



Asian Banking: Sustaining Business Recovery Amidst a Changing Financial Landscape



27th ABA General Meeting and Conference
November 1-2, 2010

ABA 2010 Information Technology Seminar
November 1, 2010

*Shangri-La's Far Eastern Plaza Hotel
Taipei, Taiwan*



Message from the ABA Chairperson

It is with great pleasure that I invite all ABA members to come to Taipei for the 27th ABA General Meeting and Conference on November 1-2, 2010.



Our annual gathering this year takes place at a time when the global economy is seen to be expanding again, propped up by the strong performance of Asian economies and stabilization or modest recovery elsewhere. However, while economic growth has turned positive in many developing and developed countries, the recovery is expected to be slow as a number of economic stress indicators remain elevated. The challenge therefore is to be able to achieve sustainable business growth amidst continuing changes in the economic landscape. Our Conference this year aims to provide a venue for our members to discuss and exchange ideas on trends and issues that are currently shaping the global financial markets.

As a special feature of this year's program, we will also be holding an IT Seminar focusing on cloud computing for the banking industry. The full-day, four-session forum aims to provide ABA members another opportunity to share experiences on how they can grow and sustain their businesses through the use of recent technology applications.

It is therefore my ardent hope that you will join me in Taipei for this year's Conference. I certainly look forward to hearing your views on how our organizations, individually and collectively, should respond to the changing market environment and help ensure a sustainable economic growth and stability in the region in the years ahead.

Thank you for your continued strong support of the ABA and its activities.



Susan S. Chang
Chairperson, ABA
Chairperson, Bank of Taiwan

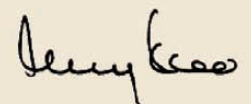
Message from the ABA Founder and Chairman Emeritus

I wish to extend my sincerest invitation to all members and associates of the Asian Bankers Association to join me and our colleagues from the banking sector for the 27th ABA General Meeting and Conference scheduled on November 1-2, 2010 in Taipei.



Focusing on the theme "**Asian Banking: Sustaining Business Recovery Amidst a Changing Financial Landscape,**" this year's Conference will take a look at the new trends and developments taking place in the financial markets as a result of the recent global economic crisis. With the help of invited experts from the government and the private sector, we hope to assess the challenges and opportunities facing Asian financial institutions as they weigh strategies and undertake measures to cope with a financial landscape that has been substantially changed by the financial turmoil of the past two years.

I therefore look forward to welcoming you all to Taipei. As we move forward amidst a rapidly changing market environment, I would like to count on your continued support in developing strategies for sustaining the region's dynamism and fulfilling the objectives of our Association amidst current difficulties and challenges.



Jeffrey L. S. Koo
Founder & Chairman Emeritus, ABA
Chairman, Chinatrust Financial Holding Co.



Tentative Program

November 1, Monday

- 09:00-18:00 Registration
- 09:30-12:00 Meeting of the ABA Policy Advocacy Committee
- 09:30-12:00 Canvassing of Ballots
- 12:00-13:30 Lunch
- 14:00-15:00 Advisory Council Meeting
- 15:00-15:30 Election Committee Meeting
- 15:30-15:45 Coffee Break
- 15:45-17:45 43rd Board of Directors' Meeting
- 18:30-21:30 Welcome Cocktails/Dinner

November 2, Tuesday

27th ABA General Meeting and Conference

THEME **ASIAN BANKING: SUSTAINING BUSINESS RECOVERY AMIDST A CHANGING FINANCIAL LANDSCAPE**

The world is emerging from the most serious economic dislocation since the Great Depression. While the global economy is on a steadier footing, the pace of change will not slow down. Indeed, five to ten years from now, the global economic landscape will be greatly altered. For Asian banks, a rapidly changing economic and financial environment presents new possibilities and hurdles – among them, seizing opportunities presented by the continuing momentum of regional integration, the economic and business impact of climate change, the emergence of China's banks as global players, and the growing importance of emerging-market economies. The Conference will examine these issues and their implications for Asian banks, and explore possible responses that need to be adapted by both the government and the private sector to effectively address them.

