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ASEAN BANKER

To achieve higher growth through cooperation amongst ASEAN banks

Aug/Sep 2026

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WELCOME MESSAGE FROM CHAIRMAN OF 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. E

TAN TECK LONG
Chairman, ASEAN Bankers Association

WELCOME MESSAGE FROM PRESIDENT, BANKERS ASSOCIATION OF THE PHILIPPINES

ANA MARIA ABOITIZ DELGADO

Dear Friends and Colleagues,

Mabuhay!

The Bankers Association of the Philippines (BAP) is honored to host the 54th ASEAN Banking Council Meeting from 12 to 14 November 2026, at the Makati Shangri-La Hotel in Manila, Philippines. On behalf of the BAP Board and our member banks, I look forward to welcoming our fellow banking leaders, delegates, and guests to this important annual gathering.

I am especially pleased to share that the Honorable Eli M. Remolona, Jr., Governor of the Bangko Sentral ng Pilipinas (BSP), and His Excellency Dr. Kao Kim Hourn, Secretary-General of ASEAN, have graciously accepted our invitation to deliver our keynote addresses.

Our meeting comes at a pivotal moment. The rapid evolution of artificial intelligence, shifting global trade alliances, and macroeconomic adjustments continue to rewrite the rules of business. Yet, it is precisely within this complex operating environment that ASEAN highlights its strength as one of the world's most dynamic and resilient economic regions.

ASEAN is well-positioned for sustained growth, supported by strong intra-regional trade and investment, the diversification of global supply chains into Southeast Asia, favorable demographics, and the rapid expansion of the digital economy. Valued today at approximately USD 300 billion, the region's digital economy is projected to grow to nearly USD 1 trillion by 2030, creating significant opportunities for businesses, consumers, and financial institutions. This trajectory is further strengthened by the completion of the ASEAN Digital Economy Framework Agreement (DEFA), which is expected to be ratified by ASEAN leaders at the ASEAN Summit in November 2026. Widely viewed as a transformative initiative, DEFA could potentially help double the region's digital economy to as much as USD 2 trillion in the years ahead.

As senior banking leaders, the ASEAN Banking Council Meeting is our opportunity to come together as regional partners. It's a space to exchange experiences, share best practices, explore emerging opportunities, and strengthen the relationships that make meaningful regional cooperation possible. We hope this year's discussions will encourage us to look beyond today's challenges and help shape the financial and social infrastructure ASEAN will need for its next phase of growth — one that advances financial inclusion, encourages responsible innovation, strengthens resilience, and supports an increasingly connected digital economy.

Beyond the formal working sessions, we are excited to share the rich Filipino culture and heritage through carefully curated social activities, local cuisine, and visits to historical and cultural landmarks. Most of all, we can't wait for you to experience the genuine warmth and hospitality that are at the heart of the Filipino spirit.

The BAP and I look forward to an incredibly productive, engaging, and memorable 54th ASEAN Banking Council Meeting. See you in Manila! E

ANA MARIA ABOITIZ DELGADO
President, Bankers Association of the Philippines

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Key Attractions in Manila, Philippines

WALLED CITY OF INTRAMUROS

Did you know that Intramuros, meaning "within the walls," is Manila's historic heart and one of the best places to experience the Philippines' Spanish colonial heritage?

Built as a fortified city in the late 16th century, it features cobblestone streets, stone walls, plazas, churches, and historic buildings that offer a fascinating contrast to the modern metropolis outside.

Start your visit at Fort Santiago, one of the most important historical sites in the city, then explore the beautifully preserved streets of Intramuros on foot, by bicycle, or in a traditional kalesa (horse carriage).

Visit San Agustin Church, the oldest stone church in the Philippines and a UNESCO World Heritage Site, and explore the museums and heritage houses scattered throughout the district.

For a more immersive experience, take a guided walking tour and discover the stories behind the walls, gates, plazas, and centuries-old buildings. You can also visit the Museo de Intramuros, which showcases religious art and objects from the Spanish colonial period.

1

Photo courtesy of narodnatribuna.info

BONIFACIO GLOBAL CITY — MANILA'S MODERN SKYLINE

2

Photo courtesy of www.nipino.com

For a glimpse of Manila's contemporary side, head to Bonifacio Global City, or BGC, a dynamic business, lifestyle, and arts district known for its modern skyline, pedestrian-friendly streets, public art, and vibrant dining scene.

