

# ABA NEWSLETTER

## 2026

January Issue



## About ABA

The Asian Bankers Association (ABA) was initially established in 1981 as Asian Bankers Council as one of the Product and Service Councils of the Confederation of Asia-Pacific Chambers of Commerce and Industry (CACCI).

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 (ABA) is pleased to invite members to attend the ABA Planning Committee Meeting scheduled to take place on February 11-12, 2026, in Maldives, with the Bank of Maldives as host organization.

To be chaired by ABA Chairman Mr. Thinley Namgyel, Chairman of Bank of Bhutan, the meeting will have the following primary objectives:

1. To discuss preparations for the 42nd ABA General Meeting and Conference to be held

later this year in Maldives to be hosted by Bank of Maldives. Discussions will focus on the final dates and venue of the Conference, theme and topics for the Conference, suggested format and program, possible line-up of speakers, and other related matters.

2. To review the program of ABA activities in 2026, including the 2026 Work Program of the ABA Policy Advocacy Committee

## Agenda:

Date	Event
February 10	Arrival in Maldives
February 11	Planning Committee Meeting <ul style="list-style-type: none"><li>• Conference Preparation</li><li>• ABA Work Activities</li></ul>
February 12	Courtesy calls <ul style="list-style-type: none"><li>• Maldives Monetary Authority</li><li>• Ministry of Finance</li><li>Optional Leisure Activities</li></ul>

Please contact ABA Secretariat at [aba@aba.org.tw](mailto:aba@aba.org.tw) for more details and participation.

# ABA Training

## ABA & Fintelekt to hold webinar on Crypto 2025: A Year in Review

**Fintelekt**



The Asian Bankers Association (ABA) and Fintelekt Advisory Services, an ABA Knowledge Partner, are inviting you and your colleagues to join the 60-minute webinar entitled “2025 Crypto Review” to be held on 6 February 2026 from 1:30PM to 2:30PM Taipei Time.

Join Arpita Bedekar, Fintelekt Chief Operating Officer, in conversation with Calvin Koo, Special Counsel and Cross-Border Disputes and Investigations Lawyer at Kobre & Kim LLP, as they take stock of key regulatory developments, enforcement actions, and emerging financial crime risks that shaped the crypto ecosystem during 2025.

This webinar aims to distill critical lessons for compliance and risk professionals and highlight what organisations should prepare for as crypto continues to intersect with mainstream finance in 2026.

### Key Issues that will be discussed include:

- How enforcement actions and penalties evolved
- Lessons from major crypto failures, hacks, and market disruptions in 2025
- The impact of stablecoins, tokenization, and DeFi on financial crime risks
- Regulatory expectations around KYC, Travel Rule, and transaction monitoring
- What compliance, risk, and leadership teams should prepare for in 2026

Register for free [here](#).

## ABA Invites Members to the 2026 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 Admision 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](mailto: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](mailto: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](mailto: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.

### PT Bank CTBC Indonesia receives The Finance Award for The Most Promising Bank 2025



PT Bank CTBC Indonesia has received The Finance Award for The Most Promising Bank 2025 based on financial performance from 2023 to 2025, in the bank assets category of IDR 20 – 25 Trillion, from The Finance.

This award represents a recognition of PT Bank CTBC Indonesia's consistent positive performance amid the ongoing challenges in the financial industry. This award was presented at The Financial Executive Forum & Top 20 Financial Institution Awards 2025 on October 28th, 2025 at Hotel Indonesia Kempinski Jakarta ; and received by Pak Iwan Satawidinata , President Director of PT Bank CTBC Indonesia .

This event also featured a sharing session on the theme “Fiscal Policy Direction: Accelerating the Financial Sector in Driving National Growth”, presented by The Finance Chairman together with Indonesia Vice Minister of Finance as the keynote speaker.

This achievement reaffirms PT Bank CTBC Indonesia's strong commitment to maintaining stability and pursuing sustainable growth.

### CTBC Bank Philippines Celebrates 30 Years of Global Strength and Local Heart

CTBC Bank Philippines recently marked its 30th anniversary with an Appreciation Dinner at the Manila Polo Club—a heartfelt celebration of three decades of growth, partnership, and trust.

Senior officials from CTBC Bank Co., Ltd., the Bank's parent institution in Taiwan, led by president and CEO Tony Yang, joined members of the CTBC Bank Philippines Board of Directors and management led by its Chairman Jason Wang, in welcoming valued clients, key partners, and esteemed dignitaries who gathered for the milestone event.

“Our 30th anniversary celebrates not only our milestones but also the journey we have shared with our clients and partners—the cornerstone of our success,” said CTBC Bank Philippines President and CEO Luis S. Elizaga. “With CTBC Bank's strong international network, we are excited to open even more doors for our clients—connecting opportunities across borders and helping them grow not just locally, but globally.”

Highlights of the evening included a ceremonial toast to the Bank's three decades of shared success, a sumptuous dinner, music by the Manila Philharmonic Orchestra, and a raffle of exciting prizes that added to the



festive mood.

As CTBC Bank looks toward the future, it continues to strengthen its digital capabilities to deliver faster, more seamless, and more secure banking experiences for its clients.

Here's to 30 years of Global Strength and Local Heart—and to many more years of serving our clients like family.

## Cash, ATMs and ESG: Keeping Physical Banking Sustainable

Contributed by Oberthur Feerica



infrastructure.

Sustainability here extends beyond operating costs, including maintaining ATM availability, limiting disruption, and managing physical infrastructure carefully over time. Physical attacks on ATMs, even when relatively infrequent, have a lasting impact, requiring banks to replace ATMs earlier than planned. This increases costs and leads to greater use of materials, transport, and resources, while reducing service availability for customers.

Across the region, most banks outsource cash-in-transit and ATM servicing, while some continue to operate internal cash-in-transit functions for branch and ATM replenishment. Either way, banks remain responsible for outcomes. Service continuity, security standards, and broader sustainability considerations rest with the bank, even where daily operations are carried out by third-party providers.

Intelligent Banknote Neutralisation Systems, commonly called IBNS, reduce the impact of physical ATM attacks by permanently staining banknotes if an ATM is physically attacked. When stolen cash cannot be used, the incentive to attack ATMs is reduced. Experience from parts of Europe, where IBNS has been in use for many years, shows that this approach can improve protection

Despite digital payment growth, cash remains important across much of Asia. For many customers, particularly outside major urban centres, the ATM remains an essential part of everyday banking. Keeping physical banking sustainable means ensuring ATMs can be placed where customers need them, while managing the security and operational risks of maintaining this

of ATM infrastructure and lead to more stable operation of cash networks. Improved security through IBNS also enables banks to place ATMs in higher-risk locations, expanding access to banking services.

IBNS also supports wider sustainability goals. By reducing serious damage to ATMs, it can help extend the working life of equipment and avoid unnecessary replacement. For banks that operate their own internal cash-in-transit services, lower exposure to cash loss may support more efficient operating models. In suitable risk environments, this can include greater use of lighter, soft-sided one-man-operated vehicles rather than fully armoured fleets, helping to improve fuel efficiency and reduce resource use.

Banks that outsource cash-in-transit can influence outcomes in a similar way. By encouraging or selecting service providers that use IBNS-protected cash handling, banks can support safer and more efficient transport models through supplier standards and governance. As banks continue to balance physical and digital channels, IBNS provides a practical means of protecting ATM infrastructure, expanding service to underserved areas, supporting sustainability objectives, and helping to ensure that physical banking remains accessible and fit for the future.

### 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.

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