



## 19 TO 21 NOVEMBER 2025 24TH ASEAN BANKING CONFERENCE & 53RD ASEAN BANKING COUNCIL MEETING

VENUE: YANGON, MYANMAR

HOST: MYANMAR BANKS ASSOCIATION (MBA)

### YANGON, Myanmar – A City of Golden Splendour

Yangon (formerly Rangoon) is the largest city and economic hub of Myanmar (Burma). Though it is no longer the official capital (which moved to Naypyidaw in 2006), Yangon remains the country's most vibrant and culturally significant city. Known for its colonial architecture, bustling markets, and stunning Buddhist pagodas. Yangon offers a unique blend of tradition and modernity.

Yangon's history dates back over 1,500 years, originally as a small fishing village known as "Dagon". It gained prominence in the 11th century when King Alaungpaya renamed it Yangon ("End of Strife") in 1755. Under British colonial rule (19th–20th century), it became a major port city and the capital of British Burma. The city's streets still reflect its colonial past with grand, albeit decaying, British-era buildings.

Yangon is a melting pot of Burmese, Indian, Chinese, and British influences. The city thrives on street food, tea shops, and vibrant festivals like "Thingyan" (Burmese New Year). The people are warm and deeply religious, with monks a common sight during morning alms rounds.

Yangon is a city of contrasts—where golden pagodas meet colonial relics, and tradition coexists with rapid change. For travelers, it offers an unforgettable glimpse into Myanmar's soul, blending spirituality, history, and urban energy in a way no other city can. Visiting Yangon? Don't miss the sunset at Shwedagon, a bowl of \*mohinga\* (fish noodle soup), and a stroll through its storied streets. **E**



### Myanmar: A Land of Timeless Beauty & Cultural Richness

Located in Southeast Asia, Myanmar (the Republic of the Union of Myanmar) is a captivating country where golden pagodas, ancient cities, and unspoiled landscapes come together to create a truly unique travel experience. Bordered by five countries -India, Bangladesh, China, Laos, and Thailand and flanked by the Bay of Bengal and Andaman Sea, Myanmar offers both geographical diversity and cultural depth.

With a population of over 52 million people and 135+ ethnic groups, Myanmar is a true traditions, languages, and beliefs. The major racial groups are Bamar, Kachin, Kayah, Kayin, Chin, Mon, Rakhine and Shan. The people are called Myanmar. Over 80 percent of Myanmar embraces are Theravada Buddhism. There are Christians, Muslims, Hindus and some other religions.

Predominantly Myanmar (Bamar) and ethnic minorities speaking Chin, Kachin, Kayin, Shan and overall 135 distinguishable ethnic groups dialects and also Cantonese, Mandarin, Hindustani, Urdu spoken Chinese and Indian Immigrants. Being once a British colony English is also widely spoken.



## A Tapestry of Cultures

“Mingalabar” is a word of welcome as well as a wish for good fortune. This single word best signifies the inherent nature of the people of Myanmar: not only to offer hospitality but to wish others well. Myanmar possesses a rich and vibrant cultural tradition. Great natural beauty combines with magnificent temple architecture. National festivals such as Thingyan (Water Festival) and Thadingyut (Festival of Lights) bring communities together in colorful celebration.

## Treasures of the Land

Myanmar is rich not only in culture but also in natural resources—jade, rubies, timber, and rice are vital to its economy. Visitors will find themselves enchanted by heritage sites such as Bagan, home to more than 2,000 ancient temples, and Inle Lake, where fishermen row with their legs and villages float serenely on the water. **E**



*A Rakhine girl pours water at revelers during Myanmar New Year Thingyan Water Festival in Yangon, Myanmar*



*The Shwedagon Pagoda represents the spiritual and cultural identity of the Burmese people.*

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## Key Landmarks & Attractions in Yangon



- 1 Shwedagon Pagoda:** The crown jewel of Yangon, this 2,600-year-old golden stupa is the most sacred Buddhist site in Myanmar. Standing 99 meters tall and adorned with thousands of diamonds and gold plates, it glows magnificently at sunrise and sunset.



- 2 Sule Pagoda:** Located in the heart of downtown Yangon, this 2,000-year-old pagoda is a central landmark surrounded by colonial-era buildings and bustling markets.



- 4 Bogyoke Aung San Market (Scott Market):** A historic market offering traditional Burmese handicrafts, jewelry, and longyi (sarongs). A great place to experience local commerce and culture.



- 3 Kandawgyi Lake & Karaweik Palace:** A scenic artificial lake with a royal barge-shaped palace, offering peaceful walks and stunning views of Shwedagon Pagoda.