Take a walk along Bonifacio High Street and explore its landscaped promenades, restaurants, cafés, shops, and open spaces. Look up, and you'll find some of Metro Manila's most impressive skyscrapers rising around you.

But BGC is more than just buildings. Keep an eye out for its large-scale murals and public art installations, which have transformed walls and building facades into an open-air art gallery.

You can also explore BGC's many restaurants and cafés, discover local and international brands, or simply enjoy an evening walk through the district as the city lights come alive.

It offers a very different perspective of Manila—one defined by modern architecture, creativity, business, and urban living.

Continued from page 4

NATIONAL MUSEUM OF THE PHILIPPINES

At the heart of Manila's cultural district is the National Museum Complex, where three major museums offer visitors a journey through Philippine art, culture, history, and biodiversity.

Start at the National Museum of Fine Arts, housed in the historic Old Legislative Building, where you can admire works by Filipino masters and National Artists, including Juan Luna, Félix Resurrección Hidalgo, and Fernando Amorsolo.

Then head to the National Museum of Anthropology to discover the country's rich ethnographic and archaeological heritage, including artifacts that reveal the traditions and way of life of communities throughout the Philippines.

Finally, explore the National Museum of Natural History, where you can discover the Philippines' extraordinary biodiversity and natural heritage.

Located beside Rizal Park, the three museums make it easy to combine a museum visit with a leisurely walk around one of Manila's most historic landmarks.

3

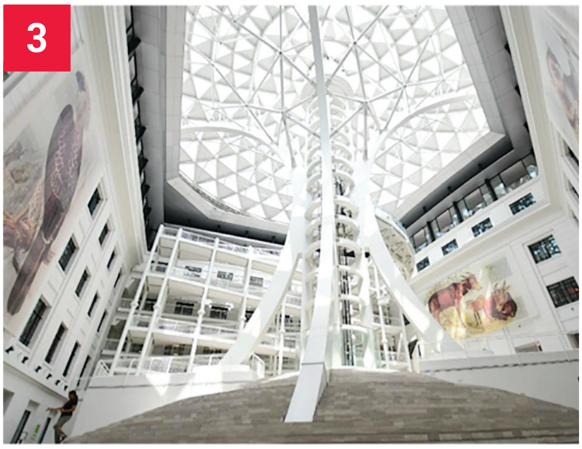


Photo courtesy of pinoybuilders.ph

RIZAL PARK (LUNETA)

4

Photo courtesy of www.nipino.com

At the heart of Manila lies Rizal Park, more popularly known as Luneta, an expansive green space surrounded by some of the city's most important historical and cultural landmarks.

At the center of the park stands the Rizal Monument, marking the final resting place of Dr. José Rizal, the Philippines' national hero. It was also the site of his execution on December 30, 1896, an event that became an important chapter in the country's struggle for independence.

Take a leisurely walk through the park and discover its many gardens, plazas, monuments, and landmarks. Visit the Noli Me Tangere Garden, Chinese Garden, Japanese Garden, Gallery of Heroes, and the Independence Flagpole.

You can also witness the changing of the guards at the Rizal Monument, explore the park's cultural spaces, or simply enjoy the open green spaces in the middle of Manila.

For visitors interested in Philippine history, Luneta is more than just a park; it is a place where some of the country's most important stories unfolded.

MUSEO DEL GALEÓN

Step aboard a journey through one of the most fascinating chapters in Philippine history at Museo del Galeón, an immersive museum dedicated to the Manila-Acapulco Galleon Trade.

Located at the Mall of Asia Complex, the museum brings to life the centuries-old maritime trade route that connected Manila and Acapulco, Mexico. For more than 250 years, Spanish galleons sailed across the Pacific, carrying goods, people, ideas, and cultures between Asia and the Americas.

The centerpiece of the museum is a massive, full-scale replica of a Manila Galleon, giving visitors a sense of the enormous vessels that once made the transpacific journey.

Explore interactive exhibits and multimedia installations that tell the story of the galleon trade, from shipbuilding and navigation to the goods exchanged and the cultural connections created along the route.

