



Frankfurt School

of Finance & Management

German Excellence. Global Relevance.

LEADING THE SUSTAINABILITY TRANSFORMATION IN BANKING



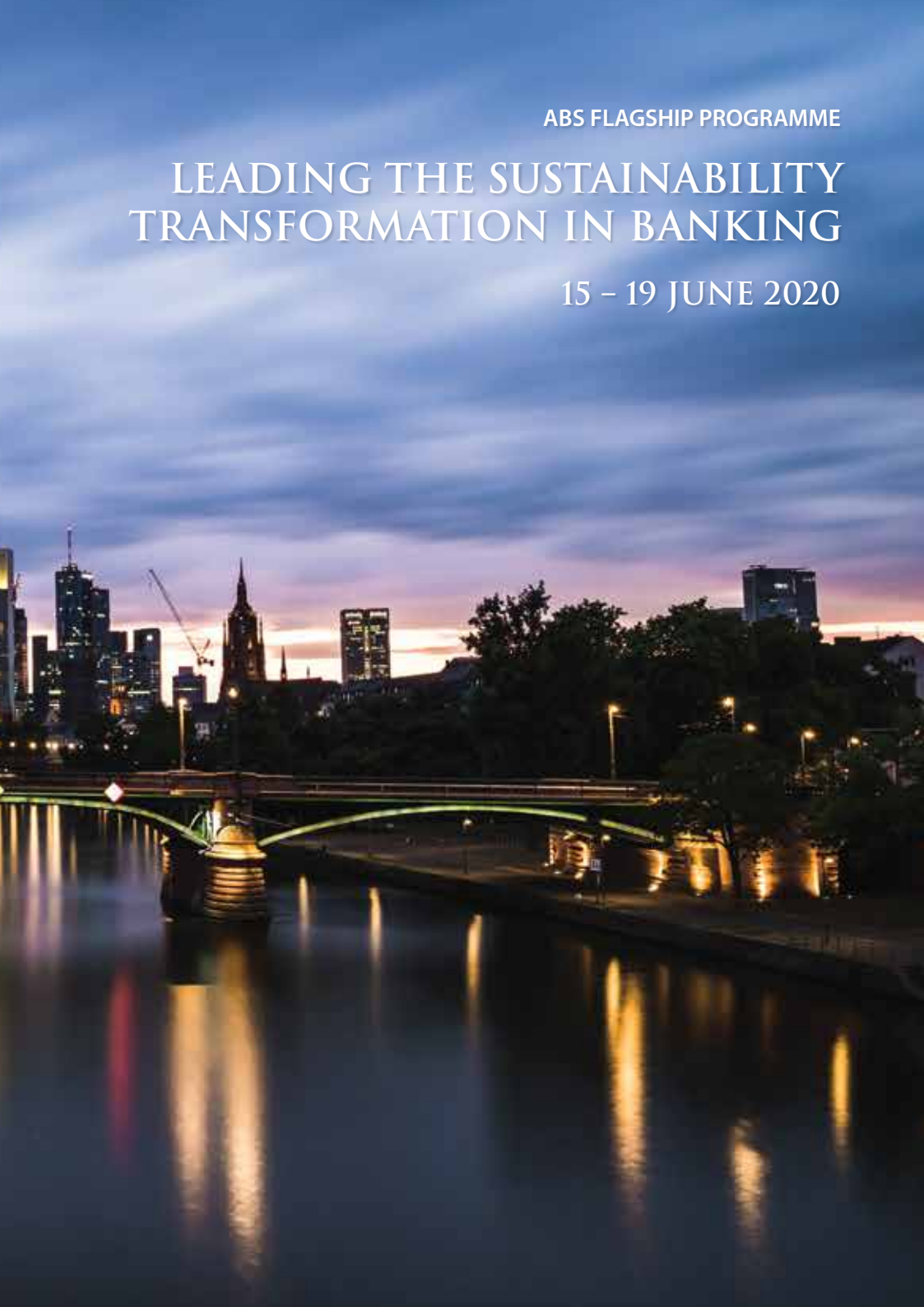
Frankfurt School of Finance & Management (Frankfurt School)

