iFinHealth
A FundingReach Group Company

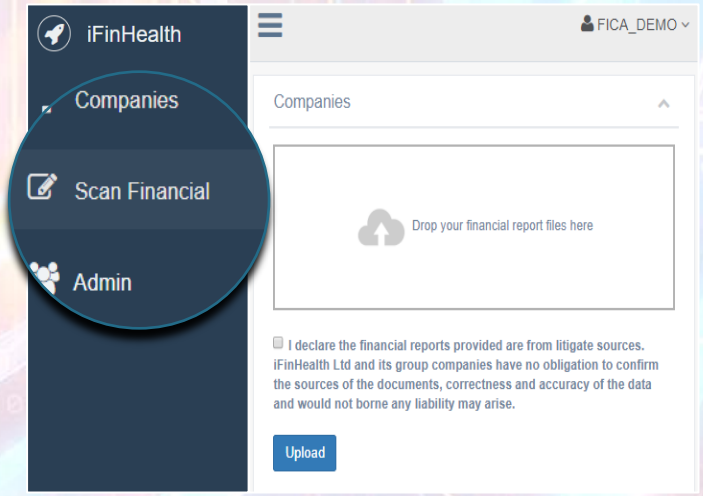
AI-driven engine for financial intelligence

Hong Kong FinTech Solution Day 2022

2022

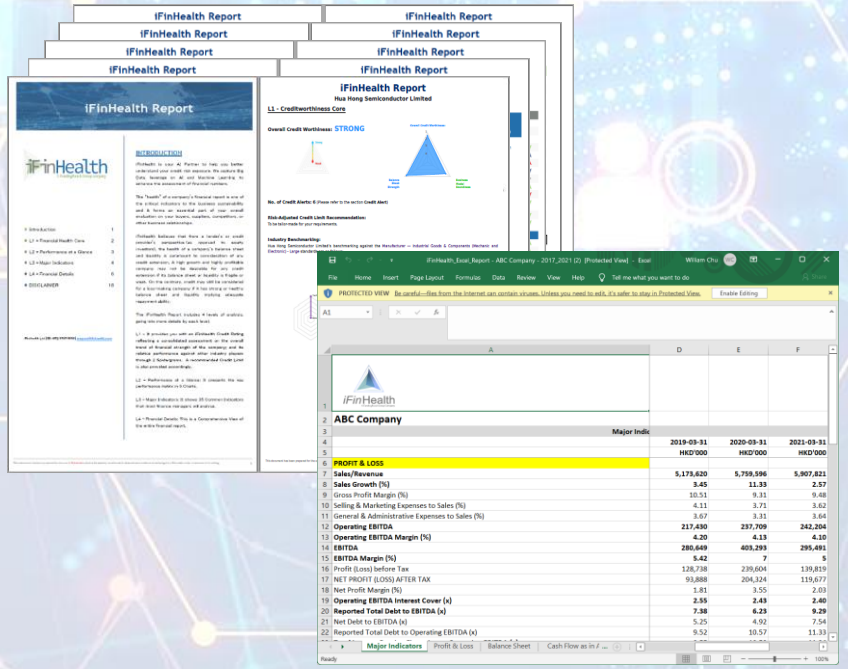
iFinHealth Auto-Spreading and Credit Analysis

Upload Financial Report in pdf (in English, Traditional/ Simplified Chinese)



OCR for data extraction/ AI & Machine Learning for mapping

iFinHealth Report including spreading results and credit analysis


iFinHealth Report
iFinHealth Report
iFinHealth Report

Innovation and Creativity

Pain Points

- Manual financial spreading and credit analytical process

→ Inconsistent, time consuming and credit loss

- Attrition further adds to the resource pressure

→ Unsatisfactory customer experience

Our Solution

- Leverage AI to translate spreading and credit logics into coding for automation
- Use machine learning and statistical model to identify anomalies behind credit alerts and peer comparison

Key differentiators:

- Credit alerts
- Flexible architecture permitting highly customized solution for banks

Awards & Recognition

數碼港 Cyberport

Incubation Program

創新科技署 Innovation and Technology Commission

Enterprise Support Program

Hong Kong ICT Awards 2022 香港資訊及通訊科技獎

ICT RegTech Awards 2022

Featured by Hong Kong Monetary Authority

Hong Kong Monetary Authority (HKMA)
51,989 followers
3w •

Launched by the HKMA, the second Regtech use case video focuses on Artificial Intelligence (AI). AI can be applied to the risk management and compliance operations of banks for data analysis, regulatory monitoring and forecasting.