It's an opportunity to see Philippine history from a global perspective and understand how Manila became an important crossroads connecting Asia, Mexico, Europe, and the Americas. E

5

Photo courtesy of 'The Tourist Gaze'

ASEAN BANKERS ASSOCIATION (ABA)
ASEAN IRR STUDY TOUR 2026
STRENGTHENING REGIONAL COLLABORATION THROUGH KNOWLEDGE EXCHANGE
9 – 10 JULY 2026, KUALA LUMPUR, MALAYSIA

As the Chair of the Permanent Committee of the ASEAN Inter-Regional Relations (ASEAN IRR), The Association of Banks in Malaysia (ABM) continues to strengthen collaboration and knowledge sharing among ASEAN banking associations through initiatives such as the ASEAN IRR Study Tour.

From 9 to 10 July 2026, ABM had the honour of hosting the ABA ASEAN IRR Study Tour in Kuala Lumpur, welcoming delegates from ASEAN banking associations for two days of industry engagements and discussions on key developments shaping the region's financial sector.

The programme began with a visit to TNG Digital, where delegates explored Malaysia's digital financial ecosystem, with discussions on fintech innovation, digital payments, and financial inclusion.

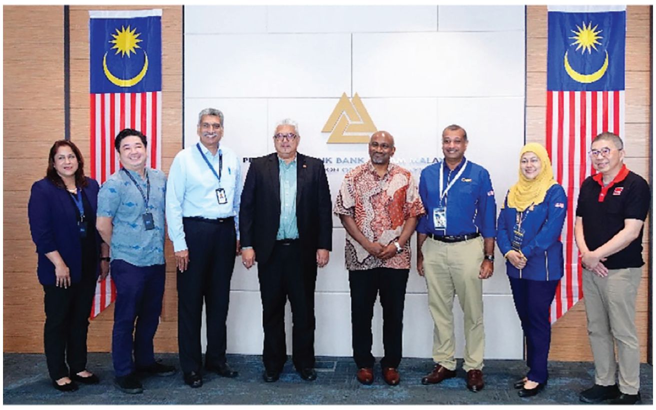
The programme continued with a visit to Maybank, Malaysia's largest banking group, where delegates gained insights into the bank's regional growth strategy and initiatives in cybersecurity, anti-scam measures, artificial intelligence (AI), and sustainable finance. The visit also included a tour of Maybank's new office at Menara Merdeka Maybank, the world's second tallest building, offering delegates a glimpse into one of Malaysia's most iconic landmarks.

Continued from page 4

The first day concluded with a networking dinner hosted by Bank Negara Malaysia, providing an opportunity for meaningful dialogue on regional financial developments, sustainability and transition finance, AI governance, cybersecurity, and ASEAN payment connectivity.

On the second day, HSBC Bank Malaysia Berhad shared perspectives on supporting ASEAN trade and capital flows, highlighting developments in sustainable finance, ESG reporting, AI adoption, and operational transformation.

The Study Tour concluded with a joint session by the Asian Institute of Chartered Bankers (AICB) and the Asian Banking School (ABS), highlighting Malaysia's commitment to developing a future-ready banking workforce. Delegates were introduced to AICB's Chartered Banker Membership and Qualification Framework, the Future Skills Framework for Malaysia's financial services sector, and ABS's professional development programmes designed to equip banking professionals with future-ready skills.



The ASEAN IRR Study Tour 2026 provided a valuable platform for delegates to exchange ideas, strengthen regional relationships, and gain deeper insights into Malaysia's banking ecosystem. The programme reaffirmed the importance of collaboration in advancing innovation, resilience, and sustainable growth across ASEAN's banking industry.

ABM remains committed to supporting ASEAN banking cooperation by facilitating platforms that foster knowledge exchange, innovation, and stronger regional partnerships. E

TB-CERT CYBERSECURITY ANNUAL CONFERENCE 2026 “RESPONSIBLE INNOVATION: QUANTIFYING CYBER RISK FOR BUSINESS TRUST”

Source: Extracts from TBA website

On 7 August 2026, the Thailand Banking Sector Computer Emergency Response Team (TB-CERT) of the Thai Bankers’ Association organised the **TB-CERT Cybersecurity Annual Conference 2026** under the theme **“Responsible Innovation: Quantifying Cyber Risk for Business Trust”** at the Grand Ballroom, 4th Floor, InterContinental Bangkok. The conference aimed to promote the responsible and secure adoption of emerging innovations and technologies, supported by appropriate governance. It also sought to enhance understanding of Cyber Risk Quantification (CRQ), building on the challenges emerging from the era of Quantum Computing and AI.

