

PRESS RELEASE

FOR IMMEDIATE RELEASE

Fubon Bank (Hong Kong) Becomes the First Retail Bank in Hong Kong to Adopt Moody's Automated Credit Memo A GenAI Solution for Corporate Credit Origination

(Hong Kong: 20 October 2025) Fubon Bank (Hong Kong) Limited ("Fubon Bank") is pioneering a collaboration with Moody's Corporation ("Moody's") to become the first retail bank in Hong Kong to adopt a comprehensive Generative AI ("GenAI") solution for corporate credit origination. This collaboration demonstrates Fubon Bank's commitment to digital transformation and enhances the efficiency and risk control of its corporate lending operations.

This collaboration directly supports the Hong Kong Monetary Authority's "Fintech 2025" strategic priorities — "All banks go fintech" and "Expanding the fintech-savvy workforce" — by accelerating digital transformation across the banking sector and equipping Fubon Bank's teams with cutting-edge AI capabilities.

By adopting Moody's Automated Credit Memo, Fubon Bank will be able to simplify its credit origination process, reducing the time required to create credit memos. Moody's solution combines corporate information, analysis and other public information to enable Fubon Bank to expedite data gathering and analysis, thereby boosting productivity. Through leveraging this GenAI tool, Fubon Bank aims to streamline its operations, improve decision-making and provide a seamless credit experience for its clients.

Moody's Automated Credit Memo combines GenAI technology with Moody's longstanding expertise in data analysis to effectively remove the bottlenecks of traditional credit memo creation, eliminating the hassle and time-consuming tasks of gathering and processing relevant information. The tool produces Fubon Bank standardized reports that offer a comprehensive view of a corporate client's information and status, facilitating credit quality monitoring and risk control. In turn, this enables the bank to meet regulatory requirements and make faster, better-informed decisions.

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Photo Caption:

Fubon Bank (Hong Kong) partners with Moody's Corporation to launch the city's first end-to-end Generative AI solution for corporate credit origination.

Mr. Rockson Hsu, EVP & Chief Strategy Officer and Chief Risk Officer of Fubon Bank (Hong Kong) (left), with Mr. Chen Yi, Managing Director, Head of Banking Unit, Asia-Pacific & Middle East of Moody's Corporation (right).

**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.