08:30 Registration

09:00-10:00 **Opening Ceremony**

- Remarks by the ABA Chairperson
Ms. Susan S. Chang
- Introduction of Special Guest Speaker by ABA Founder and Chairman Emeritus
Dr. Jeffrey L. S. Koo
- Special Address by
Key Government Official
- Keynote Speech by Asian Development Bank President **Mr. Haruhiko Kuroda** (TBC)
- Presentation of Testimonials of Appreciation to the Special Guest

10:00-10:15 Coffee Break

10:15-11:15 **Session One: Regional Economic Integration and Financial Inclusion in Asia**

The past few decades have seen significant progress in the integration of Asia's economies. The market-led integration continues to gain momentum through enhanced cooperation between governments, firms, and people. Today, the region's rapid growth is marked by growing cross-border trade, financial flows, and movement of people. Indeed, experts believe that integration is important for the region to eradicate poverty and sustain the growth momentum. They also recognize the growing importance of financial inclusion – i.e., increasing access to financial services at the bottom of the economic pyramid - in alleviating deleterious effects of the recent global economic crisis on vulnerable sectors of society, as well as in creating a broader and more sustainable base for future economic growth.

This session will invite speakers who will share their views on the progress made so far in regional economic integration and the challenges that lie ahead. The speakers will also be requested to provide their insights on the importance of addressing the issue of financial inclusion to promote sustained and equitable economic growth as well as the development of the financial services industry in Asia.

11:15-12:15 **Session Two: Green Banking: Challenges and Opportunities Ahead**

Today, helping the environment is not only a social concern but also an economic opportunity. Within the banking industry, paperless technologies such as e-payments and remote deposit are an integral part of emerging green technologies, as are Internet and mobile banking. Large and small banks are implementing these technologies as well as introducing green checking accounts and credit cards, and offering lower-interest green lending programs. Many major financial institutions, for example, offer checking accounts laced with incentives in the form of cash-back rewards or waived maintenance fees for choosing environmentally friendly banking options such as e-statements, online banking and debit-card transactions. Some banks also offer loan discounts on alternative fuel vehicles and a special equity line rate on energy-efficient purchases for the home.

In addition, banks are adopting green goals for their own operations, from making their facilities LEED (Leadership in Energy & Environmental Design) certified to rewarding staffs for carpooling or buying hybrid cars.

This session will examine climate change issues, particularly those of relevance to the banking and financial services industry, and their implications for business. Speakers from the banking sector will also be invited to share their experiences in helping their customers reduce their environmental impact through green banking programs which benefit not only the environment but also customers' wallets.

12:15-13:30 Lunch (with Luncheon Speaker)

13:30-14:30 Session Three: The Emergence of China's Banks as Global Players: Implications on Asian Banks

Since moving towards a market economy, China has fostered and encouraged its state-owned companies – including the country's banks - to grow large domestically and spread their wings overseas. State-owned commercial banks are learning to allocate capital efficiently - a boon to both their own balance sheets and to borrowers - and strategic investments by foreign investors are bringing in expertise to help turn the banks into truly commercial enterprises. As a result, Chinese companies are poised to stake their claims in the global marketplace. Yet despite the vast potential of Chinese companies to compete globally, there exists a number of systemic issues which have hampered growth. Companies are still held back by bureaucratic red tape, a lag in management and international experience, and resistance from foreign targets. Banks are hindered in their own expansion and in fully assisting the global drive by problems such as non-performing loans and internal restructuring.

This session will focus on the emergence of China's banks as global players, what the government is doing to address issues surrounding its "Go-Global" policy, how the resolution of these issues will define the future role of Chinese companies in the international market place, and the implications of all these on other Asian banks.