- 5 Colonial Architecture:** Downtown Yangon boasts well-preserved British colonial buildings, including the Yangon City Hall, High Court, and the Strand Hotel - a relic of the British Raj era.

8 &amp; 9 APRIL 2025

**ASEAN BANKERS ASSOCIATION WITH THE ASSOCIATION OF BANKS IN MALAYSIA (ABM)****ON THE ANNUAL ASEAN CENTRAL BANK GOVERNORS' AND FINANCIAL INSTITUTIONS CEOS' DIALOGUE IN KUALA LUMPUR, MALAYSIA**

*The ASEAN Central Bank Governors' and FI CEOs' Dialogue in Session at Sasana Kijang, BNM, Kuala Lumpur, Malaysia*

This year's Dialogue between the ASEAN Central Bank Governors' and Financial Institutions CEOs' took place on 8 and 9 April 2025 at Kuala Lumpur Convention Centre and Sasana Kijang, respectively in Kuala Lumpur, Malaysia under the theme of Malaysia's ASEAN Chairmanship "Inclusivity and Sustainability". This was organised as part of the 12th ASEAN Finance Ministers' and Central Bank Governors' Meeting (AFMGM) was hosted by Malaysia as the Chair of ASEAN. Prior to the Dialogue on 8th April, there were two events arranged by Bank Negara Malaysia (BNM) for all delegates. One, the Forum on "Inclusive Financial Well-being: The Role of Financial Capability and Social Finance" and a Panel discussion on "Advancing ASEAN Financial Integration: Catalysing Trade and Investment".

The Dialogue on the 9 April was chaired by His Excellency Dato' Sri Abdul Rasheed Ghaffour, Governor, Bank Negara Malaysia (BNM). Participants came from Central Bank Governors of the ASEAN countries, including for the Timor Leste as observer, Deputy Secretary General of ASEAN – AEC, the Chairman of ASEAN Bankers Association (ABA), CEOs and delegates/representatives of the National Banking Associations of the ASEAN member countries and several subject matter experts of other international institutions, including officials from ASEAN Secretariat. The Dialogue sessions focused on three main topics: (i) Cross-border



*HE Dato' Sri Abdul Rasheed Ghaffour, Governor, BNM, chairing the Dialogue*

Payments (Project Nexus), (ii) Financial Fraud and Scams – Sharing by ASEAN representative from ASEAN Central Bank on Collaboration to Address Risks of fraud and scams and ASEAN Bankers Association on an "Ecosystem Approach to Scam Management for ASEAN Region", and (iii) Update on the ASEAN Interoperable Data Framework (IDF).

At the conclusion of the 12th ASEAN Finance Ministers' and Central Bank Governors' Meeting (AFMGM) on 10 April 2025, the following is an extract of the joint statement on the related matters that were discussed during our Dialogue:

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The ASEAN Central Bank Governors' and FI CEOs' Dialogue in Session at Sasana Kijang, BNM, Kuala Lumpur, Malaysia

"We commend the substantial progress made in adopting and promoting cross-border payment systems, with 21 operational linkages enhancing transactions both within ASEAN and with key economic partners such as Japan, India, and Hong Kong, China, as well as progress in developing a multilateral payment connectivity through Project Nexus, in which the Nexus scheme organization under the name "Nexus Global Payment" has been established in Singapore at the end of March.

We reaffirm our commitment to strengthening cross-border payment oversight, expanding instant payment linkages, and enhancing cybersecurity to mitigate risks associated with digital transactions. To promote safety in the financial system, we also emphasize the importance of combating financial crime, fraud, and scams through coordinated regional efforts, enhanced information-sharing mechanisms and contributions to global discourse. In this regard, financial regulators and banks in ASEAN agreed to collaborate towards developing a regional ecosystem to combat fraud and scams, integrating both pre- and post-scam mitigation strategies to address evolving threats.



We strongly urge financial institutions and businesses to actively engage in and promote regional cross-border payment initiatives. The industry and private sector's support is crucial not only for advancing digital payments but also in further enhancing socio-economic inclusion throughout the region." 

