ASEAN BANKERS association

BANKERS ASSOCIATION OF THE PHILIPPINES

54TH ASEAN BANKING COUNCIL MEETING

AI-Driven Banking in ASEAN: Securing Our Future Together



12 - 14 NOVEMBER 2026

MAKATI SHANGRI-LA
MAKATI CITY, PHILIPPINES

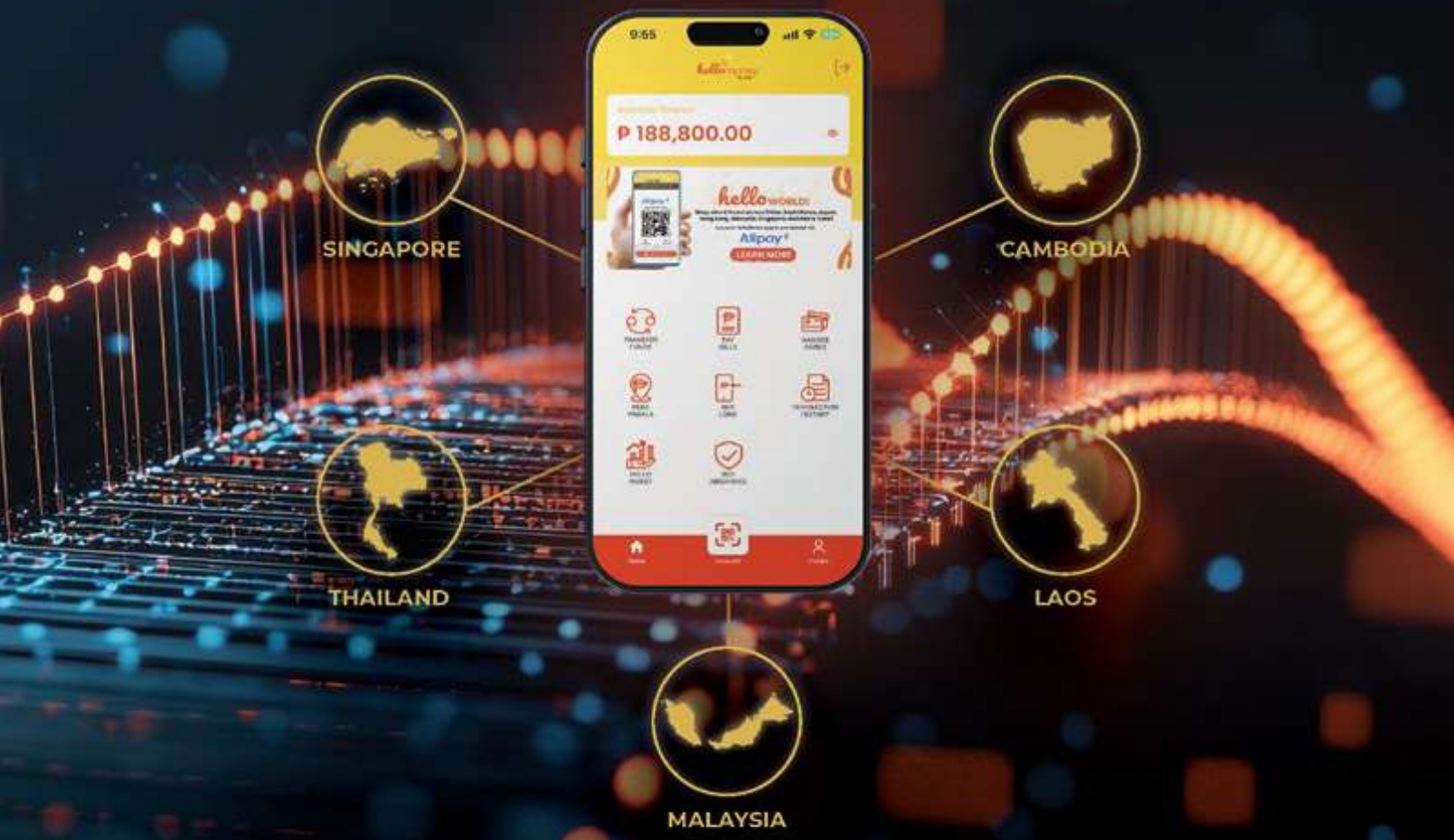
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ABF Retail Banking Awards

IPO Deal of the Year - Philippines
2026
Asian Banking & Finance Corporate & Investment Banking Awards 2026

Best Use of AI for Customer Experience – Philippines
2026
Digital CX Awards

Leaders in Consumer Finance Excellence
2026
Capital Finance International

People Program of the Year
2025
People Management Association of the Philippines

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12 -14 NOVEMBER 2026

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A MESSAGE FROM

THE PRESIDENT OF THE PHILIPPINES

FERDINAND R. MARCOS JR.

MALACAÑAN PALACE
MANILA

MESSAGE

My warmest greetings to the **ASEAN Bankers Association**, the **Bankers Association of the Philippines (BAP)**, and all delegates to the **54th ASEAN Banking Council Meeting**.

Through strong and sustained collaboration among member-organizations, your regional network has become a venerable venue for capability-building across Southeast Asia. I am pleased that the ASEAN Bankers Association's programs have helped practitioners adapt to technological changes while the BAP, as head of the Permanent Committee on Banking Education, has extended training support to counterparts in emerging jurisdictions. Your endeavors have been vital to the growth of our financial sector by improving capital allocation and creating a wider space for investment.

I trust that your deliberations will deepen the spirit of unity that has long sustained ASEAN and help shape a financial community prepared to advance with confidence amidst a changing regional landscape. As ASEAN Chair in 2026, the Philippines looks forward to working closely with our fellow member-states and partners in driving this shared undertaking to fruition, guided by our common aspiration for enduring stability and inclusive progress for all.

Rest assured that the Philippines will remain a steadfast partner in advancing the collective goals of our region and ensuring that closer cooperation yields meaningful gains for our peoples. I encourage you to carry the trust, expertise, and shared purpose reinforced through this council into the work that awaits beyond this gathering, so that the partnerships forged here may continue to open pathways for opportunity, greater economic security, and contribute to the realization of a prosperous *Bagong Pilipinas*.

I wish you an engaging and fruitful event.

FERDINAND R. MARCOS JR.

MANILA
12 November 2026

THE PRESIDENT OF THE PHILIPPINES

54th ASEAN BANKING COUNCIL MEETING

A MESSAGE FROM

THE SECRETARY OF THE DEPARTMENT OF FINANCE

FREDERICK D. GO



Republic of the Philippines
DEPARTMENT OF FINANCE
Roxas Blvd. corner P. Ocampo St., 1004 Manila

BAGONG PILIPINAS

MESSAGE

I congratulate the ASEAN Bankers Association and the Bankers Association of the Philippines (BAP) on its 54th ASEAN Banking Council Meeting. This gathering reflects the banking industry's shared commitment to advancing financial cooperation and economic development across the region.

As the global economic landscape becomes increasingly complex, cooperation among banking leaders is vital to strengthen financial stability, facilitate the flow of capital, and support investments. The ASEAN Banking Council Meeting provides an important platform to advance these shared goals.

These goals must be supported by sound policies. The Department of Finance (DOF) continues to advance reforms that modernize the financial system and promote a more inclusive economy. By working with our ASEAN counterparts, we can strengthen financial resilience and support sustainable growth across the region. I wish all participants a productive and successful meeting.

FREDERICK D. GO
Secretary

54th ASEAN Banking Council Meeting



A MESSAGE FROM

THE GOVERNOR OF THE BANGKO SENTRAL NG PILIPINAS

ELI M. REMOLONA, JR.

BANGKO SENTRAL NG PILIPINAS
OFFICE OF THE GOVERNOR

Message

Congratulations to the ASEAN Bankers Association and the Bankers Association of the Philippines (BAP) on the occasion of the 54th ASEAN Banking Council Meeting.

The theme, "*AI-Driven Banking in ASEAN: Securing Our Future Together*," is timely as the region harnesses the opportunities presented by artificial intelligence (AI). This calls not only for managing emerging risks in the financial system and responding to the needs of an increasingly digital economy, but also for safeguarding public trust.

The Bangko Sentral ng Pilipinas (BSP) welcomes the banking community's continued efforts and cooperation to advance responsible innovation and promote a secure, inclusive, and resilient financial system.

May this meeting deepen regional partnerships and contribute to a more integrated and future-ready ASEAN.

Mabuhay!

ELI M. REMOLONA, JR.
Governor



A MESSAGE FROM
THE PRESIDENT OF THE BANKERS ASSOCIATION OF THE PHILIPPINES

ANA ABOITIZ DELGADO

Dear Friends and Colleagues,

Mabuhay!

As we gather in Manila for the 54th ASEAN Banking Council Meeting, the Bankers Association of the Philippines is honored to welcome our fellow banking leaders, delegates, and guests from across the region.

More than an annual gathering, this meeting reflects the enduring partnerships and shared purpose that have shaped ASEAN's financial sector and continue to advance our region's growth and cooperation.

We convene at a defining time for our industry. Rapid technological change and evolving economic dynamics continue to reshape the landscape in which we operate. Yet ASEAN remains one of the world's most promising regions, with a strong foundation for growth and an increasingly connected future.

As new opportunities emerge, so too does our responsibility to help shape their outcomes. Through continued cooperation and thoughtful leadership, we can support innovation, broaden financial inclusion, and ensure that the benefits of progress are shared across our communities.

In this context, the ASEAN Banking Council continues to play an important role in bringing our banking communities together. It provides a valuable forum for dialogue, helping us deepen relationships, exchange ideas, and address issues that increasingly transcend national borders. Through this continued engagement, we strengthen not only our institutions but also the broader ASEAN community.

This commemorative publication serves as a reminder of what we can achieve when we come together with a shared sense of purpose. It captures both the significance of this year's meeting and the enduring partnerships that continue to advance regional cooperation.

On behalf of the Bankers Association of the Philippines and our member banks, thank you for being part of this year's gathering. May the connections strengthened here and the conversations started in Manila continue to inspire progress and contribute to a stronger and more connected ASEAN.

Ana Aboitiz Delgado
President

Philippine National Bank



ROOTED IN WHO WE ARE, READY FOR WHAT'S NEXT.

The story of Philippine National Bank (PNB) is one of a nation, its people, and a bank that has continued to evolve alongside them.

When PNB opened its doors in 1916, it began with a purpose closely tied to the country's financial and economic development.

Through generations of Filipinos and decades of change, PNB has grown, adapted, and embraced new ways of banking, while remaining grounded in its commitment to serve the Filipino.

From early banknotes and passbook machines to today's digital platforms, the story of PNB is also a story of progress. The tools have changed, but the purpose remains.

That purpose now reaches well beyond Philippine shores. Through its international banking and remittance operations, PNB connects Filipinos across Asia, Europe, the Middle East, and North America, helping them manage their finances, support their families, and stay connected to home. Its global presence reflects PNB's continuing role as a trusted financial partner to Filipinos wherever life takes them.

Today, PNB is writing its next chapter.

Artificial intelligence (AI) and digital technologies are reshaping the banking industry, and PNB is embracing these opportunities with purpose. Through PNB Vision 1000, the Bank is building an AI-ready workforce, advancing customer-centric innovation, strengthening operational excellence, and developing a culture that is digital-first, but human-foremost.

The transformation is already taking shape from AI-enabled productivity initiatives and Microsoft 365 Copilot programs to digital banking enhancements, automation, and stronger capabilities for secure and efficient banking.

But for PNB, transformation is not simply about adopting new technology.

It is about using technology to serve people better.

To make banking more relevant.

To make experiences more seamless.

To strengthen trust and security.

And to create opportunities that reach more Filipinos.

As ASEAN's banking community looks forward to a future shaped by technology, innovation, and collaboration, PNB brings with it the strength of its heritage, the reach of its global connections, and the determination to keep moving forward.

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A MESSAGE FROM

THE CHAIRMAN OF THE ASEAN BANKERS ASSOCIATION



TAN TECK LONG

Dear Friends and Colleagues,

On behalf of the ASEAN Bankers Association (ABA), I extend a warm welcome to all our friends and colleagues to the coming 54th ASEAN Banking Council Meeting. This capstone event in our ASEAN Banking calendar will be hosted by Bankers Association of the Philippines (BAP) from 12 to 14 November 2026, at the Makati Shangri-la Hotel, Manila, Philippines.

The Organising Committee at BAP has been working tirelessly to assemble subject matter experts and thought leaders to deliberate, provide insights and leadership on the highly relevant topics in the new normal of geopolitics and economic conditions, banking industry and regulatory environment in the ASEAN region and globally. I commend BAP on selecting this year's theme "AI-Driven Banking in ASEAN: Securing Our Future Together". This could not be timelier. Artificial intelligence is rapidly being adopted and is transforming the banking industry. It is changing how we serve our customers, manage risks, detect financial crime, make decisions and operate our institutions. AI presents enormous opportunities to improve efficiency, expand financial inclusion and deliver more personalised and accessible financial services across the ASEAN community.

For ASEAN banks, the question is therefore not simply how quickly we can adopt AI to capture the opportunities but how responsibly and collectively we can do so while managing the associated risks. No individual bank, market or country can address these challenges alone. The interconnected nature of our financial systems means that our resilience is increasingly a shared responsibility. This is where the ASEAN Banking Council has an important role to play. Through greater cooperation, we can share knowledge and best practices, strengthen our collective capabilities, develop appropriate approaches to AI governance and cybersecurity, and ensure that innovation remains aligned with trust, stability and the interests of our customers and key stakeholders. This event will also enable renewal and extension of networks with your regional peers and business leaders as well as others thought leaders and subject matter experts outside the region.

I would like to thank BAP for hosting and putting together an engaging programmes, side events and exciting social activities for all participants to have a memorable experience in Manila, Philippines. I am also grateful to His Excellency Eli M Remolona Jr, Governor of Bangko Sentral ng Pilipinas (BSP), and His Excellency Dr Kao Kim Hourn, Secretary General of ASEAN, who have kindly agreed to deliver their keynote speech and address, respectively for this Council Meeting.

I look forward to seeing you all at the event and wish you a rewarding and memorable time in Manila, Philippines.

