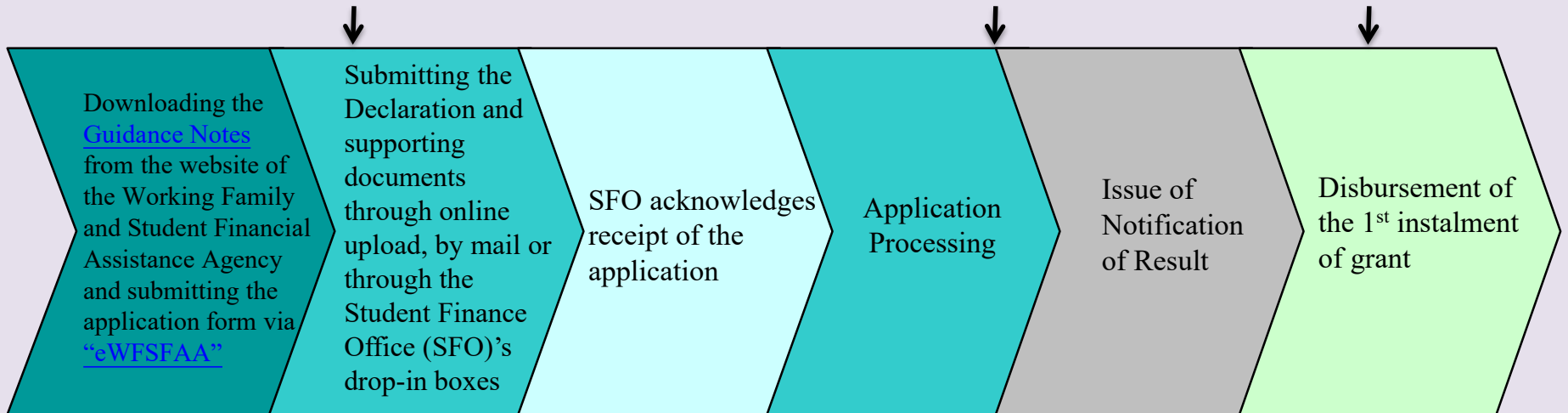


Workflow of Application Processing

For collection of supporting documents at institutions, please refer to the announcement of individual institutions.

To issue Notification of Result for 90% of the applications with complete information at the time of application within 60 days from the date of SFO's acknowledging receipt of application.

Normally within two weeks from the date of issuance of the Notification of Result



For acceptance of living expenses (LE) loan

Normally within three weeks upon successful submission of related documents