- Triple-crown accredited by EQUIS, AACSB and AMBA, as one of only 50 business schools globally
- Ranked number one in Germany in various categories such as job placement
- Ranked 28th in 2017 in the Financial Times Global Master's in Finance and the only German business school to place in the entire ranking
- Ranked 41st in the world in 2018 for the Financial Time's Master's in Management
- Ranked second overall in Germany in 2018 by Eduniversal, as one of three German business schools having a strong global influence
- Ranked 2nd in Germany, 17th in Europe and 41st globally in the Quacquarelli Symonds Global MBA Rankings 2020

ABS FLAGSHIP PROGRAMME

LEADING THE SUSTAINABILITY TRANSFORMATION IN BANKING

15 – 19 JUNE 2020





ABS FLAGSHIP PROGRAMME

LEADING THE SUSTAINABILITY TRANSFORMATION IN BANKING

Sustainability in financial markets is increasingly gaining attention as opportunities and risks arising in this context are changing business practices. Banks are faced with the challenge of accompanying this transformational change and preparing their business for an even more competitive environment that goes beyond classical KPIs and take environmental and social aspects as well as governance (ESG) into account.

This has resulted in ESG considerations becoming not just a nice-to-have but a must-have. It has evolved from a risk management practice to a driver of innovation and new opportunities that create long-term value for business and society. ESG covers environmental issues like climate change and resource scarcity; social issues like labour practices, talent management and data security; as well as governance matters like board diversity and business ethics.

This new programme by the Asian Banking School in collaboration with the renowned Frankfurt School of Finance & Management (Frankfurt School) has been designed specifically for senior level management of banks and finance-related institutions to deepen their knowledge in ESG and take a stronger role in the transformation towards a more sustainable (business) world. At the end of one week, participants will be equipped with the necessary tools and instruments to identify ESG related risk and opportunities, to develop suitable sustainable financial products and to design sound sustainable management processes and strategies for their businesses.

PROGRAMME AT A GLANCE

| Monday 15 June | Tuesday 16 June | Wednesday 17 June | Thursday 18 June | Friday 19 June |
|--|---|---|-------------------------|---|
| Introduction: Discovering the E, S and G | Change Management: Creating the Sustainability Impact You Want For Your Institution | Impact Investment | ESG Data | Climate Scenario Analysis |
| Lunch | Lunch | Lunch | Lunch | Lunch |
| Regulatory Trends | Sustainable Investment Strategies | Site Visit: Best Practice in Sustainable Finance | ESG Ratings & Labels | Communicating Sustainability Effectively Certification Ceremony |
| Evening Break | Evening Break | Evening Break | Evening Break | Evening Break |
| Welcome Dinner | Guided City Tour | | Farewell Dinner | |

PROGRAMME FEES*

**MALAYSIAN
PARTICIPANTS**

MYR 35,000
per participant

**INTERNATIONAL
PARTICIPANTS**

EUR 8,000
per participant

* Fee includes full board and accommodation on-campus (from 14 – 20 June 2020), as well as programme materials for one participant. It is not inclusive of taxes.

The programme fee is STF claimable for qualifying Malaysian banks. ABS has also received approval for special exemption to be made to the STF Credit Guideline to allow for these financial institutions to claim the full amount of their roundtrip airfare for the purpose of attending the programme.

REGISTRATION

Please register online at www.asianbankingschool.com/our-programmes/executive-education Alternatively, you may email your completed Registration Form to training@asianbankingschool.com Terms and conditions apply. Please visit www.asianbankingschool.com/terms-and-conditions

ENQUIRIES

Please contact Asian Banking School at:
Tel: +603-2742 7822 or
Email: training@asianbankingschool.com

CPD HOURS



Note: All information in this publication is correct at the time of printing but may be subject to change.

MONDAY, 15 JUNE 2020

Morning Session : **Introduction : Discovering the E, S and G**

Sustainability has been on the public agenda for many years. Pricing risks and opportunities is one of the basic mechanisms that make financial systems work. This session will introduce how risks and opportunities arise from sustainability aspects and how they can be taken into account in decision-making processes. We discover the three dimensions of sustainability, namely environmental, social and governance (ESG) and show why these non-financial performance indicators are increasingly important for financial institutions and investors likewise.

