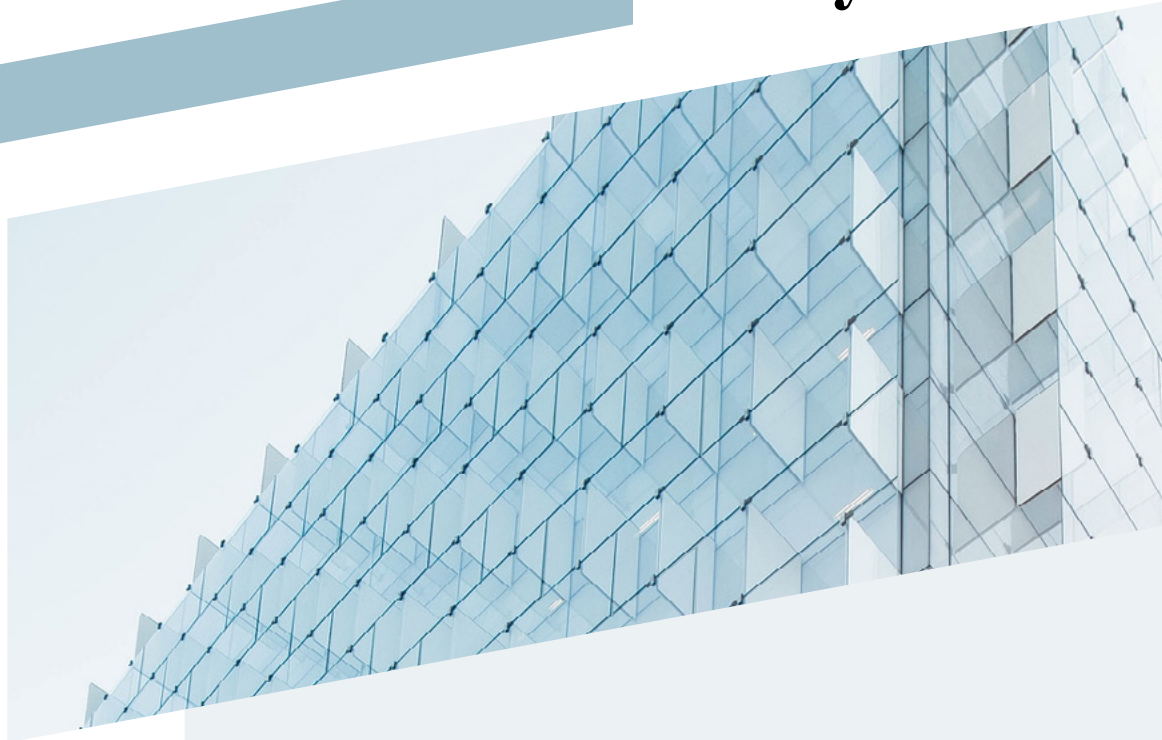


# ABA NEWSLETTER 2026

**July Issue**



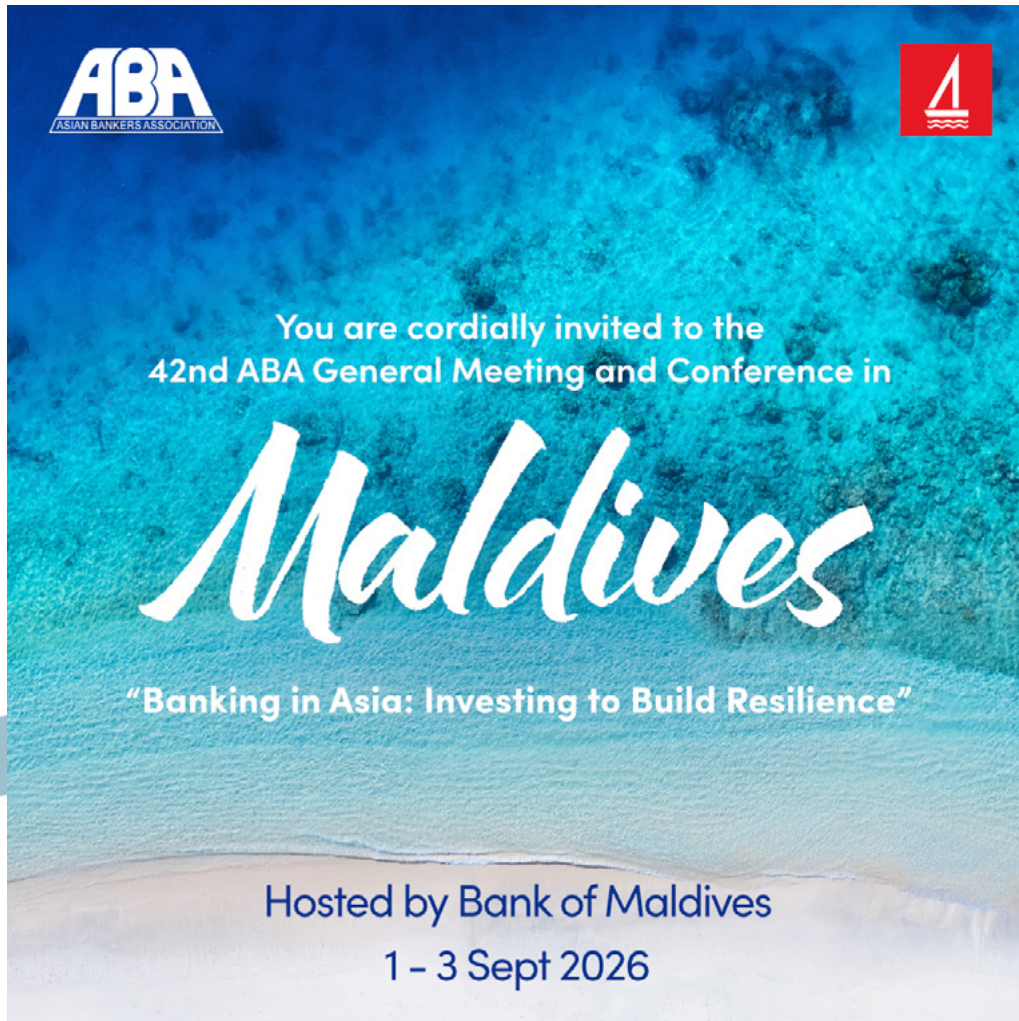
## About ABA

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.

### Members invited to Register for 42nd ABA General Meeting and Conference!



The Asian Bankers Association (ABA) is invites members and friends to register 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

- **The New Global Order: Geopolitical Realignment and Its Implications for Asia**

The global banking landscape is being reshaped by shifting geopolitical alliances, evolving trade dynamics, supply chain realignments, and the reconfiguration of global capital flows. As the world moves towards a more complex and multipolar order, these developments are influencing investment patterns, cross-border financial activity, and the broader economic outlook across Asia. Banks must therefore navigate an increasingly uncertain environment while remaining agile, competitive, and resilient in the face of rapid global change.

This plenary will bring together banking leaders to examine how geopolitical realignment is reshaping the operating environment for financial institutions across Asia. The discussion will explore the strategic implications of these global developments, the opportunities arising from changing economic and trade dynamics, and how banks can strengthen resilience through forward-looking strategies and regional collaboration.

- Geopolitical developments and their implications for Asia's banking sector
- Evolving trade corridors, regional economic integration, and cross-border banking
- Shifting global capital flows and emerging investment opportunities across Asia
- Navigating economic uncertainty, sanctions, and supply chain realignments
- Strengthening resilience through regional collaboration and strategic partnerships
- The evolving role of Asian banks in a multipolar global economy

## **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 & Fintelekt to host FCAP Anti-Money Laundering & Counter-Financing of Terrorism Training

The Asian Bankers Association (ABA) is pleased to invite you to participate in the upcoming Fintelekt Certified AML/CFT Professional (FCAP) training programme to be held in-person on July 28-29, 2026 in Manila, Philippines.