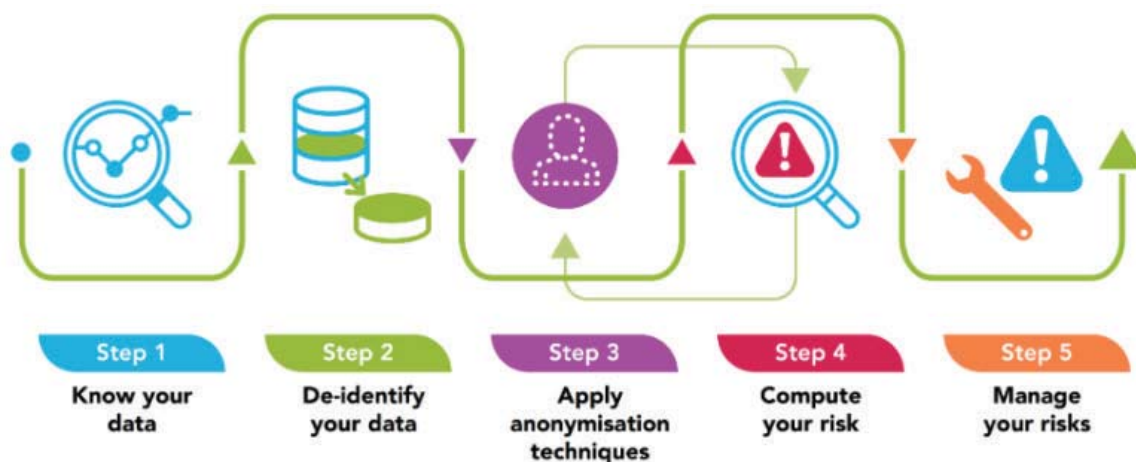




The ASEAN Guide on Data Anonymisation (this “Guide”) is a technical and application oriented introductory guide to anonymisation of personal data. The purpose of this Guide is to provide information and guidance on basic data anonymisation that may be referenced by policymakers, regulators as well as industry organisations within countries who are members of the Association of Southeast Asian Nations (“ASEAN”). As member states are increasingly adopting data protection laws, this Guide may be particularly useful as a baseline for adaptation to their specific jurisdictional contexts. To this end, it sets out a general introduction to the anonymisation process and some common anonymisation techniques.

Anonymisation is a risk-based process of converting personal data into data that can no longer be used to identify an individual, either alone or in combination with other information, by applying relevant techniques and in combination with governance measures. Whether a set of data can be considered no longer able to identify an individual would depend on the level of re-identification risks and the applicable data protection laws. The specific type and number of anonymisation techniques as well as governance controls to apply to achieve anonymisation will depend on the sensitivity of the data itself, the intended use case for the anonymised data, and the assessed risks and potential attacks regarding such data. ■

The anonymisation steps in this Guide are summarised in the following diagram:



For further details kindly refer to this link to download <https://asean.org/book/asean-guide-on-data-anonymisation/>

## CALENDAR OF EVENTS

PROGRAMMES	DATE	VENUE	HOST/ORGANISER/SUPPORTING ORGANISATION
ASEAN Central Bank Governors' and FI CEOs' Dialogue	8 - 9 April 2025	Kuala Lumpur Convention Centre & Sasana Kijang, BNM, Kuala Lumpur, Malaysia	Bank Negara Malaysia (BNM) and The Association of Banks in Malaysia (ABM) with ASEAN Bankers Association
Collaboration on Scam Management for ASEAN – Workshop & Taskforce Meeting	26 - 27 May 2025	Mövenpick Hotel, Jimbaran, Bali, Indonesia	The Association of Banks in Singapore – (Chair of COFITT - ABS) & PERBANAS (Co-Chair of COFITT) and ASEAN Bankers Association (ABA)
Roundtable Discussion on Trade Finance Registry (TFR) and Digital Trade Connectivity	July 2025	Bangkok, Thailand	The Association of Banks in Singapore – (Chair of COFITT - ABS) & PERBANAS (Co-Chair of COFITT) and Thai Bankers' Association (TBA) ASEAN Bankers Association (ABA)
ASEAN IRR Study Tour 2025	August 2025	Hong Kong	The Association of Banks in Malaysia – (Chair of IRR - ABM),) and ASEAN Bankers Association (ABA)
24th ASEAN Banking Conference and 53rd ASEAN Banking Council Meeting	19 – 21 November 2025	Yangon, Myanmar	Myanmar Banks Association (MBA) and ASEAN Bankers Association (ABA)

## FROM THE DESK OF THE SECRETARY GENERAL

Time seems to have flown by so quickly. We are now past the first quarter of the year 2025. It is the time of the year when we are in preparation for much eagerly anticipated capstone event in the calendar of the ASEAN Bankers Association (ABA) – the Council Meeting, and including the much sought after Conference for this year.

In this coming event, it is with great pleasure to note that the Myanmar Banks Association (MBA) will be hosting the 24th ASEAN Banking Conference and 53rd ASEAN Banking Council Meeting in Myanmar. As depicted in the front page of this Newsletter, this event will be held in Yangon, the largest city of Myanmar from 19 to 21 November 2025. The city known for its golden splendour and cultural richness.