Tan Teck Long
Chairman

SCHEDULE OF ACTIVITIES

Day 0

THURSDAY
12 NOV '26

6:00PM - 8:00PM **Pasay A&B**	Arrivals Welcome Dinner (Casual) Welcome Remarks **Ms. Ana Aboitiz Delgado** BAP President **Mr. Jose Teodoro K. Limcaoco** Immediate Past ABA Chairman

Day 01

FRIDAY
13 NOV '26
RIZAL BALLROOM

8:00AM - 9:00AM	**Registration**
9:00AM - 10:15AM	**Opening Ceremony** Welcome Remarks **Ms. Ana Aboitiz Delgado** BAP President Introduction of ASEAN Banking Association (ABA) Chairman Welcome Speech **Mr. Tan Teck Long** ABA Chairman Introduction of the Secretary General of ASEAN Opening Speech **HE Dr. Kao Kim Hourn** Secretary General of ASEAN Introduction of the Keynote Speaker **Mr. Jose Teodoro K. Limcaoco** Immediate Past ABA Chairman Keynote Address **Hon. Eli M. Remolona, Jr.** Governor, Bangko Sentral ng Pilipinas
10:15AM - 11:00AM	Introduction of Panelists and Moderator Opening Fireside Chat **ASEAN CEO: What's Keeping Us Awake?** **Dato' Sri Khairussaleh Ramli** President & Group CEO, Maybank | Malaysia **Mr. Nestor V. Tan** President & CEO, BDO | Philippines **Mr. Tan Teck Long** Group CEO, OCBC | Singapore Moderator: **Mr. Sopnendu Mohanty** Group CEO, Global Finance & Technology Network (GFTN)
11:00AM - 11:30AM	Introduction of Guest Speaker **Ms. Ana Aboitiz Delgado** BAP President **Operationalizing Trusted AI** **Mr. Matteo Coppola** Managing Director & Senior Partner Boston Consulting Group

11:30AM - 12:30PM

Introduction of Panelists and Moderator

AI - Impact on ASEAN Banks

Mr. Matteo Coppola
Managing Director & Senior Partner | Boston Consulting Group

Mr. Jose Teodoro K. Limcaoco
President & CEO, BPI | Philippines

Mr. Lim Him Chuan
Managing Director and Country CEO, DBS Bank | Singapore

Dr. Pipatpong Poshyanonda
President, Kasikornbank PCL | Thailand

Mr. Saladin D. Effendi
Director of Information and Technology
Bank Rakyat Indonesia (Persero) Tbk | Indonesia

Moderator: **Prof. Chia Tek Yew**
Institute Advisor/Adjunct Professor
National University of Singapore-AIDF

12:30PM - 2:00PM — **LUNCH**

2:00PM - 4:30PM
Manila A&B
Makati A
Makati B

Meeting of Permanent Committees
- Cooperation in Finance Investment Trade and Technology ("COFITT")
- Banking Education
- ASEAN Inter-Regional Relations ("ASEAN IRR")

4:30PM - 5:00PM
Manila A&B

Caucus Meeting [Restricted to Head of Delegates]
11th ABA Annual General Meeting [Restricted to Head of Delegates]

6:30PM - 10:00PM
Rizal Ballroom

Gala Dinner

Welcome Remarks
Ms. Ana Aboitiz Delgado
BAP President

Guest Speaker
Hon. Frederick D. Go
Secretary of Finance, Republic of the Philippines

Day 02

SATURDAY
14 NOV '26

RIZAL BALLROOM

8:30AM - 9:00AM

Registration

9:00AM - 9:30AM

Calling to Order the 54th ASEAN Banking Council Meeting
Mr. Tan Teck Long, ABA Chairman

Confirmation and Approval of the Minutes of the 53rd ASEAN Banking Council Meeting

9:30AM - 10:30AM

Presentation of Permanent Committee Reports
- Cooperation in Finance Investment Trade and Technology ("COFITT")
- Banking Education
- ASEAN Inter-Regional Relations ("ASEAN IRR")

Other Matters

Fixing the date and venue of the 25th ASEAN Banking Conference and 55th ASEAN Banking Council Meeting

Closing Remarks of the Heads of Delegations

10:30AM - 11:30AM

Closing Ceremony & Remarks
Mr. Tan Teck Long, ABA Chairman

11:30AM - 1:30PM — **LUNCH**

ยินดีต้อนรับ

Welcome
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Mabuhay,
Delegates

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Tan Teck Long

Group Chief Executive Officer
OCBC

Mr. Tan Teck Long was appointed Group Chief Executive Officer of OCBC on 1 January 2026. Mr Tan is also Board Commissioner of OCBC Indonesia, and Director of OCBC Malaysia, OCBC Hong Kong, Bank of Singapore and Great Eastern Holdings Limited. Mr Tan is currently Chairman of the Association of Banks in Singapore, Chairman of ASEAN Bankers Association and Vice Chairman of The Institute of Banking and Finance Singapore (IBF).

He joined OCBC in 2022 as the Head of Global Wholesale Banking, with global responsibility for all banking relationships with small and medium-sized enterprises, large corporates and financial institutions, as well as the global transaction banking and investment banking businesses.

Mr Tan has more than 30 years of banking experience overseeing Corporate Banking, Investment Banking and Risk Management. He joined OCBC from DBS Bank, where his last appointment was Group Chief Risk Officer. Prior to that, he held several senior roles, including Group Head of Corporate Banking.

Mr Tan is a Chartered Financial Analyst charter holder and a Fellow Chartered Accountant of Singapore. He holds a Master of Business Administration from the University of Manchester and a Bachelor of Accountancy with First Class Honours from the National University of Singapore.



Frederick D. Go

Secretary of Finance
Republic of the Philippines

Frederick D. Go currently serves as the Secretary of the Department of Finance and leads the Marcos Jr. administration's economic team, guiding the nation's fiscal direction and economic priorities.

Before assuming this role, he served as the Special Assistant to the President for Investment and Economic Affairs, where he was responsible for integrating and coordinating the administration's key investment and economic policies. He advanced strategic efforts to attract more investments, enhance the ease of doing business, and create jobs and opportunities for the Filipino people.

He also chaired the Economic Development Committee, overseeing strategic developments across key government agencies.

Secretary Go brings with him over 35 years of leadership in the private sector, having served as Chairman, Vice-Chairman, President, CEO, and/or Director of six publicly listed companies and multiple corporations across diverse industries, including media, retail, real estate, food, banking, finance, airline, petrochemicals, and power.

A visionary, results-oriented leader who transitioned to public service to help drive national progress, he is known for getting things done and plays a key role in shaping the Philippines' economic future.

Eli M. Remolona, Jr.

Governor and Chairman of the Monetary Board
Bangko Sentral ng Pilipinas

Since July 2023, Governor of the Bangko Sentral ng Pilipinas and Chairman of the Monetary Board; also Chairman of the Philippine Deposit Insurance Corporation and Chairman of the Anti-Money Laundering Council. From August 2022 to June 2023, Member of the Monetary Board.

Extensive policy and operational experience in central banking, economic policy, international finance and financial markets, having worked for 14 years at the Federal Reserve Bank of New York and 19 years at the Bank for International Settlements (BIS).

In 2019-2022, Professor of Finance and Director of Central Banking at the Asia School of Business in Kuala Lumpur, a collaboration with the MIT Sloan School of Management; teaching monetary policy, money and capital markets, and digital transformation.

In 2019-2022, Independent Director, Bank of the Philippine Islands, Manila, and Chairman, Risk Management Committee. Also Member, Council of Advisers for Applied Research, Academy of Finance in Hong Kong.

In 2008-2018, as the BIS regional head for Asia and the Pacific, worked closely with Governors of the 12 leading central banks in the region; dealing with such issues as financial stability and capital market development, while overseeing BIS asset management for Asia-Pacific central banks.

In 2000-2005, as the newly appointed editor of the BIS Quarterly Review, overhauled the journal and turned it into a highly ranked scholarly flagship publication of the BIS.

Published in leading journals in economics and finance, with about 6,180 citations (Google Scholar, May 2025); served as Associate Editor of the International Journal of Central Banking (2005-2022).

In 1991, joined Paul Krugman (awarded the Nobel Prize in 2013) and Susan Collins (now President of the Federal Reserve Bank of Boston) in a high-level economic mission to the Philippines to advise President Corazon Aquino on structural reforms.

In 1984, worked as Financial Sector Economist at the World Bank, dealing with issues of finance in developing countries. Since then has served as consultant for the ADB, IMF and World Bank.

Has taught at Williams College, Columbia University, New York University and the School of Economics of the University of the Philippines.

Ph.D. in Economics "with Distinction" from Stanford University, 1982.



SPEAKER PROFILES

Ana Aboitiz Delgado

President, Bankers Association of the Philippines
President & **CEO**, Union Bank of the Philippines



Ana Aboitiz Delgado is the President of the Bankers Association of the Philippines (BAP) and is the President, Chief Executive Officer, and Director of UnionBank of the Philippines (UnionBank). She also serves as Chairman of City Savings Bank, Inc. and as a Director of UnionDigital Bank and Aboitiz Equity Ventures, Inc.

A seasoned banking executive with more than three decades of experience, Ms. Delgado has built her career across virtually every major area of banking. Before assuming the presidency of UnionBank, she served as Senior Executive Vice President and Head of Institutional Banking, where she led initiatives that accelerated enterprise-wide growth, digital transformation, and innovation.

Her career at UnionBank began as a Product Manager in the Retail Banking Center and progressed through senior leadership roles across Institutional Banking, Customer Experience, SME Lending, and Consumer Finance. This has given her a comprehensive understanding of the Bank's operations, customers, and evolving market landscape, enabling her to lead with both strategic vision and operational depth.

Prior to joining UnionBank, Ms. Delgado was with Citibank, N.A., where she served as Assistant Vice President for Product Management.

Her leadership has earned wide recognition both locally and internationally. In 2025, she was named among Fortune Magazine's 100 Most Powerful Women in Asia. She has also received accolades from The Asian Banker, the Philippine Marketing Association, the Asia Marketing Federation, and Tatler Asia for her contributions to banking, innovation, and business leadership.

A visionary leader and champion of innovation, Ms. Delgado believes that banking should create value beyond financial transactions. She is committed to advancing transformative products, customer-centric solutions, and industry partnerships that expand financial inclusion, elevate customer experiences, and deliver lasting impact for individuals, businesses, and communities.

Ms. Delgado holds a Bachelor of Arts in Art History and Painting from Boston College and a Master of Business Administration from the NYU Stern School of Business.



Matteo Coppola

Managing Director & Senior Partner
Boston Consulting Group

Matteo Coppola is a Managing Director & Senior Partner at Boston Consulting Group and the global leader of BCG's Risk & Compliance Practice. He leads a global team of more than 350 specialized practitioners, including former regulators, bankers, and industry specialists, and advises financial institutions, insurers, corporations, regulators, and central banks across geographies.

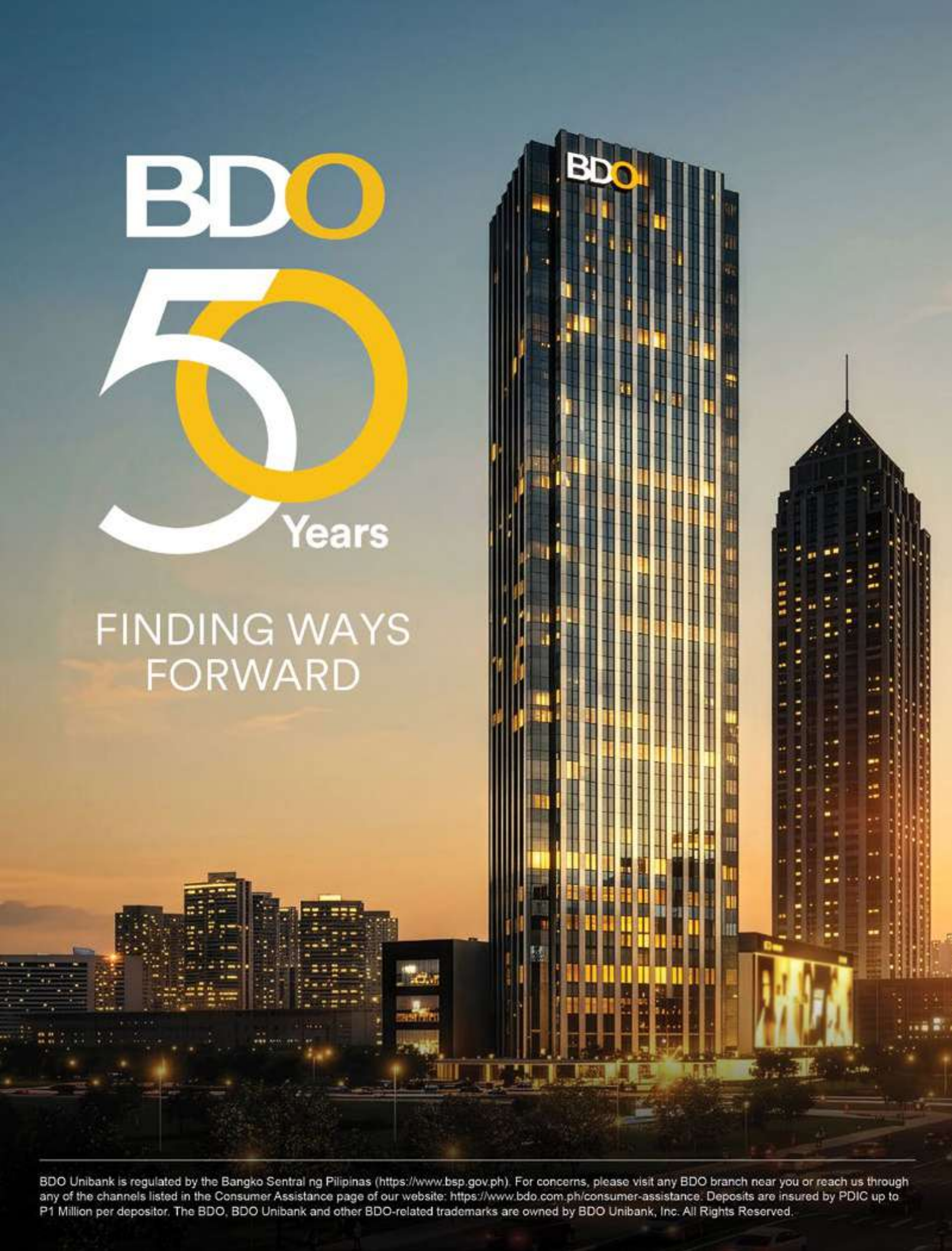
Over more than two decades, Matteo has led complex transformation programs spanning enterprise and non-financial risk, credit and liquidity risk, compliance, cybersecurity, operational resilience, climate risk, scenario planning, crisis management, and risks arising from AI and emerging technologies. His work combines strategic direction, technical depth, and implementation at scale, helping organizations strengthen governance, anticipate emerging risks, respond to supervisory expectations, and build more resilient operating models.

Matteo works closely with chief risk officers, chief compliance officers, and senior leadership teams. He has led supervisory-driven remediation programs, enterprise-wide risk-framework redesigns, risk-appetite and stress-testing programs, and technology-enabled transformations.

He also contributes to BCG's research and thought leadership on the future of risk management and compliance.

Before joining BCG in 2007, Matteo held senior operating and strategy roles at HSBC North America and worked at Booz Allen Hamilton in Italy and the United States.

He holds an MBA with second-year honors from Harvard Business School and graduated cum laude in Mechanical Engineering from Politecnico di Milano.



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ASEAN CEO: WHAT'S KEEPING US AWAKE?

PHILIPPINES



Nestor V. Tan
President and Chief Executive Officer
BDO Unibank, Inc.

SINGAPORE



Tan Teck Long
Group Chief Executive Officer
OCBC

MALAYSIA



Dato' Sri Khairussaleh Ramli
President & Group Chief Executive Officer
Maybank



MODERATOR

Sopnendu Mohanty
Group Chief Executive Officer
Global Finance & Technology Network

A discussion on the CEO risk outlook for 2027, the prioritization of AI, geopolitics, and digital money, opportunities for collective ASEAN CEO action, and key support to advance regional priorities.

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GOLD - BEST MANAGED COMPANY – FINANCIALS
FINANCEASIA ASIA'S BEST COMPANIES POLL 2026

GOLD - COMPANY OF THE YEAR - FINANCIAL SERVICES (LARGE)
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EUROMONEY AWARDS FOR EXCELLENCE 2026

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EUROMONEY AWARDS FOR EXCELLENCE 2026

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FINANCEASIA AWARDS 2026

BEST RETAIL BANK IN THE PHILIPPINES
THE ASIAN BANKER GLOBAL EXCELLENCE IN RETAIL FINANCE AWARDS 2026

BEST INVESTMENT BANK FOR ECM IN THE PHILIPPINES
EUROMONEY AWARDS FOR EXCELLENCE 2026

BEST BANK FOR USE OF TECHNOLOGY
FINANCEASIA AWARDS 2026

BEST SERVICE PROVIDERS - RISK MANAGEMENT, PHILIPPINES
THE ASSET TRIPLE A - TREASURISE AWARDS 2026

DIGITAL WEALTH MANAGER OF THE YEAR (PHILIPPINES)
THE ASSET TRIPLE A DIGITAL AWARDS



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AI-IMPACT ON ASEAN BANKS

A candid discussion among industry leaders on how AI is delivering measurable business value, reshaping operating models and accountability, and creating a distinct path for ASEAN banks amid evolving regulatory, competitive, and inclusion priorities.

PANELISTS



Jose Teodoro K. Limcaoco
President & CEO
Bank of The Philippine Islands



Matteo Coppola
Managing Director & Senior Partner
Boston Consulting Group



Lim Him Chuan
Managing Director and Country CEO
DBS Bank Singapore



Pipatpong Poshyanonda
President
Kasikombank PCL



Saladin D. Effendi
Director of Information and Technology,
PT Bank Rakyat Indonesia (Persero) Tbk



MODERATOR

Prof. Chia Tek Yew
National University of
Singapore - AIDF

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2025 KEY ACHIEVEMENTS

Committee on Cooperation in Finance, Investment, Trade and Technology (COFITT)

Co-Chaired by The Association of Banks in Singapore and PERBANAS

1

COFITT focused on strengthening regional payment connectivity, combating scams through coordinated industry action, and advancing digital trade initiatives across ASEAN. The committee endorsed key policies that support secure, efficient, and trusted cross-border financial transactions.

