

In August 2003, the Hong Kong Association of Banks (HKAB) and the DTC Association (DTCA) appointed Dun & Bradstreet (HK) Ltd. (D&B) as the Service Provider for Hong Kong's first Commercial Credit Reference Agency (CCRA), which was already commenced on 23 September 2004.

Below is the CCRA Sample Report Guide for reference.

All Amounts are in HK Dollars unless otherwise indicated.

Data is as of the last calendar day of each month and is updated monthly. e.g. data as of 30th September will be available in the report on 1st November.

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Executive Summary

- First reported to CCRA in July 2005.
- Total number of AI(s) reported loan data up to March 2013 is 4.
- Notice of Revocation of consent to EEE Bank was received on 01 October 2012 with effect from 30 December 2012.
- Evidence of 1 number of court record(s) in D&B database as of 06 May 2012.
- Total Past Due Amount >60 days reported as of June 2012 is \$10,000.
- New Recovered Amount reported in June 2012 is \$ 500,000.
- Facilities Cancelled with DDD Bank reported in May 2012 is the result of one of the following events including Repaid, Written-off, Withdrawn, Mergers or Acquisition.
- AAA Bank has unloaded previously submitted data as of October 2011 on 6 December 2011.

1.Executive Summary

Provides key highlights of data reported on a Qualifying Company, including details on First reported date, Total number of AIs reported, Court data, Revocation of Consent (if applicable), Dispute, Negative Loans, Data Update, Data Unload and Re-submission.

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Profile

Submitted By	AAA Bank	BBB Bank	CCC Bank
Member's Report Date	January 2013	January 2013	January 2013
Identifier Type	HKCI	HKBRC	HKCI
Identifier of Company	999999	88888888	999999
Identifier Type	OTHER	OTHER	OTHER
Identifier of Company	Other001	Other001	Other001
Place of Registration	HK	HK	HK
Current Name	Sample Report Company Ltd 1 (CCRA)	Sample Report Co Ltd 1 (CCRA)	Sample Report Company Ltd 1 (CCRA)
Current Name in Chinese		範例公司一	
Trade Name		Sample Trade Name 1	
Trade Name in Chinese		商號一	
Previous Name	Previous Name 1	Previous Name 1	Previous Name 1
Previous Name in Chinese	公司前名一	公司前名一	公司前名一
Address	UNIT A, 1/F., ABC TOWER, 1 ABC RD., HONG KONG.	UNIT A, 1/F., ABC TOWER, 1 ABC RD., HONG KONG.	UNIT A, 1/F., ABC TOWER, 1 ABC RD., HONG KONG.
Address in Chinese	香港ABC道1號 ABC樓1樓A室	香港ABC道1號 ABC樓1樓A室	香港ABC道1號 ABC樓1樓A室
Phone Number	25161100	25161100	25161100

2.Profile

Displays demographic information as submitted by the 3 AIs reporting the largest Total Facility Limits.

Identity of the reporting AIs is not reviewed to CCRA Members but will be fully disclosed on a Qualifying Company's self request.

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Company/ Group Structure

Submitted By	Share Holder's Name	Share Holder's Name in Chinese
AAA Bank	ABC Co. Ltd	範例股東公司一
BBB Bank	ABC Company Ltd.	範例股東公司一

3. Company Group/Structure

If submitted and if it is a limited company, the name of the majority shareholder that holds >50% of the SME's shareholding is displayed.

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Court

Defendant	SAMPLE REPORT CO LTD 1 (CCRA)
Defendant in Chinese	範例公司一
Action	Small Claims Tribunal
Plaintiff	SAMPLE AAA CO LTD
Plaintiff in Chinese	原告公司一
Amount	0.00
Date	06 May 2012
File No	SCTC0000/2012
Cause	DEBT

4. Court

Information on civil suits dating back 2 years from the report date obtained from High Court, District Courts, Small Claims Tribunal, Labour Tribunal, and government gazettes on wind-up petitions and orders.

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Revocation of Consent

AI Name	Notice Received On	Effective On
EEE Bank	01 October 2012	30 December 2012

5. Revocation of Consent

This section is only applicable for Limited Company SMEs. For Unlimited Companies, the table will show "No data from CCRA Members".

Notice Date : The date that the notice of revocation is received by the reporting AI.
Effective Date : 90 calendar days after the 'Revocation Notice Date'.

