

Press Release

FOR IMMEDIATE RELEASE

## **CTBC Bank wins Credit Risk Technology Implementation of the Year in Taiwan for 2017 in The Asian Banker Taiwan Country Awards 2017**

- **CTBC Bank is the first bank in Taiwan to offer pre-approval selling mechanism**
- **The bank built a leading online lending service platform in Taiwan that polished its brand image of “Customer First”**
- **The bank developed a customer-centric scoring model to avoid risk speculation and arbitrage**

**Taipei, Taiwan September 12th 2017 - CTBC Bank** received the award for **Credit Risk Technology Implementation of the Year in Taiwan** for 2017 in The Asian Banker Taiwan Country Awards 2017, the foremost annual meeting for decision makers in the financial services industry in Taiwan, held at Westin, Taipei on September 12th 2017 .

### **CTBC Bank is the first bank in Taiwan to offer pre-approval selling mechanism**

CTBC is the first bank in Taiwan to develop pre-approval selling mechanism in its “Digital Risk Management” project, which enables the bank to accurately identify high-quality customers with low-credit risks and high future value. It makes it possible for the bank to obtain an early connection with its target customers, thus boosting the new-booking volume of the bank as well as decline the credit risk exposure of the bank.

### **The bank built a leading online lending service platform in Taiwan that polished its brand image of “Customer First”**

The bank managed to build an online lending platform which offers customers with an accessible, convenient and efficient banking service. Based on new technologies, integrated legacy and new systems, it provides a robust risk management infrastructure and brings the bank’s retail lending business to a new level.

### **The bank developed a customer-centric scoring model to avoid risk speculation and arbitrage**

The bank successfully developed Proxy Income Model and Customer-Centric Model which broke the limits of traditional practices. These scoring models based on cutting-edge technologies equip the bank with more precise risk measurement and enhanced risk mitigation ability, which is a pioneer feature among Taiwan commercial banks.

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The Asian Banker Taiwan Country Awards Programme, refereed by prominent global bankers, IT consultants and academics, is the most prestigious of its kind in Taiwan. Recipient of these awards are honoured in a gala event that recognises their efforts in bringing superior products and services to their customers. A stringent and long evaluation process determines the awardees.

## **About The Asian Banker**

The Asian Banker is the region's most authoritative provider of strategic business intelligence to the financial services community. The Singapore-based company has offices in Singapore, Malaysia, Manila, Hong Kong, Beijing, and Dubai, as well as representatives in London, New York, and San Francisco. It has a business model that revolves around three core business lines: publications, research services and forums. The company's website is [www.theasianbanker.com](http://www.theasianbanker.com)

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