Key Achievements

Adopted ASEAN Cross-Border QR Payment Dispute Resolution Guidelines

Endorsed a set of dispute resolution processes and operating rules for ASEAN cross-border QR payment corridors.

Established clear responsibilities among consumers, banks, merchants, and payment switches to improve transparency and trust.

Advanced Digital Trade Connectivity

Discussed updates on the ASEAN Digital Trade Connectivity initiative to facilitate the digitalization of cross-border trade transactions.

Developed an ecosystem approach to fighting digital scams in the region

1. Endorsed two anti-scam white papers:
   a. An ASEAN banking anti-scam "toolbox", comprising commonly adopted controls as well as context-specific measures, that serves as a reference point for domestic implementation and cross-border payment initiatives.

   b. Recommends a comprehensive ecosystem approach to combat scams, with proportionate responsibilities that could be undertaken by digital economy beneficiaries, including banks, telcos, social media companies, e-commerce platforms, and payment providers.

2. Members, in their respective banking sectors, committed to doing their part to protect customers from scams, with reference to the toolbox.

3. Regular knowledge-sharing sessions to be conducted to strengthen cross-border collaboration among banks' anti-scam units. Members to engage relevant ecosystem participants and regulators on the ecosystem approach to fight scams.



2 Committee on ASEAN Inter-Regional Relations (IRR)

Chaired by The Association of Banks in Malaysia

The IRR Committee focuses on international engagement, knowledge-sharing, and strengthening relationships with banking associations and financial institutions outside ASEAN. Sustainability, innovation, and strategic partnerships are key themes of discussion.

Key Achievements

Successfully Conducted the 2025 ASEAN IRR Study Tour in Hong Kong
Facilitated engagement with major financial institutions and regulators, including the Hong Kong Monetary Authority, Hong Kong Exchanges & Clearing Limited, and leading digital banks.

Agreed to Continue Physical Study Tours
Members agreed that future study tours should remain face-to-face to strengthen networking and collaboration among National Banking Associations (NBAs).

Identified Strategic Themes for Future Collaboration
Proposed future focus areas include:
- Sustainability and green finance
- Artificial Intelligence
- Cross-border payments and connectivity
- SME digital onboarding and supply chain financing
- Cybersecurity and ESG reporting

Supported ASEAN-Hong Kong Banking Cooperation
Reached a consensus supporting a proposed Memorandum of Understanding (MoU) between the Hong Kong Association of Banks (HKAB) and the ASEAN Bankers Association to facilitate closer communication and sharing of best practices.

Strengthened Regional Collaboration on Sustainable Banking
Members shared updates on sustainable banking initiatives implemented across ASEAN jurisdictions.



The ABA Committee on Banking Education functions as a regional forum for member national banking associations, and their corresponding banking institutes, to discuss, review, and share experiences relating to banking education, workforce skills development, and professional certification, among many initiatives, thereby strengthening collaboration and knowledge exchange within the ASEAN banking community.

3

Committee on Banking Education

Chaired by the Bankers Association of the Philippines

Key Achievements

Expanded Strategic Partnerships for Banking Education

Facilitated new opportunities for regional collaboration by welcoming the readiness of the National University of Singapore's Asian Institute of Digital Finance (NUS-AIDF) to establish formal partnerships with ASEAN National Banking Associations and the ABA. This initiative is expected to strengthen banking education, digital finance capability building, and industry-academe engagement across the region.

Advanced the Regionalization of the Treasury Certification Program (TCP)

Successfully completed all preparatory and institutional requirements for the BAP-led Treasury Certification Program, positioning it for broader adoption across ASEAN. The programme achieved key milestones, including the rollout of the enhanced curriculum, protection of the Certified Treasury Professional designation, and strategic partnerships with leading academic institutions, establishing a strong foundation for regional professional certification and treasury excellence.

Strengthened ASEAN Skills Development and Workforce Readiness

Promoted the continued alignment of member associations with Singapore's Financial Services Skills Framework (FSSF) as a reference model for national skills development. This initiative supports greater consistency in banking competencies, encourages knowledge exchange, and helps prepare the regional workforce for evolving industry demands.

Enhanced the ABA Academy as the Region's Learning Platform

Advanced the development of the ABA Academy through improvements in training partner management, regular content updates, and expanded engagement with member banks and learning providers. The Committee also identified opportunities to enrich the platform with thought leadership materials and emerging banking content.

Deepened Regional Collaboration in Banking Education and Knowledge Sharing

Strengthened cooperation among ASEAN banking associations through the exchange of best practices, training initiatives, and professional development programs. The Committee fostered dialogue on common educational priorities and encouraged collective efforts to build a more capable, future-ready regional banking workforce.


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TOGETHER
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Metrobank
64 years of being in good hands

ASEAN Bankers Association:
Advancing a Resilient and Integrated ASEAN Banking Community

Established in 1976, **ASEAN Bankers Association (ABA)** brings together the national banking associations of ASEAN Member States with a shared commitment to strengthening regional banking cooperation and supporting ASEAN's economic integration. Over the past five decades, ABA has evolved into an important platform for dialogue, collaboration and collective action among the region's banking communities.

Corporate Thrust and Vision

ABA's overarching thrust is to foster a strong, resilient, competitive and integrated ASEAN banking sector that can contribute meaningfully to sustainable economic growth and regional prosperity. The Association seeks to strengthen cooperation among ASEAN banking institutions, enhance the collective voice of the banking sector and support the broader objectives of the ASEAN Economic Community (AEC).

As ASEAN economies become increasingly interconnected, the role of banking extends beyond traditional financial intermediation. ABA therefore seeks to ensure that the region's banking sector remains responsive to technological change, evolving customer needs and emerging economic and financial risks.

Looking ahead, ABA's vision is increasingly shaped by the opportunities presented by digitalisation, artificial intelligence, sustainable finance and greater cross-border financial connectivity. At the same time, the Association recognises the importance of trust, resilience, responsible innovation and effective risk management in building the foundations for ASEAN's next phase of growth.

Core Programmes and Advocacies

ABA provides a platform for ASEAN banking associations to exchange knowledge, identify common challenges and develop initiatives of regional relevance. Its **ASEAN Banking Council (ABC)** serves as the executive arm of the Association, while the **ASEAN Banking Conference**, held biennially, provides an important forum for regional bankers and stakeholders to discuss developments affecting the banking and financial industry.

The Association's Permanent Committees cover key areas including **Finance, Investment, Trade and Technology (COFITT)** chaired by The Association of Banks in Singapore (ABS); **Banking Education (BE)** chaired by Bankers association of the Philippines (BAP); and **ASEAN Inter-Regional Relations (IRR)** chaired by The Association of Banks in Malaysia (ABM). Through these mechanisms, ABA promotes cooperation and professional development while facilitating the sharing of expertise and best practices.

The Association's advocacy agenda has also evolved in response to the transformation of the financial sector. Key areas include cross-border payments and data interoperability, anti-scams and fraud, cybersecurity, sustainable finance, artificial intelligence and data governance.

ABA also recognises that a more integrated ASEAN banking sector can support greater intra-regional trade and investment. Enhanced financial connectivity, improved payment infrastructure and stronger cooperation among financial institutions can help businesses—particularly small and medium-sized enterprises to participate more effectively in the regional economy. By promoting banking education, professional development and knowledge sharing and exchange, the Association contributes to strengthening the capabilities of the region's banking workforce and preparing the industry for the rapidly changing financial landscape.

As ASEAN enters a new era defined by digital transformation, technological innovation and deeper economic integration, ABA remains committed to bringing the region's banking community together. Its continuing role is to facilitate cooperation, encourage responsible innovation and strengthen the resilience and competitiveness of ASEAN banking—helping the financial sector contribute to inclusive, responsible, sustainable and connected economic growth across the region. Where we Aspire, Build and Achieve (ABA).



Tan Teck Long
Chairman



MR. PAUL GWEE is currently the Secretary General of ASEAN Bankers Association. He is an accomplished senior finance and risk professional executive with over 30 years of extensive experience.

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NATIONAL BANKERS ASSOCIATION

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3. Mr. Arnel N. Almaden
Associate Director
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4. Ms. Marie Fe Liza S. Jayme
Associate Director
mafe.jayme@bap.org.ph



Ana Aboitiz Delgado
President, BAP
President and CEO, UnionBank

The Bankers Association of the Philippines (BAP) represents the interests of the Philippine banking industry, its member banks, and the public. It promotes collaboration, financial stability, and resilience while advancing innovation, digitalization, and best practices to foster a secure, efficient, inclusive, and sustainable banking system that supports economic growth and public trust.

VISION

As the primary organization representing the banking industry in the Philippines, the Bankers Association of the Philippines (BAP) is committed to:

1. Improving the quality of banking services accessible to the public by spearheading reforms and introducing global best practices in collaboration with regulators and similar banking associations in the region.

2. Foster continuing public trust by advocating for policies that benefit the Philippine banking sector and its stakeholders.

MISSION

The Bankers Association of the Philippines endeavors to maintain its strong contribution to the country's economic growth and development by promoting financial stability and resiliency. As the banking sector experiences technological advancements and markets become more complex, the association collaborates with partners to develop principles and establish policies that ensure the financial system serves the growing needs and interests of the Filipinos.

BAP OFFICERS

1st Vice President
MR. FABIAN S. DEE
President
Metropolitan Bank & Trust Company

2nd Vice President
MS. LYNETTE V. ORTIZ
President & CEO
Land Bank of the Philippines

Treasurer
MR. JOSEPH ALBERT L. GOTUACO
President & CEO
BDO Private Bank Inc.

Secretary
MR. PAUL RAYMOND A. FAVILA
Chief Executive Officer
Citibank, N.A.

Advisor
MR. NESTOR V. TAN
President & CEO
BDO Unibank, Inc.



EDWIN R. BAUTISTA
Chairman, ABA Permanent Committee on Banking Education
Member, BAP Board of Directors
President & CEO,
Philippine National Bank



Elfren Antonio S. Sarte, Jr. was appointed Managing Director of the Bankers Association of the Philippines (BAP) on April 1, 2026.

Mr. Sarte is a highly accomplished executive with over 40 years of experience in the banking industry. He was the Executive Vice President of the Bank of the Philippine Islands (BPI) following the merger between BPI and Robinsons Bank Corporation (RBC). In RBC, he served as President & CEO from 2014 to 2023.

While in BPI, he served as Chairman and Director of Legazpi Savings Bank and Unicon Insurance & Reinsurance Brokers Corporation. He also served as Director of BPI/MS Insurance Corporation, Global Payments Asia-Pacific Philippines, Inc., BPI Payment Holdings, Inc. (formerly BPI Card Finance Corporation), BPI Direct BanKo, Inc., A Savings Bank, and AF Payments, Inc. He likewise served as the BPI Payment Council Head and Chairman of the BPI Management Vetting Committee.

Outside the BPI Group, Mr. Sarte was the Vice Chairman of the Philippine Clearing House Corporation.



Mr. Elfren Antonio S. Sarte, Jr.
Managing Director
Bankers Association of the Philippines

Board of Directors

MICHELANGELO R. AGUILAR
President & CEO
Bank of Commerce

EDWIN R. BAUTISTA
President & CEO
Philippine National Bank

REGINALDO ANTHONY B. CARIASO
President & CEO
Rizal Commercial Banking Corporation

ARTHUR VINCENT D. CHUNG
Country Manager
United Overseas Bank

FABIAN S. DEE
President
Metropolitan Bank & Trust Company

MICHAEL O. DE JESUS
President & CEO
Development Bank of the Philippines

ANA ABOITIZ DELGADO
President & CEO
Union Bank of the Philippines

PAUL RAYMOND A. FAVILA
Chief Executive Officer
Citibank, N.A.

JOSEPH ALBERT L. GOTUACO
President
BDO Private Bank, Inc.

LYNETTE V. ORTIZ
President & CEO
Land Bank of the Philippines

LEONCIO A. PALANCA, JR.
Managing Director/Country Manager
ING Bank, N.V.

MICHELANGELO KHO SAMSON
Chief Executive Officer
Standard Chartered Bank

NESTOR V. TAN
President & CEO
BDO Unibank, Inc.

SANDEEP UPPAL
President & CEO
The Hongkong and Shanghai Banking Corp., Ltd.

ROMEO D. UYAN, JR.
President & CEO
China Banking Corporation

List of Member Banks

1. Asia United Bank
2. BDO Unibank, Inc.
3. BDO Private Bank, Inc.
4. Bank of Commerce
5. Bank of the Philippine Islands
6. China Banking Corp
7. CTBC Bank (Phils.) Corporation
8. Development Bank of the Philippines
9. East West Banking Corp
10. Land Bank of the Philippines
11. Maybank Philippines Inc
12. Metropolitan bank & trust Company
13. Philippine Bank of Communications
14. Philippine National Bank
15. Philippine Trust Company
16. Philippine Veterans Bank
17. Rizal Commercial Banking Corp
18. Security Bank Corp
19. Union Bank of the Philippines
20. Australia and New Zealand Banking Group, Ltd.
21. Bangkok Bank PCL - Manila Branch
22. Bank of America, N.A. - Manila Branch
23. Bank of China (Hongkong) Limited - Manila Branch
24. Cathay United Bank Co. Ltd. - Manila Branch
25. Chang Hwa Commercial Bank Ltd. - Manila Branch
26. Citibank, N.A.
27. CIMB Bank Philippines, Inc.
28. Deutsche Bank AG - Manila Branch
29. First Commercial Bank, Ltd. - Manila Branch
30. Hua Nan Commercial Bank, Ltd. - Manila Branch
31. Industrial Bank of Korea - Manila Branch
32. Industrial and Commercial Bank of China Ltd. - Manila Branch
33. ING Bank, N.V. - Manila Branch
34. JP Morgan Chase Bank, N.A. - Manila Branch
35. KEB Hana Bank - Manila Branch
36. Mega International Commercial Co. Ltd.
37. Mizuho Bank Ltd. - Manila Branch
38. MUFG Bank Limited
39. Shinhan Bank - Manila Branch
40. Standard Chartered Bank
41. Sumitomo Mitsui Banking Corp
42. The Hongkong and Shanghai Banking Corporation Ltd.
43. United Overseas Bank Ltd. - Manila Branch

HISTORY

OF THE BANKERS ASSOCIATION OF THE PHILIPPINES



The Founding, BAP Board under President Felix dela Costa, 1949-1952

Established on 29 March 1949, the Bankers Association of the Philippines (BAP) is the oldest banking association in the country and one of the region's longstanding advocates of sound banking, financial market development, and industry collaboration. Founded through the consolidation of the Association of Manila Banks and the Manila Clearing House, the BAP was created to work closely with the newly established Central Bank of the Philippines in promoting efficient banking services, advancing industry standards, and representing the collective interests of the banking sector.

Since its incorporation as a Securities and Exchange Commission-registered non-stock organization on 24 August 1964, the BAP has played a central role in the evolution of the Philippine financial system. Through the decades, it has partnered with regulators and market participants in implementing reforms that strengthened banking operations, enhanced financial stability, and modernized the country's financial infrastructure.

The Association helped pioneer several institutions and market initiatives that laid the foundation for modern Philippine finance. These include the Philippine Clearing House Corporation, the BAP Credit Bureau, the BAP Credit Guaranty Corporation, and the Philippine Dealing System, which introduced electronic foreign exchange trading and later expanded into broader financial market platforms. The BAP also championed market reforms that contributed to the establishment of the country's fixed-income exchange and other key capital market infrastructures.

Beyond domestic initiatives, the BAP has been a committed

advocate of regional banking cooperation. Since 1976, it has actively participated in the work of the ASEAN Bankers Association (ABA) and helped organize the inaugural ASEAN Bankers Conference in Singapore. Over the years, the BAP has hosted numerous ASEAN Banking Council Meetings and ASEAN Banking Conferences in Manila, reflecting its long-standing commitment to strengthening regional dialogue and collaboration. As Chair of the ABA Permanent Committee on Banking Education, the BAP has also supported training and capacity-building programs across ASEAN, particularly for banking associations and institutions in emerging economies.

