ASIAN BANKING SCHOOL

PUBLIC PROGRAMMES
JULY – SEPTEMBER

2026

BANKING OPERATIONS

BRANCH MANAGEMENT

COMPLIANCE

CORPORATE FINANCE

CREDIT

DIGITAL BANKING

FINANCE / AUDIT

FINTECH / INNOVATION

INVESTMENT BANKING

LANGUAGE

MULTI-DISCIPLINES

PROFESSIONALISM & ETHICS

RELATIONSHIP MANAGEMENT

RISK MANAGEMENT

SOFT SKILLS

SUSTAINABLE FINANCE

TRADE FINANCE

TRANSACTION BANKING

TREASURY & CAPITAL MARKET

WEALTH MANAGEMENT

ABOUT OUR PROGRAMMES

Asian Banking School (ABS) offers leading-edge and industry relevant training programmes that cover a comprehensive list of banking areas. They are designed and developed in-house by our Specialist Training Consultancy Team who are all HRD Corp Certified Trainers or in collaboration with strategic learning partners that includes some of the top business schools in the world.

Our open enrolment programmes are generally offered on a six-month interval to allow us to continuously review and update our course materials based on a more intuitive understanding of what banks and other financial institutions need in this fast-changing dynamic financial services landscape.

The programmes listed in the following pages are all HRD Corp and STF Credit claimable and are delivered in differing methods through face-to-face classrooms, online learning or hybrid. Many of these can be customised as in-house training to suit the needs of your organisation. Aside from what you see here, ABS has over 300 programmes that are HRD Corp claimable.

ABS also provides a broad spectrum of consultancy services to create tailor-made training programmes that are specifically aligned with your organisation's strategic learning requirements.

OUR TRAINING PROGRAMMES ARE GROUPED INTO THE BANKING AREAS OF:

Please visit
www.asianbankingschool.com/our-programmes
to find out more details about our programmes.

PUBLIC PROGRAMMES | COMPLIANCE

PEP ESSENTIALS: IDENTIFICATION, ASSESSMENT AND COMPLIANCE CONTROLS

OVERVIEW

HRDC Prog No: 10001713874

WHEN

10 November 2026
9:00 am – 1:00 pm

WHERE

Asian Banking School / Online

LEARNING LEVEL

Intermediate

FEES*

RM 950

**Subject to 8% Service Tax per pax*

Comprehensive Understanding of PEPs:
Gain clarity on the definition, categories, and significance of Politically Exposed Persons (PEPs) in AML/CFT compliance.

Navigating Regulatory Expectations:
Explore the regulatory framework and best practices for identifying and managing PEP risks in Malaysia and globally.

Overcoming Identification Challenges:
Learn to address complexities such as data inaccuracies, undisclosed connections, and false positives in PEP screening.

Implementing Effective Risk Mitigation:
Discover practical tools, technologies, and strategies to operationalize Enhanced Due Diligence (EDD) and manage PEP risks.

Real-World Case Studies:
Analyse real-life scenarios to understand challenges, avoid pitfalls, and adopt proven risk mitigation techniques.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- **Identify** key characteristics and categories of Politically Exposed Persons (PEPs), including their Family Members and Close Associates (FM/CA)
- **Understand** the regulatory expectations and best practices for managing PEP risks in compliance with Malaysian and global AML/CFT standards
- **Analyse** the challenges associated with identifying PEPs and their associated risks, including data accuracy and operational constraints
- **Apply** effective Enhanced Due Diligence (EDD) measures for PEPs, including risk-based approaches and monitoring frameworks
- **Utilise** tools and technologies for PEP screening, identification, and ongoing risk management
- **Mitigate** risks associated with PEP accounts by implementing robust policies, processes, and collaborative strategies across teams
- **Learn** from real-world case studies to avoid common pitfalls and adopt successful risk mitigation strategies.