FCAP aims to provide an opportunity the participants a two-day insights to strengthen their AML/CFT capability.

Designed for both aspiring and experienced practitioners, FCAP combines structured learning with peer-led discussion, creating a shared space for practical application, problem-solving and building a strong compliance community across the region.

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. In the Philippines, Fintelekt is an accredited Institutional Training Provider of the:

- Anti-Money Laundering Council (AMLC) (Control Reference No. ITP-0006)
- Philippines Amusement and Gaming Corporation (PAGCOR) (COA No. ITP-2023-002)

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 part of their credentials, signifying specialist knowledge, industry leadership and commitment to AML/CFT compliance.

The programme is relevant for professionals across the three lines of defence involved in AML/CFT and financial crime risk management, including teams in compliance, transaction monitoring, trade finance, payments, and remittances. It also benefits staff working in digital banking, technology, cybersecurity, legal, audit, strategy, and corporate governance, where AML risks increasingly intersect with broader institutional priorities.

What will participants learn?

- Importance of AML/CFT, international agencies
- AML governance and risk-based approach
- National framework and national risk assessment under the AMLA, as amended
- Institutional risk assessments
- Enhanced Due Diligence
- Sanctions and screening



- Trade-based money laundering
- Terrorist financing & proliferation financing
- Ultimate beneficial ownership
- Politically Exposed Persons (PEPs)
- Combating Financial flows linked to OSAEC
- Risks from new payment systems and virtual assets
- Transaction monitoring
- Quality of STR reporting
- Regulatory/ LEA interactions
- Co-ordination within the AML/CFT ecosystem
- Preventive measures

### Course fees

Regular price: US\$675 per participant. Special rate of US\$550 per ABA delegate (a 18% Discount)

This will be a non-residential training programme (i.e., accommodation costs will have to be borne by the participant.) Fees include: (1) Course materials, (2) FCAP Certification, (3) Lunch and refreshments. Participation is limited to 25 delegates. Registrations will be on a first-come, first-served basis.

For more information and registration, please contact [tanya@fintelekt.com](mailto:tanya@fintelekt.com).

### About Fintelekt

**Fintelekt**<sup>®</sup>

Fintelekt Advisory Services Pvt Ltd is one of the Knowledge Partners of the ABA. It is a specialist in training and advisory in anti-money laundering (AML) and countering the financing of terrorism (CFT) within banking and financial services sectors. It systematically invests its time and effort in building the skill level of professionals working in the banking and financial sector by assimilating and dispensing industry-reviewed best practices and knowledge.

# ABA Webinars and Training Programs

## ABA & RCBC invite members to join ASEAN Tech Summit 2026



The Asian Bankers Association (ABA), in collaboration with the Rizal Commercial Banking Corporation (RCBC) from the Philippines, is pleased to invite ABA members to participate in the ASEAN Tech Summit 2026, themed "Building ASEAN's Digital Economy," to be held on July 28-29, 2026 at the Manila Marriott Grand Ballroom, Newport City, Pasay City, Manila.

This two-day Summit offers an outstanding opportunity for bankers and financial industry professionals to connect with regional leaders, policymakers, innovators, and technology experts. Participants will gain strategic insights into emerging trends, data-driven innovations,

and the technologies shaping ASEAN's rapidly evolving digital economy.

The Summit will feature discussions across six key themes:

- AI & Intelligent Automation,
- Cross-Border Finance & Digital Payments,
- Cybersecurity & Digital Resilience,
- Cloud & Digital Infrastructure,
- Digital Economy & Digital Innovation, and
- Policy, Governance & Digital Growth

We are also pleased to announce that Mr. Lito Villanueva, Chief Innovation and Inclusion Officer and Executive Vice President of RCBC, has graciously offered 30 complimentary passes exclusively for ABA members.

