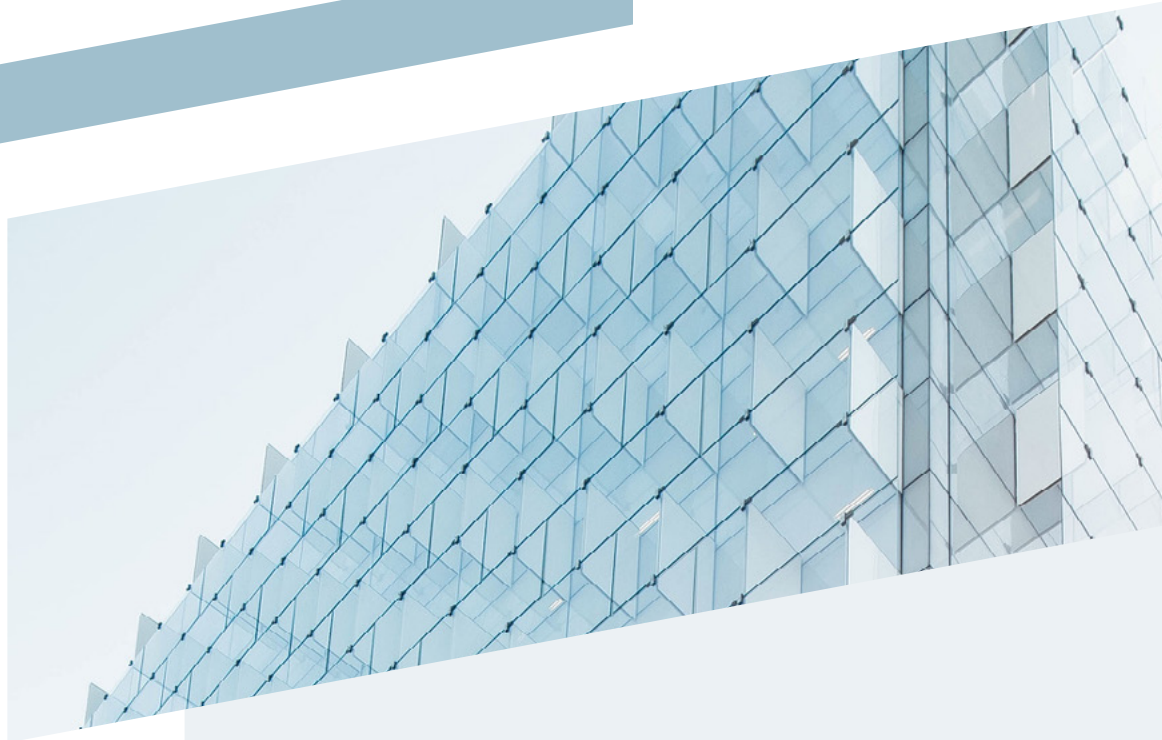


# ABA NEWSLETTER

# 2026

**June Issue**



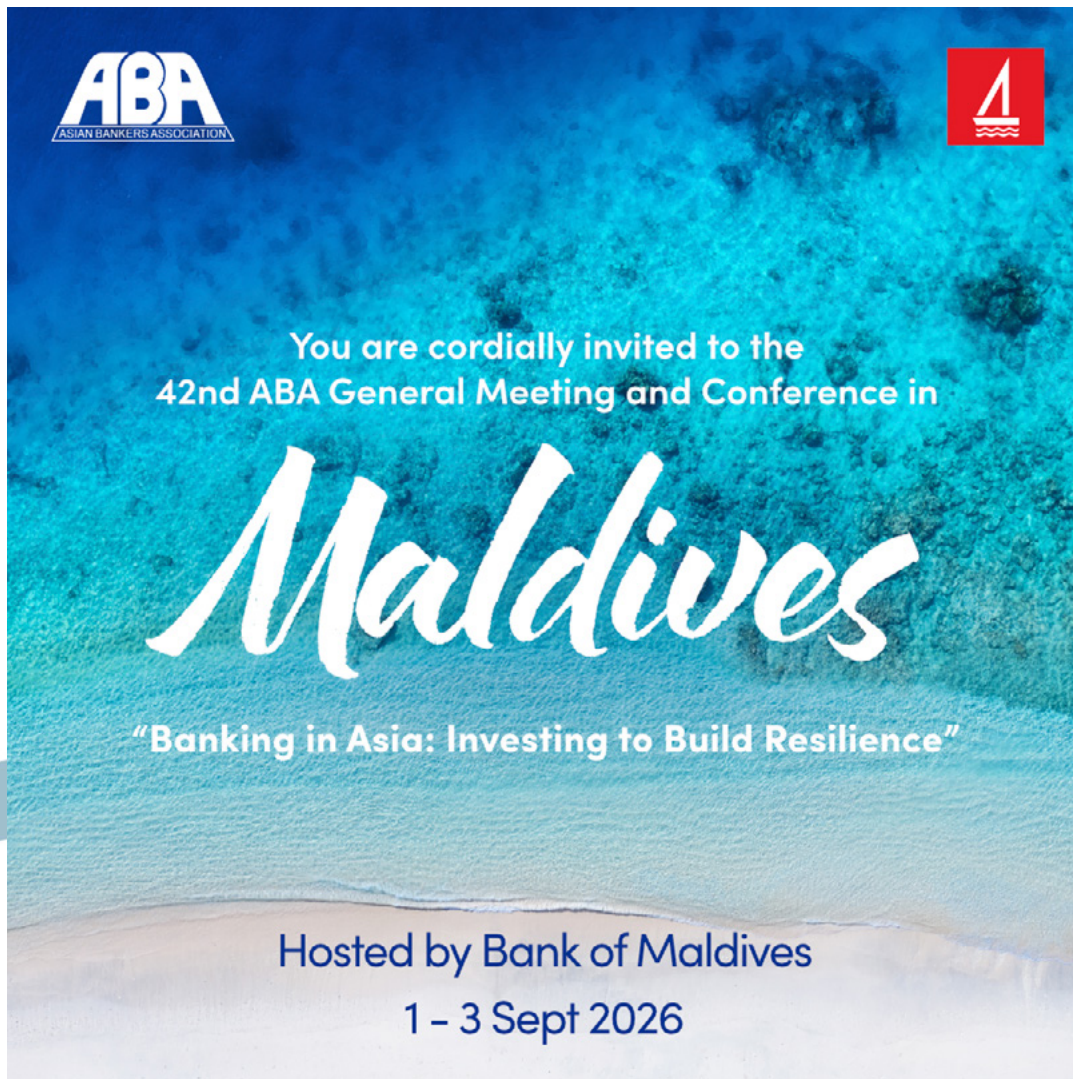
## **About ABA**

The Asian Bankers Association (ABA) was initially established in 1981 as Asian Bankers Council as one of the Product and Service Councils of the Confederation of Asia-Pacific Chambers of Commerce and Industry (CACCI).

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.

## Registration open for 42nd ABA General Meeting and Conference!



The Asian Bankers Association (ABA) is pleased to inform members and friends that registration is now open for the 42nd ABA General Meeting and Conference, which will be held from 1–3 September 2026 at Kurumba Maldives, Maldives, hosted by the Bank of Maldives.

Under the theme, "**Banking in Asia: Investing to Build Resilience**," this year's Conference will bring together banking leaders, regulators, and industry experts from across the region to examine how banks can adapt to a rapidly evolving landscape marked by technological transformation, emerging risks, and changing regulatory expectations.

### Plenary Sessions

The programme will feature four plenary sessions covering key priorities for the industry:

- **Digital First for the Digital Era**

The banking sector has been undergoing a significant transformation due to digital advancements

in recent years. Digital transformation requires banks to strategically leverage technology to enhance operational efficiency, improve customer experience, and gain a competitive edge. Key challenges include integrating legacy systems, rising cybersecurity threats, data privacy concerns, and, in particular, the need for organizational cultural shifts.

This plenary provides an opportunity to discuss innovative ways through which to deliver banking services that meets the need of customers. Invited speakers will share their perspectives on issues such as: (a) Emerging Technologies, Artificial Intelligence, Innovation Strategies; (b) Payment revolution for the next-generation; (c) AI-powered growth; (d) Financial education in the age of misinformation; (e) Agentic commerce; and (f) Cross border payments innovation.