TRAINING METHODOLOGY

Presentations, videos, case studies and discussions

PARTICIPANT PROFILE

Compliance, AML team, Audit team, AML Operations, Wholesale Banking, Financial Institutions

PROGRAMME OUTLINE

Politically Exposed Persons (PEP)

1. Introduction to PEPs
   - Definitions and types
   - Regulatory Overview

2. Challenges in PEP Identification
   - Key Complexities
   - Operational Challenges

3. Operationalising PEP identification
   - Best Practices
   - Tools
   - Process

4. Mitigating risks and ensuring compliance
   - Tips
   - Best practices

5. Conclusion and wrap up
   - Overview, challenges and tips

TRAINER

JOHN CHEAH SOON CHYE

SENIOR TRAINING CONSULTANT, COMMERCIAL BANKING, ASIAN BANKING SCHOOL

John Cheah has 24 years of working experience with a career that spanned being at an international consultancy and 3 foreign banks. He spent 4 years in external audit and 20 years in banking, where he specialised in Anti-Money Laundering and Counter Terrorism Financing (AML/CFT). His audit experience included performing internal and external audits at various types of companies, especially at insurance firms.

His banking career saw him covering multiple roles within the AML/CFT Compliance function. This included policy advisory, transaction monitoring, suspicious transaction reporting, procedures development and other related areas. He spent the last 10 years of his career developing and enhancing the AML/CFT framework of a commercial bank, which included pioneering an AML/CFT review team, designing AML/CFT risk assessments for branches and the entity, as well as running the bank's AML/CFT training programme for all segments within the organisation.

John has a Bachelor's degree in Accounting and Finance from the University of London and was an ACCA member. He moved into the space of Financial Crime Compliance soon after and has been a certified member of the Association of Anti-Money Laundering Specialists (ACAMS) since 2011. He also holds the Advanced Diploma in AML/CFT issued jointly by the Asian Institute of Chartered Bankers and International Compliance Association. John is also a HRD Corp certified trainer.

On the personal front, John enjoys public speaking and achieved the Distinguished Toastmaster (DTM) status from the global organisation Toastmasters International in 2012.

PUBLIC PROGRAMMES | COMPLIANCE

EFFECTIVE IDENTIFICATION OF ULTIMATE BENEFICIAL OWNERS (UBOS)

OVERVIEW

HRDC Prog No: 10001714110

AICB 8 CPD HOURS

WHEN
20 August 2026
9:00 am – 5:00 pm

LEARNING LEVEL
Intermediate

WHERE
Asian Banking School

FEES*
RM 1,900
**Subject to 8% Service Tax per pax*

Comprehensive Understanding of UBOs:
Explore the critical role of identifying Ultimate Beneficial Owners (UBOs) in combating financial crime, focusing on definitions, thresholds, and regulatory expectations.

Addressing Complex Challenges:
Delve into real-world difficulties, including multi-layered ownership structures, opaque jurisdictions, and deceptive practices, and learn practical strategies to overcome them.

Effective Tools and Techniques:
Gain insights into advanced methods, technological tools, and step-by-step processes for UBO identification and verification.

Interactive Case Studies and Discussions:
Analyse real-life scenarios and engage in group discussions to develop actionable solutions and enhance critical thinking.

Practical Best Practices and Actionable Insights:
Learn to implement risk-based approaches, collaborate across departments, and operationalize compliance for stronger AML/CFT frameworks.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Explain the importance of UBO identification in combating financial crime
- Analyse the regulatory requirements and frameworks relevant to UBO identification in Malaysia and internationally.
- Identify and address challenges in identifying UBOs, including complex ownership structures and jurisdictional opacity
- Apply intermediate-level strategies and tools for operationalizing UBO identification processes
- Evaluate real-life case studies to derive actionable insights and implement best practices
- Collaborate effectively across departments to enhance UBO identification and mitigate compliance risks

TRAINING METHODOLOGY

Face to face sharing including presentations, videos, case studies and discussions

PARTICIPANT PROFILE

Compliance, AML team, Audit team, AML Operations, Wholesale Banking, Financial Institutions

PROGRAMME OUTLINE

Ultimate Beneficial Owners (UBO)

1. Introduction to UBOs
   - Definitions
   - Why UBOs matter
   - Regulatory Overview

2. Challenges in UBO Identification
   - Key Complexities
   - Operational Challenges

3. Techniques and Tools for UBO identification
   - Process
   - Technology
   - Identifying Red Flags

4. Best Practices and Collaboration across teams
   - Risk based approach
   - Interdepartmental collaboration
   - Developing clear policies and training

5. Case Studies
   - Requirements and best practices

6. Q&A and Plans Moving Forward
   - Internal risk assessments (with monitoring and reporting)

7. Conclusion and wrap up
   - Overview, challenges and tips

TRAINER

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PUBLIC PROGRAMMES | COMPLIANCE

FOREIGN EXCHANGE POLICY: AN OVERVIEW AND COMPLIANCE REQUIREMENTS

OVERVIEW

AICB 20 CPD HOURS

WHEN

18 - 20 August 2026
9:00 am – 5:00 pm

Closing date for registration : **13 July 2026 (Monday)**

Note: Asian Banking School reserve the rights to close the registration earlier than the stipulated closing date when the registered participants have reached thirty (30) pax.

