

2025

ABA NEWSLETTER

May Issue



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About ABA

The Asian Bankers Association (ABA) began when it took the first step toward forging closer regional links when 217 representatives of 139 banks met in Taipei in May 1981 to establish the Asian Bankers Council (later known as ABA) as one of the Product and Service Councils of the Confederation of Asia-Pacific Chambers of Commerce and Industry (CACCI). The countries represented included Australia, Hong Kong, India, Indonesia, Japan, Malaysia, New Zealand, the Philippines, Singapore, South Korea, the Republic of China (Taiwan) and Thailand.

The Taipei meeting was the largest gathering of bankers with Asian presence to be convened in the region at that time. CACCI sponsored the meeting with the view to exploring banking opportunities in Asia and to enhance the role of bankers in the economic development of the region.

The ABA aims to provide a forum for advancing the cause of the banking and finance industry in the region and promoting regional economic cooperation. Its primary objectives include the following:

- To serve as a venue for an exchange of views and information on banking opportunities in the Asia-Pacific region;
- To facilitate the meeting of bankers in the region in an atmosphere of fellowship and friendship;
- To encourage joint activities that would enhance the role of its members in servicing the financial needs of their respective economies and in promoting regional development; and
- To undertake projects that will encourage trade, industrial, and investment cooperation in the Asia-Pacific region.

41st ABA General Meeting and Conference to be held in Bhutan on September 15-16, 2025

The Asian Bankers Association invites members and associates to the 41st ABA General Meeting and Conference, taking place on September 15-16, 2025, in the Kingdom of Bhutan.

This year's Conference will be held at Dungkar Dzong in Paro, a setting that is truly exceptional. Nestled in the Himalayas, Bhutan offers a rare and serene environment – one that invites both reflection and forward-thinking dialogue. It is a fitting venue for the Conference theme: **"Financing the Future: Banking for Sustainable Growth."**

Discussions will focus on:

- Digital Transformation in Sustainability Banking
- Enhancing Customer and Employee Experience Through Technology
- Innovations in Cross-Border Payments
- Adapting Regulations for a Changing Financial Landscape

There are four Policy Advocacy papers, which will discuss the following topics:

- "Open Banking and Customer Data Privacy Protections"
- "Cyber Security and Cyber Insurance"
- "Money Mule Account Issue in Banking"



- "Ethical Banking and Corporate Governance"

We are looking for speakers and moderators for the Conference. Please contact the Secretariat at aba@aba.org.tw / teresaliu@aba.org.tw should you have any suitable suggestions for any of the above-mentioned sessions.

We sincerely hope you will join us in the annual event in Bhutan!

Calling for Nominations for ABA Board Members for Term 2026-2027

The Asian Bankers Association (ABA) is seeking Nominations from incumbent Board of Directors and Regulars Members on the election of ABA Board members for the term 2026-2027!

The deadline for submission is Wednesday, May 28, 2025. If members have not submitted nomination, please do so before the deadline.

Please contact the Secretariat at aba@aba.org.tw for any questions.



ABA Secretariat Participates in the 58th ADB Annual Meeting in Milan



ABA member bank representatives – as well as executives from the ABA Secretariat Deputy Secretary Mr. Amador Honrado Jr. and Senior Officer Ms. Teresa Liu – joined other delegates from private and public sector organizations at the 58th Annual Meeting of the Asian Development Bank (ADB) held in Milan, Italy on May 4-7, 2025, marking Italy's first time to host and the first ADB Annual Meeting in Europe in

almost a decade.

The ADB Annual Meeting is a key opportunity for ADB's 68 members to consider development issues and challenges facing Asia and the Pacific. Several thousand participants, including finance ministers, central bank governors, senior government officials, members of the private sector, representatives of international organizations, civil society, and the media regularly join the meeting, which has become a premier forum for the discussion of economic and social development issues in Asia and the Pacific. During the past several years, the ADB has accredited the ABA as a Guest Association in the Annual Meetings of its Board of Governors.

More than 5,000 participants joined the Annual Meeting in Milan, Italy consisting of representatives of governments—including Italian Prime Minister Giorgia Meloni—the private sector, civil society, and academia.