Afternoon Session : **Regulatory Trends**

The adoption of two notable international agreements in 2015 – the United Nations Sustainable Development Goals (SDGs) and the Paris Agreement on global climate change – has confronted the financial sector with completely new challenges. In this context, the debate about financial market regulation as a means to achieving greater sustainability of the financial sector's products, services and processes has gained considerable attention. This session, therefore, will introduce students to the most relevant regulatory instruments to support a transformation of the economy induced by the financial sector.

Welcome Dinner

This dinner will provide the opportunity for networking and building relationships.

TUESDAY, 16 JUNE 2020

Morning Session : **Change Management – Creating the Sustainability Impact Want For Your Institution**

Sustainability is not a trend but will become the new standard. Institutions and organisations, therefore, have to adjust existing business models and processes. In this session, we will showcase how financial institutions could manage and accompany the (institutional) change towards sound sustainable business models. This includes management processes, but also technological evolution, process reviews and organisational restructuring. Through the analysis of different megatrends (such as digitalisation, health, climate change and natural resources), the bridge to general questions of sustainability and strategic orientation is built.

Afternoon Session : **Sustainable Investment Strategies**

As sustainability issues become increasingly important for asset owners and investors, the sustainable finance industry has evolved from offering lighter-tough approaches towards driving more sophisticated and intensive ways of engagement for these issues. This session explains the different approaches that are used for measuring and managing the non-financial value of investments i.e. the “sustainability” part of an investment and financing. Participants will learn to differentiate different strategies (pathways), from least intense to most intense, allowing them to communicate their mandate for sustainability by selecting the pathway that needs to be followed.

Guided City Tour

Participants will be taken on a guided city tour in the evening to get an opportunity to see the many interesting sights that Frankfurt has to offer.

WEDNESDAY, 17 JUNE 2020

Morning Session : **Impact Investment**

Even though still located on a small market, impact investment has been growing during the last years. Impact investors seek to make use of the power of finance to generate a financial return while tackling today's global (social or environmental) challenges. In this session, participants will understand the specifics of this investment strategy (e.g. components, tools and frameworks), get to know current market trends and key players as well as current challenges and how to overcome these. At the end, they will get to design their own impact investment product and present it in class.

Afternoon Session : **Site Visit – Best Practice in Sustainable Finance**

Learning successfully occurs when participants can not only hear things, but also see and “touch” them. By visiting selected financial sector actors in the city of Frankfurt, participants will have the opportunity to learn from the first movers in the field of sustainable finance and directly address their questions to well positioned practitioners in the field.

Morning Session : **ESG Data**

ESG Data is an important information source for integrating environmental, social and governance (ESG) criteria in business processes and financial analysis. In this session we will look at how ESG data is defined and which sources and information are needed. This will be followed by a classification of ESG data and an overview of how ESG key performance indicators (KPIs) may look like. We will then shed light on the landscape of ESG data providers, and present their approach for modelling, defining and quantifying ESG KPIs. Participants will then change their perspective and define their own ESG KPIs for given case-studies.

Afternoon Session : **ESG Ratings and Labels**

After having learned about ESG data, this session will take participants on a journey to explore the world of ESG ratings and labels. ESG ratings and labels can be seen as the products created based on ESG data. In the past years, a variety of ESG rating products have emerged. ESG rating products aim to offer investors insights into ESG risks and opportunities embedded in their portfolios, allowing investors to understand the investee companies' exposure to and management of ESG issues in various dimensions. We start with a description of origin and evolution of ESG ratings and introduce you to the most relevant providers and products in the market. A systematic approach to categorising (including coverage, scope and methodology) the various ESG rating products helps participants to understand and choose the right approach for their business.

Farewell Dinner

The farewell dinner will be an informal one to celebrate the closing of a successful week and new friendships made. To enjoy the beautiful Summer weather, the dinner will be a barbeque held outside.

Morning Session : **Climate Scenario Analysis**

Global warming above 2°C relative to the pre-industrial period could lead to adverse economic and social consequences. Financial and non-financial institutions are both likely to be heavily affected by climate change in the mid to long term through physical risks and transition risks. In order to help organisations prepare themselves to better understand future scenarios, participants will be introduced to the concept, methodology and techniques of climate scenario analysis. Scenario analysis approaches have been around for quite some time but since the 2017 Recommendations Report by the Task Force on Climate-Related Financial Disclosures (TCFD), they have received public attention in the context of climate change. We present several climate scenario-based tools that can be applied in various areas to enable organisations to set science-based targets for emission reduction, to identify climate-related risks and/or to check the consistency of an investment portfolio.

