HONG KONG MONETARY AUTHORITY
香港金融管理局

Coordinating legal, regulatory and policy responses

Promoting access to credit

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Technology and innovation are redefining credit demand and supply

Evolving business and financial landscape

Credit for new era of business

Innovative products and services

Emerging credit demand of SMEs for transformation

Digital transformation

Green transformation

Cross-border business expansion

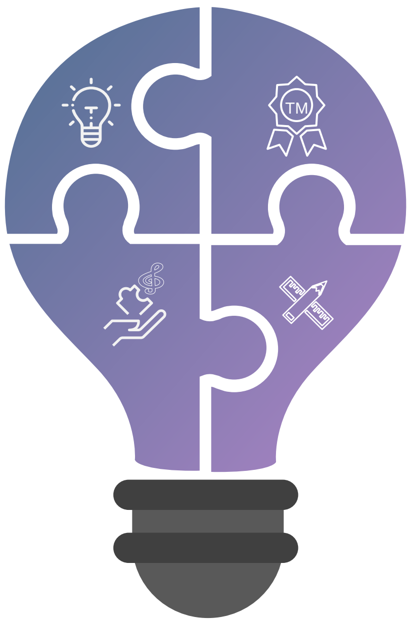
Next frontier of credit – intellectual property as a financial asset

Turning intangible assets into tangible credit

Global value of intangible assets: US$80 trillion

Patents

Copyrights



Trade marks

Designs

90% of value of S&P companies

Intellectual property

Balanced supervisory approach – credit risk and credit flow

Encourage banks to support real economy, especially SMEs

Taskforce on SME Lending

Support measures

Engagement events

>230

Enhance data infrastructure to facilitate credit risk assessment

Commercial Data Interchange (CDI)

71,000
Facilitated Loan Applications and Reviews

HK$58.1bn
Estimated Approved Credits

Cross-boundary Data Validation

10+
Banks and Credit Reference Agencies

HK$150mn+
Facilitated Approved Loans

Balanced supervisory approach – responsible innovation

Fintech Supervisory Sandbox

GenA.I. Sandbox

Supervisory Incubator for DLT

IP Financing Sandbox

Fostering resilient, future-ready bank financing for SMEs