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SUMMARY of All Facility Limits Available to Subject				
Loan Type	Total Facility Limit	Shared with 3rd Party (Y/N)	Number of AI Reporting Data	Dispute (Y/N)
Revolving	\$ 10,000,000	Y	3	N
Non-Revolving	\$ 4,000,000	N		
Combined	\$ 9,000,000	N		
HP/ Leasing	\$ 3,000,000	Y		
TOTAL	\$ 26,000,000			

6. Summary of Positive Data

Shows the total facility limits made available to the Qualifying Company by all reporting AIs and the Dispute status.

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AAA Bank as Reported in January 2013					
Loan Type	Total Facility Limit	Shared with 3rd Party (Y/N)	Tangible Security	Dispute (Y/N)	Dispute Date
Combined*	\$ 9,000,000	N	FULL	N	N/A
HP/ Leasing	\$ 1,000,000	Y			
TOTAL	\$ 10,000,000				

* Combined Limit available for REVOLVING + CONTINGENT

7. Positive Data of Each AI

If there was material default submitted by AIs in the past 5 years, this section will provide loan details up to the past 5 years. Otherwise, it will show loan details for the past 2 years.

Loan details include Total Facility Limit of each loan type; if the loan type is Shared with 3rd Party; Tangible Security status (only applicable to limited companies); as well as the Dispute status.

Loan types are categorised into Revolving, Non-revolving, Contingent, HP/ Leasing and Combined.

BBB Bank as Reported in January 2013					
Loan Type	Total Facility Limit	Shared with 3rd Party (Y/N)	Tangible Security	Dispute (Y/N)	Dispute Date
Revolving	\$ 5,000,000	Y	PARTIAL	N	N/A
Non-Revolving	\$ 3,000,000	N			
HP/ Leasing	\$ 2,000,000	N			
TOTAL	\$ 10,000,000				

CCC Bank as Reported in January 2013					
Loan Type	Total Facility Limit	Shared with 3rd Party (Y/N)	Tangible Security	Dispute (Y/N)	Dispute Date
Revolving	\$ 5,000,000	N	CLEAN	N	N/A
Non-Revolving	\$ 1,000,000	N			
TOTAL	\$ 6,000,000				

If a Qualifying Company has a valid reason to dispute any content in the report, the Dispute Indicator will be displayed as "Y" as long as the Qualifying Company approaches D&B to file a dispute. A dispute is expected to be resolved within 30 business days from the first day of notification.

Details on the cancelled facilities will continue to be displayed for 2 years or 5 years after cancellation, depending on whether there was submission of material default in the past 5 years.

DDD Bank as Reported in May 2012							
Loan Type	Total Facility Limit (as of April 2012)	Shared with 3 rd Party (Y/N)	Tangible Security	Dispute (Y/N)	Dispute Date	Facilities Cancelled Details	
Revolving	\$ 5,000,000	N	FULL	N	N/A	Date	Status
Contingent	\$ 1,000,000	N				May 2012	Written-off
TOTAL	\$ 6,000,000						

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Financial- Negative Loan Data Summary

	Past 12 Months	Past 24 Months
Date of First Past Due Reported	June 2012	September 2011
Total Number of AI Reported past due	1	3
Maximum Days Past Due	70	75
Maximum Amount Past Due >60 days	\$ 10,000	\$ 20,000
Total Amount of Write-Off	\$ 1,000,000	\$ 1,000,000
Total Number of AI Reported Write-Off	1	1
Total Amount of Recovery	\$ 500,000	\$ 500,000
Total Number of AI Reported Recovery	1	1

8. Negative Loan Data Summary

Shows the consolidated summary of Negative Loan Data as reported by the reporting AIs over the 2 analysed periods to provide insights on the trends of negative loan data.

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Financial – Negative Loan Data Reported in Past 5 Years

Reported By	Reported Date	Loan Type	Past Due > 60 Days	Maximum Days Past Due
AAA Bank	June 2012	Revolving	\$10,000	70
CCC Bank	January 2012	Non- Revolving	\$10,000	65
BBB Bank	September 2011	Revolving	\$20,000	75
AAA Bank	July 2010	Revolving	\$10,000	65

9. Past Due Loan Data

If there was material default submitted by AIs in the past 5 years, this section will show the past 5 years data on Loan Type, Total Past Due Amount and Maximum Days Past Due. Otherwise, it will show the past 2 years data.

If no negative data submitted by AI, it will show "No data from CCRA Members".

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Financial – Write-Off Data Reported in Past 5 Years

Reported by	Reported Date	Amount of Write-Off	Amount of Recovery
DDD Bank	June 2012	N/A	\$ 500,000
DDD Bank	May 2012	\$ 1,000,000	N/A

10. Write-off and Recovery Data

If there was material default submitted in the past 5 years, it will show past 5 years data on Write-off and Recovery amounts by AI level. Otherwise, it will show the past 2 years data.