The event provided a platform to exchange perspectives on cyber threats, shifting the focus from “IT technical issues” to “strategic economic risk management.” It emphasised supporting business decisions through comprehensive risk-based information and working collectively to build trust in the country’s digital ecosystem.

A key highlight of the event was the keynote address delivered by **Professor Dr. Yoschanan Wongsawat, Deputy Prime Minister and Minister of Higher Education, Science, Research and Innovation.** He outlined the direction for driving the country’s new economic engines through five key pillars:

1. **Responsible and Human-Centered AI** — developing artificial intelligence that is responsible and places people at the center.
2. **Cybersecurity and Zero Trust** — strengthening cybersecurity capabilities and adopting the Zero Trust approach.
3. **Public-Private-Academic Collaboration** — fostering cooperation among government, the private sector, and academia to translate research and innovation into economic value.
4. **Future Workforce and Skills** — developing human capital and the skills required for the future.
5. **Advanced Technologies** — advancing technologies such as quantum technology, space innovation, and semiconductors to strengthen the country’s competitiveness.

These efforts are aimed at laying the foundations for Thailand to become a **“Trust Digital Nation”** with a secure, resilient and trustworthy digital ecosystem, capable of building sustainable confidence among businesses, investors and the international community.

The conference also had the honour of welcoming **Dr Daranee Saeju, Assistant Governor, Strategy and Special Projects Group, Bank of Thailand**, who delivered the Opening Remarks. She emphasized that cybersecurity is not merely an IT issue, but a matter of preserving public trust.

Financial crime and fraud do not merely take away people’s savings; they also undermine public confidence in the digital financial system. Therefore, the ultimate objective of collective efforts to combat cyber threats is not simply to protect networks and systems, but to protect **“Trust.”** This is essential to ensure that the financial system can continue to serve individuals and businesses effectively and, at the same time, prevent it from being exploited as a channel for illegal activities.

The event also featured **Mr. Payong Srivanich, Chairman of the Thai Bankers’ Association,** who welcomed participants from the financial sector, government agencies, technology companies, academia and organizations responsible for the country’s critical infrastructure.

Continued from page 5

He emphasised the importance of strengthening cooperation among all sectors to address the rapidly evolving cybersecurity landscape, as well as preparing for the impact of emerging technologies, including **AI, Quantum Computing, Digital Identity and new forms of digital services.**

Mr. Payong stated:

"Amid increasingly sophisticated and severe cyber threats, trust has become an organisation's most valuable asset. Cybersecurity is therefore not merely a matter of technology; it is a fundamental foundation that enables organizations to build trust, adapt to change and achieve sustainable growth. However, trust can only be established when all sectors take collective responsibility, cooperate and prepare in the same direction. Cybersecurity is not the responsibility of any single organisation; it is a shared responsibility across the entire digital ecosystem."

The conference featured knowledge-sharing sessions on responsible innovation, Cyber Risk Quantification, strengthening trust and resilience across the digital ecosystem, as well as the opportunities and risks associated with emerging technologies such as AI, Quantum Computing and Digital Identity.

The discussions during the conference focused on achieving the right balance between innovation, cybersecurity and business growth. A panel discussion on **"Responsible Innovation: Quantifying Cyber Risk for Business Trust"** further explored the responsible adoption of technology based on the principles of accountability, transparency and appropriate governance.

The discussion also provided the platform to develop a practical understanding of Cyber Risk Quantification, enabling organisations to make more effective business decisions while maintaining an appropriate balance between innovation and regulatory compliance, cybersecurity and sustainable business growth. E

FROM THE DESK OF THE SECRETARY GENERAL

Greetings to all from the Secretariat Office of ASEAN Bankers Association.

In the month of August, ASEAN celebrated its birthday – ASEAN Day, as it turns 59 on the 8th August, ahead of the national and independence days of Indonesia (81st), Malaysia (69th) and Singapore (61st). On ASEAN Day, member nations participate in various activities to promote regional solidarity and showcase ASEAN's achievements and objectives. This occasion has served as a vital regional platform to emphasise the significance of regional collaboration in addressing shared challenges and fostering economic growth and cultural understanding. From its humble and fragmented beginnings, it is now an enlarged and premier economic bloc in the global stage. This is largely due to the unceasing and tireless efforts as well as farsighted determination and thought leadership of our forefathers and its people.