Members who wish to attend are invited to contact [aba@aba.org.tw](mailto:aba@aba.org.tw) to receive the registration instructions and complimentary registration code. Please note that complimentary passes are available on a first-come, first-served basis. (Regular registration fee: US\$250)

For more information about the Summit, please visit: <https://aseantechsummit-manila2026.com/>

To experience the highlights of last year's event, please visit YouTube links: [Day 1](#) and [Day 2](#).

## ABA & Myanma Tourism Bank to co-host webinar on Myanmar's Current Macroeconomic Conditions & Business Opportunities

The Asian Bankers Association (ABA) in collaboration with Myanma Tourism Bank, a member of ABA, is inviting members and colleagues to join a webinar on "Myanmar's Current Macroeconomic Conditions & Business Opportunities" to be held on July 30, 2026 at 2PM Singapore Time.

The 60-minute session will feature Dr. Win Lwin, Chief Executive Officer of Myanma Tourism Bank, who will provide valuable insights into Myanmar's current economic landscape, the evolving banking environment, and emerging business and investment opportunities.

Please register [HERE](#).

We encourage business leaders, investors, and bankers to join this webinar to gain valuable insights into Myanmar's economic situation and outlook, banking and financial sector conditions, and business opportunities.

### About Myanma Tourism Bank Limited (MTB)



Established in 2019, Myanma Tourism Bank (MTB) is one of the leading commercial banks in Myanmar, licensed under the Financial Institutions Law by the Central Bank of Myanmar. Headquartered on Sule Pagoda Road, Kyauktada Township, MTB operates 19 branches nationwide.

MTB specializes in serving the tourism industry by providing tailored financial solutions that support the growth and development of tourism-related businesses. In addition, the Bank extends its services to SMEs and enterprises across various sectors, recognizing their vital role in driving economic growth and development.

# ABA Webinars and Training Programs

## ABA & SBI to host Asian Bankers Digital Leadership Summit 2026

The Asian Bankers Association (ABA), in collaboration with the State Bank of India (SBI), is delighted to invite members and your colleagues to participate in the Asian Bankers Digital Leadership Summit 2026 to be hosted by the SBI at the SBI Staff College in Hyderabad, India on 4-5 August 2026.

Building on the outstanding success of the 2025 ABA & SBI Asian Bankers Summit Training Program, this year's program comes at a critical time for the banking industry. Rapid advancements in data analytics, blockchain, and digital currencies—and their growing impact on AML/KYC, financial inclusion, and core banking operations—are reshaping the competitive landscape. This program is specifically designed to equip 25 forward-looking banking professionals with the knowledge, tools, and practical insights needed to stay ahead.

There are several seats available for this outstanding program, please register [here](#). The organizers will contact participants directly with payment details.

### OBJECTIVES

This intensive two-day course, delivered by distinguished faculty professors and outstanding practitioners at the SBI Staff College, will provide participants with the opportunity to:

(1) Gain up-to-date, practical insights into data analytics, blockchain, AI, digital currencies, AML/KYC, financial inclusion, risk management, and other critical banking areas.

(2) Engage directly with leading experts and peers, fostering valuable knowledge exchange and professional networking.

### TARGET AUDIENCE

This highly relevant program is tailored for mid-to senior-level bank officers in Compliance, Strategy, Treasury, Credit, and related departments who are seeking to enhance their expertise with the latest knowledge and establish a strategic perspective for their own banking operations.



### COST

This highly intensive and cost-effective two-day training program is priced at US\$1,100 per participant, offering exceptional value. All participants will receive a Certificate endorsed by the SBI and ABA.

The fee includes accommodation, meals, and all training sessions. Participants are responsible only for airfare and personal expenses.

### TERMS

- Payment must be received on or before 24 July 2026 to secure your seat. ABA and SBI reserve the right to deny participation if payment is not received prior to the start of the programme.
- Cancellations are not permitted. Substitutions are welcome but must be communicated by email at least one week before the programme begins.
- The training programme is subject to a minimum number of participants and may be cancelled at ABA's discretion without liability. In such a case, participants will be informed by 28 July 2026 and all payments will be fully refunded.

Early registration welcome, as places are limited and expected to fill quickly.

