China CITIC Bank International wraps up HKMA GenA.I. Sandbox trial of "SME financing solution AI Approver Assistant"

Saving 90% of time required for preliminary draft credit proposals generation

(Hong Kong: 31 October 2025) China CITIC Bank International Limited ("CNCBI") announces that the Bank has completed its "SME (small- and medium-sized enterprises) financing solution AI Approver Assistant" trial run in the GenA.I. Sandbox launched by the Hong Kong Monetary Authority ("HKMA") and Hong Kong Cyberport Management Company Limited ("Cyberport"). Results of use cases were showcased at today's GenA.I. Symposium.

Process revolution a win for banks and customers

China CITIC Bank International joined the first cohort of participants in the GenA.I. Sandbox launched by the HKMA and Cyberport in 2024. Mr Clement Woo, Chief Risk Officer, CNCBI, said, "China CITIC Bank International is delighted to demonstrate the use-case results of the 'SME financing solution AI Approver Assistant'. The data and experiences will help the Bank and the industry to revolutionise credit approval processes in the future. With a common standard for assessing customers credit status towards enhanced accuracy, the 'SME financing solution AI Approver Assistant' will not only cut manual process, approval time and labour costs, but it could help also weed out problematic credit applications, and in turn enhance banks' risk management capability."

Mr Peter Yim, Deputy Head of Personal & Business Banking Group and Head of General Banking Products, Personal & Business Banking Group, CNCBI, pointed out, "SMEs form the economic backbone of Hong Kong. They are a key customer segment which receives much of the Bank's attention and resources. Targeting SMEs' financing pain points, the 'SME financing solution AI Approver Assistant' helps review customers' credit data and cuts the credit approval time significantly, allowing SME customers to obtain the capital needed. This will enhance customer experience and provide solid support to SMEs in a competitive market environment."

Translating trial-run results into credit assessment efficiency

The "SME financing solution AI Approver Assistant" simplifies and automates credit approval processes by handling unstructured data with use of large language models (LLMs) in place of traditional financing approval processes which rely on static data, manual review, and heuristic-driven decisions. Trial-run results reveal that the "SME financing solution AI Approver Assistant" demonstrates outstanding performance in efficiency improvement, data extraction accuracy, credit narrative quality and risk detection capability. These may enhance credit assessment efficiency to a full extent:

- Time for preliminary draft credit proposals generation reduced to 15 minutes, a cut of more than 90% from typical manual processes
- Accuracy of credit data extraction via optical character recognition (OCR) exceeding 80%
- Above 70% of generated contents rated “valuable reference material” by credit reviewers
- 100% success rate of discrepancies and potential fraud detection, comparable to manual review

China CITIC Bank International will continue to explore practical applications and use-case scenarios of the "SME financing solution AI Approver Assistant" with an aim of furnishing full support to SME development.

For details of the "SME financing solution AI Approver Assistant", please visit https://www.cncbinternational.com/_document/sme/aigen/en/GenAI-use-case-summary.pdf.

Photo:

Showcasing the “SME financing solution AI Approver Assistant”: Mr Clement Woo (left), Chief Risk Officer, China CITIC Bank International and Mr Peter Yim (right), Deputy Head of Personal & Business Banking Group and Head of General Banking Products, Personal & Business Banking Group, at the GenA.I. Symposium organised by the Hong Kong Monetary Authority and Hong Kong Cyberport Management Company Limited

China CITIC Bank International Limited

China CITIC Bank International Limited ("CNCBI"), a major offshore platform of commercial banking business of the CITIC Group, is 75%-owned by CITIC International Financial Holdings Limited ("CIFH"), which in turn is a wholly-owned subsidiary of China CITIC Bank Corporation Limited ("CNCB").

China CITIC Bank International's footprint in Greater China includes 21 branches and two business banking centres in Hong Kong, as well as presence in Beijing, Shanghai, Shenzhen and Macau, and overseas branches in New York, Los Angeles and Singapore.

Across a century, China CITIC Bank International has grown together with its employees, customers and partners since 1922 and will continue to move towards its vision of "Agile. Professional. Simple." in adherence to the 4C (Culture, Customer, Collaboration, Cyberspace) core values while driving actively its missions to "create value for customers, seek happiness for employees, make profit for shareholders, perform responsibility for society".

More information about China CITIC Bank International can be found on its website at www.cncbinternational.com.