

For immediate release

The 18th Annual Banking Conference Examines New Trends

Shaping the Bank of Tomorrow

New Time Capsule Initiative Invites Industry Perspectives on Banking in 2030

25 September 2026, Hong Kong – The Hong Kong Institute of Bankers (HKIB) today successfully concluded the Annual Banking Conference 2026 at the Hong Kong Convention and Exhibition Centre, attracting more than 900 participants both in person and online. The Honourable Michael WONG Wai-lun, *GBS, JP*, Deputy Financial Secretary of the Government of the Hong Kong Special Administrative Region, delivered a keynote speech on how Hong Kong can further strengthen its competitiveness as an international financial centre and leverage technology to drive the ongoing transformation of the banking sector. HKIB also held the Honorary Certified Banker 2026 Conferment Ceremony to recognise distinguished banking leaders for their outstanding contributions to talent development and professional excellence in the financial industry.

Now in its eighteenth year, the conference was themed "**Bank of Tomorrow: Transform to Excellence**". It brought together industry leaders to discuss emerging trends including artificial intelligence (AI), evolving customer engagement models, digital banking and tokenisation. Discussions focused on how banks can strengthen organisational resilience and achieve sustainable growth through technology-driven innovation, optimising operating models, and business transformation strategies amid rapid technological advances and a shifting global landscape.

Addressing the conference, **The Honourable Michael WONG Wai-lun, *GBS, JP*, Deputy Financial Secretary of the Government of the Hong Kong Special Administrative Region**, said that despite global uncertainties and headwinds, Hong Kong has continued to perform strongly as an International Financial Centre, demonstrating resilience built on a sound regulatory regime, robust risk management, and the professionalism of its banking sector. He noted that the first Five-Year Plan and 2026 Policy Address attach great importance to consolidating and enhancing Hong Kong's status as an International Financial Centre, including initiatives to strengthen Hong Kong's role as the world's leading offshore RMB hub, advance fintech and tokenisation, and build a commodity trading ecosystem, etc. These efforts, he emphasised, require close collaboration among professionals, financial institutions, regulators, and the Government, and The Hong Kong Institute of Bankers is an indispensable part of this important partnership.

Speaking on regulatory and industry developments, **Arthur YUEN, *JP, FHKIB, Hon. Certified Banker*, Deputy Chief Executive of the Hong Kong Monetary Authority, and Chairman of the Executive Committee of HKIB**, said, "As technology continues to reshape banking, 'Accountability', 'Resilience' and 'Trust' must remain the foundations of the industry's transformation. The question is no longer whether banks should transform, but how they can do so responsibly and effectively. Artificial intelligence, tokenisation and increasingly sophisticated data capabilities will create new opportunities, but technology alone will not define excellence. Banks should be prepared to rethink how their businesses operate, test new ideas in real-world environments and continuously adapt their capabilities to emerging risks and opportunities. Ultimately, transformation must remain anchored in banking's fundamental purpose: creating economic value and serving society better. These foundations will enable the industry to embrace innovation with confidence and shape a stronger, more intelligent future for banking."

In her welcoming remarks, **Carrie LEUNG, MH, Chief Executive Officer of The Hong Kong Institute of Bankers**, said, "As the global financial landscape continues to evolve, Hong Kong is strengthening its position as an international financial centre while capturing new opportunities arising from innovation, cross-boundary financial development and the digital economy. Building the bank of the future requires not only greater technological capabilities, but also professionals equipped with multidisciplinary expertise, strong soft skills and an international mindset. As innovation becomes the norm across the banking sector, continuous learning and capability development are no longer optional; they are essential foundations for transformation and sustainable growth."

At the conference, the findings of the HKIB Annual Banking Customers Survey were released, which examined public views on key trends shaping the future of banking, including artificial intelligence, digital banking, cross-boundary payments, anti-scam measures and tokenisation. The survey, which interviewed 400 local banking customers, highlighted growing adoption of emerging technologies, with more than 60% using AI on a daily or weekly basis, half having used AI tools for financial planning. Yet greater adoption has not diminished the importance of human oversight, with nearly half (48%) citing the option to request human review or assistance and 44% identifying strong personal data protection as key considerations when banks deploy AI. Interest in next-generation finance is also emerging, particularly among younger customers, with more than 40% of those aged 18 to 34 indicating they would consider regulated stablecoins or tokenised financial products with greater education and regulated access. The results underscore the need to balance innovation with security, transparency and human-centred service.

One of the conference's flagship sessions was the CEO Panel, which brought together chief executives from The Hongkong and Shanghai Banking Corporation Limited, Fubon Bank (Hong Kong) Limited, Shanghai Commercial Bank Limited and ZA Bank. The panellists exchanged views on how leadership is evolving to address the opportunities and challenges arising from rapid advances in AI and an increasingly complex global environment. Discussions also explored how banks can strengthen their operational resilience, drive digital transformation and sustain long-term growth amid continued market uncertainty.