14:30-15:30 Session Four: CEO Forum of Thought Leadership

The CEO Forum aims to provide a high-level platform for top bank executives and thought leaders to convene, share best practices and experience, debate current economic issues, discuss winning business approaches, network and strike new partnerships. Invited CEOs will be requested to share their views on market strategies, business models, and investment policies that need to be adopted as the global economy recovers from the recent turmoil and uncertainty of the past two years.

This session will give delegates the opportunity to listen and engage in collaborative discussions with CEOs of leading banks in the region on strategic issues and gain exclusive business insights on how they can better adapt to the economic uncertainties and build a more resilient organization; gain access to new markets and uncover new investment and business opportunities; and network with industry leaders and build strategic alliances with new business partners.

15:30-16:00 27th ABA General Meeting Proper
- ABA Chairperson's Report
- Report of the Election Committee
- Election of New Board Members

16:00-16:15 Coffee Break

16:15-16:30 44th Board of Directors' Meeting: Part One
- Election of ABA Chairman and Vice Chairman

16:30-17:00 Installation Ceremony
- Valedictory Address of Outgoing Chairperson
- Handover Ceremony
- Acceptance Speech of Incoming Chairman
- Presentation of Distinguished Service Plaque to Outgoing Chairperson

17:00-18:15 44th Board of Directors' Meeting: Part Two

19:00 Farewell Dinner

November 3, Wednesday

09:00-15:00 Optional Tour Program
- Visit to the Center for Traditional Arts
- Visit to the Hot Spring Fish SPA

Departure of Delegates

About Taipei

Taipei is an exuberant, diverse city that blends traditional culture and cosmopolitan life. As the capital city of Taiwan, Taipei offers an array of interesting sights. Come and see Taipei 101, one of the tallest buildings in the world, sample the local cuisine at the Shihlin Night Market, visit the 24-hour book stores and enjoy the hot spring in Yangmingshan National Park. With the warmest hospitality and the abundance of interesting activities available in Taipei, visitors will definitely have a wonderful experience in this beautiful and vibrant city!



Climate

At the time of the Conference, Taipei's average temperature is a comfortable 22°C (72°F) with temperatures ranging from a low of 18°C (64°F) to a high of 25 °C (77°F)

Currency

The monetary unit is the New Taiwan Dollar (NT\$). The exchange rate is approximately NT\$32 to US\$1 (as of July 2010). For updated information, please visit the Currency Converter at <http://www.xe.net/ucc>. Foreign currencies can be exchanged at the airport, government-designated banks and hotels.

Visa

Visa is normally required to enter Taiwan, and can be obtained from R.O.C. embassies, consulates, or designated representative offices in the visitors' native countries. Nationals from 38 countries can enter Taiwan without securing prior visa. For more information on visa requirements, please visit the Ministry of Foreign Affairs website at <http://www.boca.gov.tw/mp.asp?mp=2>.

Optional Tour Program

Center for Traditional Arts and Hot Spring Fish SPA

Date: November 3

Time: 09:00-15:00 (Lunch included)

08:45 Assemble at the Hotel Lobby

09:00 Bus Departs from the Hotel

Center for Traditional Arts situated at the downstream of the Dong Shan River in Yilan County has been built to meet the needs of traditional theater, music, dance, arts, and acrobatics. Holding hundreds of traditional arts performances and exhibitions every year, it brings the traditional arts alive in a modern way. The Center also features exquisite handicrafts and local cuisine, providing visiting tourists a great experience of Taiwanese culture.

Hot Spring Fish SPA offers a unique experience for visitors. It features tiny toothless fishes that peck at and bite the dead skin from human feet. With its great exfoliation and metabolism benefits, the experience can help release tension on the feet. Only these special fishes can live in the hot spring with the temperature of above 40 degrees centigrade. In Germany, they are called " Dr. Fish" for their use in medical therapy.



