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ABA NEWSLETTER

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About ABA

The Asian Bankers Association (ABA) began when it took the first step toward forging closer regional links when 217 representatives of 139 banks met in Taipei in May 1981 to establish the Asian Bankers Council (later known as ABA) as one of the Product and Service Councils of the Confederation of Asia-Pacific Chambers of Commerce and Industry (CACCI). The countries represented included Australia, Hong Kong, India, Indonesia, Japan, Malaysia, New Zealand, the Philippines, Singapore, South Korea, the Republic of China (Taiwan) and Thailand.

The Taipei meeting was the largest gathering of bankers with Asian presence to be convened in the region at that time. CACCI sponsored the meeting with the view to exploring banking opportunities in Asia and to enhance the role of bankers in the economic development of the region.

The ABA aims to provide a forum for advancing the cause of the banking and finance industry in the region and promoting regional economic cooperation. Its primary objectives include the following:

- To serve as a venue for an exchange of views and information on banking opportunities in the Asia-Pacific region;
- To facilitate the meeting of bankers in the region in an atmosphere of fellowship and friendship;
- To encourage joint activities that would enhance the role of its members in servicing the financial needs of their respective economies and in promoting regional development; and
- To undertake projects that will encourage trade, industrial, and investment cooperation in the Asia-Pacific region.



The Asian Bankers Association is pleased to share with members and friends that Bank of Maldives will be hosting the 42nd ABA General Meeting and Conference in Maldives in 2026. Stay tuned for more information!

ABA Training

ABA invites Members to join Fintelekt Certified AML/CFT Professional (FCAP) training programme



The Asian Bankers Association (ABA) is pleased to invite members and friends to participate in the upcoming Fintelekt Certified AML/CFT Professional (FCAP) training programme to be held in person on 22-23 January 2026 at the Hotel Aloft Bangkok Sukhumvit 11 in

Bangkok, Thailand.

FCAP is a two-day comprehensive and practical masterclass designed to provide participants the opportunity to learn and stay updated with latest tools, techniques and developments in anti-money laundering (AML) and combating terrorist financing (CFT).

Fintelekt's training initiatives are reviewed and supported by regulators in many countries and are

known for their quality and relevance to AML/CFT compliance. Over the years, employees from a large number of banks, non-banking finance companies, insurance companies, mutual funds, money services businesses, casinos, and remittance houses have successfully undergone FCAP.

Participants who attend all sessions and pass the assessments are entitled to receive the Fintelekt

Certified AML/CFT Professional (FCAP) certificate. FCAP members earn the right to use “FCAP” as part of their credentials, signifying specialist knowledge, industry leadership and commitment to AML/CFT compliance.

The programme will cover the following topics:

- International AML/CFT framework
- AML governance and risk-based approach
- National framework and national risk assessment
- Enterprise risk assessment
- Correspondent banking risks
- Sanctions and screening
- Trade-based money laundering
- Terrorist financing & proliferation financing
- Ultimate beneficial ownership

- Cryptocurrency risks
- Evolving risks in the digital age
- Risks from new payment systems
- Technology developments
- Transaction monitoring
- Quality of reporting
- Expectations of FIUs/LEAs
- Regulatory/ LEA interactions
- Co-ordination within the AML/CFT ecosystem
- Preventive measures

ABA is pleased to offer a 30% Early Bird discount - valid until December 9, 2025. For more information and registration, please contact oliver@fintelekt.com and aba@aba.org.tw.

ABA Invites Members to the Commodity Trading Week

The Asian Bankers Association (ABA) cordially invites members and friends to participate in the Commodity Trading Week APAC 2026 and the Energy Trading Week APAC to be held on 27-28 January 2026 at Marina Bay Sands, Singapore.

[Commodity Trading Week APAC 2026](#) connects over 1,500 senior decision-makers and more than 130 global speakers from trading houses, banks, asset managers, utilities, and market infrastructure. This event aims to equip finance and banking professionals with the insights needed to navigate Asia's fast-evolving energy and commodity markets.

Across two days, attendees will experience curated 1-to-1 meetings, AI-powered matchmaking via Commodity Connect*, and networking built for real commercial outcomes. Each day ends with an extended skyline reception featuring live music, drinks and gourmet food.

The 2026 agenda explores the following:

- a. How finance meets the future of commodities through PPAs
- b. Project bankability
- c. Liquidity, risk and collateral management
- d. Carbon markets
- e. Latest advances in data, AI and CTRM systems

The General Admission rate is SGD \$1495 (US\$1,161)

ABA members will benefit from 15% discount or more from the listed price. Please write to programs@aba.com.tw for details.

Complimentary admission available for qualifying organisations, including: commodity traders, producers, consumers, utilities, shipowners, asset managers, investors, governments, regulators and end-users. Register through Ticket Pathway at the website to confirm eligibility or write to alina@commoditiespeople.com for details.

About Commodity People



Commodities People is the leading provider of events and information for the global commodity and energy markets, delivering high-quality business conferences and exhibitions since 2009.

Its conferences are developed in consultation with trading firms who provide roadmaps for success, which others take inspiration from. They offer the most comprehensive networking opportunities to hundreds of the most influential individuals in energy and commodity markets. Through the use of the latest networking technologies Commodities People ensures that the task of physically meeting with them on site as well as pre/post event is a simple one.

ABA Invites members to join Trueventus' Credit Risk Conference



The Asian Bankers Association (ABA) invites members and friends to participate in the Credit Risk Conference being organized by Trueventus on 20-21 May 2026 at the Aloft Singapore Novena, Singapore.

