

Bank SinoPac reports shorter loan turnaround times following adoption of Moody's Lending Suite Origination



“Moody’s Lending Suite supported Bank SinoPac in introducing a more international view to its credit approval process, helping streamline decision-making, address certain operational pain points, and support the Bank’s overseas business expansion efforts. The platform has helped enhance cross-regional communication, collaboration, and process consistency. Its modular architecture, together with maintainability features, is designed to help reduce reliance on IT resources while supporting evolving business needs.

Co-developed by Bank SinoPac and Moody’s, the solution brings together the strengths of both organizations. By combining the Bank’s deep local market expertise with Moody’s international credit risk and lending experience, the collaboration has generated strong synergies and contributed to sustainable, longer-term business value.”

— I-Chun Kuan

Senior Executive Vice President & Head of Corporate Credit Risk Management Division, Bank SinoPac

Objective

Bank SinoPac is one of Taiwan’s leading commercial banks, with a strong focus on corporate and small and medium enterprise (SME) lending. Over time, its credit processes had become dependent on manual data entry, spreadsheet-based analysis, and disconnected systems. This required relationship managers and credit teams to duplicate work across multiple tools, extending internal review cycles and increasing operational effort. As credit volumes grew and governance expectations evolved, these inefficiencies made it harder to apply credit policies consistently across internal teams and portfolios.

Bank SinoPac therefore prioritized the introduction of a single credit workflow environment to support greater consistency, transparency, and efficiency across the corporate and SME lending lifecycle, while remaining aligned with internal credit policies and risk governance requirements.

Solution

Bank SinoPac adopted Moody’s Lending Suite Origination as its central solution for corporate and SME credit investigation, approval, and review. The solution brings borrower onboarding, financial spreading, risk grading, credit documentation, facility and collateral structuring, covenant management, and approvals into a unified credit workflow. This replaced a landscape of fragmented tools and manual handoffs that previously required teams to re-enter and reconcile information across systems.

A key factor in the decision was the solution's ability to reflect Bank SinoPac's internal credit policies while supporting complex borrower hierarchies, multiple lending products, and the diverse needs of lending and risk teams. As part of the implementation, the bank has been advancing its credit transformation efforts, with AI-powered Moody's Credit Memo capabilities designed to assist teams in reducing the manual effort associated with credit memo preparation.

The capability assists teams with structuring credit memos using available financial data, risk inputs, and standardized templates, while retaining review and judgment at each stage. Moody's Lending Suite Origination brings together financial data, risk models, and configurable workflows within a consistent framework. The solution was delivered through a phased rollout, supported by structured training and change management initiatives across lending and risk teams.

Results reported by Bank SinoPac

Following implementation, Bank SinoPac reports that its updated credit framework supports more consistent processes, shorter turnaround times, and broader adoption across lending operations.



SHORTENING CREDIT TURNAROUND TIMES

By reducing manual steps and streamlining workflow handoffs, Bank SinoPac reported shorter end-to-end loan turnaround times within lending teams. This helped teams move credit applications through review stages more efficiently while remaining aligned with established credit policies.



IMPROVING CONSISTENCY AND TRANSPARENCY

The solution supports standardized credit documentation, approval workflows, and audit trails across corporate and SME portfolios. By bringing risk models, financial analysis, and structured credit memos into a single workflow, the bank strengthened transparency and consistency in its internal credit assessments, supporting governance and regulatory review activities.



DRIVING ADOPTION AND SUPPORTING BUSINESS GROWTH

Bank SinoPac reported strong adoption across more than 700 users, including teams in overseas branches, supported by structured training and change-management initiatives. From 2024 to 2025, the bank also reported a 14% increase in overall revenue, alongside growth in customers and transaction volumes, which it shared in the context of its broader operational improvement efforts.

Industry recognition

The joint implementation by Bank SinoPac and Moody's was recognized by TAB Global with the **Best Business Lending Technology Initiative in Asia Pacific 2026 award**, citing the digitization of the lending lifecycle across origination, financial analysis, credit approvals, and portfolio management.



TAB Global
FINANCIAL TECHNOLOGY INNOVATION AWARDS 2026
BEST BUSINESS LENDING TECHNOLOGY INITIATIVE IN ASIA PACIFIC

Future goals

Building on this foundation, Bank SinoPac plans to continue extending its digital credit capabilities across portfolios and geographies. The use of structured data, dashboards, and model-based analysis is intended to support more consistent credit management and deeper customer engagement, while maintaining strong governance across the lending lifecycle.

Discover how Moody's Lending Suite helps banks streamline processes, reduce complexity, and support growth objectives. [Explore our solutions.](#)