ASEAN continues to demonstrate resilience amid a challenging global environment. Growth is expected to moderate in 2026, but the region remains one of the world's more dynamic economic blocs. According to the latest Asian Development Bank (ADB) July report, developing ASEAN is projected to grow by **4.6% in 2026**, with growth strengthening modestly to **4.8% in 2027**. While prospects vary across member countries, strong domestic demand, a growing middle class, digitalisation and continuing investment spurred on by the completion of Digital Economic Framework agreement (DEFA) will continue to underpin the region's longer-term outlook. ASEAN's fundamentals remain strong and robust. Through deeper regional cooperation and responsible innovation, the banking sector can help further transform resilience into sustainable and inclusive growth for the ASEAN community.

The ASEAN Bankers Association (ABA) is playing its part in continuing to push ahead with capacity building and collaboration within the digital and fintech ecosystems to prepare and embrace this next wave of digital economy with artificial intelligence (AI) through responsible innovation whilst embracing the need for sustainable growth through greening the economy. Our work on an ASEAN Baseline Framework for navigating AI Governance in financial services is an important step in this direction. It reflects the need for greater regional cooperation and practical guidance as banks seek to harness AI while addressing issues of governance, accountability, data protection, cybersecurity, explainability and resilience.

This year's theme of **"AI-Driven Banking in ASEAN: Securing Our Future Together"** captures well the challenge before us. AI offers enormous potential to innovate and improve efficiency, deepen financial inclusion and enhance the customer experience. But our future will depend not only on how quickly we adopt new technologies, but also on how responsibly we govern them.

Our host, Bankers Association of the Philippines (BAP) for this year's Council Meeting has been hard at work on the theme and pulling all stops to make this a meaningful, memorable, and fruitful event. The meeting will be held at Makati Shangri-la Hotel, Manila, Philippines, from 12 to 14 November 2026.

I look forward to your valued presence and participation at the meetings and to a productive get together for the advancement of all our members and stakeholders in the ASEAN community. E

Mr Paul C G Gwee

AICB NEXUS 2026
BRINGS TOGETHER BANKING AND AUDIT LEADERS TO SHAPE THE FUTURE OF FINANCE

Source: Extracts from AICB website

The Association of Banks in Malaysia (ABM) in support of Asian Institute of Chartered Bankers (AICB's) premier thought leadership platform, AICB Nexus 2026 brought together two flagship conferences under one integrated event held on 7 and 8 July 2026 at the Kuala Lumpur Convention Centre:

- 4th Malaysian Banking Conference (MBC 4.0), themed *Banking Reimagined: AI, Trust and the Future of Finance*
- 2nd Bank Audit Conference (BAC 2.0) themed *Audit Reimagined: Innovation, Trust and the Future of Assurance*

AICB Nexus 2026 was officially inaugurated by YB Senator Datuk Seri Amir Hamzah Azizan, Minister of Finance II, together with Dato' Seri Abdul Rasheed Ghaffour, Governor of Bank Negara Malaysia(BNM).

In his welcoming remarks, Tan Sri Azman Hashim, FCB, Chairman of AICB, underscored the importance of continued investment in professional excellence, leadership development and talent capabilities as the industry embraces artificial intelligence and other emerging technologies.

The Governor emphasised that while innovation remains critical to the future of finance, meaningful and sustainable transformation must be anchored by strong leadership, sound governance and effective risk management to ensure that the financial system remains trusted, resilient and responsive to the needs of society.

Featuring more than 60 speakers from Malaysia and across the region, the event brought together representatives from financial institutions, regulatory bodies, technology companies, professional services organisations, and the audit and risk professions.

An industry exhibition and media roundtable complemented the conference programme, enabling participants to engage with solution providers, explore emerging technologies and exchange perspectives on the opportunities and challenges shaping financial services in Malaysia and across the region.

There were more than 1,000 leaders from the banking, audit, regulatory and financial services sectors gathered at AICB Nexus 2026 to explore how artificial intelligence (AI), institutional resilience and future-ready talent are transforming the financial industry.

Exploring the Next Frontier of Banking and Assurance

Across two days of keynote addresses, panel discussions, breakout sessions and four executive masterclasses, participants examined how emerging technologies and evolving industry expectations are reshaping banking and assurance functions.