Held under the theme “Sharing Experience, Building Tomorrow”, this year's Annual Meeting highlighted four focus areas that are central to driving transformational change across Asia and the Pacific:

- To address the vulnerability of the region's food systems, ADB will scale up financing for food systems transformation to \$40 billion by 2030.
- ADB is investing in digital technologies to improve access to education, finance, and markets.
- ADB is investing in modernizing and connecting energy systems, including readiness to commit

up to \$10 billion to support work on the ASEAN Power Grid.

- ADB is deepening investments to build resilience by strengthening infrastructure, restoring and protecting ecosystems, and helping vulnerable communities adapt to the impacts of climate change.

ADB also reaffirmed its commitment to scale up private sector development, aiming to increase private sector financing four-fold to \$13 billion annually by 2030.

ABA Secretariat met with ADB President Mr. Masato Kando during ADB President's Reception, to briefly introduce ABA, its membership, its main objective, and its activities.



Oliver Hoffmann of Erste Group Bank visits the ABA Secretariat



ABA Secretariat executives led by Secretary-Treasurer Dr. Darson Chiu on May 9, 2025 met with Mr. Oliver Hoffmann, Managing Director, Head of Asia, Erste Group Bank, AG, HK Branch, and a member of the ABA Board of Directors. The meeting took place during the latter's recent visit to Taipei.

Mr. Hoffmann provided news on recent activities of Erste Group Bank, while the Secretariat officers shared with Mr. Hoffmann the progress on preparations for the 41st ABA General Meeting and Conference to be held on September 15-16, 2025 in Bhutan.

Members Highlight

Erste Group invests in Central and Eastern European growth with acquisition of 49% controlling stake in Santander Bank Polska, Poland's third-largest bank



On May 5, Erste Group Bank AG (“Erste Group”) and Banco Santander S.A. (“Santander Group”) announced that they have entered into an agreement for Erste Group to acquire a 49% stake in Santander Bank Polska Group S.A. (“Santander Bank Polska”) for a cash consideration of PLN 584 per share (approximately 6.8 billion euros) and a 50% stake in Santander Towarzystwo Funduszy Inwestycyjnych S.A. (“Santander TFI”) for approximately 0.2 billion euros cash consideration from Santander Group. Together, this amounts to a total cash consideration of 7.0 billion euros.

Santander Bank Polska is the third-largest bank in Poland by assets, with market share >8% (based on transaction perimeter as of December 2024), and is also one of the most profitable in the country. It offers a full suite of commercial banking products to retail, SME and corporate clients. Santander

TFI is an asset management company with 6 billion euros in assets under management as of December 2024.

The proposed transaction is expected to increase Erste Group’s earnings per share (EPS) by >20% and its return on tangible equity (ROTE) to ~19% in 2026 versus current market consensus of ~15%.

The terms of the acquisition includes the following:

- Erste Group to acquire a 49% controlling stake in Santander Bank Polska Group S.A. and a 50% stake in Santander Towarzystwo Funduszy Inwestycyjnych S.A. from Banco Santander S.A. for a total cash consideration of 7.0 billion euros, thereby securing access to one of the fastest growing and most profitable banking markets in Europe
- Full internal funding, including through the cancellation of the 700 million euros share buyback and temporary reduction of the 2025 dividend payout ratio
- CET1 ratio of >14.25% in 2026 (new 2026 target level)
- Transaction is significantly accretive to Erste Group’s EPS and ROTE

The Export-Import Bank of the Republic of China and Erste Group sign MOU

To strengthen the cooperative relationship and to promote the economic and trade development between Taiwan and Central & Eastern Europe, the Export-Import Bank of the Republic of China (Taiwan Eximbank) and Erste Group, headquartered in Vienna/Austria, signed a Memorandum of Understanding (MOU) on 27 March 2025 at the Taipei head office of Taiwan Eximbank. The MOU was signed by the President of Taiwan Eximbank, Mr. Fu-Hua Hsieh, and the Member of the Management Board & CFO of Erste Group, Mr. Stefan Doerfler. The Chairman of Taiwan Eximbank, Mr. Eric Teng-Shan Tai, witnessed the signing ceremony.