WHERE

Bangunan AICB

LEARNING LEVEL

Intermediate

FEES*

RM 3,000

**Subject to 8% Service Tax per pax*

Foreign Exchange Policy (FEP) is part of broad prudential toolkits under Bank Negara Malaysia, aimed at preserving Malaysia's monetary and financial stability.

The policy will continue to support the competitiveness of the Malaysian economy by facilitating a more conducive environment for domestic and cross-border real economy activities while ensuring a healthy balance of payments position and safeguarding the value of ringgit.

As a first line of defence, financial institutions play an important role in ensuring compliance with FEP to ensure the effectiveness of the policy. Given FEP has become increasingly risk-based, it is important for financial institutions to adopt and maintain a robust FEP compliance approach by:

- instilling strong FEP awareness among its employees to ensure the policy intent is being met for effective compliance and to prevent breaches/non-compliance from the onset.
- implementing a sound internal compliance framework based on the industry-wide standards as outlined in the Minimum Due Diligence documents.

In addition, financial institutions must also understand the ramifications of non-compliance to the FEP rules, which would include administrative or enforcement action. Financial institutions are expected to take swift action by reporting any non-compliances or breaches of FEP rules transparently and addressing any weaknesses in a timely manner.

This programme is structured with the aim to:

- provide an overview of the FEP rules, focusing on four primary FEP Notices, i.e. Notice 1, 2, 3 and 4. The remaining Notices of 5, 6 and 7 will be covered briefly.
- enhance participants' knowledge and comprehension of the FEP rules and its due diligence process via group discussions that are centred on anonymous real-life case scenarios.
- expose participants to the common factors or elements of non-compliances and breaches.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- interpret aptly the FEP rules and understand its policy intents
- demonstrate the use of the FEP rules and its due diligence measures when undertaking/facilitating a customer's banking transactions
- justify appropriate due diligence procedures as practised by the industry to ensure continuous compliance
- identify and resolve the issues leading to non-compliance of FEP

PROGRAMME PRE-REQUISITE

This programme is not a foundation-level programme; hence, the participants shall meet the following criteria to qualify in attending the programme:

- Have at least 3-5 years of solid working experience across the financial sectors in handling FEP-related banking transactions
- Possess good and sound knowledge of the overall FEP rules, including the banking industry's minimum due diligence documents on FEP transactions
- Familiar with the content and documents available in the Bank Negara Malaysia (BNM)'s FEP website *https://bnm.gov.my/fep*

TRAINING METHODOLOGY

Interactive presentation, group discussion and quizzes

PARTICIPANT PROFILE

Bank's Executive (Managers of intermediate level and above) from financial institutions i.e. Onshore banks and Development Financial Institutions who deals directly in FEP related banking transactions and meets the programme pre-requisite criteria

Note: Priority will be given for participant who has never attended this programme or other BNM-led FE Policy training programme before.

PROGRAMME OUTLINE

DAY 1

Overview on FEP
- FEP from market perspective: Sharing session by Head Of Treasury of a Licensed Onshore Bank

Notice 1: Dealing in Currency, Gold and Other Precious Matters
- Compliance Requirement on Notice 1
- Case studies, discussion and presentation on Notice 1

Notice 2: Borrowing, Lending and Guarantee
- Compliance Requirement on Notice 2
- Case studies, discussion and presentation on Notice 2

DAY 2

Recap of Day 1

Notice 3: Investment in Foreign Currency Asset
- Compliance Requirement on Notice 3
- Case studies, discussion and presentation on Notice 3

Notice 5, 6 and 7
- Compliance Requirement on Notice 5,6 and 7
- Case studies, discussion and presentation on Notice 5,6 and 7

DAY 3

Recap of Day 2

Notice 4: Payment and Receipt
- Compliance Requirement on Notice 4
- Case studies, discussion and presentation on Notice 4

Comprehensive case studies, discussion and presentation

Overall summary

TRAINERS

Senior Analysts and Analysts of BNM-Foreign Exchange Policy Department with extensive knowledge in the policy, assessment and compliance aspect of the FEP.

