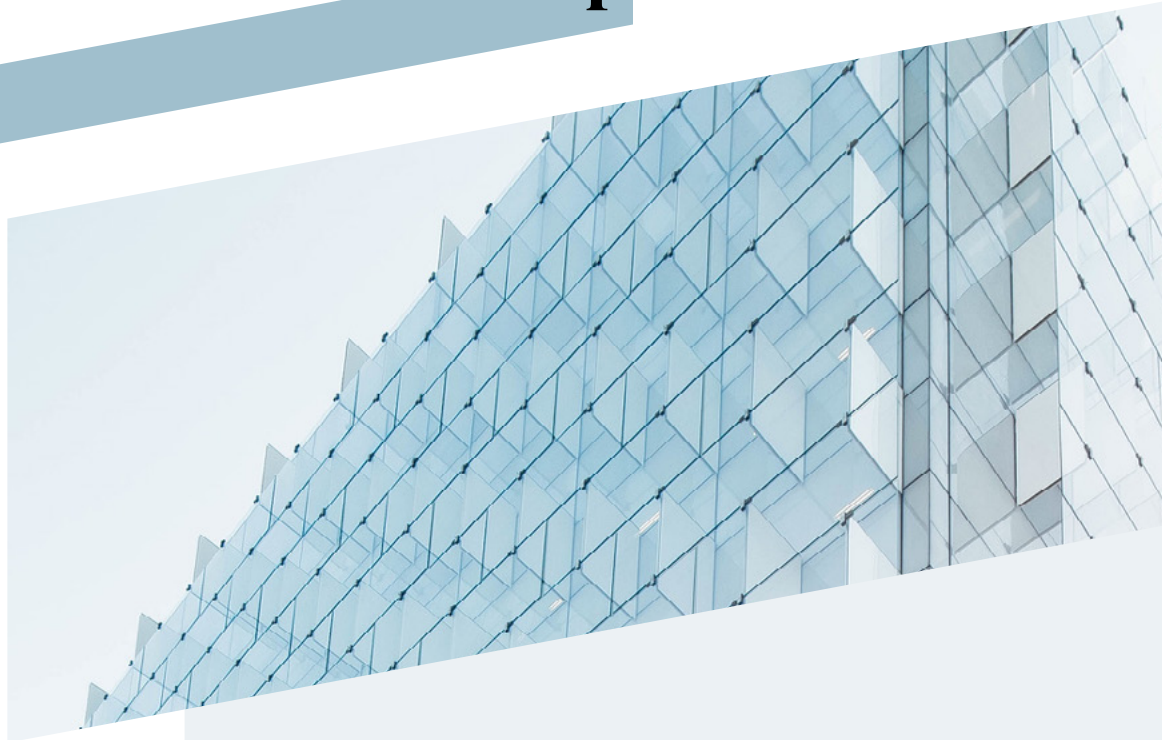


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About ABA

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.

Beyond the Maldives: Strengthening ABA's Role in a Changing Financial Landscape

By Darson Chiu, Ph.D., Secretary-Treasurer, Asian Bankers Association (ABA)



The 42nd ABA General Meeting and Conference, held from September 1 to 3, 2026, at Kurumba Maldives, provided an excellent opportunity for members of the Asian Bankers Association to meet, exchange views, and reflect on the forces reshaping banking and finance across the region.

Under the theme **“Banking in Asia: Investing to Build Resilience”**, our discussions covered many of the issues now at the forefront of the banking industry. Artificial intelligence (AI) featured prominently, alongside digital transformation, sustainability, risk management, cybersecurity, and the broader question of how financial institutions can remain resilient in an increasingly uncertain environment.

I would like to express my sincere appreciation to Bank of Maldives, under the leadership of Mr. Mohamed Shareef, Chief Executive Officer, and to his entire team for their outstanding hospitality and professionalism. Their careful preparation, warm welcome, and dedication contributed greatly to the success of the Conference and made our stay in the Maldives particularly memorable.

One particularly memorable highlight of our time in the Maldives took place beyond the conference hall. Conference participants had the opportunity to take part in a Guinness World Record-breaking snorkeling event, an experience uniquely suited to the Maldives. It added a wonderful sense of friendship and shared achievement to our gathering and reminded us that the ABA community is built not only through professional exchange, but also through the personal connections and memorable experiences we share along the way.



For me, however, the Maldives Conference was more than another successful annual gathering. It also prompted me to think more deeply about a broader question: At a time when the economic and financial environment is changing so rapidly, what more can ABA do for the banking and financial sectors of Asia?

From an Annual Conference to a Year-Round Platform

The environment facing Asian banks today is fundamentally different from that of even a decade ago. Geopolitical tensions are increasingly affecting trade, investment, capital flows, currencies, and supply chains. Interest rate and exchange rate movements continue to create uncertainty for businesses and financial institutions. At the same time, AI and digital technologies are transforming banking at extraordinary speed, while cybersecurity, financial crime, climate-related risks, and regulatory requirements are becoming more complex.

