

## Attachment 2: Overview of AI Applications Publicly Disclosed by Financial Institutions (Updated on May 23, 2025)

Industry sector	AI Applications
<b>Banking</b>	<ul style="list-style-type: none"> <li>● First Financial Holding Company: AI relevance mapping for regulatory provisions.</li> <li>● Fubon Financial Holding Company: Regulatory compliance—automated collection and interpretation of external regulation updates, associating them with internal rules and relevant departments to assist compliance review and task assignment, thereby reducing manpower and review time.</li> <li>● Hua Nan Commercial Bank: "Thunder God" fraud detection model.</li> <li>● First Commercial Bank: Anti-fraud detection.</li> <li>● CTBC Bank: Intelligent customer service, review checks received at branches, and precision marketing.</li> <li>● Rakuten International Commercial Bank: Shared applications and effectiveness at the Eagle Eye Alliance meetings.</li> <li>● Next Commercial Bank: Deployed the “AI Rising Star,” a 24/7 text-based customer service program that covers existing products with a coverage rate (and accuracy) of over 97%.</li> <li>● Cathay United Commercial Bank: Personalized financial services; monitoring abnormal cash flows and credit card transactions with Cathay Shield; conducting semantic analysis with the intelligent assistant A-Fa to more accurately determine customer intent, corresponding scenarios, and solutions to same. And, with Chatflow which models human speech, including allowing interrupts, topic change, and training by customer service staff to make interactions more natural.</li> <li>● Taipei Fubon Commercial Bank: AI Eagle Eye Model—the first public-private anti-fraud model for early abnormal transaction warnings.</li> </ul>

	<ul style="list-style-type: none"> <li>● Yuanta Commercial Bank: Using the Skynet Anti-Fraud Model to train AI models to identify whether customer transaction behavior involves fraud and provide early warnings.</li> <li>● E.SUN Commercial Bank: <ul style="list-style-type: none"> <li>(1) Proxy Income Model: In August 2024, received FSC approval as the first bank in Taiwan to pilot income estimation models in place of traditional proof documents for unsecured loans.</li> <li>(2) Smart IVR Voice Navigation: Integrates STT (Speech-to-Text), NLU, and TTS (Text-to-Speech) to guide callers to correct menus, cutting average interaction time by 60% compared to traditional IVR.</li> </ul> </li> <li>● Bank SinoPac: A bill recognition model has been put in place to enhance the customer experience and save on manpower.</li> <li>● KGI Commercial Bank: <ul style="list-style-type: none"> <li>(1) AI Fraud Prevention System: Winner of The Asset's "Best Risk Management 2023" and "National Brand Yushan Award - Best Product 2023."</li> <li>(2) Merchant Fraud and Compliance AI Detection System: Winner of the 2024 Yushan Award and the Taiwan Sustainability Action Award.</li> <li>(3) "Pocket Buddy" Intelligent Customer Service: Offers 24/7 service with lively, conversational interaction and a 99%+ accuracy rate and 80%+ customer satisfaction, also a winner of the 2024 Yushan Award for Most Popular Brand.</li> </ul> </li> <li>● Shin Kong Commercial Bank: Using the Intelligent Data Collaboration Platform.</li> <li>● Bank of Taiwan: AI-based real estate appraisal model integrated into eLoan system, improving appraisal speed and accuracy.</li> <li>● Taishin Financial Holding Company/ Taishin International Commercial Bank: Automated report generation.</li> <li>● iPASS Corporation: Utilizes Github Copilot enterprise to assist with program development.</li> <li>● National Credit Card Center (NCCC): Credit card fraud</li> </ul>
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	detection model.
<b>Insurance</b>	<ul style="list-style-type: none"> <li>● CTBC Insurance: Image recognition.</li> <li>● Chung Kuo Insurance: Intelligent customer service and robotic process automation (RPA).</li> <li>● Hua Nan Insurance: Implemented the intelligent customer service “Hua GOGO” to provide customers with 24/7 customer service via the Hua Nan Insurance website, eCover Hua Nan Insurance business network, and Line.</li> <li>● Tokio Marine Newa Insurance: Auto insurance underwriting scoring model.</li> <li>● Cathay Century Insurance: Using the SmartClaim intelligent commercial insurance fraud model, bodily injury loss estimator, SmartBiz commercial fire disaster decision engine, and Cartech fleet risk assessment tool.</li> <li>● Taiwan Life Insurance: Offers a prerecorded system for use by elderly customers, conducts quality control on this system via STT and TTS tools, engaging in a manual review to ensure quality.</li> <li>● PCA Life Assurance: Claims FastTrack.</li> <li>● Cathay Life Insurance: Deployed Cathay Eye, AI Coach, Cathay AIM, and an intelligent workstation.</li> <li>● Nanshan Life Insurance: Intelligent compliance assistant.</li> <li>● Shin Kong Life Insurance: AI applications from fraud detection models to LLM-based legal rule systems, ID card OCR, speech recognition, AI product assistant, and smart simulations.</li> <li>● Allianz Life Insurance: Intelligent customer service.</li> <li>● Taishin Life Insurance: Health insurance protection modeling based on client needs.</li> <li>● TransGlobe Life Insurance: Utilizes natural language processing (NLP) and web-crawler technologies to assist sales with checking the accuracy of company-related product sales information on the internet, thereby strengthening internal audit and control systems and enhancing regulatory compliance.</li> <li>● Yuanta Life Insurance: Automatic X-ray fracture detection to accelerate claims and reduce human workload.</li> </ul>