Today, as the Philippine banking industry navigates rapid technological change, digital transformation, and deeper regional integration, the BAP continues to serve as the unified voice of the country's banks. Guided by its founding mission of fostering public trust, sound regulation, and industry excellence, the Association remains dedicated to advancing a resilient, innovative, and inclusive banking sector for the benefit of the Philippines and the broader ASEAN community.



The Incorporation, BAP Board under President Manuel J. Marquez, 1960-1966

The Present BAP Team

The dedicated men and women of the Bankers Association of the Philippines, whose professionalism and commitment underpin the Association's work and achievements.



L to R: Ms. Girlie D. Villamor, Ms. Ednalyn A. Bas, Mr. Elfren Antonio S. Sarte, Jr. (Managing Director), Ms. Chit R. Cristobal, Mr. Arnel N. Almaden (Associate Director), Ms. Marie Fe Liza S. Jayme (Associate Director), Ms. Pinky S. Padronia (Senior Associate Director), Ms. Myna B. Barcelona

NATIONAL BANKERS ASSOCIATION

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The Brunei Association of Banks (BAB) promotes the orderly conduct of banking activities in Brunei Darussalam, safeguarding customer interests through transparent services and sound regulations. It provides a platform for dialogue among member banks, supports the policies and initiatives of the Brunei Darussalam Central Bank, and fosters collaboration with local and international stakeholders.

CORE PROGRAMS AND ADVOCACIES

The Brunei Association of Banks (BAB) provides for the orderly conduct of the business of banking in Brunei Darussalam. The BAB achieves this, amongst others, by:

1. Acting as the forum platform where the members can discuss ways to improve banking services collectively whilst protecting and upholding the interests of the public and customers;
2. Supporting the policies and initiatives set out by Brunei Darussalam Central Bank and other best practices ;and
3. Collaboration with similar bodies and other related stakeholders, both locally and internationally.



Haji Mohammad Yusri bin Haji Wahsalfelah
Chairman, BAB

Haji Mohammad Yusri bin Haji Wahsalfelah is currently the Acting Managing Director and Chief Executive Officer of Bank Islam Brunei Darussalam Berhad (BIBD). He brings extensive experience in banking, finance, economic policy, stakeholder engagement, and corporate governance, having served in a number of key leadership positions across both the public and private sectors.
Prior to his current appointment, Haji Mohammad Yusri served as Assistant Managing Director 1 and Chief Operating Officer of BIBD, overseeing the Bank's operations and support functions. Since joining BIBD in 2012 as a Senior Relationship Manager, he has held several strategic leadership roles, including heading the Government Relations and Special Projects Division, where he strengthened partnerships with government and corporate stakeholders while championing financial literacy and community initiatives.



Md Qamarul Aziman bin Hj Sahminan
Liason Officer



Jessie Lim
Administrative Assistant

CORPORATE VISION

1. To provide for the orderly conduct of the business of banking in Brunei Darussalam by the following means:
   - By framing Rules from time to time for the conduct of general banking business.
   - By providing a forum for discussion of mutual problems and to improve banking services to the general public and the Country.
   - By working in conjunction with similar associations in neighbouring countries.
   - By circulating information likely to be of interest to members.
   - By working in conjunction with any legal body or any Chamber or Committee or Commission appointed or to be appointed for the consideration, framing, amendment, or alteration of any law relating to Banking.
2. To promote financial knowledge and financial literacy within the general public in Brunei.
3. To assist the Government and regulatory authorities in all matters affecting policy and legislation submitted to it.
4. To represent, protect and assist its members in Brunei Darussalam and to promote in any manner the Association thinks fit the interests of the banking and financial industry in Brunei Darussalam.
5. To grant financial assistance or aid to any person, association, institute, board or society in Brunei Darussalam.
6. To promote good relations and social intercourse among members and between members and other persons concerned in the banking and financial industry in Brunei Darussalam.
7. To do all such other acts and things as may induce or result in the progress, prosperity and advancement of the general body of members.

Board of Directors

Bank Islam Brunei Darussalam Berhad
Chairman

RHB Bank Berhad
Vice Chairman

Standard Chartered Bank
Secretary/Treasurer

Baiduri Bank Sendirian Berhad
Member

Bank of China (Hong Kong) Brunei Branch
Member

Malayan Banking Berhad
Member

United Overseas Bank Limited
Member

Perbadanan Tabung Amanah Islam Brunei
Observer

State Street (Brunei) Sdn Bhd
Observer

Bank Usahawan Berhad
Observer





List of Member Banks

Bank Islam Brunei Darussalam Berhad
Level 9, BIBD Building, Jalan Pemancha
Bandar Seri Begawan BS8711, Brunei Darussalam

RHB Bank Berhad
Unit F & G, The Arches, Lot 70516, Kg. Kiarong, Mukim Gadong
Bandar Seri Begawan BE1383, Negara Brunei Darussalam

Standard Chartered Bank
No. 51-55, Jalan Sultan Complex, BSB BS8811, Brunei Darussalam

Baiduri Bank Sendirian Berhad
Headquarters, 1, Jalan Gadong,
Bandar Seri Begawan BA1511, Brunei Darussalam

Bank of China (Hong Kong) Brunei Branch
Kiarong Jaya Komplek, Lot No. 56244, Simpang 22, Jalan Dato Ratna, Kampong Kiarong, BSB BE1318, Brunei Darussalam

Malayan Banking Berhad
Bandar Seri Begawan Branch, Unit 5-8, Simpang 22, Jalan Dato Ratna, Kiarong Sentral, Kampong Kiarong BE1318, Brunei Darussalam

United Overseas Bank Limited
Impiana Jaya Complex, Unit No 1, Ground Floor, 1st Floor and 2nd Floor, Simpang 116-34, Jalan Jame'ASR, Kampung Kiulap,
Gadong B, Bandar Seri Begawan BE1518, Brunei Darussalam

Perbadanan Tabung Amanah Islam Brunei
TAIB Head Office, Jalan Sultan, BSB BS8811, Brunei Darussalam

State Street (Brunei) Sdn Bhd
3rd Floor, Pavo Point, Jalan Kianggeh, BSB, BS8111, Brunei Darussalam

Bank Usahawan Berhad
General Post Office, BSB, BS8611, Brunei Darussalam

សមាគមធនាគារនៅកម្ពុជា

THE ASSOCIATION OF BANKS IN CAMBODIA

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The Association of Banks in Cambodia (ABC) works to support the continued development of a sound, modern, and trusted banking and financial system in Cambodia, while protecting the legitimate interests of its members.

ABC serves as the collective voice of the banking community and as a key channel of communication and cooperation between its members, the National Bank of Cambodia, government authorities, regional and international institutions, and other stakeholders.



Ros Khemara
Liaison Officer, ABC



Rath Sophoan

Chairman
Association of Banks in Cambodia

Mr. Rath Sophoan, Chairman of the Association of Banks in Cambodia, 2026-2028. Mr. Sophoan is an accomplished leader in the financial sector with over 20 years of extensive experience spanning both banking and life insurance. His comprehensive expertise encompasses retail, business, and corporate banking, as well as operations, IT, risk management, and compliance.

Currently, Mr. Sophoan serves as the CEO and Country Head of Maybank (Cambodia) Plc., a leading regional and international bank, a role he stepped into after holding key senior management positions in consumer banking and banking operations. Demonstrating sustained leadership in the industry, he is the Chairman of the Association of Banks in Cambodia (ABC) for both the 10th Mandate (2024–2026) and the 11th Mandate (2026–2028). Additionally, he serves on the Board of Directors for Credit Bureau Cambodia (CBC) Holding and the Institute of Banking and Finance (IBF).

Mr. Sophoan holds a Master of Laws, majoring in Comparative and International Law, from the National University of Singapore (NUS), where he studied as an ASEAN Fellow. He also holds a Bachelor of Laws with a major in Commercial Law and a minor in Business Administration, a joint program run by the National University of Management (NUM) and the University of San Francisco (USF).



Board of Directors

Mr. Rath Sophoan
Chairman

Mr. Toch Chaochek
Vice-Chairman

Mr. Ou Sophanarith
Treasurer

Mrs. Mar Amara
Council Member

Mr. Kea Borann
Council Member

Mr. Yeung Kin Man
Council Membe

Mr. Ong Ming Teck
Council Member

Mr. Hong Cheap
Council Member

Mr. Dith Sochal
Council Member

Mr. Sok Voeun
Council Member

Mr. Pell Remisisophon
Council Member

ABC PURSUES THIS PURPOSE THROUGH SEVERAL STRATEGIC OBJECTIVES:

- Promote sound banking standards and practices, supporting the continued modernization, resilience and integrity of Cambodia's banking system.
- Represent the collective interests of members, providing structured industry input and constructive engagement with regulators, government authorities and other stakeholders.
- Strengthen collaboration and information sharing among members and with local, regional and international partners.
- Advance professional capability, through education, research, training and development of banking expertise.
- Promote responsible and inclusive financial services, including financial literacy, consumer protection and effective complaint resolution.
- Strengthen public trust and confidence in the banking sector through good conduct, responsible practices, effective communication and industry self-regulation.
- Support the broader development of Cambodia's financial system through regional cooperation, connectivity, innovation and initiatives that benefit members, customers and the economy.

FOCUS AREAS OF THE ASSOCIATION OF BANKS IN CAMBODIA ARE:

1. Standing Committee on Compliance and Legal
2. Standing Committee on Risk
3. Standing Committee on Payment & Technology
4. Standing Committee on Sustainability
5. Standing Committee on Education
6. Standing Committee on Financial Inclusion
7. ABC Subworking Group E on Banking and Finance

List of Member Banks

Commercial Banks

1 ACLEDA Bank Plc.
2 Advanced Bank of Asia Limited
3 Agricultural and Rural Development Bank
4 Alpha Commercial Bank Plc
5 Asia-Pacific Development Bank Plc.
6 AMK Bank Plc
7 Bangkok Bank Public Company Limited, Cambodia Branch
8 Bank for Investment and Development of Cambodia Plc
9 Bank of China (Hong Kong) Limited Phnom Penh Branch
10 Booyoung Khmer Bank
11 Branch of Industrial Bank of Korea "Phnom Penh"
12 Branch of Kasikornbank Public Company Limited (Phnom Penh)
13 Branch of Mizuho Bank Ltd.
14 Bred Bank (Cambodia) Plc.
15 Bridge Bank Plc.
16 Cambodia Asia Bank Ltd.
17 Cambodia Post Bank Plc.
18 Cambodian Commercial Bank
19 Cambodian Public Bank
20 Canadia Bank Plc
21 CATHAY United Bank (Cambodia) PLC.
22 Chief (Cambodia) Commercial Bank Plc.
23 Chip Mong Commercial Bank Plc.
24 CIMB Bank PLC
25 DGB Bank Plc.
26 First Commercial Bank Phnom Penh Branch
27 Foreign Trade Bank of Cambodia
28 Hattha Bank Plc.
29 Hong Leong Bank (Cambodia) PLC
30 IBANK (Cambodia) Plc
31 ICBC Limited Phnom Penh Branch
32 IPU Sea Bank (Cambodia) Plc.
33 J Trust Royal Bank Plc.
34 KB Prasac Bank Plc.
35 Krung Thai Bank Pcl., Phnom Penh Branch
36 Maybank (Cambodia) Plc.
37 MB Bank (Cambodia) Plc.
38 Mega International Commercial - Phnom Penh Branch
39 Oriental Bank Plc.
40 Peak Wealth Bank Plc.
41 Phillip Bank Plc
42 Phnom Penh Commercial Bank
43 RHB Bank (Cambodia) Plc.
44 Saigon -Hanoi Bank Cambodia Plc (SHB Cambodia)
45 Saigon Thuong Tin Bank (Cambodia) Plc. (Sacombank (Cambodia) Plc.)
46 Sathapana Bank Plc.
47 SBI Bank (Cambodia) PLC.
48 Shinhan Bank (Cambodia) Plc
49 Small and Medium Enterprise Bank of Cambodia PLC.
50 Taiwan Cooperative Bank Phnom Penh Branch
51 Union Commercial Bank PLC
52 Vattanac Bank
53 Vietnam Bank for Agriculture and Rural Development (Agribank) Cambodia branch
54 Wing Bank (Cambodia) Plc
55 Woori Bank (Cambodia) Plc

Specialized Banks

1 AEON Specialized Bank (Cambodia) Plc.
2 Anco Specialized Bank
3 Daun Penh Specialized Bank Plc.
4 Evergrowth (Cambodia) Specialized Bank Plc.
5 KB Daehan Specialized Bank Plc
6 PHSME Specialized Bank Ltd.
7 Southern Capital Specialized Bank Plc.

Representative Office in Cambodia

1 Joint Stock Commercial Bank For Investment and Development of Vietnam, Cambodia Representative Office
2 Representative Office of Export-Import Bank of Thailand
3 Representative Office of Standard Chartered Bank Phnom Penh
4 Representative Office of Sumitomo Mitsui Banking Corporation
5 Representative Office of Shanghai Commercial & Saving Bank Ltd.

Association and MDI and CGCC

1 Cambodia Microfinance Association
2 Cambodian Association of Finance and Technology
3 Credit Guarantee Corporation of Cambodia Plc.

PERBANAS was established in 1952, serves as a communication and advocacy platform for its member banks in Indonesia, representing the banking industry in discussions on policies and regulations issued by financial and banking regulators.

PERBANAS
INDONESIAN BANKS ASSOCIATION

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Email : sekretariat@perbanas.org
Website: www.perbanas.org

VISION

To become a respected and influential organization that plays an active role in fostering a professional banking industry and creating added value for Indonesia's economic development.

MISSION

To deliver maximum value and meaningful contributions to its stakeholders by:

1. **MEMBERS** | Promoting mutually beneficial collaboration among members to build a strong and professional banking association.
2. **SOCIETY** | Enhancing public trust in the banking sector while strengthening the banking industry's financial intermediation function.
3. **GOVERNMENT** | Serving as a professional partner in the development of Indonesia's national banking industry.
4. **ENVIRONMENT** | Fostering harmony between the banking industry and the broader community through good corporate citizenship.



Hery Gunardi
Chairman
Indonesian Banks Association
(PERBANAS)

Hery Gunardi is the President Director of PT Bank Rakyat Indonesia (Persero) Tbk, Indonesia's largest bank by assets, and currently serves as the Chairman of the Indonesian Banks Association (PERBANAS), representing the country's banking industry.

With more than 30 years of experience in banking and financial services, he has held executive leadership positions at leading financial institutions, including Bank Mandiri, Bank Syariah Indonesia, and Bank Negara Indonesia Syariah.

As both a banking executive and an industry leader, Mr. Gunardi actively promotes collaboration among the banking industry, regulators, and international stakeholders to strengthen financial resilience, accelerate digital transformation, and support sustainable economic growth in Indonesia.

STRATEGIC INITIATIVES:

1. Technology and Security
2. Product Development
3. Institutional Relations and Communications
4. Organizational Development
5. Economic and Banking Research and Studies
6. Taxation, Finance, and Regulatory Reporting
7. Legal and Compliance
8. Sustainability



Anika Faisal
Secretary - General
PERBANAS

Anika Faisal is the Secretary General of the Indonesian Banks Association (PERBANAS) and serves as Commissioner of Bank Jago. She plays a leading role in advancing Indonesia's banking industry through strategic leadership, policy engagement, and cross-sector collaboration.
With extensive experience in banking, public policy, and institutional communications, she plays a key role in strengthening collaboration among the banking industry, government, regulators, and other stakeholders to support financial sector development and sustainable economic growth.
As Secretary General of PERBANAS, Ms. Faisal also oversees initiatives in financial literacy, MSME empowerment, and industry advocacy, fostering a more resilient, inclusive, and innovative banking ecosystem in Indonesia.