List of trainers
1. Wong Ching Yieng
2. Zulazwer bin Hassan
3. Guneshwary a/p Shanmugam

UNMASKING SHELL COMPANIES: DETECTING AND PREVENTING MONEY LAUNDERING RISKS

OVERVIEW

HRDC Prog No: 10001528488

WHEN

27 August 2026
9:00 am – 1:00 pm

LEARNING LEVEL

Intermediate

WHERE

Asian Banking School

FEES*

RM 950

**Subject to 8% Service Tax per pax*

Understanding the Role of Shell Companies in the Global and Local Context

- Examine the legitimate and illegitimate uses of shell companies and their role in financial crime, including fraud, tax evasion, and money laundering.

Unmasking Money Laundering (ML) Techniques Through Shell Companies

- Explore common methods criminals use to disguise ownership and control, including layering, nominee structures, and offshore jurisdictions.

Identifying Red Flags and Strengthening Compliance Measures

- Learn how to detect suspicious shell company activities by recognizing red flags, high-risk jurisdictions, and unusual transaction patterns.

Enhancing AML/CFT Controls and Reporting Mechanisms

- Understand legal and regulatory frameworks governing shell companies, including beneficial ownership transparency, and implement effective policies and reporting mechanisms to mitigate risks.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Define the structure of shell companies and their legitimate and illegitimate uses in global and local contexts
- Describe the mechanisms of Money Laundering (ML) through Shell Companies (incl. common techniques used to disguise ownership and control of shell companies)
- Identify red flags which may indicate misuse of shell companies for ML (e.g. lack of transparency of ownership or operations, unusual transaction patterns or high-volume transactions with no clear business purpose and use of jurisdictions with weak AML/CFT/CPF regulations)
- Explain the legal and regulatory frameworks governing shell companies (e.g. requirements of beneficial ownership transparency, AML/CFT/CPF laws and regulations and FATF)
- Describe risks associated with shell companies and strategies to mitigate the risks
- Analyse real-world case studies and draw lessons from them for application in their own contexts
- Provide guidance on implementing policies, procedures and controls to prevent abuse of shell companies
- Explain proper reporting mechanisms for suspicious activities involving shell companies

TRAINING METHODOLOGY

Face to face sharing including presentations, videos, case studies and discussions

PARTICIPANT PROFILE

Group AML (GAML), Group Internal Audit (GIA), Business Compliance Officers (BCOs) and Business Risk & Compliance Officers (BRCOs) of Group Wholesale Banking (GWB) as well as Group Community Banking (GCB) and Regional Entities

PROGRAMME OUTLINE

1. Understanding Shell Companies

2. Identifying Red Flags and Risk Indicators

3. Legal & Regulatory Frameworks

4. Prevention, Reporting & Best Practices

5. Wrap-Up & Key Takeaways

TRAINER

JOHN CHEAH SOON CHYE

SENIOR TRAINING CONSULTANT, COMMERCIAL BANKING, ASIAN BANKING SCHOOL

John Cheah has 24 years of working experience with a career that spanned being at an international consultancy and 3 foreign banks. He spent 4 years in external audit and 20 years in banking, where he specialised in Anti-Money Laundering and Counter Terrorism Financing (AML/CFT). His audit experience included performing internal and external audits at various types of companies, especially at insurance firms.

His banking career saw him covering multiple roles within the AML/CFT Compliance function. This included policy advisory, transaction monitoring, suspicious transaction reporting, procedures development and other related areas. He spent the last 10 years of his career developing and enhancing the AML/CFT framework of a commercial bank, which included pioneering an AML/CFT review team, designing AML/CFT risk assessments for branches and the entity, as well as running the bank's AML/CFT training programme for all segments within the organisation.

John has a Bachelor's degree in Accounting and Finance from the University of London and was an ACCA member. He moved into the space of Financial Crime Compliance soon after and has been a certified member of the Association of Anti-Money Laundering Specialists (ACAMS) since 2011. He also holds the Advanced Diploma in AML/CFT issued jointly by the Asian Institute of Chartered Bankers and International Compliance Association. John is also a HRD Corp certified trainer.

On the personal front, John enjoys public speaking and achieved the Distinguished Toastmaster (DTM) status from the global organisation Toastmasters International in 2012.

