



HONG KONG MONETARY AUTHORITY
香港金融管理局

Our Ref.: B1/15C

16 March 2020

The Chief Executive
All Authorized Institutions

Dear Sir/Madam,

Second Issue of Regtech Watch

The Hong Kong Monetary Authority published today the second issue of Regtech Watch.

This issue focuses on technology applications in credit risk management. It highlights the key challenges in credit underwriting and risk management processes and shares use cases of banks that apply machine learning models and other technologies to overcome these challenges.

If your institution has any questions regarding this newsletter series, please feel free to contact Mr Alvin Li on 2878-1458 (on technology aspects) or Ms Irene Tse on 2878-1870 (on credit risk aspects).

Yours faithfully,

Raymond Chan
Executive Director (Banking Supervision)

Encl.