List of Member Banks

1. PT Allo Bank Indonesia Tbk
2. PT Bank Amar Indonesia
3. PT Bank ANZ Indonesia
4. PT Bank Artha Graha International Indonesia Tbk
5. PT Bank BCA Syariah
6. PT Bank Central Asia Tbk
7. PT Krom Bank Indonesia Tbk
8. PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
9. PT Bank Negara Indonesia Persero Tbk
10. PT Bank Pembangunan Daerah Bali
11. PT Bank Rakyat Indonesia Tbk
12. PT Bank Syariah Indonesia Tbk
13. PT Bank Tabungan Negara (Persero) Tbk
14. PT Bank SMBC Indonesia Tbk
15. PT Bank BTPN Syariah Tbk
16. PT Bank KB Bukopin Syariah
17. PT Bank Bukopin Tbk
18. PT Bank Bumi Arta Tbk
19. PT Bank Capital Tbk
20. PT Bank China Construction Bank Indonesia Tbk
21. PT Bank CIMB Niaga Tbk
22. PT Bank Nano Syariah
23. PT Bank Danamon Indonesia Tbk
24. PT Bank DBS Indonesia
25. PT Bank Jakarta
26. PT Super Bank Indonesia
27. PT Bank Ganesha Tbk
28. PT Bank KEB Hana Indonesia
29. PT Bank HSBC Indonesia
30. PT Bank IBK Indonesia Tbk
31. PT Bank ICBC Indonesia
32. PT Bank Ina Perdana Tbk
33. PT Bank Index Selindo
34. PT Bank Saqu Indonesia
35. PT Bank JTrust Indonesia Tbk
36. PT Bank Mandiri (Persero) Tbk
37. PT Bank Mandiri Taspen
38. PT Bank Multiarta Sentosa Tbk
39. PT Bank Masipon Indonesia Tbk
40. PT Bank Mayapada International Tbk
41. PT Bank Maybank Indonesia Tbk
42. PT Bank Hibank Indonesia
43. PT Bank Mega. Tbk
44. PT Bank Mega Syariah
45. PT Bank Mestika Dharma Tbk
46. PT Bank MNC Internasional Tbk
47. PT Bank Muamalat Indonesia Tbk
48. PT Bank Neo Commerce Tbk
49. PT Bank Nationalnobu Tbk
50. PT Bank NTT
51. PT Bank OCBC NISP Tbk
52. PT Bank Oke Indonesia Tbk
53. PT Bank Pan Indonesia Tbk
54. PT Bank Panin Dubai Syariah Tbk
55. PT Bank Permata Tbk
56. PT Bank QNB Indonesia Tbk
57. PT Bank Raya Indonesia Tbk
58. PT Bank Riau Kepri Syariah
59. PT Bank Sahabat Sampoerna
60. PT Bank SBI Indonesia
61. PT Bank Seabank Indonesia
62. PT Bank Shinhan Indonesia
63. PT Bank UOB Indonesia
64. PT Bank Victoria International Tbk
65. PT Bank Woori Saudara Indonesia 1906 Tbk



Eka Sri Dana Afriza
Executive Director
PERBANAS





Board of Directors

Hery Gunardi
Chairman

Lani Darmawan
Deputy General Chairman

Hendra Lembong
Deputy General Chairman

Anika Faisal
Secretary-General

Nixon LP Napitupulu
Deputy General Chairman

Alexandra Askandar
General Treasurer

Tigor M. Siahaan
Deputy General Chairman

Dio Alexander Samsoeri
Deputy Treasurer

ສະມາຄົມທະນາຄານລາວ
LAO BANKERS' ASSOCIATION

4th Floor, Agricultural Promotion Bank, Capital Branch, Waen Boun Road, Hai Sok Village, Chanthabouly District, Vientiane Capital
Lao PDR

Tel: +856 21 241393
Email: lba@laobankers.la
Website: https://laobankers.la/lba/

Board of Directors

Mr. Nanthalath Keopaseuth
Acting Chairman

Mr. Keosavang Sonmany
Vice President

Mr. Manola Luangkhot
Vice President

Mr. Xaythong Phomphithack
Acting Managing Director

The Lao Bankers' Association, established in 2001, serves as a bridge between commercial banks and relevant stakeholders, representing member banks in discussions on economic development and financial sector strategies. Comprising 18 commercial banks, it promotes the development of banking and financial services to meet business and societal needs. Since joining the ASEAN Bankers Association in 2004, it has represented Lao banks in regional cooperation, facilitating knowledge-sharing, capacity-building, and engagement with international organizations.

CORPORATE THRUST

Build the Lao Banker Association as a center of solidarity, protect and contribute to the development of commercial banks to be grown, strong and sustainable, able to contribute effectively to the development of the national economy and connect the region and the international world.

CORE PROGRAMS

1. Technical Strengthening building Programme for Member Banks and Lao Banker Association

2. Digitalization project in business banking and cyber security protection



Nanthalath Keopaseuth

Acting Chairman
Lao Bankers' Association

Mr.Nanthalath Keopaseuth has served as the Deputy Director of BCEL since 2014, bringing over two decades of experience in the banking sector. With a strong background in electronic banking and international trade, he has held various key positions, including Chief of the Electronic Banking and Card Service Center. Mr. Keopaseuth is dedicated to enhancing financial services in Laos and is passionate about leveraging technology to empower customers. He combines his linguistic skills with a commitment to fostering financial literacy and innovation in the banking industry.



XAYTHONG PHOMPHITHACK
Secretariat & Acting Managing Director, LBA









List of Member Banks

1 BANQUE POURLE COMMERCE EXTERIEUR LAO PUBLIC
2 LAO DEVELOPMENT BANK
3 AGRICULTURE PROMOTION BANK
4 LAO-VIET BANK CO.,LTD
5 JOINT DEVELOPMENT BANK
6 PHONGSAVANH BANK
7 ST BANK CO.,LTD
8 BIC BANK LAO CO.,LTD
9 NAYOBY BANK
10 BANQUE FRANCO-LAO LTD
11 LAO CHINA BANK CO.,LTD
12 INDOCHINA BANK LTD
13 MARUHAN Japan Bank Lao Co.,ltd
14 ANZ BG LIMITED, Lao Branch
15 ICBC BANK (Vientiane Branch)
16 ACLEDA BANK LAO.,LTD
17 CANADIA BANK LAO LTD
18 VIETINBANK LAO LIMITED
19 SAIGON THUONG TIN BANK LAO CO.,LTD
20 KASIKORNTHAI BANK LIMITED
21 Krungthai Bank Public Company Limited Vientiane Branch
22 Lao Bullion Bank



PERSATUAN BANK BANK DALAM MALAYSIA
THE ASSOCIATION OF BANKS IN MALAYSIA

A-11-1, AICB Building
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Website: www.abm.org.my

The Association of Banks in Malaysia (ABM) stands as a catalyst for progress in the nation's financial landscape. Since its inception in 1973, ABM has remained unwavering in its mission to shape a future-ready, customer-centric banking industry, while safeguarding the collective interests of its 27 member banks. Guided by principles of integrity and innovation, ABM is committed to building a resilient ecosystem that embraces Environmental, Social and Governance (ESG) values and harnesses the power of digital transformation to drive sustainable growth.

OUR ROLES

- To promote the establishment of a sound banking system in Malaysia in cooperation and consultation with the regulators.
- To formulate and review banking rules, operations and policies to assist the banking industry in becoming more resilient, competitive and effective in meeting the needs of the changing economy.
- To improve consumer awareness and knowledge of banking products and services.
- To promote orderliness and ethical banking practices among member banks.
- To collaborate with government ministries, private sector groups and relevant organisations on members' bank contributions to socio-economic planning and development of the country.

CORE PROGRAMS

1. ABA ASEAN IRR Study Tour
2. Financial Industry Collective Outreach (FINCO)
3. Financial Education Network (FEN)
4. #JanganKenaScam
5. Karnival Celic Kewangan



Dato' Sri Khairussaleh Ramli

Chairman
The Association of Banks in Malaysia

Dato' Sri Khairussaleh Ramli is the President and Group Chief Executive Officer of Maybank, one of Southeast Asia's largest and most prominent financial institutions. Appointed in May 2022, Dato' Sri Khairussaleh oversees Maybank's strategic direction as Chairman of its Group Executive Committee and a key member of its Credit, Sustainability, and Technology Committees. Prior to this, he has also held other senior roles such as Group Managing Director of RHB Banking Group, President Director and Chief Executive Officer of Bank Internasional Indonesia (Maybank Indonesia), Group Chief Financial Officer of Maybank, and Chief Financial Officer of Bursa Malaysia Berhad.

Dato' Sri Khairussaleh holds a Bachelor of Science in Business Administration from Washington University, completed Harvard Business School's Advanced Management Programme, and is a Fellow Chartered Banker with the Asian Institute of Chartered Bankers. Beyond Maybank, he chairs The Association of Banks in Malaysia, serves as Vice Chairman of the Asian Institute of Chartered Bankers, and Co-Chairs the Emerging Markets Advisory Council of the Institute of International Finance.

Dr. Amina Josetta Kayani
Executive Director
The Association of Banks in Malaysia



Dr. Amina Josetta Kayani is the Executive Director of The Association of Banks in Malaysia (ABM), which brings together 27 member banks and represents Malaysia on the ASEAN Bankers Council.

With about 30 years across corporate, academic and public sector roles, Dr. Amina leads with a heart led and humble approach. Her early years in development work shaped a lasting belief that people grow when they are empowered with knowledge and skills.





List of Member Banks

1 Afffin Bank Berhad
2 Alliance Bank Malaysia Berhad
3 Ambank (M) Berhad
4 Bangkok Bank Berhad
5 Bank of America Malaysia Berhad
6 Bank of China (Malaysia) Berhad
7 BNP Paribas Malaysia Berhad
8 Boost Bank Berhad
9 China Construction Bank (Malaysia) Berhad
10 CIMB Bank Berhad
11 Citibank Berhad
12 Deutsche Bank (Malaysia) Berhad
13 GX Bank Berhad
14 Hong Leong Bank Berhad
15 HSBC Bank Malaysia Berhad
16 Industrial and Commercial Bank of China (Malaysia) Berhad
17 J.P Morgan Chase Bank Berhad
18 Malayan Banking Berhad
19 Mizuho Bank (Malaysia) Berhad
20 MUFG Bank (Malaysia) Berhad
21 OCBC Bank (Malaysia) Berhad
22 Public Bank Berhad
23 RHB Bank Berhad
24 RYT Bank
25 Standard Chartered Bank Malaysia Berhad
26 Sumitomo Mitsui Banking Corporation Malaysia Berhad
27 United Overseas Bank (Malaysia) BHD

Council Members

Dato' Sri Khairussaleh Ramli
President, Group CEO, & Executive Director
Malayan Banking Berhad (Maybank)

Datuk Wan Razly Abdullah Bin Wan Ali
President & Group CEO
Affin Bank Berhad

Novan Amirudin
Group CEO/ Executive Director
CIMB Bank Berhad

Vikram Singh
CEO
Citibank Berhad

Kevin Lam Sai Yoke
Group Managing Director & CEO
Hong Leong Bank Berhad

Dato' Omar Siddiq
CEO & Head of Banking
HSBC Bank Malaysia Berhad

Tan Chor Sen
CEO
OCBC Bank (Malaysia) Berhad

Tan Sri Dato' Sri (Dr) Tay Ah Lek
Managing Director & CEO
Public Bank Berhad

Dato' Mohd Rashid Mohamad
Group Managing Director/ Group CEO
RHB Bank Berhad

Mushahid Syed
Interim CEO & CFO
Standard Chartered Bank Malaysia Berhad

Ng Wei Wei
Managing Director & CEO
United Overseas Bank (Malaysia) Bhd

Kellee Kam Chee Khiong
Group CEO
Alliance Bank Malaysia Berhad

Jamie Ling Fou-Tsong
Group CEO
AmBank (M) Berhad

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Website: www.mba.org.mm

The Myanmar Banks Association (MBA) is an NGO and not for profit organization. MBA was established in April 1999. All domestic banks – 4 State owned banks and 27 private owned banks-- are members of the MBA while foreign banks branches and subsidiaries hold observer status. MBA is a member of ASEAN Bankers Association (ABA).

VISION

Representing and serving as the voice of Myanmar Banking Industry.

MISSION

MBA contributes to improving competitiveness and value of the banking industry; and supporting banks and banking services to usher in its new future.

OBJECTIVES

1. To improve profitability and develop new drivers for growth of the banking industry.
2. To build a sustainable managing environment for the banking industry.
3. To raise innovative capabilities of the banking industry.
4. To strengthen organizational competency.



Daw Khin Saw Oo
Chairperson
Myanmar Banks Association

Daw Khin Saw Oo, a veteran banker of over 40 years of experience in monetary and financial sector, is the Executive Chairman and a member of the Board of Directors of AYA Bank PCL. She is also the Chairperson of the Executive Committee and Asset-Liability Management Committee of the Bank. She held the position of Vice-Chairman since she joined the AYA Bank in 2018. She is one of the driving forces of AYA Bank's move towards a more accountable, responsible, and transparent organization. Her visionary leadership and zealous efforts resulted her in re-designation as the Executive Chairman of AYA Bank in May 2021.

She was formerly, the Deputy Governor of the Central Bank of Myanmar and retired in July 2017. She had the professional experience as a Technical Assistant to the Executive Director in the South-East Asia Voting Group Office, International Monetary Fund (IMF). She had numerous international experiences in the banking and monetary sector and vast exposure to numerous international financial platforms during her tenure at the IMF as well as during her Deputy-Governorship at the Central Bank of Myanmar.

She has been elected as the Chairperson of the Myanmar Banks Association since May 2021 and successfully served as the Chairperson of the ASEAN Banks Association from 2021 to 2023.

She holds a master's degree in International Affairs (Economic Policy Management) from Columbia University of New York, U.S.A. She got her bachelor's degree of Economics (Mathematical Statistics) and a Diploma in Economic Planning from the Institute of Economics, Yangon.



Daw Khin Thida Ko
Executive Director, MBA



U Ye Myat Soe
Secretary-General, MBA

Board of Directors

Daw Khin Saw Oo
Executive Chairman
Chairperson, Aya Bank PCL

Daw Kyi Kyi Than
Vice Chairman
Chairman, Myanmar Oriental Bank

U Aung Kyaw Myo
Vice Chairman
Executive Vice Chairman, Kanbawza Bank

U Ye Myat Soe
General Secretariat
Vice Chairman, Ayarwaddy Farmers Development Bank

Daw Cho Cho Thein
Co-General Secretariat
Director
Farmers Development Bank - Mandalay

U Zaw Moe Aung
CEC Member
Deputy CEO
Myanmar Apex Bank

U Kyaw Thu Ko
CEC Member
CEO, CB Bank PCL

U Wai Lin Oo
CEC Member
Deputy Managing Director
Asia Green Development Bank

U Thura
CEC Member
CEO, First Private Bank

U Kyaw Kyaw Soe
CEC Member
CEO, Mineral Development Bank

U Aung Thu
CEC Member
Deputy Managing Director
Innwa Bank

U Kyaw Soe Lin
CEC Member
CEO, YOMA Bank

Daw Theingi Linn
CEC Member
Director
Myanmar Tourism Bank

U Tint Thwin
CEC Member
Chairman/ Independent Director
Uab Bank PCL

U Myo Thet Naing
CEC Member
Deputy CEO
Myanmar Citizens Bank







List of Member Banks

State Owned Banks

1 Myanmar Economic Bank
2 Myanma Foreign Trade Bank
3 Myanma Investment and Commercial
4 Myanma Agriculture and Development Bank

Private Banks

1 Myanmar Citizens Bank Ltd.
2 First Private Bank Ltd.
3 CB Bank PCL
4 Yadanabon Bank LTd.
5 Myawaddy Bank Ltd.
6 Yangon City Bank Ltd.
7 Yoma Bank Ltd.
8 Myanmar Oriental Bank Ltd.
9 Tun Commercial Bank Ltd.
10 Kanbawza Bank Ltd.
11 Small & Medium Enterprises Development Bank Ltd.
12 Global Treasure Bank Ltd.
13 Rural Development Bank Ltd.
14 Innwa Bank Ltd.
15 Asia Green Development Bank Ltd.
16 AYA Bank PCL
17 uab Bank Limited
18 Myanma Apex Bank Ltd.
19 Naypyitaw Sibin Bank Ltd
20 Myanmar Microfinance Bank Ltd.
Construction, Housing, and Infrastructure
21 Development Bank Ltd.
22 Shwe Rural and Urban Development Bank Ltd.
Ayeyarwaddy Farmers Development Bank Limited (A Bank)
23 Glory Farmer Development Bank Ltd. (G Bank)
24 Mineral Development Bank Ltd.
25 Myanma Tourism Bank Ltd.
26 Farmers Development Bank Mandalay (FDB)

The Association of Banks in Singapore

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Website: www.abs.org.sg

The Association of Banks in Singapore (ABS) plays an active role in promoting and representing the interests of the banking community in Singapore. In doing so, ABS works closely with the relevant government authorities and other stakeholders towards the development of a sound financial system in Singapore. Since its establishment in 1973, ABS has promoted common understanding and trust among its members and projected a unifying voice on banking issues. It has brought its members closer together through various guidelines and banking practices as well as the support of projects of mutual benefit to face the challenges of the financial and banking communities in Singapore. Today, ABS has a membership of over 150 local and foreign banks.



