

Press Release

CTBC Bank's Micro Personal Loan with Intelligence Digital Lending Model was awarded Best Digital Financial Inclusion Initiative, Application or Programme at The Asian Banker Taiwan Awards 2019

- **CTBC Bank launched its “Intelligence Digital Lending” project with the Micro Personal Loan testing program to promote financial inclusion**
- **Its “Intelligence Digital Lending” project delivered financial improvements for the bank**
- **The bank built innovative technology models with internal, external and alternative data**

Taipei, Taiwan, 23 October 2019 – CTBC Bank's Micro Personal Loan with Intelligence Digital Lending Model was awarded Best Digital Financial Inclusion Initiative, Application or Programme at The Asian Banker Taiwan Awards 2019. The awards luncheon, which gathered the foremost decision makers in the financial services industry in the country, was held on 23 October 2019 at Mandarin Oriental, Taipei.

Standing from left: Foo Boon Ping, Managing Editor, The Asian Banker; Representatives from CTBC Bank; Matt Dooley, International Resource Director, The Asian Banker

CTBC Bank launched its “Intelligence Digital Lending” project with the Micro Personal Loan testing program to promote financial inclusion

To serve a wider range of customers and execute digital transformation, CTBC Bank completed the product planning of Micro Personal Loan with Intelligence Digital Lending model in March 2018 and officially launched the testing program on May 2018. The Micro Personal Loan model can meet the financial needs of micro-enterprises, startup companies and disadvantaged groups. It is equipped with an online platform which introduces big data underwriting technology.

It's “Intelligence Digital Lending” project delivered financial improvements for the bank

The volume of loans increased by about 400 million with loss performance properly controlled after almost a year of implementing the digital lending model. Return on Asset (ROA) of micro personal loans reached 4.41%, which was 186bps higher than the normal personal loan and created higher profits. In 2018, CTBC Bank's new booking volume grew to 6.2 billion, compared to 2017, and the growth rate reached 18%.

The bank built innovative technology models with internal, external and alternative data

By making good use of big data and related digital technologies, the bank was able to offer a one-minute pre-underwriting and 24-hour online customer service through its Online

Consumer Lending Finance Platform to achieve the “Apply Easier” goal. The bank built a complete intelligent infrastructure, which includes data source, analytics technology, scoring model and real-time decision engines to recognise customer needs and preferences in borrowing.

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.

For more information, please contact:

Ms. Moira Zhan
Tel: (86) 10 5869 4670
mzhan@theasianbanker.com
www.theasianbanker.com