Afternoon Session : **Communicating Sustainability Effectively**

Do something good and talk about it. In this final session, we show why it is important to communicate effectively about sustainability issues in companies and financial institutions. Sustainability disclosure provides a broader view of a company's performance than financial disclosure alone. A clear sustainability communication strategy helps organisations to not only build trust among customers and stakeholders, but also supports better decision-making and improves operational efficiency. Students will learn how to incorporate sustainability reporting into management and organisational processes and to communicate effectively to diverse stakeholders.

Certificate Ceremony

This ceremony will see participants receiving their certificates and officially mark the end of the one-week programme.

TRAINING METHODOLOGY

The programme will be a blend of lectures, case discussions and in-class development of practical illustrations to allow for a hands-on experience with the concepts studied and deep learning. A joint excursion to first movers in the field of sustainable finance completes the programmes and additionally caters to the creative learning environment.





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Karsten Löffler

Co-Head, FS-UNEP Collaborating Centre for Climate and Sustainable Energy Finance



Karsten Löffler co-heads the FS-UNEP Collaborating Centre for Climate & Sustainable Energy Finance. Previously working for Allianz Group, he was Managing Director of Allianz Climate Solutions, the Group's innovation hub in terms of taking advantage of climate-related opportunities and risks in its global business strategy.

Karsten Löffler is a certified international investment analyst (CIIA), member of the steering committee of the Science Platform Sustainability 2030, and represents the Green and Sustainable Finance Cluster Germany on the EU Commission's Technical Expert Group on Sustainable Finance. He has been managing director of the Cluster since December 2017. In June 2019, he became Chairman of the Sustainable Finance Advisory Board of the German Government.

Professor Dr Ulf Moslener

Professor of Sustainable Energy Finance, Frankfurt School



Prof. Dr. Ulf Moslener is professor for Sustainable Energy Finance at the faculty of Frankfurt School. As Head of Research at the Centre, his current fields of research are the economics of climate change, financing sustainable energy systems and climate finance. He is a board member of the newly founded Green and Sustainable Finance Cluster Germany, which support the process of transformation to a green and sustainable economy through innovative and scalable support from the financial industry.

Dr. Moslener holds a Diploma in Physics and a PhD in Economics from the University of Heidelberg. After working at the Centre for European Economic Research (ZEW) in Mannheim, he joined KfW Development Bank in Frankfurt.

Karl Richter

Co-Founder & Executive Director, EngagedX



Karl Richter is the co-founder of EngagedX, an organisation that specialises in providing consultancy, thought leadership, advocacy and policy work in the field of impact investment. He works internationally across private, public and social sectors.

Currently, he is part of the OECD expert group on social impact investing; Senior Fellow of the Finance Innovation Lab; and Adviser to several organisations. Karl had previously served a 12-month assignment as Head of Research and Knowledge for the UNDP SDG

Impact Finance initiative (UNSIF), where he led research to improve the analytical framework for social impact investing and impact management. He was also a member of Groupe d'Experts de la Commission sur l'Entrepreneuriat Social (GECES) of the European Commission to advise on its Social Business Initiative.

Karl has been invited by civil society organisations, academia, governments and the media across Europe, Asia and USA to speak on social impact investing. He lectures at the Frankfurt School of Finance and Management, and has guest lectured at the Universities of Oxford and Cambridge; advised the UK Government's HM Treasury on EU social investment regulations; was invited to submit evidence for alternative finance to the UK's Parliamentary Commission on Banking Standards; been asked by the UK Cabinet Office to represent the UK on social investment at EU level; and was invited by the US Secretary of State to be a plenary panelist at the Global Impact Economy Forum in 2012. In 2011, he co-authored 'Making Good in Social Impact Investment: Opportunities in an Emerging Asset Class'.

Karl holds an MBA specialising in entrepreneurship and project management, writing his dissertation on data interoperability standards and collaboration principles in the building design industry. He started his career as an architect and project manager for multidisciplinary design teams, and has also worked as a development leader for public and private sector construction projects. He was the founding Chair of Friends of the Crystal Palace Subway, a community-led initiative to reopen a historic community asset to the public.