One of the significant milestones this year, is the privileged to participate in person together with our hosts, Bank Negara Malaysia (BNM) and The Association of Banks in Malaysia in the Dialogue of the ASEAN Central Bank Governors and Financial Institutions CEOs on 9 April at Sasana Kijang, BNM, Kuala Lumpur, Malaysia. This has become another prominent and distinguished platform for our Dialogue with our key stakeholders, the ASEAN Central Bank Governors. Besides our fellow Chairmen/CEOs from ASEAN indigenous Financial Institutions, we had the honour and privileged of having the presence of Deputy Secretary General of ASEAN – AEC, HE Satvinder Singh, to grace the occasion of the dialogue.

Since the beginning of the year, we have taken several follow-up actions from the 52nd ASEAN Banking Council Meeting held in Kuala Lumpur, Malaysia in December 2024. The rolling out of workshops on Collaboration on Scams Management for ASEAN, arising from our rapid adoption of digital payments across the Region. Although this has brought significant economic and social benefits, there are however vulnerabilities, particularly the amplification of digital fraud and scams. The other being the completion and publication of the Playbook on ASEAN Interoperable Data Framework (IDF) arising from collaborative efforts of the Taskforce members from all the National Banking Associations. This truly reflects how as we work together as ONE Vision and ONE Identity and ONE Community, we can achieve greater heights for the benefit of all in ASEAN.

I am enthusiastic about the coming Banking Conference and Council Meeting which I believe all of our members from each of the National Bank Associations are eager to participate and collaborate to take further advancement on our AEC goals. Our host, Myanmar Banks Association (MBA) is pulling out all the stops to make it a successful, exciting, and forward-looking Conference and Council meeting. 🇲🇲

**Mr Paul C G Gwee**






# MMQR TO IMPROVE FINANCIAL SERVICES OF MYANMAR

Source: *Global New Light of Myanmar*

In both developing and developed countries, financial transaction systems operate in pursuit of international standards, ensuring smooth economic flows and the well-being of citizens in various aspects of their socioeconomic lives. On 27 February this year, the implementation of MMQR, Myanmar's National QR Standard for digital payments was officially launched.

As it was a significant milestone in the development of Myanmar's financial services sector, the national-level QR code system, Myanmar QR (MMQR) – which enables fast and convenient payments – has been implemented in conformity with Myanmar's national standards. It is now ready for use in alignment with international standards. With the advancement of information and communication technology in Myanmar, mobile phone usage has significantly increased, leading to the widespread adoption of mobile financial services. As mobile phone penetration rises, people in regions without traditional banking services increasingly require financial services.

To facilitate broad access to digital payment methods, the Central Bank of Myanmar has implemented regulatory frameworks for mobile banking, internet banking, mobile financial services, mobile payment services, and merchant payment processing services to enable people to be friendly with advanced financial techniques under the law, rules and regulations, and directives.

Moreover, the system efficiently manages government-related payments, such as electric meter bills, taxes, salaries for public and private employees, insurance premiums, and microfinance loans. In line with the National Payment System Strategy, the development of digital banking has created a need for a seamless interconnection between different financial service providers. The adoption of MMQR enables interoperability across financial systems through a standardized QR code, ensuring secure and efficient digital transactions. As the primary entity overseeing Myanmar's payment system, the Central Bank of Myanmar aims to modernize the financial system to align with international standards. This includes promoting financial inclusion, reducing reliance on cash, expanding digital payments, and streamlining trade, investment, tourism, and international remittances. With the implementation of MMQR, Myanmar integrates various QR payment systems, making transactions more convenient and accessible for the people. It enables cost-effective, fast, and secure digital payments in daily life. Since many citizens have limited knowledge of digital financial systems, ongoing educational efforts are necessary to ensure the widespread adoption of MMQR. As such, the launch of MMQR benefits both unbanked individuals and existing users by enhancing financial participation, reducing cash dependence, and providing access to diverse financial services in line with international digital finance standards. 

# MYANMAR PAY ONE QR FOR ALL



## MYANMAR UNVEILS MMQR CODE: A LEAP TOWARD A DIGITAL ECONOMY

On March 4, 2025, Myanmar ushered in a new era of financial technology with the launch of the Myanmar Quick Response (MMQR) Code, a national standard for QR-based digital payments. Led by the Central Bank of Myanmar (CBM), this initiative aims to transform transactions nationwide, promoting financial inclusion and reducing cash dependency. The rollout is a key milestone in Myanmar's push to modernise its payment systems and align with global digital trends.