- **Sustainability: Building Resilience**

Environmental, social and governance (ESG)

issues are critical to the banking sector for managing risks, enhancing reputation, and meeting regulatory demands. Key challenges include mitigating high-carbon lending, managing physical climate risks to assets, ensuring data privacy and cybersecurity, and improving corporate governance for ethical practices.

This plenary offers an opportunity for invited experts and Conference delegates to discuss and exchange ideas on sustainability and other ESG concerns. Topics can include: (a) Financing climate adaptation covering both the public and private sector; (b) Incorporating sustainability in business operations: case studies from across Asia; and (c) Blue economy and sustainable tourism finance, among others.

- **Success Through Synergy: Leveraging Technology for Risk**

Leveraging technology in the banking sector has transformed risk management from a reactive, manual process into a proactive, data-driven, and real-time function. Advanced technologies such as artificial intelligence (AI), machine learning (ML), blockchain, and cloud computing are now essential for identifying, measuring, and mitigating credit, market, operational, and cyber risks

The integration of technology in risk management is critical for Asian banks, and its successful application by banks with more resources available to invest in this area can hold invaluable lessons for peers. This session will discuss topics including: (a) Utilisation of risk management software; (b) Use of predictive analytics to forecast future risks; (c) Risk strategies to support digital progress; (d) Responsible AI in banking; (e) Governance and board oversight

- **Governors' Roundtable**

As financial ecosystems continue to transform and become more complex, regulatory frameworks must evolve to balance innovation, consumer protection, and financial stability. Bank regulations act as a catalyst for banking transformation by enforcing digital adoption,

enhancing data security, and mandating operational resilience. Regulations drive innovation and competition, while strict cybersecurity requirements accelerate cloud migration, AI adoption, and modernized IT infrastructure to improve customer experience and trust.

The Governors' Roundtable will examine how regulators can support effective transformation of banks through progressive policies. It will bring together central bank governors from key regional jurisdictions to exchange their perspectives, experiences, and best practices on issues such as financial stability, digital transformation, and sustainable finance, which will help shape the future of banking regulation and economic resilience across Asia and beyond.

## **Policy Advocacy**

The Conference will continue to emphasize ABA's commitment to policy advocacy, providing members with a valuable platform to exchange perspectives on key industry issues and contribute to shaping collective positions that support the sustainable development of the banking sector in Asia.

The topics this year are the following:

- **Movable Finance**
- **Fraud and Cybersecurity**
- **Green and Sustainable Finance**
- **Ethical AI Governance and Policies**
- **Cross-Border Payments**

In addition to these sessions, the Conference will include keynote addresses, internal ABA meetings, and networking opportunities designed to foster collaboration and exchange among members.

For more information on the program, accommodation, and registration details, please visit the Conference website:

<https://abamaldives2026.mv/>

We encourage members to register early and we look forward to welcoming you to the Maldives this September.

Should you have any questions, please do not hesitate to contact the ABA Secretariat at [aba@aba.org.tw](mailto:aba@aba.org.tw).

# ABA Webinars and Training Programs

## ABA Invites Members to Global Sustainable Finance Conference 2026



**GLOBAL  
SUSTAINABLE  
FINANCE  
CONFERENCE**

The Asian Bankers Association (ABA) would like to convey the invitation from the European Organisation for Sustainable Development to attend the Global Sustainable Finance Conference 2026 (GSFC 2026) to be held on 27-28 August 2026 in Karlsruhe, Germany.

Held annually in Germany, GSFC is a senior international forum bringing together decision-makers from banking, finance, business and the public sector to address the practical challenges shaping the future of capital, competitiveness and growth.

The theme of this year's Conference of which the ABA is a supporting organization is **Turning Global Disruption into Investment at Scale**.