Photo provided by National Center for Traditional Arts



Hosts:



Asian Bankers Association

14F, No. 11, Songgao Rd., Taipei, Taiwan

Tel: +886-2-2725-5663

<http://www.aba.org.tw>



Bank of Taiwan

No. 120, Sec. 1, Chongcing S. Rd., Taipei, Taiwan

Tel: +886-2-2349-3456

<http://www.bot.com.tw>



The Bankers Association of the Republic of China

3F, No. 9, Dehuei St., Taipei, Taiwan

Tel: +886-2-8596-2229

<http://www.ba.org.tw>



Chinatrust Commercial Bank

No. 3, Sungshou Rd., Taipei, Taiwan

Tel: +886-2-2722-2002

<http://www.chinatrust.com.tw>

Sponsors:



China Development Financial Holdings

No. 125, Sec. 5, Nanjing E. Rd., Taipei, Taiwan

Tel: +886-2-2763-8800

<http://www.cdibh.com>



First Financial Holding Co., Ltd

No. 30, Sec. 1, Chungking S. Rd., Taipei, Taiwan

Tel: +886-2-2311-1111

<http://www.firstholding.com.tw>



Hua Nan Financial Holdings Co., Ltd.

No. 38, Sec. 1, Chungking S. Rd., Taipei, Taiwan

Tel: +886-2-2371-3111

<http://www.hnfhc.com.tw>



Mega Financial Holding Co., Ltd.

14F, 16-20F, No. 123, Sec. 2, Jhongsiao E. Rd., Taipei, Taiwan

Tel: +886-2-2357-8888

<http://www.megaholdings.com.tw>



Taiwan Cooperative Bank

No. 77, Kuan Chien Rd., Taipei, Taiwan

Tel: +886-2-2311-8811

<http://www.tcb-bank.com.tw>

27th ABA General Meeting and Conference

For Secretariat Use Only

Date Received:

Registration No:

REGISTRATION FORM

To register for the 27th ABA General Meeting and Conference, please complete this Registration Form and send back to the Conference Secretariat c/o fax number +886-2-2508-3570 or email secretariat@come2meet.com no later than **October 15, 2010**

DELEGATE

First Name	Last Name	Title <input type="checkbox"/> Dr. <input type="checkbox"/> Mr. <input type="checkbox"/> Ms.
Passport Number	Birthday (MM/DD/YY) / /	
Name of Organization	Position	
Postal Address		
Postal Code	City	Country
Telephone	Fax	E-mail
Special Dietary Requirement (Please tick the appropriate box below.) <input type="checkbox"/> None <input type="checkbox"/> Vegetarian <input type="checkbox"/> Others (Please Specify): _____		

ACCOMPANYING PERSON (Spouse or Immediate family member only.)

First Name	Last Name	Title <input type="checkbox"/> Dr. <input type="checkbox"/> Mr. <input type="checkbox"/> Ms.
Passport Number	Birthday (MM/DD/YY) / /	
Special Dietary Requirement (Please tick the appropriate box below.) <input type="checkbox"/> None <input type="checkbox"/> Vegetarian <input type="checkbox"/> Others (Please Specify): _____		

SOCIAL PROGRAM (If you would like to attend any of the following Social Programs, please tick the appropriate box below.)

<input type="checkbox"/> Welcome Reception (November 1)	Total number of persons attending _____
<input type="checkbox"/> Farewell Dinner (November 2)	Total number of persons attending _____

OPTIONAL TOUR PROGRAM (November 3) (Please tick the appropriate box below.)

Will join Total number of persons joining _____ Will not join

* Note: A minimum of 10 participants is required for the Optional Tour Program to proceed. Program includes lunch.

ABA 2010 IT SEMINAR (Nov. 1) (Please tick the appropriate box below. Attendance is free and includes lunch. See enclosed program.)

