

FOUNDATION FOR GROWTH:

Taishin International Bank modernizes credit assessment workflow with Moody's Credit Memo



“Adopting Moody’s Credit Memo was an important contributor to our efforts to support portfolio growth. By helping improve the efficiency and consistency of elements our credit analysis workflow, the platform has helped our teams as they manage higher volumes with greater confidence. This partnership is a cornerstone of our strategy to drive growth and deliver superior service.”

Sharon Lin,
CEO, Taishin International Bank

Objective

Taishin International Bank, a leading Taiwanese financial institution with an extensive global network, set out to modernize its complex and time-intensive credit assessment process. Its largely manual approach to gathering, reviewing, and validating large volumes of information created operational inefficiencies that made it more difficult to support growth objectives, placing a burden on Relationship Managers (RMs), who spent substantial time preparing credit memos. These challenges contributed to longer internal review cycles, higher costs, and potential quality risks associated with manual processes. To support its ambition to expand its corporate lending portfolio, Taishin Bank sought a new framework that would help support improvements in the quality and speed of its credit analysis processes.

Solution

Taishin Bank adopted Moody’s Credit Memo to support enhancements to its credit operations. The solution integrates key components of Moody’s Lending Suite, including Spreading and Credit Presentation, within a single platform, supported by a broad ecosystem of data sources such as financial data, ESG metrics, adverse media, and industry insights, which are used as inputs alongside the bank’s own analysis. A primary driver of the decision was the bank’s need for a unified platform with broad data coverage to support its internal review processes. Moody’s differentiated offering combines robust data with a SaaS delivery model, which helped the bank reduce operational complexity and manage total cost of ownership.



Results Reported by Taishin International Bank

The implementation of Moody's solution established a strong foundation for growth and efficiency, allowing Taishin Bank to expand its business while creating a more consistent and productive credit framework.



DRIVING SIGNIFICANT BUSINESS GROWTH

With process improvements to its credit workflows, Taishin Bank reported greater capacity to support expansion efforts. Over the past 12 months, the bank increased its corporate portfolio by 18.3%, which it attributes in part to operational improvements, including its use of Moody's Credit Memo. The bank also grew its team of corporate lenders team by 4.3%, underscoring the platform's role in supporting the bank's broader strategic growth.



ENHANCING OPERATIONAL EFFICIENCY

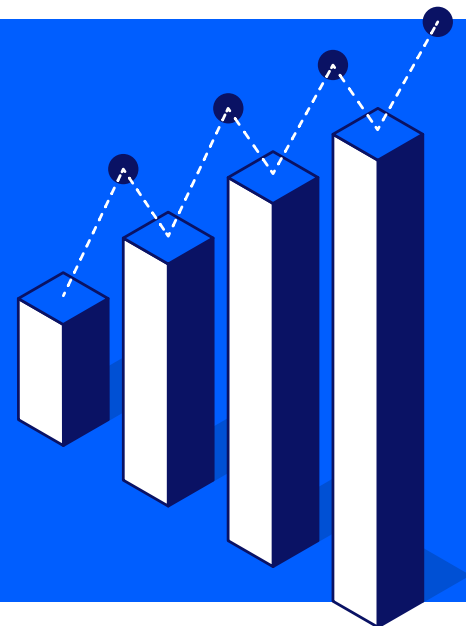
By automating parts of manual data collection and integration, Taishin Bank reported up to 50% time savings in certain aspects of credit analysis and reduced manpower costs across corporate lending by 3.4%. These efficiency gains supported the team in generating 4,334 credit proposals in the past year, supporting higher volumes with greater speed and focus.



IMPROVING CONSISTENCY AND DECISION SUPPORT

Moody's Credit Memo provides tools that support a more standardized approach to credit reporting, supporting greater consistency in reporting formats and analytical logic across the organization. By leveraging high-quality data and more consistent risk assessment protocols, Taishin Bank is better positioned to support its internal assessment of credit risk. This improved consistency supports better-informed decision-making, reduces quality risks associated with previous manual processes, and contributes to a smoother, faster lending experience for customers.

Building on this success, Taishin International Bank is well-positioned to continue supporting its regional expansion and customer service ambitions. Its continued investment in technology is intended to help maintain a competitive edge while delivering high-quality financial services in a dynamic market.



Taishin International Bank's transformation demonstrates how automating parts of credit workflows can help support faster decision-making, greater consistency, and improved operational efficiency across lending operations. Discover how Moody's Lending Suite provides tools that help banks streamline processes, manage complexity, and support growth objectives. [Learn more](#)