

**15 October 2025**

**Announcement – Public Bank (Hong Kong) joins  
the Generative Artificial Intelligence Sandbox: Second Cohort**

Public Bank (Hong Kong) Limited (“PBHK”) is pleased to announce that it will be participating in the Second Cohort of the Generative Artificial Intelligence (“GenA.I.”) Sandbox launched by the Hong Kong Monetary Authority (“HKMA”) in collaboration with the Hong Kong Cyberport Management Company Limited (“Cyberport”). The GenA.I. Sandbox is intended to provide a risk-controlled testing environment for authorized financial institutions to develop and test innovative artificial intelligence-based solutions.

PBHK will conduct a 6-month proof-of-concept through the Sandbox for its use case of “AI Assistant for Property Mortgage Loan (“PML”)” with an aim to enhance the loan application process and customer experience.

PBHK would like to take this opportunity to thank the HKMA and the Cyberport for their continued support in its fintech development.

**Public Bank (Hong Kong) Limited**