Dina Lorentz

Director of Sustainable Finance, Dentons LLP Europe



Dina Lorentz's educational background is in law and economics. She has extensive experience in mergers & acquisitions, both from a legal as well as a financial perspective, with a special interest in financial institutions, including financial modelling.

In 2013, she made a career and life change with moving to Lima, Peru where she started focusing her personal passion and work ambitions on sustainable finance in general and related financial instruments. In Lima, she was working for one of the largest European

impact investing fund managers in the area of microfinance where she headed the operations department of the Latin American fund. In addition, she started her own consultancy work, supporting the Peruvian Government on the development of sustainable corporate governance practices in the industry sectors and by working with developing finance organisations on practical issues of incentivised sustainable lending.

Coming back to Europe in 2016 where she started with the law firm Freshfields Bruckhaus Deringer, she has been focusing on innovative sustainable financial instruments and related strategies, including bankable and capital markets products for the development of a sustainable environment and investment strategies, such as impact investing. Since November 2018, she has been primarily working as Director for the Sustainable Finance arm of the European Sustainable Investment Practice for Dentons LLP Europe, the largest law firm in the world.

Outside Dentons, Dina is a member of the board and Head of Finance of Oikocredit SA North Germany, a Cooperative of Oikocredit International, a Netherlands' based worldwide cooperative and social investor, providing funding to the microfinance sector, fair trade organisations, cooperatives and small to medium enterprises in Africa, South-East Asia, India and Latin America. In addition, she is a consultant to the Green Sustainable Finance Cluster Germany as well as founding member on the establishment of the Federal Initiative Impact Investing in Germany.

Dr Barbara Drexler

Associate Dean & Head, Sustainable World Academy, Frankfurt School

Dr Barbara Drexler is the Programme Director for the Leading the Sustainability Transformation in Banking Programme. She is Associate Dean and Head of the FS Sustainable World Academy, which offers professional and executive courses dedicated to the advancement of the UN Sustainable Development Goals (SDGs). Their value proposition is to educate bankers, microfinance professionals, policy makers, students and businesses dedicated to sustainability about concrete techniques which can be put to use to achieve equitable and environmentally conscientious growth.