The credit environment of Asia-Pacific (APAC) has entered a transitional phase. With the default rate for speculative-grade corporates in APAC projected to rise from 1.5% to 2% by March 2026, financial institutions must enhance their risk frameworks to future-proof portfolios. While non-financial corporate debt issuance surged 27% year on year, reaching USD 38.1 billion in Q3 2024, bank credit remains dominant at 143% of GDP far above the global average of 96%.

Singapore's banking sector is preparing for tougher headwinds. In Q1 2025, OCBC raised S\$212 million in credit allowances (a 25% increase) in anticipation of economic and trade policy uncertainties. At the same time, Asia's private credit market is expected to balloon to USD 2.6 trillion by 2029, up from USD 1.5 trillion in 2024 signalling a seismic shift in credit provision strategies across the region.

With nearly one-fifth of APAC corporate debt tied to interest coverage ratios below 2, compared to a 15% global benchmark, and corporate bond spreads trending upward in early 2025, Singapore serves as the ideal location for risk professionals to explore evolving credit dynamics blending regulatory strength with regional relevance.

Designed for risk managers, financial institutions, regulators, fintech disruptors, and corporate treasury leaders, this special gathering will uncover forward-thinking strategies for navigating credit growth, rising defaults, and the expanding role of private credit.

The conference will discuss the following themes:

- Stay ahead of credit risk trends amid rising speculative-grade defaults in APAC
- Understand evolving regulatory expectations and compliance pressures
- Learn how private credit expansion is reshaping credit risk paradigms in Asia
- Benchmark risk modelling frameworks across diverse sectors and economies
- Explore early warning systems and credit analytics powered by AI and alternative data
- Gain insights into stress testing practices for volatile market conditions

For more details about the Conference, please [download the informational brochure](#) or write to jacey@trueventus.com.

Participating ABA members will benefit from a 10% discount off the listed price shown in the application form included in the brochure.

Trueventus is a Kuala Lumpur based organization that aims to transform businesses through an established channel in the professional meetings, incentives, conferences, exhibitions industry. Its events are normally held in major capitals of South East Asia, depending on the targeted audience. Its professional events emphasize distinctive characteristics featuring luminaries of each targeted industry.



Shaping the Future of Cash Security: ABA's 41st Annual Meeting in Bhutan



There's always a good reason to visit a country measured by Gross National Happiness. The Asian Bankers Association's 41st annual meeting in Bhutan brought together over 150 delegates to discuss financing the future and banking for sustainable growth.

The event was a remarkable success, offering delegates a unique blend of insight and networking in one of the world's most peaceful settings. Participants gained valuable knowledge about cash sustainability and its benefits, particularly around adapting rules for a changing financial landscape.

Delegates learnt about solutions for future use whilst sharing how each country currently transport cash. By embracing change, banks and cash-in-transit firms can protect cash effectively, whether they use armoured vehicles or not.

The session on Intelligent Banknote Neutralisation Systems, presented by Oberthur Feerica (the merged entity of Oberthur Cash Protection and Feerica SA), offered strategic insights into global policy trends, the regulatory landscape, and how this technology helps shape a more secure, sustainable, and future-ready financial infrastructure. These benefits have attracted commercial banks across Asia to deploy these solutions in their countries.

IBNS has proven highly successful in countries such as France and Poland, where it has become a key part of cash security operations, and more than 60 Central Banks worldwide have now adopted IBNS. It is now emerging as the strategic solution for boosting physical cash security for Cash in Transit and ATMs whilst also reducing operational risk and supporting long-term sustainability goals including financial inclusion.

As the role of cash continues to evolve within modern financial systems, IBNS presents an ideal opportunity for institutions to strengthen operational resilience, boost efficiency, and reinforce trust. This aligns with their broader priorities in risk management, innovation, and secure infrastructure.

The benefits of implementing IBNS include moving to more environmentally friendly cash operations and offering significant cost savings, such as requiring fewer armoured guards and reduced insurance premiums. The technology provides end-to-end protection whilst promoting a move towards soft-skinned and electric vehicles, dramatically reducing CO2 emissions compared to traditional armoured transport.

Central Banks play an essential role in making

IBNS effective. Their responsibility involves implementing supportive rules and creating public awareness over stained notes. They authorise the acceptance of stained notes and provide compensation to legitimate owners.

The 2026 conference in the Maldives will bring the industry one step closer to presenting policy advocacy for IBNS throughout Asia, building on the momentum and interest generated in Bhutan.

Editor's Note: What is IBNS?

IBNS stands for Intelligent Banknote Neutralisation System. The technology introduces a security solution to all Central Banks, encouraging them to accept stained notes as damaged notes requiring reimbursement.

An indelibly stained note is considered stolen property. When a cash-in-transit attack or ATM physical attack occurs, the IBNS system releases permanent ink that stains banknotes, making them worthless to criminals and easily identifiable. The stained notes are rejected by ATMs and cash-counting machines.

To increase the deterrent, only financial institutions and cash-in-transit companies should present stained notes to Central Banks for reimbursement. The role of Central Banks involves reimbursing stained notes to legitimate owners. Each country follows its own laws, with some accepting stained notes as damaged currency under their existing rules, whilst others decide to implement specific guidelines to enable Central Bank reimbursement of such notes.



About Oberthur Feerica

Oberthur Feerica designs and manufactures intelligent cash protection systems and security solutions for the Cash-In-Transit, ATM & Retail markets throughout the world. Its systems use technology to detect an attempted attack or theft, and protect cash by permanently marking it as stolen, rendering it valueless.

It protects cash and the way that the cash is protected will reduce attacks and thereby reducing the physical risk to cash in transit operatives and the general public.



Dear ABA Members and Friends,

Happy Holidays!

*May you and your family always be blessed
with love and happiness at every step.*