A newly introduced Transformation Panel also featured senior executives from The Hongkong and Shanghai Banking Corporation Limited, Bank of China (Hong Kong), Standard Chartered Bank (Hong Kong) Limited and WeLab Bank. The discussion focused on how to balance innovation with resilience, organisational agility and customer trust to build stronger and more competitive future-ready banks. As they addressed these challenges, the panellists shared practical experiences in applying technology, enhancing operating models and improving customer experiences.

To complement this year's forward-looking theme, HKIB launched a special Time Capsule initiative, inviting participants to submit their predictions and outlook for the banking industry in 2030. The submissions will be sealed and reopened in 2030, providing an opportunity for the industry to reflect on today's expectations against the realities of future banking developments.

During the conference, HKIB also honoured several banking leaders who have made longstanding contributions to talent development and professional advancement in the financial sector through the conferment of the Honorary Certified Banker title.

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Photo captions:



Photo 1: The Honourable Michael WONG Wai-lun, GBS, JP, Deputy Financial Secretary of the Government of the Hong Kong Special Administrative Region, delivers a keynote speech at the HKiB Annual Banking Conference 2026.



Photo 2: Arthur YUEN, JP, FHKIB, Hon. Certified Banker, Deputy Chief Executive of the Hong Kong Monetary Authority and Chairman of HKIB Executive Committee, speaks about regulatory and industry developments at the HKIB Annual Banking Conference 2026.



Photo 3: Sunny CHEUNG, *MH*, Executive Director and Chief Executive, Shanghai Commercial Bank, and Member of HKIB Executive Committee (second from left); Simon CHUNG, *Hon. Certified Banker*, Chief Executive Officer and Managing Director, Fubon Bank (Hong Kong) Limited, and Vice President of Council of HKIB (centre); Calvin NG, Chief Executive Officer and Executive Director, ZA Bank (second from right); and Maggie NG, Chief Executive Officer, Head of Retail Banking & Wealth, Hong Kong, The Hongkong and Shanghai Banking Corporation Limited (first from right) at the CEO Panel session at the HKIB Annual Banking Conference 2026, discussing how technology is shaping the next generation of banking and how banks can strengthen operational resilience while driving sustainable growth.



Photo 4: Kenny CHENG, Chief Financial and Operations Officer and Alternate Chief Executive, WeLab Bank (second from left); Rose KAY, *Hon. Certified Banker*, Chief Compliance Officer, Hong Kong and Greater China and North Asia, Standard Chartered Bank (Hong Kong) Limited, and Member of HKIB Executive Committee (centre); Daniel LI, Chief Digital Officer, Personal Banking & Wealth Management, Bank of China (Hong Kong) (second from right); and Janet YUEN, Head of Digital Wealth, Platforms, and Journeys – Wealth and Premier Solutions Hong Kong, The Hongkong and Shanghai Banking Corporation Limited (first from right), discuss how banks can leverage AI and modernise infrastructure to enhance operational resilience and accelerate transformation during the Transformation Panel session.



Photo 5: The Honourable Michael WONG Wai-lun, *GBS, JP*, Deputy Financial Secretary of the Government of the Hong Kong Special Administrative Region (centre), Arthur YUEN, *JP, FHKIB, Hon. Certified Banker*, Deputy Chief Executive of the Hong Kong Monetary Authority and Chairman of HKIB Executive Committee (third from right) and Carrie LEUNG, *MH*, Chief Executive Officer of The Hong Kong Institute of Bankers (first from left) stand on stage for a group photo with the recipients of the Honorary Certified Banker title, including:

- Kane HAO, *Hon. Certified Banker*, Assistant Chief Executive, Nanyang Commercial Bank, and Member of HKIB Executive Committee (second from left)
- XIAO Bin, *Hon. Certified Banker*, Chief Executive Officer, HK Branch, Agricultural Bank of China Limited, and Vice President of Council of HKIB (third from left)
- Johnny WEI, *Hon. Certified Banker*, Head of Wholesale Banking and Alternate Chief Executive, OCBC Bank, and Member of HKIB Executive Committee (second from right)
- Rose KAY, *Hon. Certified Banker*, Chief Compliance Officer, Hong Kong and Greater China and North Asia, Standard Chartered Bank (Hong Kong) Limited, and Member of HKIB Executive Committee (first from right)



Photo 6: Chris FARQUHAR, Managing Partner, Cimigo, presents the findings of the HKiB Annual Banking Customers Survey at the conference, highlighting customer acceptance of AI-enabled banking services and analytics, levels of trust in AI-driven financial solutions, and key considerations as artificial intelligence becomes increasingly embedded in the banking experience.

For further enquiries, please contact:

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Notes to editors:

About The Hong Kong Institute of Bankers

Established in 1963, The Hong Kong Institute of Bankers (HKiB) is the first not-for-profit organisation in Hong Kong dedicated to advancing banking excellence in the region. As a trusted learning and certification hub, HKiB is the only professional body in the city to offer banking professional qualifications comparable to a Master's degree. HKiB serves as an advocate for capacity building and is committed to cultivating a competent, ethical, and future-ready workforce to strengthen Hong Kong's advantages as an international financial centre. Through creating a common qualification benchmark, fostering knowledge exchange, promoting professional networking and enhancing talent development, HKiB supports local talent and the next generation of professionals, contributing to the long-term stability and effectiveness of the banking industry.

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