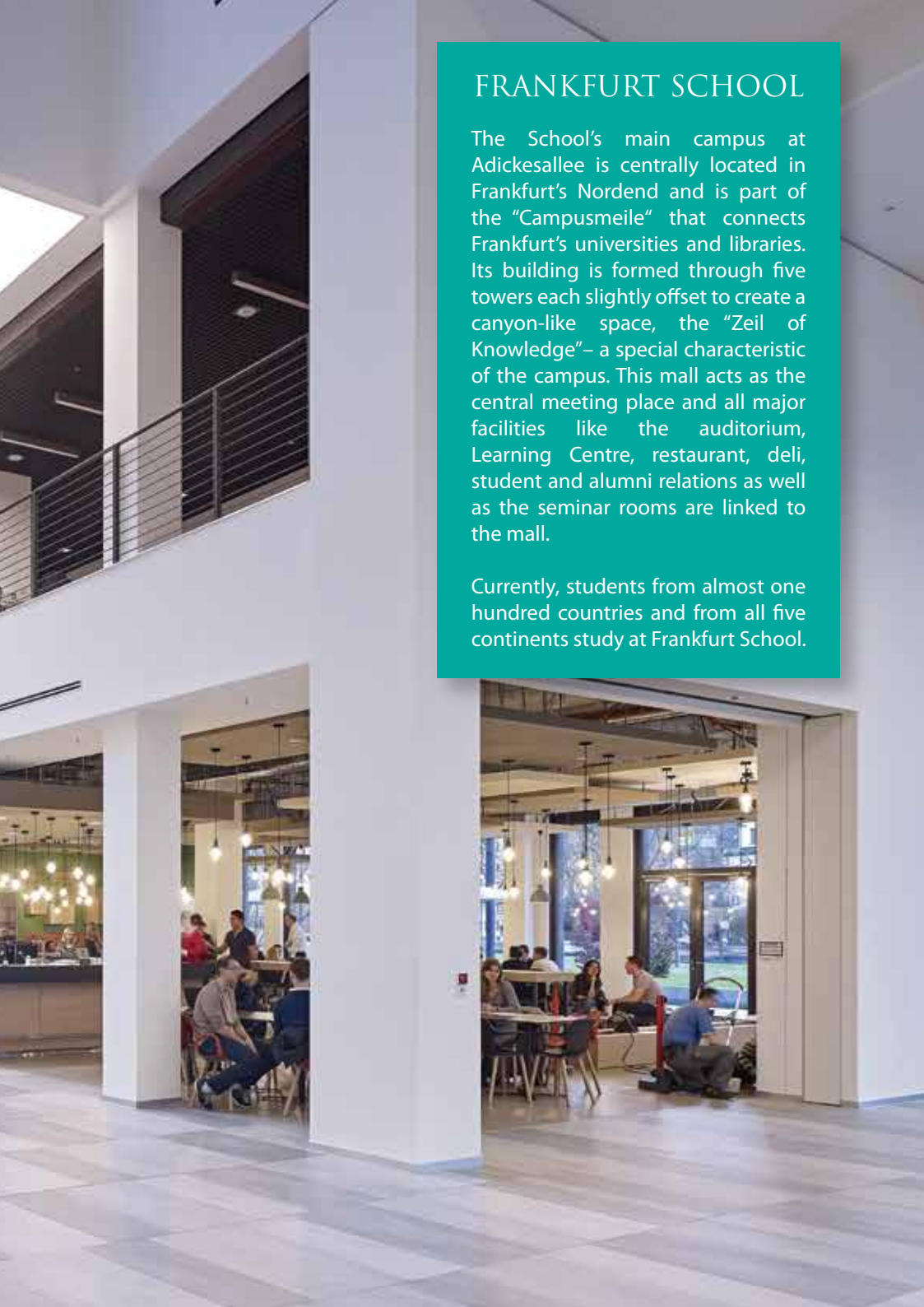
Dr Drexler has more than ten years' experience in higher education management, and her expertise includes curriculum design, business development, quality assurance, and higher education policy. She has worked as a senior expert in Africa, South East Asia as well as the Caribbean and Eastern Europe. Dr. Drexler holds a PhD in Monetary Economics from Witten Herdecke University Germany, a Master in Political Economy from the London School of Economics and a Bachelor in Economics, Politics and Philosophy from the University of York, UK. She continues to teach Economics at undergraduate and postgraduate level both for the Frankfurt School of Finance and Management and the Protestant University Congo, Kinshasa. Prior to joining Frankfurt School in 2007, Dr. Drexler worked for the German Central Bank, Bundesbank.



FRANKFURT SCHOOL

The School's main campus at Adickesallee is centrally located in Frankfurt's Nordend and is part of the "Campusmeile" that connects Frankfurt's universities and libraries. Its building is formed through five towers each slightly offset to create a canyon-like space, the "Zeil of Knowledge" – a special characteristic of the campus. This mall acts as the central meeting place and all major facilities like the auditorium, Learning Centre, restaurant, deli, student and alumni relations as well as the seminar rooms are linked to the mall.

Currently, students from almost one hundred countries and from all five continents study at Frankfurt School.



PROGRAMME VENUE



The Frankfurt School campus is characterised by modern, Scandinavian architecture, with varied types of rooms that provide an ideal environment for learning, teaching and working. Shown here is one of their state-of-the-art Harvard rooms.

ACCOMMODATION

Accommodation will be provided from 14 – 20 June 2020 at Frankfurt School's on campus residences in furnished en-suite rooms.

Shops, bars and restaurants are all within walking distance. The public transport U-bahn stations Miquel-/Adickesallee and Nibelungenallee/Deutsche Nationalbibliothek are also only a few minutes away.

| <u>Destination</u> | <u>Distance</u> | <u>Distance in minutes</u> |
|-----------------------------|-----------------|-------------------------------------|
| Bus station | 100 m | 1 Minute |
| U-Bahn (U1, U2, U3, U5, U8) | approx. 500 m | 3 Minutes |
| Deutsche Nationalbibliothek | approx. 500 m | 3 Minutes |
| Supermarket | approx. 300 m | 4 Minutes |
| Zeil shopping street | 3.9 km | 6 Minutes (by public transport) |
| Central train station | 5.8 km | 10 Minutes (by public transport) |



SUSTAINABILITY

As the only property used for mixed purposes (offices and university) in Germany, Frankfurt School's main campus was awarded the platinum seal by the German Sustainable Building Council (DGNB). To get this award, a building has to meet the highest standards not only regarding its ecobalance and the responsible use of resources, but also concerning indoor air quality, design for all and thermic comfort. With its solar panels and wind turbine on the roof, the gas-powered combined heat and power unit below ground and the electric vehicle charging station on the premises, the campus fulfils all the requirements.

