PRESS RELEASE

FOR IMMEDIATE RELEASE

Fubon Bank Participates in HKMA's Second Cohort of the GenA.I. Sandbox

(Hong Kong: 15 October 2025) Fubon Bank (Hong Kong) Limited ("Fubon Bank") announced its participation in the second cohort of the Generative Artificial Intelligence ("GenA.I.") Sandbox, jointly launched by the Hong Kong Monetary Authority ("HKMA") and the Hong Kong Cyberport Management Company Limited ("Cyberport").

Through the GenA.I. Sandbox, Fubon Bank will collaborate with its technology partners – Alibaba Cloud, Ant Digital Technologies and Votee AI Limited – to explore an AI-powered assistant designed to create a more personalized, secure and interactive mobile banking experience. This solution aims to promote financial service accessibility for diverse customer groups and promote financial inclusion by providing timely advice based on individual financial behaviors and needs through an intuitive GenA.I.-powered conversational interface. The assistant will also incorporate intelligent risk awareness and adaptive safety controls to improve fraud prevention and reduce financial losses.

Fubon Bank is committed to advancing the adoption of AI to elevate the customer experience. It strives to deliver tailored, smart and user-friendly banking solutions to its customers, supported by enhanced risk management capabilities. Through this valuable experience, Fubon Bank seeks to explore the transformative potential of GenA.I. and share insights that contribute to industry-wide development.

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Fubon Bank (Hong Kong) Limited

Fubon Bank (Hong Kong) Limited ("Fubon Bank") is a wholly owned subsidiary of Fubon Financial Holding Co., Ltd. ("Fubon Financial Holdings"), one of the largest financial holding companies in Taiwan. Committed to becoming one of Asia's first-class financial institutions, Fubon Financial Holdings has built a strong lineup of financial service companies. Fubon Bank operates 15 branches, 3 SME Banking Services Centres, 1 Offshore Banking Centre and 1 Securities Services Centre in Hong Kong, providing a wide range of financial services encompassing consumer and wholesale banking, wealth management, financial markets, securities brokerage and investment services. Fubon Bank holds an A-2 short-term, BBB+ long-term rating from Standard & Poor's. The rating reflects Fubon Bank's strong capitalization, good liquidity and sound asset quality.

For more information about Fubon Bank, please visit Fubon Bank's website www.fubonbank.com.hk.