The video features Mr Anson Kwok from Citi and Mr William Lam from FundingReach Holdings Limited to showcase the use of AI for corporate loan credit risk assessment.

Regtech Knowledge Hub: https://lnkd.in/g6yWYCyT

View this video to learn more.

Regtech Knowledge Hub | Citibank and iFinHealth Corporate loan risk ma...
youtube.com

IFTA – RegTech Platinum Award 2020

ETNET - FinTech Award 2020

iFinHealth

AI solutions to grow your business

Client Origination

Identifying Right Target Clients based on Industry Segment and Credit Strength

- **Industry Segment**: Detailed industry segments and sub-segments for all Hong Kong and China listed companies
- **Credit Strength**: Easy retrieval of target clients to meet your credit risk appetite

Pre-onboarding

Prospecting Insight 360

- **Market Position**: Industry peer benchmarking from different financial perspectives
- **Financial Weakness**: AI red flag warning based on financials
- **Financial Strength**: Fully automated credit assessment with auto-spreading
- **Market News Alert**: AI credit news scan and assessment to retrieve historical credit related news of borrower/key executives/vendors/buyers/brands
- **Risk Exposure Simulation**: Risk acceptance criteria, credit limit and term loan simulation
- **KYC Instant Scan**: Background search from over 50,000 global data sources on Sanctions, PEP, Alert List, AI Compliance News, Litigation (HK, China, TW)