Located on the river Main, Frankfurt is the financial capital of Continental Europe and the transportation centre of Germany. It is home of the Deutsche Bundesbank, European Central Bank and the German Stock Exchange. It is also known as the historical city of coronations and the city of Goethe.



GETTING IN & AROUND FRANKFURT

Participants are most likely to land at Frankfurt Airport (Frankfurt Rhein-Main Airport). It has two passenger terminals and it is well connected to the city by public transport. Travel time is between 12 – 20 minutes to reach Frankfurt Main Train Station using the regional train (S-Bahn in German). One-way tickets cost around 4.80 EUR and you can purchase them in one of the vending machines available at the Airport.

USING PUBLIC TRANSPORTATION

From Frankfurt Airport:

- Take the S-Bahn train (direction: “Frankfurt Innenstadt”) to Konstablerwache station
- Then take the U5 metro (direction: “Preungesheim”) to Deutsche Nationalbibliothek
- Cross Adickesallee at the traffic lights immediately opposite the Total service station and turn left
- The Frankfurt School campus is next to the service station

From Frankfurt Hauptbahnhof (Central Station):

- Take the U5 metro (direction: “Preungesheim”) to Deutsche Nationalbibliothek station
- Cross Adickesallee at the traffic lights immediately opposite the Total service station and turn left
- The Frankfurt School campus is next to the service station

From the “Zeil” shopping street in Frankfurt city centre:

- From Konstablerwache station, take the U5 metro (direction: “Preungesheim”) to Deutsche Nationalbibliothek
- Cross Adickesallee at the traffic lights immediately opposite the Total service station and turn left
- The Frankfurt School campus is next to the service station

From Frankfurt city centre:

- From Hauptwache or Willy-Brandt Platz station, take the U1, U2, U3 or U8 metro heading north (direction: Oberursel, Bad Homburg, Riedberg, etc.) to Polizeipräsidium / Miquel-/Adickesallee station
- Walk east along Adickesallee for about five minutes; the campus is on the left, just before the Total service station

The city center (around Konstablerwache station) is not far from Frankfurt School. If you want to explore the city by foot, you will only need 15 to 20 minutes to get there. You can also use the metro and tram to explore the city as well. For more information about the public transport system in Frankfurt visit Rhein-Main-Verkehrsverbund (<http://www.rmv.de/en/>)

CULTURE

Frankfurt has a great variety of cultural offerings and enjoys an excellent reputation at both national and international level. There are more than 50 museums and exhibition halls situated in the city centre, attracting thousands of tourists every year. The highlight of this is the 'Museumsufer', where 11 well-known museums are lined up on both sides of the Main.

For those interested in artistic performances, the Frankfurt Opera House and the Theatre are the right places to go. The English Theatre and International Theatre of Frankfurt both offer foreign-language productions.

SIGHTSEEING

Frankfurt offers a great many sights to see which are all easily reached by foot or public transportation. These include the Römer, the location of the city's government since the 15th century, which gave its name to the square, Römerberg; Imperial Cathedral; and Alt-Sachsenhausen, with its narrow cobblestone lanes and small squares with frame houses and fountains that make visitors feel like they have been transported back in time.

RESTAURANT & SHOPPING

Due to its international population, Frankfurt offers an array of restaurants serving food from countries all over the world. For shoppers, there are many shopping streets and centres including the famous shopping mile, Zeil.

For more information on Frankfurt's main attractions, visit www.frankfurt.de



Both Frankfurt School and the city are extremely international, so fluent German is by no means a must. However, knowing a bit of German can help with recreational activities like shopping and ordering food and drinks.