Discussions focused on the practical adoption of artificial intelligence across financial institutions, including how its potential to drive productivity, enhance decision-making and deliver measurable business value. Delegates also explored the growing importance of governance, cybersecurity, sustainability and workforce transformation in maintaining trust and resilience within an increasingly digital financial ecosystem.

Other sessions covered topics such as the integration of regulated digital assets into traditional banking, the future of financial services innovation, and the use of generative AI to strengthen internal audit practices, governance frameworks and assurance capabilities.

Launch of AI Industry Report

A key highlight of the conference was the launch of the AICB-Ecosystem AI in Practice: How Malaysia's Banks & DFIs are Adopting and Governing AI report.

Developed in collaboration with AICB, Ecosystem and AICB's Chief Risk Officers' Forum, the report provides a comprehensive snapshot of AI adoption across Malaysia's financial sector.

Drawing on insights from nearly 90 senior leaders representing 42 organisations across commercial banks, digital banks, Islamic banks and development financial institutions, the report examines current AI implementation practices, governance structures, strategic priorities and emerging trends shaping the industry's AI journey.

The report offers practical insights into how financial institutions are moving from experimentation towards responsible, scalable implementation, while addressing governance, talent and risk considerations. E

THE ASSOCIATION OF BANKS IN CAMBODIA (ABC) 5TH CAMBODIA BANKING CONFERENCE 2026

Source: Extracts from ABC website & Khmer Times

The Association of Banks in Cambodia (ABC) convened the Cambodia Banking Conference 2026 on August 19 – 20 at the Sokha Phnom Penh Hotel, Phnom Penh under the theme of **"Preserving Stability, Strengthening Financial Integrity, Trust and Confidence in the Banking System,"**. The event brought together more than 860 participants (in persons and virtual) from regulators, government, banks, development partners, regional banking associations and technology companies to shape priorities for Cambodia's next banking growth cycle

Her Excellency. Dr. Chea Serey, Governor of the National Bank of Cambodia (NBC) presided on the first day of the conference. Attendees include senior NBC officials, ABC leadership, embassy representatives, government officials, ASEAN Bankers Association member delegates, development partners, and financial sector representatives.

The Conference objective is to shape a safer, more trusted, and more sustainable next chapter for Cambodia's banking sector. The conference advances responsible lending and financial stability; strengthens credit quality, liquidity and operational resilience; reinforces AML/CFT, cybersecurity, financial-crime prevention and consumer protection; shares ASEAN experience in digital finance and cross-border connectivity; and translates dialogue on green and transition finance, SME financing and future-ready talent into practical industry.

Despite property-market adjustment, asset-quality pressures and complex cyber risks, the sector remains resilient, said ABC Chairman Mr Rath Sophoan. He noted, "The next growth cycle will depend on proactive risk management, prudent provisioning, responsible lending and close cooperation among regulators and industry partners."

Across presentations and several panelists, participants were showcased on the sector's transition from resilience to responsible growth. Day 1 addressed asset-quality adjustment, distressed-asset resolution, financial integrity, consumer protection and secure payments. Day 2 focused on productive finance for SMEs, trade and agriculture; sustainable finance transactions; and the skills and leadership needed to deliver the industry's 2027 priorities.

Three Strategic Priorities Emerged from the Conference

- **Banking Resilience and Responsible Credit:** Focusing on strengthening early risk recognition, prudent provisioning and restructuring, realistic asset valuation, NPL resolution, and capital and liquidity resilience.
- **Financial Integrity, Public Trust and Secure Digital Finance:** The call for stronger AML/CFT, fraud prevention, consumer protection, governance, cybersecurity, operational resilience and coordinated response.
- **Productive and Sustainable Finance:** The aim at expanding fit-for-purpose finance for viable SMEs, trade, agriculture and agro-processing, infrastructure and green investment through cash flow data, supply chain finance, risk sharing and taxonomy aligned products

Together, the priorities reflected the sector's broader effort to move from maintaining resilience toward supporting responsible and sustainable growth, while ensuring that financial services remain secure and accessible to businesses and consumers.

ASEAN DAY

Source: ASEC website

ASEAN commemorated its 59th Anniversary on 8 August 2026 at the ASEAN Headquarters/ASEAN Secretariat under the theme, **"Navigating Our Future, Together."** The celebration brought together members of the diplomatic community, officials from ASEAN Member States, representatives of ASEAN entities and centres, partners and ASEAN Secretariat staff in a collective reaffirmation of the region's commitment to unity, solidarity and forward-looking cooperation.

