

Press Release

CTBC Bank's "Geographic Data-driven Lending Program" was awarded Best Lending Technology Initiative, Application or Programme at The Asian Banker Taiwan Awards 2019

- **The Geographic Data-driven Lending Program enhanced the customer engagement process and increased online application by 71%**
- **The bank streamlined the on-site appraisal process through its lending program**
- **The bank digitalised the portfolio dynamics monitoring process and maintained the sound asset quality performance**

Taipei, Taiwan, 23 October 2019 – CTBC Bank's "Geographic Data-driven Lending Program" was awarded Best Lending Technology 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

The Geographic Data-driven Lending Program enhanced the customer engagement process and increased online application by 71%

The Geographic Data-driven Lending Program not only help customers recognise their own demands and preferences, but also assists sales agents to promptly provide complete, thoughtful and accurate responses. With the application programming interface (API) service connecting to an in-house agent's system, the bank is able to keep in touch with customers, especially those who are in the stage of buying a house, thus improving customer connection. In 2018, the return visit rate for CTBC's online banking significantly increased to 73%, and online applications increased by 71%.

The bank streamlined the on-site appraisal process through its lending program

CTBC Bank built an in-house database by big data techniques and set up screening rules to automatise and accelerate the appraisal price decision process. By importing digital intelligence collateral appraisal mechanisms, the turn-around-time in the collateral appraisal process was reduced to 33%. Through its online lending service, the turn-around-time for unsecured loans was shortened to 30 minutes from one hour.

The bank digitalised the portfolio dynamics monitoring process and maintained the sound asset quality performance

The Geographic Data-driven Lending Program digitalised the portfolio dynamics monitoring process by transforming location-based information of market dynamics data into the system, thus the bank is able to deliver visual solutions to clients. In 2018, the bank's outstanding

mortgage balance reached 577 billion, which ranked second in the Taiwan market. The bank also maintained its sound asset quality performance and achieved the number one ranking with a 0.04% non-performing loan (NPL) rate.

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.

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