At a time of geopolitical uncertainty, capital market shifts, supply chain transformation and rising investment needs, GSFC 2026 focuses on the following practical priorities:

- Mobilising capital into productive sectors
- Financing infrastructure and sustainable growth

- Building investment-ready pipelines
- Strengthening financial and banking resilience
- Translating disruption into long-term opportunity

Should your institution wish to participate in GSFC 2026, you are invited to submit an Expression of Interest, together with the names and designations of the proposed representatives.

### Recognition of Excellence – Sustainable Finance Awards 2026

During the conference, a select group of institutions and leaders will be recognised for outstanding contributions to sustainable banking and finance in the following categories:

- Best Innovation in Sustainable Financial Products & Services
- Outstanding Sustainable Project Financing
- Outstanding Business Sustainability Achievement
- Sustainability Leader of the Year

For Expressions of Interest, participation enquiries or awards nominations, please contact: [mail@eosd.org](mailto:mail@eosd.org)

## ABA and ADFIAP Hold Webinar on Digital Transformation for Financial Institutions

The Asian Bankers Association (ABA), in association with the Association of Development Financing Institutions in Asia and the Pacific (ADFIAP), successfully conducted the webinar on "Empowering Digital Transformation for Small and Medium-Sized Financial Institutions" on June 9, 2026.

The webinar introduced participants to ABANX, ADFIAP's cloud-based Banking and Networking Exchange platform, which is designed to help small and medium-sized financial institutions enhance operational efficiency, strengthen regulatory compliance, and expand financial inclusion through accessible and cost-effective digital solutions.

The program featured presentations by Ms. John

Alianza, who provided an overview of the webinar and the ABANX initiative; Mr. Enrique Florencio, ADFIAP Secretary General, who highlighted the importance of digital readiness and financial inclusion; and Mr. Jeremille Raton, who demonstrated how the ABANX platform can support financial institutions in their digital transformation journey. The session concluded with an interactive Q&A, allowing participants to exchange views on advancing digital innovation and strengthening support for SMEs across the region.

The webinar reaffirmed ABA's and ADFIAP's shared commitment to fostering innovation, digital resilience, and inclusive financial development throughout the Asia-Pacific region.

# ABA Webinars and Training Programs

## ABA Holds a Successful Webinar on the Future of Wealth Management



The Asian Bankers Association (ABA) and Temenos, an ABA Associate Member, held successfully the webinar on Unlocking the Future of Wealth Management: AI, Data & Digital Transformation held on 4 June 2026.

About 200 registrants from 29 countries joined the pre-recorded 45-minute session moderated by Eric Mellor, Wealth Management Specialist, Temenos, featuring Adam Quek, CFA, Head of Digital Advisory, United Overseas Bank (UOB); Minh Duc Le, Managing Director, Synpulse; and Tomoko Nasuho, Account Director, Evoq, who explored how AI, data, and digital innovation are reshaping the wealth management industry.

Eric Mellor highlighted key structural shifts, noting that “customers want to change the way that they interact with their private bankers.” The discussion emphasized that transformation in wealth management is not only technological but also strategic and client-centric. A recurring theme was the need to balance innovation with trust in a regulated environment. Institutions must rethink engagement models while maintaining strong client relationships.

A key focus was the shift in client expectations toward hybrid engagement models combining digital convenience with human advisory. Adam Quek stressed that “we’re still in the relationship business... that touch with the RM is super important,” reaffirming the central role of trust.

While mass affluent clients favor digital self-service, high-net-worth clients continue to value personalized advisory, though the next generation increasingly expects both. Banks must therefore deliver seamless omnichannel experiences that integrate digital tools with human interaction. Technology should enable faster, more personalized advice while reducing administrative burdens. This allows relationship managers to focus on higher-value client engagement.

AI’s role in advisory was discussed as an enabler rather than a replacement for human expertise. Tomoko Nasuho emphasized that “you build trust over time,” highlighting the limitations of purely digital engagement.

AI tools can enhance productivity by translating complex analytics into actionable insights and natural language.

However, Quek cautioned that “you can never be sure it’s not going to hallucinate,” stressing the need for guardrails, structured data, and human oversight. AI is most effective when layered on top of rule-based frameworks and used in the “last mile” of communication. This approach ensures both consistency and personalization while maintaining control in a regulated setting.