Will attend Will not attend

REGISTRATION FEE

	No. of persons	Amount per person	Total
Delegate	1	US\$ 500	= US\$ 500
Accompanying Person	_____	US\$ 100	= US\$ _____
TOTAL AMOUNT			US\$ _____

METHOD OF PAYMENT (Please tick the appropriate box below.)

Credit Card (Please state clearly below your credit card details.)
 VISA MASTERCARD JCB
 Card Number: _____ Expiration Date (MM/YY): _____ / _____
 Three Digit Security Code (Located on the back of the card): _____
 Cardholder's Name: _____
 Signature of Cardholder: _____ Date: _____

Bank Transfer
 A direct bank transfer can be made to the account below. A copy of the receipt of the bank remittance should be faxed to +886-2-2508-3570 or emailed to secretariat@come2meet.com, together with the Registration Form.
 A/C Name: ROUND TABLE PCO CO., LTD A/C No.: 282131001314
 Bank Name: CHINATRUST COMMERCIAL BANK, LONG JIANG BRANCH Swift Code: CTCBTWP
 Bank Address: 1F., No.65, Sec. 3, Nanjing E. Rd., Jhongshan District, Taipei City 104, Taiwan, R.O.C.
 * Please note that delegate should pay all bank remittance charges.

Cancellation/No-show policy: Full refund will only be granted on written request prior to **October 11, 2010**. NO REFUND will be granted after this date or for no-show. A substitute from your organization will be accepted.

SIGNATURE: _____ **DATE:** _____

27th ABA General Meeting and Conference

HOTEL RESERVATION FORM

THIS FORM MUST BE SENT DIRECTLY BY FAX OR EMAIL TO SHANGRI-LA'S FAR EASTERN PLAZA HOTEL, TAIPEI THROUGH:

Contact Person: Ms. Valencia Lii / Tel: +886-2-2378-8888 ext. 5033 • Fax: +886-2-2376-3277 / Email: valencia.lii@shangri-la.com

To take advantage of the special rate offered to participants of the 27th ABA General Meeting and Conference by the Shangri-La's **Far Eastern Plaza Hotel Taipei**, and to ensure availability of the room you have specified, participants must fill in this Hotel Reservation Form. This Form must be sent by fax or email directly to Far Eastern Plaza Hotel on or before **October 15, 2010**.

DELEGATE

First Name	Last Name	Title <input type="checkbox"/> Dr. <input type="checkbox"/> Mr. <input type="checkbox"/> Ms.
Name of Organization		Position
Postal Address		
Postal Code	City	Country
Telephone	Fax	E-mail
Special Dietary Requirement (Please tick the appropriate box below.)		
<input type="checkbox"/> None <input type="checkbox"/> Vegetarian <input type="checkbox"/> Others (Please Specify): _____		

ACCOMPANYING PERSON (Spouse/ Immediate family member only.)

First Name	Last Name	Title <input type="checkbox"/> Dr. <input type="checkbox"/> Mr. <input type="checkbox"/> Ms.
Special Dietary Requirement (Please tick the appropriate box below.)		
<input type="checkbox"/> None <input type="checkbox"/> Vegetarian <input type="checkbox"/> Others (Please Specify): _____		

RESERVATION

Check In	ARRIVAL Date: _____ Time: _____ Flight No: _____	Any reservation cancelled within 72 hours prior to arrival will be charged one night rate.
Check Out	DEPARTURE Date: _____ Time: _____ Flight No: _____	

ROOM TYPE (Please tick the appropriate box below.)

- Deluxe Room (Single Occupancy) at **NT\$6,400+10%** service charge **per night** inclusive of one American Buffet Breakfast
- Deluxe Room (Double Occupancy) at **NT\$7,000+10%** service charge **per night** inclusive of two American Buffet Breakfast
- Executive Room (Single Occupancy) at **NT\$8,580+10%** service charge **per night** inclusive of one American Buffet Breakfast
- Executive Room (Double Occupancy) at **NT\$9,180+10%** service charge **per night** inclusive of two American Buffet Breakfast

* The above rates include complimentary wireless internet broadband access both in-room and at hotel function rooms.

