliances | EBITDA / Int (x) | -37.12 | < 5 |
| Hop Fung Group Holdings Limited | 02320 | Manufacturers — Paper & Pulp Products | EBITDA / Int (x) | -12.12 | < 5 |
| Beijing Gas Blue Sky Holdings Limited | 06828 | Wholesalers/Traders — Commodities (Oil & Gas) | EBITDA / Int (x) | 0.38 | < 5 |

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BACK TO ASSUMTIONS BACK TO FILTERS BACK TO MAIN

## Undergoing stress tests on selected variables

e.g. 5% sales growth, 10% drop in interest expenses

## Viewing stress results instantly on selected financial ratios

e.g. TIBF/TNW gearing over 2x

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Credit Assessment
# Key benefits

## 01
### Faster

AI-powered credit rating processes enable faster assessments, to facilitate efficiency of decision-making and evaluation of clients' creditworthiness.

## 02
### Lower costs

By leveraging AI in credit rating, financial institutions can lower time and labour costs with manual analysis.

## 03
### Consistent performance

AI-driven credit rating systems deliver consistent performance, providing standardized evaluation criteria and reducing subjective biases.

## 04
### Stronger analytic capability

The use of AI enhances the analytic capability for credit rating, enabling comprehensive analysis of vast data sets and generating more accurate risk assessments for clients.

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