The commemorative programme commenced with the ASEAN Anthem and followed by a thematic video presentation highlighting ASEAN's journey and aspirations. In his welcome remarks, Dr. Kao Kim Hourn, Secretary-General of ASEAN, emphasised the importance of collective resolve and regional cooperation in advancing the region's long-term vision.

"On this 59th ASEAN Day, we celebrate not only what ASEAN has achieved, but also the trust and confidence that, by continuing to work together, our Community will remain relevant, resilient, peaceful and stable for generations to come," said SG Dr. Kao.

Sugiono, Minister for Foreign Affairs of the Republic of Indonesia, also delivered a special ASEAN Day address. "ASEAN was built on the aspiration of the people of Southeast Asia who chose unity over division. It is a regional architecture that we design ourselves, on our own terms for our shared future, dedicated for a greater purpose, a peaceful stable prosperous Southeast Asia. Today nearly 6 decades later, that architecture not only still stands but continues to evolve with ASEAN Centrality as its enduring anchor," said Minister Sugiono.

Ferdinand R. Marcos Jr., President of the Republic of the Philippines and ASEAN Chair for 2026, delivered the ASEAN Chair's remarks through a video message. "On this ASEAN Day, let us honour how far we have come, and more importantly, let us renew our responsibility for what comes next. Let us continue to navigate our future, together," said President Marcos Jr.

The celebration also featured cultural performances by Filipino artists, a special anniversary commemoration segment, and a video presentation on "ASEAN 11," highlighting ASEAN's expanded membership with the accession of Timor-Leste as the Association's eleventh Member State.

As part of the anniversary programme, ASEAN convened a Commemorative Ceremony marking the **50th Anniversary of the Treaty of Amity and Cooperation in Southeast Asia (TAC).** The ceremony featured remarks by Secretary-General Dr. Kao, the ASEAN Chair represented by Ambassador Evangeline Ong Jimenez-Ducrocq, Permanent Representative of the Philippines to ASEAN, and keynote remarks by Ambassador M.I. Derry Aman, Permanent Representative of the Republic of Indonesia to ASEAN.

A key highlight of the ceremony was the inauguration of the Display Corner of the Flags of the High Contracting Parties of the TAC, symbolising the Treaty's enduring role in promoting peace, stability, friendship and cooperation in Southeast Asia and beyond.

The day's celebration continued with the ASEAN Day Food Festival, the Exhibition of ASEAN Entities and Centres of Excellence, providing participants with an opportunity to experience the region's rich cultural diversity while showcasing the collaborative contributions of ASEAN institutions and partners toward ASEAN Community building.

As ASEAN approaches its sixth decade, the 59th Anniversary celebration reaffirmed the region's shared determination to navigate emerging challenges and seize new opportunities together, guided by the **ASEAN Community Vision 2045** and a shared commitment in building a more resilient, innovative, dynamic, and people-centred ASEAN Community.

UPDATE FROM NATIONAL BANKING ASSOCIATION

ڤرساتوان بڠک بروني
THE BRUNEI ASSOCIATION OF BANKS

CHAIRMAN
THE BRUNEI ASSOCIATION OF BANKS (BAB)

HAJI MOHAMMAD YUSRI BIN HAJI WAHSALFELAH,

ACTING MANAGING DIRECTOR & CHIEF EXECUTIVE OFFICER,
BANK ISLAM BRUNEI DARUSSALAM BERHAD (BIBD)

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.

Before joining BIBD, Haji Mohammad Yusri began his career as an Economist with the Department of Economic Planning and Development under the Prime Minister's Office, contributing to national economic planning and policy development. His professional journey reflects a strong blend of expertise in public policy, banking operations, and institutional governance.

In addition to leading BIBD, Haji Mohammad Yusri holds memberships in several national institutions, including MUIB, KUPU SB, and ITQSHHB. He also serves on the boards of several BIBD companies, Syarikat Takaful Brunei Darussalam Sdn Bhd, and LPBTHMUI.