	<ul style="list-style-type: none"> <li>● Golden Insurance Brokers Co., Ltd.: Using an RPA for endorsement processing and creating incentive reports as well as for customer data model analysis and related applications.</li> <li>● Marsh &amp; McLennan Companies Taiwan Branch: AI-enhanced bilingual terminology translation for the insurance industry.</li> <li>● Lei Shan Insurance Brokers Co., Ltd.: AI applications under development/testing.</li> <li>● Law Insurance Brokers Co., Ltd.: Policy check-up tools, intelligent customer service.</li> <li>● Everpro Insurance Brokers Co., Ltd.: Applying RPA to simplify internal administrative tasks, thus reducing human error and saving both time and money.</li> </ul>
<b>Securities and Futures</b>	<ul style="list-style-type: none"> <li>● Shin Kong Securities: For stocks that suddenly hit the limit-down mark during trading hours, an AI system has been deployed to instantly collect market news, analyze possible reasons, and notify the risk control team.</li> <li>● SinoPac Securities: AI-based market sentiment monitoring and news alerts.</li> <li>● Daiwa-Cathay Capital Markets: Daiwa ChatGPT (closed source).</li> <li>● Hua Nan Securities: Big data analysis of customer behavior.</li> <li>● Pocket Securities: Using AI to offer investment indicators and intelligent customer service.</li> <li>● Taishin Securities: Intelligent customer service.</li> <li>● Cathay Futures: AI is used to improve operations and increase productivity.</li> <li>● MasterLink Futures: AI development in progress.</li> <li>● Capital Futures: Utilizing Capital AI, an AI strategy generator, an AI stock selector, AI precision marketing, AI tagging, and AI advertising assistance.</li> <li>● MasterLink Securities Investment Advisory: Deploying AI on research reports.</li> <li>● Fubon Asset Management: RPA is being used for repetitive manual tasks, freeing up employees to handle other more valuable tasks.</li> </ul>

	<ul style="list-style-type: none"> <li>● BlackRock Investment Management (Taiwan) Limited: Applying natural language processing technology to brokerage analyst reports, company earnings call transcripts, regulatory filings, and online news articles and developing generative AI tools. A transformer-based LLM is adopted for responsible AI, creative generation, and risk assessment. AI supports but does not replace investment decisions.</li> <li>● Taiwan Stock Exchange: Internet fraud detection and identification.</li> <li>● Taiwan Futures Exchange: Using machine learning to detect abnormal trading orders and assist with market surveillance.</li> <li>● Taiwan Depository &amp; Clearing Corporation: Supervisory technology applications.</li> </ul>
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Source: Information provided by financial institutions and peripheral institutions.