Data readiness emerged as a critical challenge, with Minh Duc Le noting that “most of the organizations are still stuck on the first step, making sure that the data is there, and the data’s in good quality.”

Without strong data foundations, AI cannot scale effectively. Banks must prioritize data governance, integration, and a clear “source of truth” to support reliable outputs. As a result, many institutions are focusing on internal productivity use cases before expanding to client-facing applications. This cautious approach reflects both regulatory constraints and the need to maintain trust. Data remains the backbone of successful digital transformation.

The panel also highlighted the need for evolving operating models and agile transformation strategies. Quek emphasized a service-first mindset, stating that “the answer was not use the LLM to do the investment advisory reasoning... what does best-in-class advisory look like?” Banks must move away from periodic transformation cycles toward continuous iteration and innovation. This includes investing in new capabilities such as data science and AI engineering while preserving the central role of human advisors. In this context, AI acts as a “lever” that amplifies RM expertise.



The shift requires organizations to be more adaptive and responsive to change. From a technology perspective, the move toward open and modular architectures was identified as a key trend. Minh Duc Le pointed out that legacy systems and lack of API readiness remain significant barriers, while the growing number of fintech solutions increases complexity. He warned that

# ABA Webinars and Training Programs

“if you don’t make a decision, that’s probably the wrong decision,” highlighting the urgency of transformation.

A workflow-driven approach can help banks align technology with business needs and avoid “paralysis of analysis.” Strategic clarity is essential in navigating the expanding ecosystem. Flexibility and speed are becoming critical success factors.

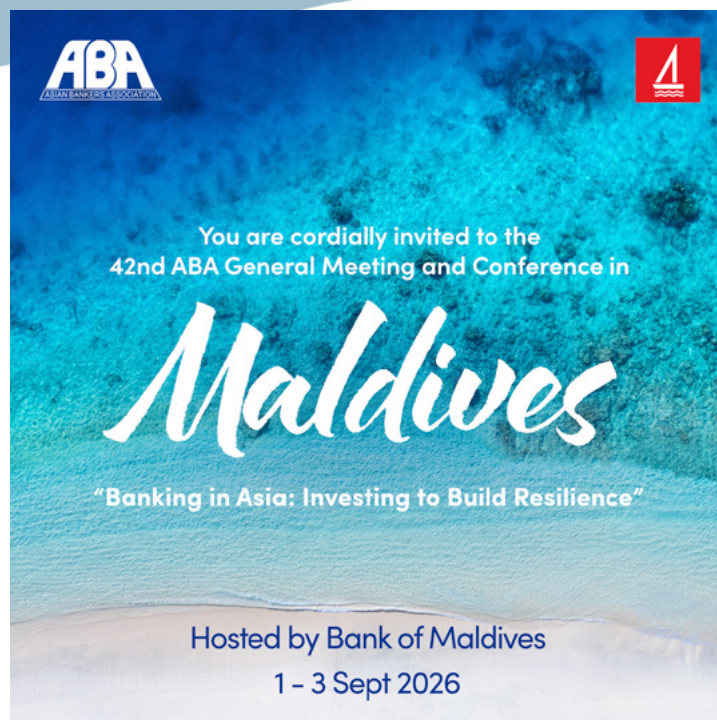
The discussion also addressed changing client segmentation and broader industry trends. Banks are moving beyond traditional AUM-based models toward persona-driven segmentation, recognizing clients with high engagement and growth potential. At the same time, multi-banking behavior and rising financial literacy are increasing competition and complexity.

The panel also noted trends such as wealth migration, demand for holistic advisory services, and growing interest in alternative investments for diversification. These developments require banks to

expand their offerings while maintaining strong advisory capabilities. Ultimately, success will depend on combining technology, data, and human expertise to deliver a differentiated client experience.

## Key Takeaways

- Hybrid engagement is essential: Clients expect seamless integration of digital tools and personalized advisory.
- AI enhances, not replaces, advisors: Strong guardrails and human oversight remain critical.
- Data is the foundation: High-quality, structured data is required before scaling AI initiatives.
- Continuous transformation is key: Agile, modular, and workflow-driven operating models are now necessary.



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