Here are a few German phrases to get you started:

- **Good Morning** – Guten Morgen (goot-en mor-gen)
- **Do you speak English?** - Sprechen Sie englisch? (shpreck-en zee eng-lish)
- **I would like to pay** – Ich möchte bezahlen (ikh merhkete betsaalen)
- **How much does it cost?** – Wie viel kostet es?(vee feel kostet es)
- **Hello** – Hallo (hah-loh)
- **Goodbye** – Auf Wiedersehen (owf vee-dair-zayn)
- **Bye** – Tschüss (tchews)
- **Yes/No** – Ja/Nein (yah)/(nine)
- **Mr./Mrs.** – Herr/Frau (hair)/(frow)
- **Thank you** – Danke (schön/sehr) (dahn-kuh (shurn/zair))
- **Please** – Bitte (bih-tuh)
- **You're welcome** – Bitte (schön) (bih-tuh (shurn))
- **I'm sorry** – Es tut mir leid (ehs toot meer lite)
- **Excuse me** – Entschuldigen Sie (ehnt-shool-dih-gun zee)
- **How are you?** – Wie geht es Ihnen?(vee gayt es ee-nen)
- **Good/Bad** – Gut/Schlecht (goot)/(shlekht)
- **What's your name?** – Wie heißen Sie?formal (vee hie-ssen zee)
- **What's your name?** – Wie heißt du?informal (vee hiesst doo)
- **My name is...** – Ich heiße... (ikh hie-ssuh)



ABOUT FRANKFURT SCHOOL

Frankfurt School of Finance & Management gGmbH (Frankfurt School) is a leading private business school based in Frankfurt am Main. It is triple-crown accredited by EQUIS, AACSB and AMBA, as one of only 50 business schools globally. It is also ranked in the top 30 in the Financial Times. In Germany, it is ranked number one in various categories such as job placement.

Unusually for a business school, Frankfurt School has a department dedicated to providing advisory services and training for finance called International Advisory Services (IAS). IAS provides expertise in Financial Inclusion, SME Banking, Agricultural Finance, Sustainable Finance, and hosts the UNEP Collaborating Centre for Climate & Sustainable Energy Finance. This is a strategic cooperation between the Frankfurt School and the United Nations Environment Programme (UNEP) and the Green and Sustainable Finance Cluster Germany.

The Green and Sustainable Finance Cluster Germany is a network sponsored by the major German banks and financial institutions including Deutsche Börse (German Stock Exchange), Deutsche Bank, BNP Paribas, Helaba, KfW, Commerzbank, Metzler Bank and Moody's. It is supported by the state government, and various other think tanks. Its mission is to promote sustainable financial products and ensure that the transformation to a sustainable financial sector is achieved. It offers advice to the German federal state and the EU Commission in its drafting of legislation with respect to the regulatory framework of Sustainable Finance.



ABOUT ASIAN BANKING SCHOOL

The **Asian Banking School (ABS)** is dedicated to developing talent and is the largest specialised provider of quality banking training programmes in the ASEAN region.

As the industry's preferred partner in learning and development, ABS offers customised and open enrolment training programmes that cover a comprehensive list of banking areas developed by its Specialist Training Consultancy Team or in collaboration with strategic learning partners that includes some of the top business schools in the world. This includes its Executive Education programmes with Cass Business School in London, the University of Cambridge Judge Business School, INSEAD and the Frankfurt School of Finance and Management.

ABS also works closely with the Asian Institute of Chartered Bankers in raising competency standards for the industry through the delivery of training workshops related to professional qualifications developed and awarded by the professional body; and is the exclusive training partner for the Chartered Banker Institute in the UK. It plays a significant role in enriching the talent pipeline for the financial services sector through the industry recognised Financial Sector Talent Enrichment Programme (FSTEP) and Graduate Training programmes; and is also responsible for designing, developing and delivering the industry-wide Ethics and AML/CFT programmes.

Published in 2020 by the Asian Banking School

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Asian Banking School

(201201039737)

Level 12, NU Tower 2, Jalan Tun Sambanthan, Kuala Lumpur Sentral
50470 Kuala Lumpur, Malaysia

Tel: +603-2742 7822

Email: enquiries@asianbankingschool.com

Website: www.asianbankingschool.com

Connect with us also on:



Asian Banking School



Asian Banking School (ABS)