Tan Teck Long
Chairman, ABS
Group CEO, OCBC







Ong-Ang Ai Boon
Director, ABS



List of Member Banks

Ordinary Members

1 ABN AMRO Clearing Bank N.V., Singapore Branch
2 Agricultural Bank of China Limited
3 Anext Bank Pte. Ltd.
4 Arab Bank PLC
5 Arab Banking Corporation (B.S.C.), Singapore Branch
6 Australia and New Zealand Banking Group Limited
7 Banco Bilbao Vizcaya Argentaria, S.A.
8 Banco Santander, S.A.
9 Bangkok Bank Public Company Limited
10 Bank J. Safra Sarasin Ltd, Singapore Branch
11 Bank Julius Baer & Co. Ltd
12 Bank of America, N.A.
13 Bank of Baroda
14 Bank of China Limited, Singapore Branch
15 Bank of Communications Co., Ltd
16 Bank of East Asia Ltd, The
17 Bank of India
18 Bank of New York Mellon, The
19 Bank of Nova Scotia, The
20 Bank of Singapore Limited
21 Bank of Taiwan
22 Banque Pictet & Cie SA, Singapore Branch
23 Barclays Bank PLC
24 BDO Unibank, Inc. Singapore
25 BNP Paribas
26 CA Indosuez (Switzerland) SA, Singapore Branch
27 Canadian Imperial Bank of Commerce
28 Cathay United Bank, Singapore Branch
29 Chang Hwa Commercial Bank Ltd
30 China CITIC Bank International Limited
31 China Construction Bank Corporation, Singapore Branch
32 China Merchants Bank Co., Ltd
33 CIMB Bank Berhad
34 Citibank N.A.
35 Citibank Singapore Limited
36 Clearstream Banking S.A., Singapore Branch
37 Commerzbank AG
38 Commonwealth Bank of Australia
39 Crédit Agricole Corporate and Investment Bank
40 Crédit Industriel et Commercial
41 CTBC Bank Co., Ltd
42 DBS Bank Ltd
43 Deutsche Bank AG, Singapore Branch
44 DNB Bank ASA
45 DZ Bank AG, Singapore Branch
46 E.SUN Commercial Bank, Ltd.
47 FFG Bank AG
48 Emirates NBD Bank (P.J.S.C.), Singapore Branch
49 Euroclear Bank SA/NV, Singapore Branch
50 First Abu Dhabi Bank P.J.S.C. Singapore Branch
51 First Commercial Bank, Ltd
52 Green Link Digital Bank Pte. Ltd.
53 GXS Bank Pte. Ltd.
54 Habib Bank Limited
55 Hachijuni Nagano Bank, Ltd. Singapore Branch
56 HDFC Bank Limited, Singapore Branch
57 HL Bank
58 HSBC
59 HSBC (Singapore) Limited
60 Hua Nan Commercial Bank Ltd
61 ICBC Standard Bank PLC, Singapore Branch
62 ICICI Bank Limited
63 Indian Bank
64 Indian Overseas Bank
65 Industrial and Commercial Bank of China Limited, Singapore Branch
66 ING Bank N.V., Singapore Branch
67 Intesa Sanpaolo S.P.A.
68 JPMorgan Chase Bank, N.A.
69 KBC Bank N.V.
70 KEB Hana Bank, Singapore Branch
71 Kookmin Bank Co., Ltd. Singapore Branch
72 Korea Development Bank, The
73 Krung Thai Bank Public Company Limited
74 Land Bank of Taiwan
75 Landesbank Baden-Württemberg
76 Macquarie Bank Limited Singapore Branch
77 Malayan Banking Berhad
78 MariBank Singapore Private Limited
79 Maybank Singapore Limited
80 Mega International Commercial Bank Co., Ltd
81 Mitsubishi UFJ Trust and Banking Corporation
82 Mizuho Bank, Ltd
83 Morgan Stanley Bank Asia Limited
84 MUFG Bank, Ltd.
85 National Australia Bank Limited
86 National Bank of Kuwait S.A.K.P., Singapore Branch
87 Natixis
88 NatWest Markets PLC
89 Norinchukin Bank, The
90 Northern Trust Company, The
91 Oversea-Chinese Banking Corporation Limited
92 Philippine National Bank
93 PT Bank Mandiri (Persero) TBK
94 PT Bank Negara Indonesia (Persero) TBK
95 PT Bank Rakyat Indonesia (Persero) TBK, Singapore Branch
96 Qatar National Bank (Q.P.S.C.)
97 Rabobank Singapore
98 Raiffeisen Bank International AG, Singapore Branch
99 RHB Bank Berhad
100 Royal Bank of Canada
101 Shanghai Pudong Development Bank Co. Ltd. Singapore Branch
102 Shinhan Bank
103 Siam Commercial Bank Public Company Limited, The
104 Skandinaviska Enskilda Banken AB (publ)
105 Societe Generale
106 Standard Chartered Bank (Singapore) Limited
107 State Bank of India
108 State Street Bank and Trust Company
109 Sumitomo Mitsui Banking Corporation
110 Sumitomo Mitsui Trust Bank, Limited Singapore Branch
111 Taipei Fubon Commercial Bank Co., Ltd
112 Taishin International Bank Co., Ltd., Singapore Branch
113 The Bank of Yokohama Ltd, Singapore Branch
114 The Chiba Bank Limited, Singapore Branch
115 The Chugoku Bank, Ltd. Singapore Branch
116 The Iyo Bank, Ltd., Singapore Branch
117 The Saudi National Bank Singapore Branch
118 The Shanghai Commercial & Savings Bank, Ltd
119 The Shizuoka Bank, Ltd. Singapore Branch
120 Toronto-Dominion Bank, The
121 Trust Bank Singapore Limited
122 UBS AG
123 UCO Bank
124 UniCredit Bank GmbH
125 Union Bancaire Privée, UBP SA, Singapore Branch
126 Union de Banques Arabes et Françaises
127 United Overseas Bank Limited
128 VP Bank Ltd, Singapore Branch
129 Wells Fargo Bank, National Association
130 Westpac Banking Corporation
131 Woori Bank

Affiliate Members

1 Axis Bank Limited, Singapore Branch
2 Bordier & Cie (Singapore) Ltd
3 Daiwa Capital Markets Singapore Limited
4 Deloitte & Touche Corporate Finance Pte Ltd
5 Goldman Sachs (Singapore) Pte.
6 Hong Leong Finance Ltd
7 Islamic Bank of Asia Limited, The
8 KEXIM Global (Singapore) Ltd.
9 KFW IPEX-Bank Asia Ltd.
10 LGT Bank (Singapore) Ltd
11 Lombard Odier (Singapore) Ltd.
12 MUFG Securities Asia Limited, Singapore Branch
13 Nomura Singapore Limited
14 PricewaterhouseCoopers Corporate Finance Pte Ltd
15 PrimePartners Corporate Finance Pte Ltd
16 Resona Merchant Bank Asia Limited
17 Schroder & Co. (Asia) Limited
18 Siemens Bank GmbH, Singapore Branch
19 Xandar Capital Pte Ltd
20 ZICO Capital Pte Ltd

Associate Members

1 Baiduri Bank Representative Office, Singapore
2 Bank Central Asia
3 Bank of Suzhou Co., Ltd
4 Joint Stock Commercial Bank for Foreign Trade of Vietnam
5 Zürcher Kantonalbank

สมาคมธนาคารไทย

THE THAI BANKERS' ASSOCIATION

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The Thai Bankers' Association has long served as the representative body of Thai commercial banks in consultations and collaboration with the Bank of Thailand, the Ministry of Finance, the Ministry of Commerce, and other relevant agencies to help shape and advance the country's key economic and financial policies. The Association also joined the Thai Chamber of Commerce and the Federation of Thai Industries in establishing the Joint Standing Committee on Commerce, Industry and Banking (JSCCIB). The JSCCIB serves as a collective platform for the private sector to consolidate views and formulate unified recommendations for submission to the government, supporting the development of policies and measures to address national economic challenges and enhance public access to financial services.

In addition, the Thai Bankers' Association is a member of the ASEAN Bankers Association (ABA), together with banking associations from 10 ASEAN countries: Brunei Darussalam, Cambodia, Indonesia, Lao PDR, Malaysia, Myanmar, the Philippines, Singapore, Thailand, and Viet Nam. Through close regional cooperation, the Association contributes to strengthening the efficiency, resilience, and competitiveness of ASEAN's banking and financial systems in the global economy.



Worrakrit Jaruwongpak
Secretary General
The Thai Bankers Association



Payong Srivanich
Chairman, TBA

Mr. Payong is the President and CEO, Krungthai Bank PCL, the only state commercial bank in Thailand. With his extensive banking and global markets experience, he holds strong and solid record of many successful transformations, including the introduction of various innovations to banking which help increase efficiency and productivity in the work processes. In addition, he is one of the key driving forces behind the development of Thailand digital platform which eventually becomes the essential tool for the government in driving many economic stipulation programs.

As a result, Mr.Payong has been granted with diverse awards, domestically and internationally. The example of prestige awards he received recently are the Global Banking & Finance Awards, Banking CEO of the Year Thailand 2021 By Global Banking and Finance Review, England and the CEO the Year 2021: Best CEO in Digital Finance Award by the Bangkok Post Newspaper, Thailand.

Mr.Payong has been appointed as President & CEO, Director & Executive Director of Krungthai Bank since Nov 2016. He joined Krungthai Bank as Senior Executive Vice President, Head of Global Markets Department in Jan 2015. Previously, he served as Managing Director, Head of Global Markets & Country Treasurer at Citibank NA, Thailand (2008-2014). Currently he also hold many reputable positions, including the Chairman of Thai Bankers' Association (TBA), the Chairman of the Board of National ITMX, the Chairman of National Digital ID (NDID), and Co-Chairman of the Joint Standing Committee on Commerce, Industry and Banking (JSCCIB).

For his educational background, Mr. Payong earned a Bachelor in Industrial Engineering from the University of Arizona and a Master of Business Administration from the University of Pittsburgh, Pennsylvania, USA.

STRATEGIC OBJECTIVES

1. Promoting the Thai banking industry and representing the sector, domestically and internationally, in coordination with government agencies and partner organizations, while contributing views and recommendations on financial, banking, and economic matters.
2. Establishing common standards and industry practices to support orderly, transparent, and responsible banking operations among member banks.
3. Advancing knowledge and professional development through education, research, and training in banking for member institutions and the wider public.
4. Contributing to national economic development through collaboration with government agencies and relevant organizations to support the country's trade, financial system, and overall economic growth.

Executive Committee

Mr. Payong Srivanich
Chairman

Mr. Worrakrit Jaruwongpak
Secretary General

Ms. Kattiya Indaravijaya
Executive Committee Member

Dr. Piti Tantakasem
Executive Committee Member

Mr. Sakchai Peechapat
Executive Committee Member

Dr. Arak Sutivon
Executive Committee Member

Mr. Chartsiri Sophonpanich
Executive Committee Member

Mr. Pornsanong Tuchinda
Executive Committee Member





List of Member Banks

1. Bangkok Bank Public Company Limited
2. Krung Thai Bank Public Company Limited
3. Bank of Ayudhya Public Company Limited
4. Kasikornbank Public Company Limited
5. Kiatnakin Phatra Bank Public Company Limited
6. CIMB Thai Bank Public Company Limited
7. TMBThanachart Bank Public Company Limited
8. TISCO Bank Public Company Limited
9. Thai Credit Bank Public Company Limited
10. Siam Commercial Bank Public Company Limited
11. United Overseas Bank (Thai) Public Company Limited
12. Land and Houses Bank Public Company Limited
13. Standard Chartered Bank (Thai) Public Company Limited
14. Industrial and Commercial Bank of China (Thai) Public Company Limited
15. Bank of China (Thai) Public Company Limited



The Vietnam Banks Association (VNBA), established in 1994, represents credit institutions and organizations in Vietnam's banking and financial sector. It promotes collaboration, protects members' interests, supports policy development, and advances professional training and knowledge-sharing. Guided by "Strength through Connectivity," VNBA champions digital transformation, innovation, financial inclusion, and sustainable banking while strengthening the competitiveness and regional integration of Vietnam's banking industry.

No. 193 Ba Trieu Street
Hai Ba Trung Ward, Hanoi
Vietnam

Tel: (+84) 243 821 8679
Email: cqtt.hhnh@vnba.org.vn
Website: www.vnba.org.vn

Guided by the motto "Strength through Connectivity," VNBA brings together and fosters collaboration among banks, financial institutions, finance companies, payment intermediary organizations, fintech enterprises, and other organizations related to the banking and financial sector. One of VNBA's key responsibilities is to represent and safeguard the legitimate rights and interests of its members; participate in the development and improvement of mechanisms, policies, and legislation; consolidate the difficulties, challenges, and recommendations raised by member organizations and communicate them to the relevant authorities; and strengthen member engagement, support, and networking within the Association, fostering consensus and mutual support for sustainable development.



Dao Minh [illegible]u
Vice Chairman & Secretary General, VBNA



Tran Minh Binh

Chairman
Vietnam Banks Association

Mr. Tran Minh Binh, born in 1974, holds a Master's degree in Business Administration and has more than 25 years of experience in the banking and financial sector. He joined VietinBank in 1999 and has held various key management and executive positions in capital and financial market operations, credit, investment, and banking business activities. He previously served as Deputy Chief Executive Officer, Member of the Board of Directors and Chief Executive Officer, and has served as Chairman of the Board of Directors of VietinBank since September 2021. In May 2026, he was elected Chairman of the Council of the Vietnam Banks Association for the 8th Term (2026–2031).







