



From Singapore to São Paulo: Where Global Banking is Winning Right Now



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Some regions aren't just keeping up with global banking trends, they're leading them.

In Singapore, seamless digital infrastructure and a forward-thinking regulatory environment have turned it into a hub for cross-border transactions. The result? Businesses can open accounts faster, access multicurrency services more efficiently, and operate across Southeast Asia with confidence.

Across the globe in São Paulo, Brazil's vibrant fintech ecosystem is reshaping the way customers interact with financial services. From instant payment rails like Pix to embedded banking tools for SMEs, innovation is driving inclusion in one of the world's most complex markets.

Meanwhile, cities like Stockholm, Toronto, and Dubai are rising rapidly on the global banking map. Whether it's sustainable finance, cross-border compliance, or next-generation client experience, these centres are setting new standards.

So, what do these winning markets have in common?

- **Proactive, clear regulation** that welcomes international business
- **Digitally mature banking infrastructure** that supports real-time finance
- **Local banks with global mindsets** and the partnerships to match

At IBOS Association, our member banks are part of this transformation. These are institutions that don't just follow global banking trends; they *define* them.

By working together across borders, IBOS members make it easier for international clients to launch, grow, and operate in these high-performing regions. From first account setup to ongoing cash management, we help deliver local banking with global consistency.

Whether you're expanding from Europe into Latin America or entering the Middle East for the first time, our network offers more than just banking; it offers clarity, confidence, and speed.

The world of global banking is shifting fast.

Who's setting the pace? And which region is next?

About the Author



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Manoj Mistry is the Managing Director of IBOS Association. With over 35 years of work experience in financial services across Europe, North America and APAC, he has developed strategic business models for Regional Financial Institution Coverage, Global Custody Product Development and Strategic Relationship Management.

Manoj has created holistic commercial strategies shaped by effective risk management, together with a deep understanding of income, cost control and governance imperatives – thereby enabling growth while overcoming potential regulatory roadblocks.

He builds and retains strong, collaborative business relationships; is a trusted partner to highly demanding global C-level leadership, and enjoys an extensive network with a broad spectrum of financial services industry professionals.

Leading from the front, Manoj has developed high-performing teams; putting colleagues and customers first to drive long-term strategic business goals while displaying integrity, creativity, and actively up-skilling and mentoring of junior colleagues.