He holds a Master of Science (MSc) in Economics and a Bachelor's Degree with a double major in Economics and Financial Planning. E

CALENDAR OF EVENTS

PROGRAMMES	DATE	VENUE	HOST/ORGANISER/SUPPORTING ORGANISATION
TB-CERT Cybersecurity Annual Conference 2026 - "Responsible Innovation: Quantifying Cyber Risk for Business Trust."	7 August 2026	Grand Ballroom, InterContinental Hotel, Ploenchit Road, Bangkok, Thailand	The Thai Bankers Association (TBA) and Thailand Banking Sector Computer Emergency Response Team (TB-CERT)
5th Cambodia Banking Conference 2026	19 – 20 August 2026	Sokha Phnom Penh Hotel, Phnom Penh, Cambodia	The Association of Banks in Cambodia (ABC)
The Bangkok Business Summit 2026 "Reinvent Thailand, Resilient ASEAN"	3 September 2026	Queen Sirikit National Convention Center (QSNCC), Bangkok, Thailand	The Thai Bankers Association (TBA) as part of The Joint Standing Committee on Commerce, Industry and Banking (JSCCIB) in Thailand
COFITT- Update by Taskforce for the Development of an ASEAN Baseline Framework for Navigating AI Governance in Financial Services	September 2026	Virtual Meeting	The Association of Banks in Singapore (ABS) and PERBANAS (Indonesian Banks Association) – Co-Chairs of COFITT
ABS-Seminar: Navigating the Digital Frontier Resilience, Innovation, Trust and Excellence (RITE)	1-2 October 2026	Sands Expo & Convention Centre, Cassia Ballroom, Level 3, MBS, Singapore	The Association of Banks in Singapore (ABS)
54th ASEAN Banking Council Meeting & Related Permanent Committees Meeting	12 – 14 November 2026	Makati Shangri-la Hotel, Manila, Philippines	Bankers Association of the Philippines (BAP) and ASEAN Bankers Association (ABA)

LETTERS TO THE EDITOR

As part of our aim to promote regional exchange of ideas and information, ASEAN Banker hopes to open a dialogue on issues of importance to our readers. We invite your comments on the stories presented in these pages and welcome articles of relevance to ASEAN Banking. All letters must be signed and include an address with contact telephone or fax number. Letters may be addressed to Mr Paul C G Gwee, Secretary General of ABA.

For advertisement bookings and correspondence, please contact

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ABOUT ASEAN BANKERS ASSOCIATION

The ASEAN BANKERS ASSOCIATION was founded in 1976. From the original five members, namely Indonesia, Malaysia, Philippines, Singapore and Thailand, it became six when Negara Brunei Darussalam joined as a member in 1984. In 1995, Vietnam was admitted into ASEAN as the seventh member and in May 1999, Cambodia was admitted as the eighth member. In July 2001, Myanmar was admitted as the ninth member. In 2004, Lao Bankers' Association was admitted as the tenth member thus making the constituent membership of the Association complete.

TODAY THE MEMBERS ARE:

The Brunei Association of Banks
The Association of Banks in Cambodia
Indonesian Banks Association (PERBANAS)
Lao Bankers' Association
The Association of Banks in Malaysia
Myanmar Banks Association
Bankers Association of the Philippines
The Association of Banks in Singapore
The Thai Bankers' Association
Vietnam Banks Association

OBJECTIVES OF THE ASSOCIATION ARE:

a) to raise the profile of ABA and the ASEAN banking community;
b) to strengthen the 'voice' of ASEAN in policy advocacy efforts globally or regionally;
c) to contribute to the ASEAN Economic Community (AEC), provide private sector support in alignment with AEC's goal;
d) to share banking 'know-how', provide education to promote best-in-class banking practices amongst members countries; and
e) to promote active collaboration of ASEAN banking institutions, foster friendship and cooperation amongst bankers.

PRINCIPAL ORGANS OF THE ASSOCIATION

ASEAN BANKING COUNCIL (ABC). The Council, being the executive arm of the Association, meets annually to formulate policies and coordinate activities of the Association which are carried out and implemented through the various Committees.

THE THREE PERMANENT COMMITTEES

which discuss ideas and make recommendations to the Council are:

a) Permanent Committee on Cooperation in Finance, Investment, Trade and Technology (COFITT) chaired by The Association of Banks in Singapore.
b) Permanent Committee on Banking Education chaired by the Bankers Association of the Philippines.
c) Permanent Committee on ASEAN Inter-Regional Relations (IRR) chaired by The Association of Banks in Malaysia.

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