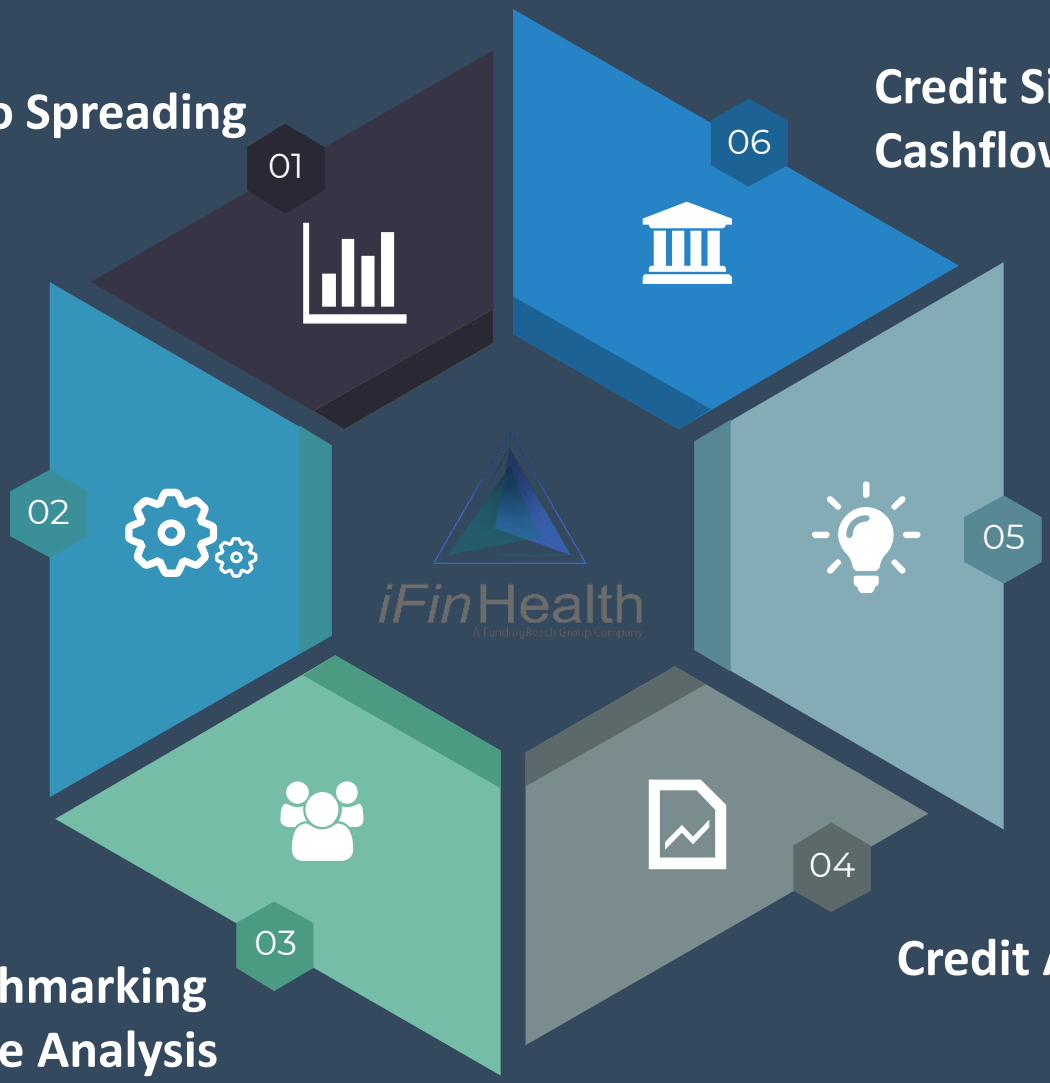
Post-onboarding

Ongoing Assessment and Monitoring

- **Covenant Breach Alert**: Covenants and financial triggers monitoring
- **Financial Red Flag and Assessment**: Fully automated financial spreading and credit assessments to provide credit alert on potential weakness
- **Daily AI News Monitoring**: Global monitoring of negative credit event on client and its supply chain partners
- **Daily KYC and Litigation Surveillance**: Instant alert on compliance and litigation hits on client, its owners and key executives

Funding REACH

Using iFinHealth to streamline credit analytics



Using iFinHealth for new business

1

Select target segment with reference to iFinHealth industry segmentation

- Agree on target segments
- Extract listed company population per iFinHealth industry segmentation
- Get basic company info and high-level financials

2

Conduct industry research

- Conduct high-level industry research to arrive at an industry overview
- Identify high profile players within specific segment / sub-segments

3

Identify initial prospect names

- Conduct cursory review
- Use iFinGate to single out names on sanction list/ with red flag alerts
- Browse any positive/ negative news alert on iFinPulse

4

Conduct deep-dive analysis on prospect names

- Get iFinHealth reports for more refined review of financial structure and peer comparison
- Identify business opportunities from financial analysis and news

iFinHealth

Founder background

William Lam, CEO, is instrumental to the development of AI supported credit and compliance systems which help Financial Institutions and corporates to increase their business visibility and make better business decisions. William has extensive experiences in Banking, prior to founding FundingReach, 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. William holds LLB from University of London and BABS from CityU.

William is a regular speaker for various industry associations, corporates, and educational bodies, including Cyberport, Hong Kong Electronics and Industries Association, Hong Kong Institute of Bankers , Hong Kong Securities Association, Hong Kong Institute of Certified Public Accountants, Association of Chartered Certified Accountants, Professional Insurance Brokers Association, Association of International Accountants, University of Hong Kong, etc.

Founding and Leadership Team

Banking Veterans

Fion Lai, Head of Client Excellence

- Strong client coverage experience across different sectors in renowned International FIs (SCB, ANZ, UBS, BOC)
- Expertise on credit and compliance fulfilments on local & regional levels for 20+ years
- Former Director of International Banking, ANZ
- BBA - HK University of Science and Technology, MBA - Bradford University UK

Lolita Yew

- Director of Credit Analytics, FundingReach Holdings
- Former Head of Emerging Corporates Credit Risk, ANZ
- Former Head of Global Corporates, Standard Chartered Bank
- Former Head of Local Corporates, Standard Chartered Bank
- B.Soc.Sc - HKU
- MBA - University of Western Ontario

Tammy Lam

- Co-Founder of Banyanwood Consultants Ltd., providing credit trainings and risk management advisory work to a wide range of local and foreign banks
- Former Country Risk Manager / Chief Risk Officer, Citibank (China)
- Former Independent Director, Chengdu Bank
- Former Non-Executive Director, Shenzhen Longgang Guoan Village & Township Bank
- BBA - The Chinese University of Hong Kong

Gemay Shek

- Real Estate Industry Specialist for Asia providing specialist approval for real estate transactions in Hong Kong, Singapore and China
- Senior credit training consultant for Citibank, other local banks in Hong Kong and Banyanwood Consultants Ltd.
- Former Head of China Corporate Division and Real Estate Division, Citibank HK
- Former Country Risk Manager, Citibank HK
- Bachelor of Social Sciences, The University of Hong Kong

Founding and Leadership Team

Technical Expert

Oliver Yip, CTO

- 20+ years' experience, WK Yip specializes in Big Data, Data Analytic, Web and Cloud technologies
- Former Leadership roles in IBM and listed co (Pacific Online, Linmark, ePro)
- Departmental Advisory Committee member of HKU EEE
- Certified PMP and ScrumMaster
- BSc and MEng in EECS from MIT

Prof. Edmund Lam, Technical Advisor

- Professor in EEE, Director of Computer Engineering Program;
- Director of Imaging Systems Laboratory
- IEEE Fellow; HKIE Fellow; OSA Fellow
- BS, MS and PhD in EE from Stanford University