Please contact the ABA Secretariat at [aba@aba.org.tw](mailto:aba@aba.org.tw) for any questions.

# ABA Webinars and Training Programs

## ABA & RCBC Successfully Co-Host STVP on "Shaping the Future of Banking"

The Asian Bankers Association (ABA), in partnership with Rizal Commercial Banking Corporation (RCBC), successfully conducted the 2026 Short-Term Visiting Program (STVP) on June 24–25, 2026. The two-day program brought together 16 participants from ABA member banks in the Maldives, Taiwan, and the Philippines, alongside approximately 30 executives from RCBC and its local network. The STVP forms part of ABA's continuing professional development initiatives to strengthen technical knowledge, encourage knowledge sharing, and promote regional cooperation in banking and finance.

In his Opening Remarks, Mr. Reggie Cariaso, President and CEO of RCBC, emphasized that banking is evolving into an interconnected, intelligent, and borderless ecosystem, where innovation must remain grounded in trust, purpose, customer well-being, and sustainability. Speaking on behalf of the ABA, Mr. Amador Honrado Jr., ABA Deputy Secretary-Treasurer, reaffirmed ABA's commitment to professional development and highlighted the importance of equipping member banks to navigate rapid technological transformation.



### Highlights of Speaker Presentations

- **Mr. Manideep Gupta (Head of Consulting & AI Practice, Visa Asia Pacific)** – Unlocking Stablecoin Use Cases: explained how stablecoins are becoming practical financial infrastructure for programmable finance, cross-border payments, liquidity management, and financial inclusion within regulated banking ecosystems.
- **Ms. Lyn Javier (Deputy Governor, Financial Supervision Sector, Bangko Sentral ng Pilipinas)** – Open Finance Platform Banking: highlighted how Open Finance and the Philippines' PERA initiative can democratize long-term investing through API-enabled financial ecosystems.
- **Atty. Aboy Paraiso (Executive Director, Cybercrime Investigation and Coordinating Center (CICC) and Undersecretary, Department of Information and Communications Technology)** – Cybersecurity by Design: presented the National Anti-Scam Hub (NASH) initiative, emphasizing proactive cybersecurity through real-time collaboration among banks, regulators, fintechs, and telecommunications companies.
- **Mr. TG Ramakrishnan (Strategic Partnership Lead, Google Pay Asia Pacific)** – Scaling Payments Tokenization: demonstrated how tokenization improves payment security, reduces fraud, and enables seamless digital commerce.
- **Mr. German S. Constantino Jr. (Deputy Director, Payments Policy and Development Department, Bangko Sentral ng Pilipinas)** – Harnessing Interoperable Cross-Border Payments: discussed Project Nexus and the role of interoperable payment networks in enabling faster, lower-cost, and more inclusive cross-border transactions across ASEAN.
- **Mr. Lito Villanueva (Executive Vice President & Chief Innovation and Inclusion Officer, RCBC; Founding Chairman, FinTech Alliance PH)** – Sustaining Innovation with Empathy: emphasized that financial innovation should improve customers' financial health, resilience, and inclusion rather than simply increasing technology adoption.
- **Mr. Jason Crasto (Country Manager, Mastercard Philippines)** – Embracing Agentic AI: explored the emergence of autonomous AI systems capable of transforming customer service, operations, compliance, and personalized banking.
- **Ms. Pia Roman Tayag (Assistant Governor & Chief Sustainability Officer, Bangko Sentral ng Pilipinas)** – Sustainability in Banking: encouraged banks to embed sustainability into business strategy through green finance, climate risk management, digital inclusion, and responsible innovation. During the discussion, Mr. Amador Honrado Jr. shared CACCI's SME Net Zero study and Asia-Pacific Green Alliance initiative, while

# ABA Webinars and Training Programs

Ms. Tayag highlighted BSP's collaboration with the OECD on clean energy financing for MSMEs.

- **Mr. Eugene S. Acevedo (Director, former President and CEO of RCBC, and Member of the ABA Advisory Council)** – Harnessing Cultural Values into Digital Readiness: concluded the program by stressing that successful digital transformation depends equally on leadership, organizational culture, adaptability, and people.

