Delegated Lender Application Supplemental Questions

Relationship Management Structure for WCGP Loan Facilities

- How are the relationships managed?
- Which divisions are involved and how are Borrowers segmented by division?
- ABL Division history and size
- Geographic area of operation
- Specific industry focuses and expertise?

Underwriting / Credit Process and Organizational Structure

- How are Borrowers underwritten and who is involved (RM/Portfolio analyst)?
- Who is the credit approval team / structure?
- What is the risk grading process for Borrowers/credits? How often are these risk ratings evaluated? What type of risk grading scale is used?
- Who conducts the loan closing process and documentation?
- Please submit a comprehensive credit analysis (redacted) that is representative of a typical Lender transaction

Monitoring Process for Loan Facilities

- Please give a detailed description of the ongoing loan monitoring process
- Does Lender understand the monitoring requirements necessary to maintain an EXIM Bank guarantee and is it willing and equipped to meet those requirements?
- Which divisions or individuals conduct the monitoring?
- How many Loan Facilities are managed by your ABL group?
- How many Loan Facilities under cash dominion?
- What is the process undertaken when a Borrower violates the Loan Agreement (financial covenants; Over advance, etc.)? Who is involved in the decision process?
- Has Lender identified any concentrations of credit in its portfolio?

Special Asset / Problem Loan Resolution

- Please give a description of the process and what individuals/ divisions are involved?
- Who handles the documentation process for special assets and problem loans? Is there a designated individual/group to manage these loans?

Equity

- Please describe all funding/equity sources and length of time affiliated

Anti-Money Laundering, Fraud Detection, and Compliance with Bank Secrecy Act/OFAC/ FICEN Requirements

- Please describe how Lender conducts due diligence on potential customers, and how existing transactions are monitored for fraud or money laundering activity.
- What steps does Lender take if a suspicious transaction or Borrower is identified?
- Who is the senior risk/compliance officer at Lender and what is his/her level of experience? What level or authority does this person have within the company?