GUEST PREFERENCE (Please tick the appropriate box below)

Preferred Bed: King * Twin No Preference * Upon availability

AIRPORT TRANSFER RATES (If you would like to have airport transfer service, please tick the appropriate box below.)

TYPE OF VEHICLE	ROUTE / RATE	All transfer rates are inclusive of applicable tax, and are subject to change without prior notice.
<input type="checkbox"/> BMW Limousine	<input type="checkbox"/> One-way NT\$2,400 net / <input type="checkbox"/> Roundtrip NT\$4,800 net	
<input type="checkbox"/> 7-Seater Van	<input type="checkbox"/> One-way NT\$3,100 net / <input type="checkbox"/> Roundtrip NT\$6,200 net	

CREDIT CARD INFORMATION (Please tick the appropriate box below.)

<input type="checkbox"/> Visa	<input type="checkbox"/> MasterCard	<input type="checkbox"/> AMEX	<input type="checkbox"/> Others: _____
Card Number			
Expiration Date (MM/YY)			
Cardholder's Name			
Cardholder's Signature			

Signature: _____

Date: _____



ABA 2010 Information Technology Seminar Program

Cloud Computing in the Banking Industry: Vision, Hype and Reality

Time

Tentative Program

08:30 – 09:10

Registration

09:10 – 09:20

Welcome Remarks

- Dr. Webster Kiang, Secretary - Treasurer, ABA

09:20 – 09:50

Opening Remarks

- Dr. Jin-Fu Chang, Minister of State/Convenor, Cloud Computing Steering Committee, Executive Yuan

09:50 – 10:40

Keynote Speech I

Topic: Capitalizing on Cloud Computing for Growth

Speaker:

- Dr. Thomas Li, Director, IBM Research – China Chief Technology Officer

10:40 – 11:00

Coffee Break

11:00 – 11:50

Keynote Speech II

Topic: Innovation in Banking and its impact on customer experience and brand differentiation

Speaker:

- Mr. Marley Gray, Chief Technology Strategist – Banking; U.S. Financial Services Group, Microsoft Corporation

11:50 – 13:30

Lunch

13:30 – 15:00

Panel Discussion I

Topic: Cloud Computing: Today's Reality and Tomorrow's Opportunity

This session will feature industry experts who will share their insights on cloud computing from the banking sector's perspective, addressing such issues as: What are the challenges and constraints faced by enterprises in today's market environment? What business value could cloud computing create for banks in the future?

Host:

- Ms. Ruu-Tian Chang, Chief Information Officer, Chinatrust Financial Holding Co., Ltd.

Speakers:

- Mr. Michael Conlin, Regional Chief Technology Officer Enterprise Services, Hewlett-Packard Asia Pacific and Japan
- Mr. John Magee, Vice President, Product and Services Marketing, Symantec
- Mr. Deepak Ramanathan, Head of Technology Practice, SAS Institute Asia/Pacific

15:00 – 15:20

Coffee Break

15:20 – 16:50

Panel Discussion II

Topic: Security Challenges and Risks in Cloud Computing

This session will invite speakers who will be requested to talk about security challenges and risks in cloud computing and to share their views on how enterprises can ensure customer data privacy and business operation continuity prior to introducing cloud computing.

Host:

- Dr. James Fangming Tzeng, Senior Vice President & Division Head of IT, Chang Hwa Bank

Speakers:

- Mr. Paul Allen, Director, Unisys Data Centre Transformation Program, Asia Pacific
- Mr. Nigel Woodward, FSI Global Director, Enterprise Solution Sales Group, Intel Corp.
- Mr. Sam Huang, Vice President, Data Center and SaaS Engineering and Development, Trend Micro

16:50 – 17:10

Lucky Draw