The program demonstrated that the future

of banking will be shaped by artificial intelligence, Open Finance, stable coins, interoperable payments, cybersecurity, sustainability, and customer-centric innovation. Throughout the discussions, speakers emphasized that technology must be supported by strong governance, trust, collaboration, and human values. In their closing remarks, Mr. Reggie Cariaso and Mr. Amador Honrado Jr. encouraged participants to apply the lessons learned within their institutions and continue regional dialogue at the 42nd ABA General Meeting and Conference in the Maldives under the theme 'Banking in Asia: Investing to Build Resilience.'

## 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

### 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 Webinars and Training Programs

## Bank of Maldives Hosts Webinar on "Digital Transformation in the Maldives"

The Asian Bankers Association (ABA) and the Bank of Maldives held an informative webinar on "Digital Transformation in the Maldives" on 9 July 2026. The session examined how the country's geography, tourism-based economy and dispersed population have accelerated digital banking.

The webinar featured Abdulla Hassan, Director of Financial Strategy and Planning, and Moosa Nimal, Chief Business Officer of the Bank of Maldives. Moderated by Mig Moreno, Deputy Secretary-Treasurer of the Asian Bankers Association, it addressed the economy, the bank's digital strategy and financial inclusion.

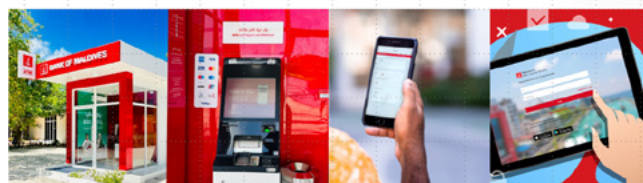
### Presentation by Abdulla Hassan

Abdulla Hassan described the Maldives as a country of approximately 1,192 islands, with around 187 inhabited and about 180 operating as resorts, noting that this geographical dispersion makes digital banking essential for reaching isolated communities.

Mr. Hassan highlighted the following:

- Tourism contributes more than 60% of GDP directly and indirectly. The country welcomed approximately 2.2 million tourists in the previous year and generated around US\$5.3 billion in tourism receipts. The economy is valued at about US\$7.5 billion.
- Economic growth has generally ranged from 5% to 7%, while inflation has remained below 5% despite heavy dependence on imports. Fishing remains important, although tourism dominates investment, government revenue and foreign-currency earnings.
- Fiscal management and foreign-currency debt servicing as major challenges. In 2026, the Maldives faced repayment of a US\$500 million sukuk and a US\$400 million currency swap with the Reserve Bank of India. Most major obligations were successfully serviced.
- COVID-19 caused the economy to contract by approximately 37% after the borders closed. Tourism nevertheless recovered within about two and a half years. Hassan also emphasized the central role of the Bank of Maldives, whose assets equal roughly 40% of GDP.

### What Worked?



### Presentation by Moosa Nimal

Moosa Nimal explained that the Bank of Maldives serves approximately 390,000 customers in a country of about half a million people, noting that it reaches close to 90% of the bankable adult population and leads major banking segments.

Among the highlights of his presentation included the following:

- The bank employs around 1,200 people, more than 99% of whom are Maldivian. Its network includes 49 branches, approximately 208 self-service banking centres, around 340 ATMs and about 6,000 merchants.
- The bank's strategy combines digital-first delivery, customer service and sustainability. As most transactions occur online, branches are becoming sales and service centres focused on advice and community engagement.
- The bank introduced many of the country's first modern financial services, including payment terminals, cards, e-commerce acquiring, internet banking, mobile banking and digital wallets. In 2025, customers completed more than 134 million internet- and mobile-banking transactions.
- To address geography, the bank expanded its ATM network to every inhabited island, installing more than 100 additional machines. Nimal also presented Swipe, a locally developed multicurrency wallet offering digital onboarding, virtual accounts, transfers and QR payments.

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