Council Members

Mr. Tran Minh Binh
Chairman of the BOD
Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank)

Mr. Dao Minh Tu
Former Standing Governor
of the Statebank of Vietnam

Mr. Tran Van Dung
Member of the BOD
Vietnam Bank for Agriculture and Rural Development (Agribank)

Mr. Do Viet Hung
Member of the BOD
Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank)

Ms. Vu Thi Hai Phuong
Vice Chairman of the BOD
Military Commercial Joint Stock Bank (MB)

Mr. Tran Phuong
Deputy General Director
Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV)

Mr. Pham Quang Thang
Senior Advisor to the General Director
Vietnam Technological and Commercial Joint Stock Bank (Techcombank)

Ms. Phan Thi Thanh Binh
Deputy General Director
Deposit Insurance of Vietnam (DIV)

Mr. Nguyen Thanh Do
Vice Chairman of the BOD
Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank)

Mr. Pham Van Phong
Vice Chairman of the BOD
Saigon Thuong Tin Commercial Joint Stock Bank (Sacombank)

Mr. Nguyen Duc Thai Han
Deputy General Director
Asia Commercial Joint Stock Bank (ACB)

Mr. Nguyen Hong Quan
Senior Expert
Tien Phong Commercial Joint Stock Bank (TPBank)

Mr. Nguyen Tuan Luong
Vice Chairman of the BOD
Vietnam Payment Solution Joint Stock Company (VNPAY)

Mr. Nguyen Huy Tai
Deputy General Director
Saigon – Hanoi Commercial Joint Stock Bank (SHB)

Mr. Nguyen Dang Hung
Deputy General Director
National Payment Corporation of Vietnam (NAPAS)

List of Member Banks

1. JOINT STOCK COMMERCIAL BANK FOR FOREIGN TRADE OF VIETNAM (VIETCOMBANK)
2. VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE (VIETINBANK)
3. JOINT STOCK COMMERCIAL BANK FOR INVESTMENT AND DEVELOPMENT OF VIETNAM (BIDV)
4. VIETNAM BANK FOR AGRICULTURE AND RURAL DEVELOPMENT (AGRIBANK)
5. VIETNAM MODERN ONE MEMBER LIMITED LIABILITY BANK
6. PROSPERITY ERA COMMERCIAL ONE MEMBER LIMITED LIABILITY BANK
7. VIETCOMBANK DIGITAL ONE MEMBER LIMITED LIABILITY BANK
8. ASIA COMMERCIAL JOINT STOCK BANK (ACB)
9. AN BINH COMMERCIAL JOINT STOCK BANK
10. BAOVIET JOINT STOCK COMMERCIAL BANK
11. VIET CAPITAL COMMERCIAL JOINT STOCK BANK (BVBANK)
12. BAC A COMMERCIAL JOINT STOCK BANK
13. VIETNAM PUBLIC JOINT STOCK COMMERCIAL BANK (PVCOMBANK)
14. VIKKI DIGITAL ONE MEMBER LIMITED LIABILITY BANK
15. SOUTHEAST ASIA COMMERCIAL JOINT STOCK BANK (SEABANK)
16. VIETNAM MARITIME COMMERCIAL JOINT STOCK BANK (MSB)
17. KIEN LONG COMMERCIAL JOINT STOCK BANK
18. VIETNAM TECHNOLOGICAL AND COMMERCIAL JOINT STOCK BANK (TECHCOMBANK)
19. VIETNAM LOC PHAT COMMERCIAL JOINT STOCK BANK (LPBANK)
20. NAM A COMMERCIAL JOINT STOCK BANK
21. HO CHI MINH CITY DEVELOPMENT COMMERCIAL JOINT STOCK BANK (HDBANK)
22. ORIENT COMMERCIAL JOINT STOCK BANK (OCB)
23. MILITARY COMMERCIAL JOINT STOCK BANK (MB)
24. NATIONAL CITIZEN COMMERCIAL JOINT STOCK BANK (NCB)
25. VIETNAM INTERNATIONAL COMMERCIAL JOINT STOCK BANK (VIB)
26. SAIGON COMMERCIAL JOINT STOCK BANK (SCB)
27. SAIGON BANK FOR INDUSTRY AND TRADE (SAIGONBANK)
28. SAIGON TAI LOC COMMERCIAL JOINT STOCK BANK
29. SAIGON – HANOI COMMERCIAL JOINT STOCK BANK (SHB)
30. TIEN PHONG COMMERCIAL JOINT STOCK BANK (TPBANK)
31. VIET A COMMERCIAL JOINT STOCK BANK
32. VIETNAM PROSPERITY JOINT STOCK COMMERCIAL BANK (VPBANK)
33. PROSPERITY AND DEVELOPMENT COMMERCIAL JOINT STOCK BANK (PGBANK)
34. VIETNAM EXPORT IMPORT COMMERCIAL JOINT STOCK BANK (EXIMBANK)
35 VIETNAM THUONG TIN COMMERCIAL JOINT STOCK BANK (VIETBANK)
36. VIETNAM – RUSSIA JOINT VENTURE BANK (VRB)
37. VIETNAM DEVELOPMENT BANK (VDB)
38. VIETNAM COOPERATIVE BANK (CO-OPBANK)
39. DEPOSIT INSURANCE OF VIETNAM (DIV)
40. VIETNAM ASSET MANAGEMENT COMPANY (VAMC)
41. AEON CONSUMER FINANCE ONE MEMBER LIMITED LIABILITY COMPANY
42. TNEX FINANCE ONE MEMBER LIMITED LIABILITY COMPANY
43. HANDICO FINANCE JOINT STOCK COMPANY
45. TIN VIET FINANCE JOINT STOCK COMPANY
46. SFINANCE CONSUMER FINANCE ONE MEMBER LIMITED LIABILITY COMPANY
47. VPBANK SMBC FINANCE COMPANY LIMITED
48. MB SHINSEI CONSUMER FINANCE LIMITED LIABILITY COMPANY (MCREDIT)
49. HD SAISON FINANCE COMPANY LIMITED
50. EVN FINANCE JOINT STOCK COMPANY
51. VIETNAM CREDIT INFORMATION JOINT STOCK COMPANY (PCB)
52. M_SERVICE (MOMO) JOINT STOCK COMPANY
53. VIETNAM – AUSTRALIA ONLINE SERVICES JOINT STOCK COMPANY (PAYOO)
54. MOCA TECHNOLOGY AND SERVICES JOINT STOCK COMPANY
55. NGANLUONG JOINT STOCK COMPANY
56. ZION LIMITED LIABILITY COMPANY (ZALOPAY)
57. VIETNAM PAYMENT SOLUTION JOINT STOCK COMPANY (VNPAY)
58. ONEPAY ONLINE TRADING & SERVICES JOINT STOCK COMPANY
59. VIET COMMUNITY ONLINE SERVICES JOINT STOCK COMPANY
60. VNPT MEDIA CORPORATION – A MEMBER UNIT OF VIETNAM POSTS AND TELECOMMUNICATIONS GROUP
61. VIETNAM POST CORPORATION NATIONAL PAYMENT CORPORATION OF VIETNAM (NAPAS)
62. VIETNAM FINTECH CREDIT INFORMATION JOINT STOCK COMPANY
63. KCI CREDIT INFORMATION JOINT STOCK COMPANY
64. INDOVINA BANK LIMITED
65. STANDARD CHARTERED BANK (VIETNAM) LIMITED
66. SHINHAN BANK VIETNAM LIMITED
67. MUFG BANK, LTD. – HANOI BRANCH
68. INDUSTRIAL AND COMMERCIAL BANK OF CHINA LIMITED – HANOI BRANCH
69. MIRAE ASSET FINANCE COMPANY (VIETNAM) LIMITED
70. HOME CREDIT VIETNAM FINANCE COMPANY LIMITED
71. LOTTE FINANCE VIETNAM COMPANY LIMITED
72. SHINHAN FINANCE VIETNAM COMPANY LIMITED
73. TRUSTING SOCIAL LIMITED LIABILITY COMPANY
74. TOYOTA FINANCIAL SERVICES VIETNAM COMPANY LIMITED
75. NICE CREDIT INFORMATION COMPANY LIMITED
76. UB GROUP JOINT STOCK COMPANY

ASEAN BANKING COUNCIL: A VISUAL TIMELINE OF THE



2014

PHILIPPINES, Cebu

Chairman:
Dr. In Channy
Cambodia

ASEAN Financial Integration: Moving Ahead to 2015 and Beyond



2015

SINGAPORE

Chairman:
Dr. In Channy
Cambodia

LAST 10 YEARS



2016

THAILAND, Bangkok

Chairman:
KARTIKA WIRJOATMODJO
Indonesia

Enhancing & Strengthening the Roles of Regional ASEAN Banks in the Contect of growing the ASEAN Economic Community (AEC)

2017

VIETNAM, Da Nang

Chairman:
Mr Kartika Wirjoatmodjo
Indonesia





2018

BRUNEI, BANDAR SERI BEGAWAN

Chairman:
Mr Phoukham Chanthachack
Laos



2019

CAMBODIA, Phnom Penh

Chairman:
Mr Phoukham Chanthachack
Laos

ASEAN Connectivity 2025: A Brave New World of Digital Innovation for One ASEAN Banking Sector



2022

INDONESIA, Labuan Bajo

Chairman:
Daw Khin Saw Oo
Myanmar

Bridging ASEAN Connectivity and Sustainability through Digital Innovation



2023

LAO PDR, Vientiane

Chairman:
Daw Khin Saw Oo
Myanmar

Digitalization and Sustainable Growth in Banking Sector of ASEAN: Opportunities and Challenges

2024

MALAYSIA, Kuala Lumpur

Chairman:
Jose Teodoro K. Limcaoco
Philippines

Sustainabilty. Taking Action Now for Tomorrow





2025

MYANMAR

Chairman:
Jose Teodoro K. Limcaoco
Philippines

Optimizing Banking in a Digital Age: Successes and Challenges

SIDE EVENT

Bloomberg

Data, Technology and the Future of Banking

Friday, 13 November 2026

2:30 PM – 4:30 PM

Pasay A&B
Makati Shangri-La

KEYNOTE SPEAKER



Mr. Bhargav Dasgupta
Vice-President (Market Solutions)
Asian Development Bank

The Data-Driven Bank: Turning Information into Better Decisions

The presentation will explore how banks can build a stronger data foundation to support decision-making as workflows become increasingly digital.

Key areas will include:

- Managing growing volumes and complexity of financial data
- Creating consistent, trusted data across teams and workflows
- Breaking down data silos and improving accessibility across the organization
- Combining internal and external data to support faster decision-making
- Building a scalable data strategy as banking workflows become increasingly digital

Panel Discussion:
Navigating the Next Era of Banking: Data, Risk and Resilience



Manju Sakhrani
Head of Market Specialists,
APAC, Bloomberg



Matteo Coppola
Managing Director & Senior Partner,
Boston Consulting Group



Moderator
Isaac Lee
Head of Market Specialists,
ASEAN, Bloomberg

KEY TOPICS:

- How evolving markets and technology are changing the way banks manage risk
- Using data and analytics to strengthen decision-making across the organization
- Managing increasingly interconnected market, counter party and operational risks
- Building resilient technology and data infrastructure
- Balancing innovation with governance and regulatory expectations
- Priorities for ASEAN banks as they modernize their technology and risk frameworks

The Hosts



Rico Hizon

From Global Newsrooms to Meaningful Conversations

For more than three decades, Rico Hizon has built a distinguished career in broadcast journalism, becoming one of the most recognizable Filipino news anchors on the international stage.

His journey has taken him from CNBC Asia to BBC World News, CNN Philippines, and now ABS-CBN News Channel, where he hosts the weekly program Beyond The Exchange. He also fronts Rated R: The Rico Hizon Podcast for ABS-CBN News and serves as a consultant and host of SM in Focus for SM Investments.

Hizon spent 25 years working overseas in Hong Kong, Singapore, and London. He joined CNBC Asia in 1995, covering business and financial markets across the region, before moving to BBC World News in 2002. There, he anchored Asia Business Report and Newsday, delivering business, political, and social stories to a global audience.

His reporting assignments have taken him across Asia and beyond, and his interview list reads like a who's who of global affairs, business, sports, and entertainment. Among those he has interviewed are Bill Gates, Warren Buffett, Bill Clinton, Mahathir Mohamad, Richard Branson, George Soros, LeBron James, Kobe Bryant, Manny Pacquiao, David Beckham, Lea Salonga, Michelle Yeoh, and Annie Leibovitz.

After returning to Manila in 2020, Hizon joined CNN Philippines, anchoring The Final Word and The Exchange with Rico Hizon.

His work has earned major regional recognition, including Best Factual News Presenter at the 2023 Asian Academy Creative Awards, Best News Anchor at the 2024 Asian Television Awards, and Best Talk Show Host at the 30th Asian Television Awards.

Through changing platforms and evolving audiences, Hizon continues to stand by the values that have defined his career: credibility, preparation, curiosity, and meaningful conversation.



Cristy Schneck

Cristy Schneck is a seasoned Marketing and Customer Experience Executive with over 30 years of leadership in banking and retail. Renowned for elevating brands through impactful events, customer experiences, CRM, and loyalty programs, she drives execution excellence and enterprise alignment. Beyond work, she enjoys event hosting, dancing, and producing engaging short-form video reels.



Yanah Laurel Siguion-Reyna

Yanah Laurel Siguion-Reyna is a celebrated figure in Philippine entertainment. She is a seasoned theatre actress, singer, dynamic events host, and the Executive Producer of Drag Race Philippines, as well as a multi-award-winning live-streamer.

With 25 years of experience and over 30 musical productions to her name,
Yanah has performed on prestigious stages and hosted both in the Philippines and internationally, captivating audiences across borders. She has also collaborated with renowned brands and institutions around the world. Widely recognized as one of the Philippines' leading ladies, Yanah continues to inspire and enchant audiences with her exceptional talent and charisma.

DINNER ENTERTAINMENT

Habi ng Kinabukasan

(WEAVING THE FUTURE)

A JOURNEY THROUGH TECHNOLOGY AND TIME

This is the story of a single thread.
Born in ancient marketplaces,
with a handshake and a trade.
And then, a tapestry of connections.
Today, that same thread carries us farther:
a tap, a scan, a message across the sea.
New patterns, in millions of colors,
but the same purpose: to connect people,
meaningfully and purposefully.

SUITE *1*

NEW PATTERNS

Mga Bagong Daloy

Performers: El Gamma Penumbra (international award-winning performers)

El Gamma Penumbra tells the story of how our connectivity has evolved. Using a combination of lights, video, and stills projected on the screen, with powerful shadow storytelling and dance, we follow the changing technology that bridges people together: families across islands or continents, business owners and customers, aid in times of need.

Evolution shown: from barter, to cash, credit cards, QR codes, and digital transfers; from handshakes and physical signatures to mobile confirmations.Towards the end, the weaving patterns become digital data streams, showing the transformation from human community to digital ecosystem.

SUITE *2*

CONNECTED NATIONS

Mga Bansang Magkakaugnay

Performers Musical theater actors: Shaira Opsimar, Katrine Sunga, Arman Ferrer, Rapah Manalo

The thread in Suite 1 that connected people now becomes the digital pathway that connects ASEAN nations, economies, cities, and communities. Like flight paths, the luminous threads connecting ASEAN skylines, financial networks, mobile banking, digital remittances, smart cities, and light trails move across the ASEAN region.

SUITE *3*

ALON NG BUKAS

The Wave of the Future

Performers: BUGANDA DRUMBEATERS

A futuristic dance suite in which the dancers move through a digital grid of data, algorithms, and secure transactions. The colorful threads are portrayed as laser lights crisscrossing or weaving through the stage. With every pulse and synchronized formation, the woven pattern evolves into an intelligent financial network: a vision of AI-driven banking that is fast, secure, inclusive, and built for the ASEAN future.

SUITE *4*

SECURING TODAY

Tawid ng Pangarap

Performers: National Artist for Music, Mr. Ryan Cayabyab, and the Ryan Cayabyab Singers

After the futuristic suite, the show returns to people at the heart of innovation.

This classical-modern fusion number reveals the human purpose of AI-driven banking: families supported, businesses empowered, students connected, workers protected, farmers included, and communities brought closer across ASEAN.

Scenes of human interactions are superimposed with animation of the threads. They tighten into a digital shield or circle, signifying a foolproof system. AI protection and secure financial channels transform the stage into a living fortress of trust, reminding us that the future is only as strong as the security we build today.

Finale

ONE WEAVE OF ASEAN

Iisang Habi ng ASEAN

Performers: Maestro Ryan Cayabyab (National Artist for Music) and Ensemble ASEAN guest ar

The journey culminates in an ensemble performance led by National Artist for Music, Maestro Ryan Cayabyab.

Led by the Filipino voice; we see how the different threads come together, gradually forming one luminous tapestry.

The finale showcases the power of human talent (the singers, dancers, drumbeaters) and innovations brought by technology.

