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By fax no: 2185 7845

Ms Yue Tin-po
Clerk to Panel on Commerce and Industry
Legislative Council
Legislative Council Building
Hong Kong

Dear Ms Yue

Panel on Commerce and Industry - Special Meeting on 27 October 2008

Thank you for your letter of today.

As requested, we have urgently relayed the request of the Panel to the relevant member banks of the Association. Unfortunately, the relevant banks have advised the Secretariat that due to the short notice, they were unable to send representatives to attend the said meeting. Meanwhile, they have also indicated that they have been supportive towards the government's intent to help the SMEs in coping with financial difficulties arising from the global financial turmoil, and have been adopting a very similar approach. Should there be further recommended measures which aim at providing the SMEs with more flexibility, the banks will certainly take those into consideration in their normal credit assessment process.

Yours sincerely

Eva Wong
Secretary

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Hang Seng Bank Limited
The Hongkong and Shanghai Banking Corporation Limited
Standard Chartered Bank (Hong Kong) Limited

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