



大生銀行有限公司 TAI SANG BANK LIMITED

PRESS RELEASE 新聞公佈

Tai Sang Bank Successfully Completes Second Cohort of HKMA GenA.I. Sandbox

Tai Sang Bank Limited (“the Bank”) is pleased to announce the successful completion of its project under the second cohort of the Generative Artificial Intelligence (“GenA.I.”) Sandbox organized by the Hong Kong Monetary Authority (“HKMA”).

The Bank’s project explored the use of GenA.I. to strengthen risk monitoring of safe deposit box activities. Building on the Bank’s existing monitoring system, which identifies unusual access patterns, the project used GenA.I. to bring together relevant case information and historical context to support analysts in their review. Analysts continued to review the underlying information and remained responsible for all case decisions.

The solution introduced three key capabilities: **Case Narratives**, which generate tailored summaries using information relevant to each case type; **Case Precedents**, which surface similar resolved cases to provide useful historical context; and **Prompt Management**, which enables managers to refine the GenA.I. output based on feedback from users.

During the Sandbox, **92% of cases were reviewed with narratives, case resolution time was reduced by 80%**, and a large majority of user feedback was positive. The results demonstrated the potential for GenA.I. to improve the efficiency of risk-monitoring workflows while maintaining human oversight and accountability.

Insights and Next Steps

The project also provided the Bank with practical insights for future GenA.I. applications. In particular, the Bank found that different risk scenarios require different information to provide useful context; privacy controls need to protect customer information without unnecessarily removing relationships that may be relevant to an investigation; and giving business managers the ability to refine prompts can bring domain expertise closer to the development and improvement of A.I. applications.

Following the completion of the Sandbox, Tai Sang Bank will continue to explore the responsible application of GenA.I. in its operations, with a focus on opportunities that can strengthen risk controls, improve operational efficiency and support the Bank’s continued digital transformation. Further information on Tai Sang Bank’s GenA.I. Sandbox project is available at:

https://www.taisangbank.com.hk/pdf/info/genai_brochure.pdf

For further enquiries, please contact the Bank at (852) 2544-5011.

Tai Sang Bank Limited
16th October 2026



大生銀行有限公司

TAI SANG BANK LIMITED

大生銀行順利完成金管局第二期生成式人工智能沙盒計劃

大生銀行有限公司（「本行」）欣然宣佈，順利完成由香港金融管理局（「金管局」）主辦之第二期生成式人工智能（「GenA. I.」）沙盒計劃項目。

本行是次項目旨在探索利用生成式人工智能加強保管箱業務的風險監察。本行在現有監察系統識別異常存取模式的基礎上，引入生成式人工智能，整合與個案相關的資料及過往個案資訊，協助分析人員進行審查。分析人員仍會核實相關基礎資料，並繼續負責所有個案的最終判斷及決策。

是次方案引入三項主要功能，包括：**個案摘要**（Case Narratives），按照不同個案類型整合相關資料並生成相應摘要；**個案先例**（Case Precedents），找出類似的已完成個案，為分析人員提供相關的過往參考；以及**提示詞管理**（Prompt Management），讓管理人員根據實際用戶意見持續優化生成式人工智能的輸出。

沙盒測試期間，**92%的個案採用了個案摘要，個案處理時間縮短 80%，而絕大部分用戶意見均屬正面**。結果顯示，在維持人員監督及問責的同時，生成式人工智能具潛力提升風險監察流程的效率。

經驗及下一步

是次項目亦為本行日後應用生成式人工智能提供了實際經驗。本行發現，不同風險情境所需要的資訊各有不同，合適的個案背景資料對提供有用的分析尤其重要；私隱保障措施在保護客戶資料的同時，亦應盡量避免移除對調查可能有用的關聯資料；此外，讓業務管理人員直接參與提示詞的優化，可將其專業知識更有效地融入人工智能應用的開發及持續改進。

完成是次沙盒計劃後，大生銀行將繼續審慎探索生成式人工智能在業務上的應用，並以負責任的方式推動相關發展，重點尋找能夠加強風險控制、提升營運效率及支持本行持續數碼化轉型的應用機會。

有關大生銀行生成式人工智能沙盒項目的更多資料，請瀏覽：

https://www.taisangbank.com.hk/pdf/info/genai_brochure.pdf

如有查詢，請致電（852）2544-5011 與本行聯絡。

大生銀行有限公司
2026 年 10 月 16 日