Unlike traditional QR codes, which differ by provider, MMQR offers a unified standard that ensures seamless interoperability across banks, mobile wallets, and payment platforms. This addresses a long-standing issue in Myanmar's fragmented digital payment landscape, unlocking greater efficiency and reach. At its core, MMQR enables real-time retail payments: consumers scan a code with any participating digital wallet to instantly transfer funds to merchants or service providers.

For merchants, MMQR streamlines operations by accepting payments from all participating providers—no need for multiple agreements. This flexibility empowers users to choose the most affordable and convenient options, fostering competition among providers and potentially driving down costs.

Myanmar joins a regional shift toward cashless economies, following the likes of Japan (JPQR) and Thailand, which have embraced similar national QR standards. As MMQR takes root, it promises to reshape how money moves in Myanmar, bridging gaps in a historically cash-reliant society. **E**

## UPDATE FROM NATIONAL BANKING ASSOCIATION



**THE ASSOCIATION OF BANKS IN SINGAPORE (ABS)**

CHAIRMAN

**MS HELEN WONG,**  
 GROUP CHIEF EXECUTIVE OFFICER,  
 OCBC BANK

Ms Helen Wong was appointed Group Chief Executive Officer of OCBC on 15 April 2021 and Executive Director on 7 February 2023. She is also Chairman of OCBC China, a Board Commissioner of OCBC Indonesia and a Director of Bank of Singapore, Great Eastern Holdings, OCBC Malaysia, OCBC Hong Kong, the Dr Goh Keng Swee Scholarship Fund and ASEAN Bankers Association. Ms Wong is currently Chairman of the Association of Banks in Singapore and Vice Chairman of the Institute of Banking and Finance Singapore (IBF). She also serves as a Board member at Enterprise Singapore (ESG) and the Institute of International Finance, and as a member of the Monetary Authority of Singapore (MAS) Financial Centre Advisory Panel, MAS Payments Council and MAS Financial Sector Tripartite Committee.

Ms Wong joined OCBC on 3 February 2020 as Deputy President and Head of Global Wholesale Banking. She has over 40 years of banking experience, having started out as a Management Trainee in OCBC and was its first China Desk Manager, based at the Hong Kong Branch. She has vast experience in Greater China, covering a wide range of roles in capital markets, syndicated finance and corporate banking. Before returning to OCBC, Ms Wong spent 27 years at HSBC, where her last role was as its Chief Executive for Greater China, which she was appointed to in 2015. She became the President and CEO of HSBC China based in Shanghai in 2010, and was promoted to be Group General Manager in 2011 to recognise her responsibility for the business operations and strategic expansion in China. She also held non-executive directorships at Baoshan Iron & Steel from 2012 to 2015, and at Bank of Communications from 2016 to 2019. Ms Wong holds a Bachelor of Social Sciences from the University of Hong Kong. 




**THE ASSOCIATION OF BANKS IN SINGAPORE (ABS)**

CHAIRMAN, PERMANENT COMMITTEE ON CO-OPERATION IN FINANCE, INVESTMENT, TRADE & TECHNOLOGY

**MR MELVYN LOW,**  
 GROUP MANAGING DIRECTOR & HEAD OF  
 GLOBAL TRANSACTION BANKING, OCBC BANK

As Group Managing Director and Head of Global Transaction Banking, Mr Melvyn Low has responsibility for OCBC's transaction banking business serving SMEs, large corporations, financial institutions and government entities across the Bank's core markets of Singapore, Malaysia, China, Hong Kong and Indonesia.

He is an industry veteran with more than 30 years of experience and has held senior positions in cash management, trade and securities services in regional and global banks. He is currently the Co-Chair of the Digital Standing Committee for the Association of Banks in Singapore and also serves as a board member of Network for Electronic Transfers (Singapore) and the Singapore Trade Data Exchange (SGTraDex).

Mr Low is an IBF Distinguished Fellow and holds a Master of Business Administration from the University of British Columbia, Canada. 



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Dr Li Feng, Vice Chairman

Mr Sulaiman bin Isa, Secretary & Treasurer

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Mr. Kobsak Duangdee, Secretary General

#### Vietnam Banks' Association

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Dr Nguyen Quoc Hung, Vice Chairman cum Secretary General

## 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:

- to raise the profile of ABA and the ASEAN banking community;
- to strengthen the 'voice' of ASEAN in policy advocacy efforts globally or regionally;
- to contribute to the ASEAN Economic Community (AEC), provide private sector support in alignment with AEC's goal;
- to share banking 'know-how', provide education to promote best-in-class banking practices amongst members countries; and
- 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:

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

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