The MOU constructs a base of trust for business cooperation of the two banks and supports the business expansion of Taiwanese companies into the Central & Eastern European markets. Founded in 1819 as the first savings bank in Austria, Erste Group today is the largest regional banking group in Austria and Central & Eastern Europe. The Group’s Hong Kong Branch is coordinating the activities in Asia, amongst others through its long-standing representation in the Asian Bankers Association.



Taiwan Eximbank is an important policy bank, wholly-owned by the Ministry of Finance in Taiwan. Its business activities are aligned with the government’s economic and trade policies, assisting Taiwanese companies to expand export markets, mitigate trade risks and to support the industry upgrade as well as economic development.

Training Programs

ABA and Temenos to jointly hold webinar on Moving Banking to SaaS

The Asian Bankers Association (ABA) and Temenos, an ABA Associate Member, are jointly holding the webinar on Moving Banking to SaaS on 29 May 2025 at 2PM Taipei time.

The 60-minute session focuses on how banks of all shapes and sizes are moving to Temenos' banking-grade SaaS, with immediate wins in terms of speed to market and agility.

Two Temenos experts, Suresh Raman, Head of SaaS APAC and Zannettos Zannettou, Business Solution Manager, will discuss how SaaS can reduce a bank's operational pain, which includes critical factors such as maintenance, upgrades, updates, troubleshooting and ease of deployment in contrast to the potential challenges in a cloud environment. The webinar will also bring a first-hand practical customer experience on SaaS implementation in banking.

Connie Leung, Senior Director, Regional Industry



Leader - Asia at Microsoft will also join the conversation during the Fire Chat to bring a technological perspective on the transformational SaaS journey. Furthermore, the audience will gain insights from Temenos SaaS experts on adopting SaaS services to drive agility, scalability, and trust. The session will be moderated by Rajan S. Narayan, Cyberbeat CEO.

ABA and Fintelekt to hold "Certified AML/CFT Professional Training Programme" on June 19-20, 2025 in Bangkok



The Asian Bankers Association (ABA) is pleased to announce the upcoming Fintelekt Certified

AML/CFT Professional (FCAP) training programme to be held in person on 19-20 June 2025 at the Hotel Aloft Bangkok Sukhumvit 11 in Bangkok, Thailand.

FCAP is a 2-day comprehensive and practical masterclass to learn and stay updated with latest tools, techniques and developments in anti-money laundering (AML) and combating terrorist financing (CFT).

Fintelekt's training initiatives are reviewed and supported by regulators in many countries and are known for their quality and relevance to AML/CFT compliance. Over the years, employees from a large number of banks, non-banking finance companies, insurance companies, mutual funds, money services businesses, casinos, and remittance houses have successfully undergone FCAP.

Participants who attend all sessions and pass the assessments are entitled to receive the Fintelekt Certified AML/CFT Professional (FCAP) certificate. FCAP members earn the right to use "FCAP" as a designation against their name, signifying specialist knowledge, industry leadership and commitment to AML/CFT compliance.

The training will cover the following:

- International AML/CFT framework
- AML governance and risk-based approach
- National framework and national risk assessment
- Enterprise risk assessment
- Correspondent banking risks

- Sanctions and screening
- Trade-based money laundering
- Terrorist financing & proliferation financing
- Ultimate beneficial ownership
- Cryptocurrency risks
- Evolving risks in the digital age
- Risks from new payment systems
- Technology developments
- Transaction monitoring
- Quality of reporting
- Expectations of FIUs/LEAs
- Regulatory/ LEA interactions
- Co-ordination within the AML/CFT ecosystem
- Preventive measures

This will be a non-residential training programme (i.e., accommodation costs will be borne by participants). Fintelekt worked out a special rate with Hotel Aloft Bangkok Sukhumvit 11 which participants can avail of. Further details will be made available upon registration.

Regular price: US\$675 per participant. Seats are limited, and we therefore request you to send your nominations at the earliest. Registrations will be on a first-come-first-served basis.

Fees include:

1. Course material,
2. FCAP Certification,
3. Lunch & refreshments.

ABA is glad to offer its members 30% Early Bird Discount, until April 30. ABA members will pay only US\$472.

Please contact ABA Secretariat at aba@aba.org.tw for more information.