

Additional information that will assist a timely assessment of the application.

## Information to be provided on all loans

### Client background

Overview of customer, their business and any pertinent issues.

### Security property

Brief description of the security property, including location, type of property, quality and any undesirable features.

## Additional information required for loans over \$1,000,000

### Industry

Information on the industry that the borrower is involved in.

### Management and shareholding (if an owner occupier)

Comment on the experience and depth of the management team and, if a company, the same for directors and major shareholders.

### Financial strength

Comment on the profitability and balance sheet of the business and/or the income and asset & liability position of the individuals. If a company, please provide similar financial information for the directors as for individuals.