Many of these challenges transcend national borders. They cannot be fully understood or effectively addressed by institutions working entirely on their own. This is precisely where I believe an organization such as ABA can provide greater value.

ABA brings together banks and financial institutions from different countries and economies, at





different stages of development, and operating in different regulatory environments. This diversity gives us something particularly valuable: a regional platform through which practical knowledge and experience can be shared.

Our annual conference is an important part of that platform, but it should not be the only one. Between annual meetings, ABA can continue strengthening professional exchanges through training programs, webinars, and cooperation among member institutions. We can help connect members facing similar challenges, facilitate exchanges of practical experience, and provide opportunities for members to learn not only from experts, but also from one another.

In areas such as AI governance, digital banking, cybersecurity, sustainable finance, compliance, and risk management, the experiences of our members themselves represent an enormous pool of knowledge. The question, therefore, is not simply what ABA can organize for its members. It is also how ABA can better mobilize the knowledge already existing within its membership for the benefit of the wider banking community.

Building Resilience Through Connection

The Maldives Conference reinforced another thought for me. In banking, we usually think of resilience in terms of capital, liquidity, risk management, technology, or business continuity. All of these are essential. But in today's interconnected world, relationships and networks are also forms of resilience.

When uncertainty increases, having trusted counterparts in other markets becomes more valuable. When a new technology emerges, knowing how another institution is approaching it can shorten the learning process. When regulations or market conditions change, exchanging experiences with peers can help institutions understand developments from a broader perspective. This, I believe, is one of ABA's most important strengths.

We are not simply an organization that brings people together once a year. We are a network connecting financial institutions across Asia and beyond. The stronger this network becomes, the more useful ABA can be to

each of its members. The challenge for us is to turn these relationships into more opportunities for meaningful cooperation.

Why Hosting an ABA Conference Matters

The Maldives experience also reminded me of something that deserves greater attention: the value of hosting an ABA annual conference. Hosting an international conference undoubtedly requires considerable preparation, coordination, and commitment. Bank of Maldives demonstrated this exceptionally well. But hosting should not be viewed simply as an obligation or service to the Association. It can also create meaningful strategic value for the host institution.

At a time when international economic and financial relationships are becoming both more important and more complicated, bringing banking leaders from across the region to one's home market creates opportunities that are difficult to replicate through ordinary business travel.

A host bank has the opportunity to showcase its institution, its people, its capabilities, and its market to senior banking executives from many economies. It can strengthen existing relationships and develop new ones. It can introduce international colleagues to the economic and financial development of its country and create opportunities for dialogue with local business leaders, regulators, policymakers, and other stakeholders.

There is also a less tangible but equally important benefit. Hosting brings the ABA network to your doorstep. Instead of sending a delegation abroad to develop relationships at one institution at a time, the host welcomes an international banking community into its own market. Conversations that begin during conference sessions, dinners, study visits, or informal meetings may later develop into institutional cooperation, business opportunities, knowledge exchange, or long-term professional relationships.

In today's world, where geopolitical uncertainty can sometimes pull economies apart, creating opportunities for people and institutions to meet face to face has become even more valuable. For this reason, I hope more ABA member banks will consider hosting future ABA conferences, not simply as a contribution to the Association, but as an investment in relationships, visibility, knowledge, and international connectivity.

The Next Stage for ABA

As I left the Maldives, I found myself thinking that the future value of ABA will depend not necessarily on becoming a larger organization, but on becoming an increasingly useful and connected organization.

Our strength lies in our members. ABA can provide the platform, but the knowledge, experience, relationships, and opportunities come from the institutions and people within our network. The more actively members participate

by sharing expertise, joining programs, contributing ideas, hosting activities, and opening their institutions to one another, the stronger the Association becomes.

The Maldives Conference demonstrated what this community can achieve when members come together. It also reminded us that an annual conference should not be viewed as an isolated event. Each gathering should create relationships, ideas, and cooperation that continue long after delegates return home. My hope is therefore that ABA will continue evolving from an association that connects banks into a platform that increasingly helps banks connect, learn, cooperate, and navigate change together.

In an economic and financial environment characterized by rapid technological transformation, geopolitical uncertainty, and increasingly interconnected risks, no institution has all the answers. But within a strong



regional network, we do not always have to find those answers alone. That, to me, is one of the most important lessons from the Maldives and one of the greatest opportunities ahead for the Asian Bankers Association.

I look forward to continuing this journey with our members and to seeing the ABA family gather again next year in Sri Lanka.

ABA Webinars and Training Programs

GCC–Asia Economic Forum to Strengthen Banking and Investment Cooperation



The Asian Bankers Association (ABA) and Kuwait Banking Association (KBA) will jointly

organize the GCC–Asia Economic Forum: Banking, Investment and Digital Infrastructure on 14 October 2026 at the United Nations Conference Centre in Bangkok, Thailand.