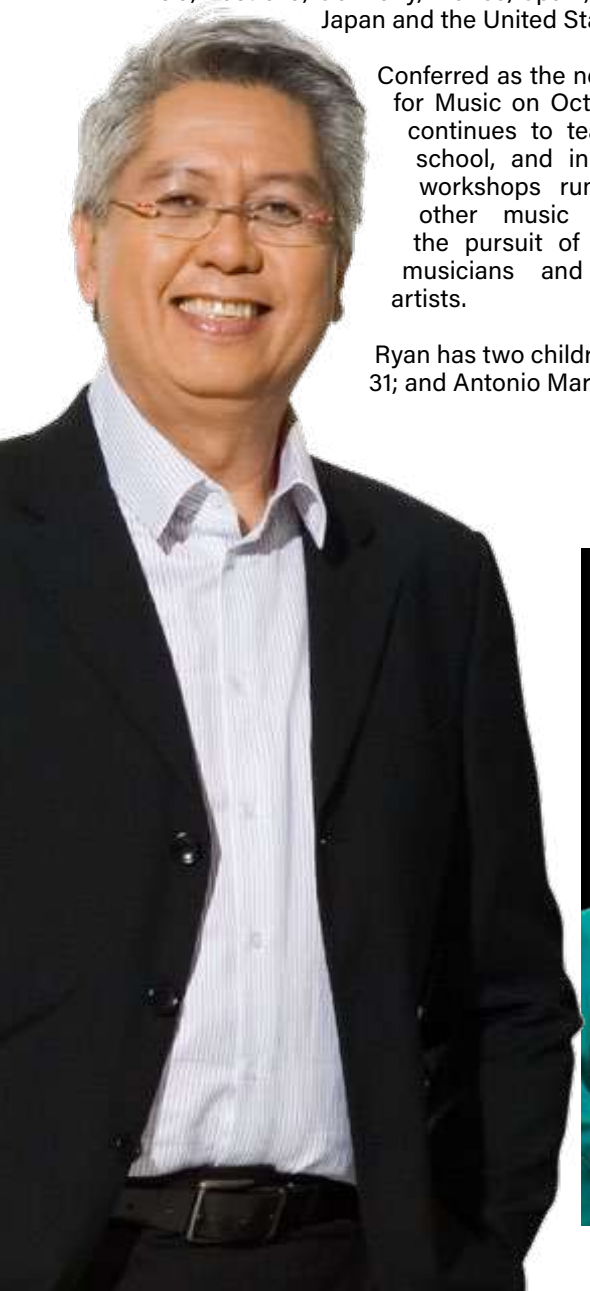
The message is clear - we are One thread, one tapestry, one ASEAN.



The Performers

RYAN CAYABYAB, born on May 4, 1954 as Raymundo Cipriano Pujante Cayabyab, with an opera singer mother Celerina Pujante and father Alberto Cayabyab, and three other siblings. He attended the University of the Philippines educational system from grade school to college, and taught for almost 20 years at the U.P. College of Music. He emerged as the only Asian winner in the 2001 Onassis International Cultural Competitions, is the epitome of the homegrown Filipino talent in the world arena of music. Cayabyab is a composer, arranger, producer, music director, conductor, performance artist, television show host, music educator and arts administrator.

As music director, conductor and accompanist, he has performed in the Lincoln Center, the Carnegie Hall, the Kennedy Center, the Washington Convention Center, the Shrine in Los Angeles, the Orpheum in Vancouver and even at the Circus Maximus of Caesar's Palace in Las Vegas. He has traveled as music director of various concerts in Southeast Asia, Australia, Germany, France, Spain, The Netherlands, Japan and the United States.



Conferred as the new National Artist for Music on October 25, 2018, he continues to teach in his music school, and in various national workshops run by NGOs and other music organizations in the pursuit of educating young musicians and creative music artists.

Ryan has two children Cristina Maria, 31; and Antonio Maria, 28.

Performer Profiles

SINDAW PHILIPPINES PERFORMING ARTS GUILD is a cultural and performing arts organization dedicated to preserving, promoting, and celebrating the rich heritage of the Philippines through the dynamic expression of folk dances, music, and songs.

Through the years, Sindaw has devoted itself to the propagation and appreciation of Filipino culture and the performing arts, bringing to life the diverse traditions, stories, and artistic expressions of the Filipino people. The group continuously re-stages and interprets traditional Philippine dances while incorporating creative and contemporary approaches that make Filipino culture accessible and relevant to both local and international audiences.

Under the artistic direction of Mr. Randy Carlos Guevara, Sindaw Philippines has established itself as a passionate advocate of Philippine cultural heritage. Its performances showcase the cultural diversity of the country's three major island groups—Luzon, Visayas, and Mindanao—through vibrant choreography, authentic music, colorful costumes, and compelling storytelling.

The name "Sindaw," a Maguindanaon word meaning "Light," embodies the group's vision and commitment. Like a light that illuminates and inspires, Sindaw Philippines seeks to shine a greater appreciation for Philippine culture and heritage through dance, music, and the performing arts.

Sindaw Philippines Performing Arts Guild — illuminating the world with the richness, diversity, and spirit of Filipino culture.

The Ryan Cayabyab Singers (RCS)

A seven-member vocal group known for their world-class harmony, powerful solos, and vibrant performances. Formed by National Artist Ryan Cayabyab, they represent a blend of seasoned talent and rising stars, delivering the richness of Filipino music to audiences around the world.





El Gamma Penumbra

El Gamma Penumbra is an acclaimed shadow play group from Tanauan City, Batangas, Philippines that achieved international fame by winning the inaugural season of Asia's Got Talent in 2015. Founded in 2008, the group originally started as a hip-hop dance troupe. Recognizing the heavy competition among dance groups, they chose to pivot toward the unique art of shadow puppetry, practicing with improvised tarpaulins and halogen lights in a local basketball court. Their name, derived from Latin and Greek origins, beautifully translates to "the ray of light behind a man's shadow".

The group utilizes fluid body movements, choreography, and intricate prop placements behind a backlit screen to construct complex silhouettes. Rather than relying on spoken words, they blend poignant music with seamless physical transitions to deliver powerful visual narratives.

What elevates El Gamma Penumbra beyond standard entertainment is their focus on meaningful, socially relevant themes. Throughout their competitive journey on Asia's Got Talent, they captivated global audiences and deeply moved the judges—notably earning a Golden Buzzer from Anggun—with performances centered on global peace, environmental conservation, and human resilience. Their iconic grand finals performance set to "Colors of the Wind" delivered a touching tribute to Mother Nature, highlighting the devastation of environmental destruction and the hope for ecological salvation.

By transforming simple human shapes into world landmarks, diverse cultures, and profound stories, El Gamma Penumbra transcends language barriers. Today, they remain a source of national pride for the Philippines, celebrated for redefining contemporary performance art and using their platform to inspire global consciousness.



Arman Ferrer

Renowned as a classically trained singer, Arman Ferrer stands as a highly coveted musical theater artist whose career is studded with accolades from prestigious awards such as Aliw, Gawad Buhay, and Awit Awards.

His journey into theater has been marked by stellar performances in lead roles with esteemed theater companies including Tanghalang Pilipino, Atlantis Theatricals, 9works Theatricals, and Repertory Philippines.

Over the years, Arman has performed as a soloist alongside the Philippine Philharmonic Orchestra, Manila Philharmonic Orchestra, Manila Symphony Orchestra and The Orchestra of Filipino Youth.

Shaira Rica Avelino Opsimar

Filipino singer, performer, and theater and television actress. Her career spans music, theater, television, digital series, and commercial work.

She began her journey in the performing arts at an early age, gaining exposure through Little Big Star, Pop Star Kids, and later competing in The Voice of the Philippines Season 2 under the mentorship of Sarah Geronimo.

Her theater credits include Rak of Aegis, Mula sa Buwan, Delia D., Si Faust, Mabining Mandirigma, and Walang Aray. Her portrayal in Walang Aray earned her a nomination at the LEAF Awards and the 14th Gawad Buhay Awards for Outstanding Female Lead Performance in a Musical.

She was also the first recipient of the NCCA CREATE 2024 Award for theater, a grand finalist in PhilPop 2021, and a nominee for the Awit Awards for Best Performance by a Female Recording Artist.

Shaira is also the soprano of Acapellago, a five-member vocal group that has tours internationally, showcasing Filipino music and artistry to audiences around the world.





Katrina Sunga

International Singer, Theater Actress, Recording Artist, and National Music Competitions for Young Artists 2019 Prize Winner, Katrine Sunga, completed her Bachelor of Music with a major in Voice Performance at the Conservatory of Music of the University of Santo Tomas. She began her foray into musical theater In 2023, through her acclaimed portrayal of Joy in "Ang Huling El Bimbo The Musical," and recently in Repertory Philippines staging of Man of La Mancha as Aldonza/Dulcinea.

Additionally, she showcased her versatility in the restaging of "Rama Hari" and other musicals such as "The Notebook The Musical", "Bar Boys The Musical", "Buruguduystunstugudunstuy: Ang Parokya ni Edgar Musical", "We Aren't Kids Anymore", further solidifying her reputation as a dynamic and engaging performer. At the ASEAN 2025 held in Kuala Lumpur Malaysia, she wowed the audiences with her grace and charm on stage, proudly representing the Philippines.

Buganda

From humble tribal origins to grandslam champions, Buganda Dance Troupe continuously evolves. Moving from television guestings to cutting-edge performances, this dynamic troupe dominates corporate and global stages with futuristic tech, unique costumes, and visionary ideas.



Rapah Manalo



An actor and choreographer, Rapah Manalo is a graduate of AB Theater Arts whose stage credits include A Chorus Line, Snow White and the Prince, Shrek the Musical, Ang Huling El Bimbo, and Delia D. He has also performed in productions such as Mula sa Buwan, Bar Boys: The New Musical, Buruguduystunstugudunstuy, and Bongga Ka Day, showcasing his versatility across musical theater and contemporary stage productions.



The MPG Rondalla

The MPG Rondalla is a professional ensemble founded in 2020 and managed by Musicondalla. Established by UP alumna, Mariefrance Vasquez Ballester and led by Ma. Elijah Vasquez Iriola, the group brings the richness of Filipino cultural heritage to life through the art of rondalla. Each performance weaves together beloved contemporary songs and time-honored tradition, delivered with artistry, precision, and unmistakable Filipino pride.

The MPG Rondalla is composed of musicians who are champions and winners of the most prestigious national competition — the National Music Competitions for Young Artists (NAMCYA). The group also features an in-house classical/kundiman singer and a pop singer, available to complement any performance.

SCAM READY ASEAN
LAUNCHES IN THE PHILIPPINES



Manila, Philippines (October 12, 2026) – The Bank Marketing Association of the Philippines (BMAP), established in 1974, is the country's premier organization for bank marketing and communications professionals. For more than five decades, it has been at the forefront of advancing marketing excellence in the banking industry, serving as a platform for knowledge-sharing, thought leadership, and professional development.

By bringing together marketing practitioners, business leaders, and industry experts, BMAP helps shape strategies that strengthen customer engagement, build trust in financial institutions, and drive innovation in an evolving banking landscape.

Complementing this expertise is the ASEAN Foundation, established in 1997, ASEAN's people-centered institution dedicated to fostering an inclusive, connected, and resilient Southeast Asian community.

Through programs in education, entrepreneurship, culture, media, environmental sustainability, and community development, the Foundation empowers individuals and organizations to create meaningful impact and strengthen regional cooperation.

Together with the Bangko Sentral ng Pilipinas (BSP), BMAP and the ASEAN Foundation are advancing the Scam Ready ASEAN Program, a regional initiative designed to strengthen public awareness and resilience against scams and digital financial fraud.

The program equips communities with practical knowledge to identify threats, adopt safer online behaviors, and make informed financial decisions in an increasingly digital economy.

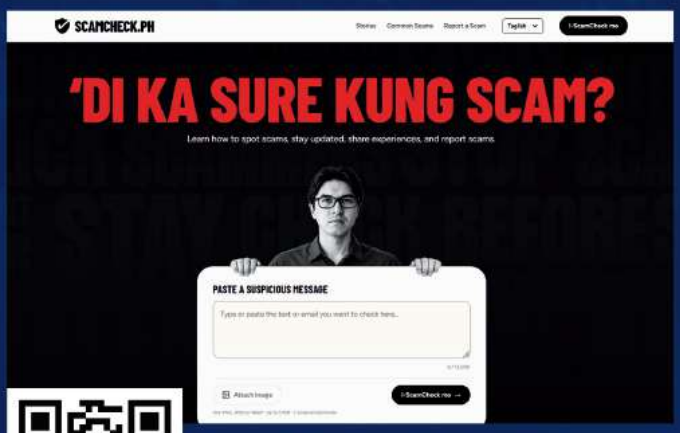
This partnership combines BMAP's deep expertise in bank marketing, consumer engagement, and financial literacy with the ASEAN Foundation's extensive regional network and community-building capabilities.

Together, they are helping create a more informed, scam-aware, and digitally resilient public while advancing a safer, more inclusive, and trusted digital financial ecosystem across ASEAN.

Google.org's Be Scam Ready **is a hands-on game that lets you experience scammers' tactics firsthand, so you can learn how to protect yourself and your loved ones.**







Alongside its participation as implementing partner for Scam Ready ASEAN, BMAP has also launched ***ScamCheck.ph*** in cooperation with BetterGov.PH, an AI-assisted web application which helps Filipinos check any possible scam messages.



Ms. Catherine P. Santamaria
2026 BMAP President

BANK MARKETING ASSOCIATION OF THE PHILIPPINES

BMAP Secretariat
Email: bmapsecretariat@gmail.com
Website: www.bmap.org.ph

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Philippine Savings Bank

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Chairperson and CEO
Avanza, Inc.



ASC REF R0114P090325R

Regulated by the Bangko Sentral ng Pilipinas
Deposits are insured by PDIC up to P1 Million per depositor.



Impy Pilapil is a versatile multimedia artist — a distinguished sculptor, muralist, and interactive art innovator known for her elegant and timeless compositions.



Wave Box

As water has been an inherent subject of my work, I think of the ocean as one of God's life-giving gifts, cradling the universe in its silent and gentle waves.



Ang Kiukok (1931–2005)

Ang Kiukok, proclaimed National Artist for Visual Arts in 2001, is celebrated as one of the Philippines' most dynamic and influential painters. His works, often described as "figurative expressionism," combine elements of cubism, surrealism, and expressionism, distinguished by bold lines, vibrant colors, and emotionally charged themes.



Tahanan by Kultura

Capiz shell, known for its translucent beauty. Transformed by local artisans into Christmas parols, picture frames, jewelry boxes and more, this wondrous gift of nature graces the modern home with Filipino style.





The Haw Haw Tray Set and Haw Haw Tray

The hard-working carabao from the Filipino children's folk song. The HAW HAW Tray takes the form of the dependable water buffalo (carabao*) from Southeast Asia. Unique and precisely carved, HAW HAW is handmade from maple wood.

The carabao*, the national animal of the Philippines, grazing in the rice fields, symbolizes strength, resilience, and the deep connection between farmers and the land.



Kenneth Cobonpue
Creative Director & Industrial Designer is an acclaimed industrial designer, visionary, and furniture manufacturer from Cebu, Philippines.He graduated with an Industrial Design degree at Pratt Institute New York; and honed his craft in Italy and Germany before returning to the Philippines. Establishing his own brand in 1995, he gained a roster of clientele that include hollywood celebrities, members of royalty and well-known personalities around the world.



SINGAPORE: A City of Endless Discovery

Where futuristic skylines meet timeless traditions

Lush gardens flourish beneath a futuristic skyline in a city where towering skyscrapers rise beside historic shophouses. With each street offering something new to discover, Singapore is a destination that seamlessly blends the old with the extraordinary!

ICONIC VIEWS & FUTURISTIC WONDERS

Marina Bay & Gardens by the Bay
Admire the iconic skyline, futuristic Supertrees, and spectacular nighttime light displays.

Merlion Park
The quintessential Singapore photo with the iconic half-lion, half-fish landmark overlooking the bay.

Jewel Changi Airport
Marvel at the spectacular Rain Vortex, a cascading indoor waterfall surrounded by lush greenery, glass architecture, and an array of shops and restaurants

Singapore Botanic Gardens
Discover a lush tropical sanctuary where winding paths, vibrant blooms, and serene landscapes offer a refreshing contrast to the city's futuristic skyline

CULTURE AROUND EVERY CORNER

Chinatown, Haji Lane & Little India
Explore heritage temples, independent boutiques, and charming cafes in vibrant cultural districts.

ADVENTURE & ISLAND ESCAPES

Universal Studios Singapore
Experience the worlds of your favorite films through thrilling rides, immersive attractions, and unforgettable adventures

Sentosa Island
Enjoy scenic cable car rides, sandy beaches, and exciting leisure attractions for the perfect island escape.

Mandai Wildlife Reserve
Enjoy dining, shopping, stays and activities in one wildlife destination. Explore wildlife parks, trails, shows and animal encounters for all ages.



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