Convened alongside the 2026 IMF–World Bank Annual Meetings, the invitation-only Forum will bring together senior government officials and leaders from the banking, investment, finance and technology sectors across the Gulf Cooperation Council (GCC) and Asia to explore opportunities for deeper economic and financial cooperation.

Among the distinguished figures scheduled to participate are H.E. Jasem Mohamed Al-Budaiwi, Secretary General of the GCC; H.E. Dr. Yaqoub Yousef Al-Refaei, Minister of Finance of the State of Kuwait; Hamad Abdulmohsen Al-Marzouq, Chairman of the Kuwait Banking Association; and Chartsiri Sophonpanich, President and Director of Bangkok Bank.

Supported by The Business Year and the Kuwait Business Council, the Forum will focus on three strategic areas: Core Banking and Balance-Sheet Partnerships;



Cross-Border Investment, Capital Markets and Deal Flow; and Digital, AI and Financial Infrastructure for Cross-Border Finance. Discussions will examine practical ways for GCC and Asian financial institutions to strengthen cross-border banking relationships, develop investment and capital-market opportunities, and advance secure and interoperable digital financial infrastructure.

The programme will feature senior executives from leading financial and technology institutions across the GCC and Asia, including Kuwait Finance House, The Saudi Investment Bank, Bangkok Bank, Markaz, Kasikorn Asset Management, China International Capital Corporation, Infosys Finacle, Huawei and Beyon Connect.

Through this high-level platform, the ABA and KBA aim to facilitate meaningful dialogue and foster stronger institutional partnerships between the GCC and Asia, particularly in banking, investment and the rapidly evolving digital financial landscape.

ABA Webinars and Training Programs

ABA and Temenos Explore Tokenization, AI and the Future of Payments

The Asian Bankers Association (ABA) and Temenos, an ABA Associate Member, jointly held the webinar “Beyond Traditional Payments: Tokenization, AI & Path to Scale” on September 24, 2026, bringing together banking and technology professionals for a timely discussion on the transformation of the payments landscape.

The webinar explored how developments in instant payments, tokenization, artificial intelligence, cloud technology, open banking and digital wallets are reshaping the way financial institutions build, deliver and scale their payment services. Industry experts from Temenos and Thunes shared perspectives on the practical priorities and challenges facing banks as they modernize their payment infrastructure.

Among the key topics discussed were the opportunities and barriers surrounding tokenized payments, the use of AI to streamline payment operations and improve decision-making, and strategies for overcoming growth bottlenecks as banks seek to scale their payment businesses. The speakers also highlighted the growing importance of composable architecture and flexible cloud

deployment in developing agile and scalable payment ecosystems.

The session also looked ahead to the next three to five years, providing participants with perspectives on emerging priorities and strategic roadmaps for payments transformation. An interactive Q&A provided an opportunity for participants to further exchange views on how financial institutions can respond to rapidly evolving technologies and customer expectations.

The webinar formed part of the ABA’s continuing efforts to provide members with opportunities to exchange knowledge with industry experts and stay informed about technological developments shaping the future of banking.

About Temenos:

temenos Temenos is a trusted technology partner to financial institutions across the world. With 950 core banking and over 600 digital banking clients across 150 countries, it powers a world of banking that creates opportunities for everyone.

ABA invitation to webinar on Scams & Fraud

The Asian Bankers Association (ABA) invites members and colleagues to join the upcoming webinar on “Preventing Online Scams and Fraud,” to be held on Thursday, October 8, 2026, at 14:00 Taipei Time.

Jointly organized by the Confederation of Asia-Pacific Chambers of Commerce and Industry (CACCI), ABA’s parent organization, and the International Chamber of Commerce (ICC), the 60-minute webinar will bring together experts and practitioners to address the growing challenges posed by increasingly sophisticated and cross-border online scams and fraud.

Representatives from various industries will share practical experiences and perspectives on preventing, detecting, and disrupting fraudulent activities. The discussion will also examine the policy, regulatory, and

operational challenges to cross-border cooperation and explore ways to strengthen collective responses among governments, financial institutions, technology companies, telecommunications providers, and other stakeholders. Themes for Discussion

- The evolving landscape of online scams and fraud
- Industry approaches to the prevention, detection, and disruption of online scams and fraud
- Policy, regulatory, and operational barriers to effective cross-border cooperation
- Strengthening collective and cross-industry responses to online scams and fraud

To register for the webinar, please fill out the online form here <https://forms.cloud.microsoft/Pages/ResponsePage>.

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Darson Chiu, Ph.D., Secretary-Treasurer;
Abby Moreno and Teresa Liu, Associate Editors;
7F-2, No. 760, Sec. 4 Bade Road, Taipei 10567, Taiwan
Tel: (886 2) 2760-1139; Fax: (886 2) 2760-7569
Email: aba@aba.org.tw; Website: www.aba.org.tw