PUBLIC PROGRAMMES | COMPLIANCE

STRUCTURING RESILIENT AND FUTURE-PROOF COMPLIANCE FUNCTION IN FIS

OVERVIEW

HRDC Prog No:
10001674102

WHEN

24 September 2026
9:00 am – 5:00 pm

WHERE

Asian Banking School

LEARNING LEVEL

Intermediate

FEES*

RM 1,900
**Subject to 8% Service Tax per pax*

Compliance landscape in financial services continues to evolve, shaped by regulatory developments, technological advancements and shifting market dynamics.

Financial institutions must adopt a proactive, technology-driven, and risk-based approach in managing compliance risk to stay ahead of the emerging threats and regulatory changes. By fostering a strong compliance culture and leveraging innovative tools, organizations can enhance resilience, maintain regulatory integrity, and sustain long-term success in an increasingly complex financial ecosystem. The role of compliance has evolved significantly over the years. Traditionally viewed as a reactive function focused on regulatory adherence, it has now become a proactive and a strategic pillar within financial organizations. In view of the new developments, the need to deploy an advanced technological solution, i.e. an integrated Compliance Management System, is becoming rapidly relevant.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Recognize complete scope of Compliance Function as expected by regulators beyond what is done today
- Develop necessary framework, policies and action plans to enhance compliance function to cover all key areas
- Develop a positive mind-set to be a business enabler
- Understand the need for implementing technology driven (AI & Machine Learning assisted) compliance management system

TRAINING METHODOLOGY

Lecture including presentations, case studies and discussions

PARTICIPANT PROFILE

- Compliance, Risk and Audit Staff
- Business Managers
- Directors of financial services companies

PROGRAMME OUTLINE

Module 1 - Introduction & Evolution of Compliance in Financial Services
- Introduction to Compliance
- Evolution of Compliance in Financial Institutions in Malaysia
- What's Keeping the CCOs Awake
- Expanded Role of Compliance – Shift to Avoid the Drift
- Activity 1 – Bank & Telco Collaboration Challenges

Module 2 - Developing a Future Proof Compliance Framework
- Culture of Compliance as Part of Corporate Strategy
- Embedding Compliance in Business and Being Business Enabler
- Building Influence as a Compliance Officer
- Minimum Coverage in the Compliance Framework
- Activity 2 – Developing a Robust Compliance Framework

Module 3 - Compliance Monitoring, Testing and Investigation
- Real Time Surveillance vs Time-Based Surveillance
- Sampling vs Deep Dive Reviews or Investigations
- Dashboard and Reporting Mechanism
- Whistle Blowing Investigation Management
- Activity 3 – Group Discussion (Social Media and Effects on Employees)

Model 4 - Future Ready Compliance -Technology in Compliance Management
- 4 Compliance Challenges Requiring Investment in Technology
- 8 Compliance Processes in Desperate Need of an Automated AI Driven System
- Implementing a Well Defined Compliance Management System (CMS)
- Efficiency and Cost Benefit of CMS
- Activity 4 – Designing Capture in CMS

TRAINER

V MASLAMANI VATHARAJOO

WIDE EXPERIENCE IN THE FINANCIAL SERVICES SECTOR

V. Maslamani has wide experience in the financial services sector with deep expertise in the field of Compliance (including AML/CFT), Corporate Governance, Operational Risk, Trade Finance and Treasury. He has worked for 35 years in the banking sector covering various aspects by helming different positions in the banks. He started his career in Bank Negara Malaysia, responsible for conducting examination and investigations of banks, Islamic banks, Investments banks and stock- broking companies before moving to private sector.

His career path provided for him to gain extensive exposure in all key areas of commercial banking, investment banking, Islamic banking and insurance In his 35 years of banking he has been a senior examiner of Bank Negara Malaysia, Head of Treasury Operations, Team Lead for Loans Recovery after 1998 Financial Crisis, and a Branch Manager of KL Main Branch at Bank Utama. Thereafter, became the Head of Operational Risk of RHB Bank before being appointed to be the Chief Compliance Officer of RHB Bank and then promoted to be the Group Chief Compliance Officer of RHB Banking Group. Thereafter, he joined Al Rajhi Bank to successfully bring back the USD correspondent relationship (terminated since 2015) by revamping the compliance standards in the bank.

He is a professionally qualified Chartered Banker, Chartered Professional in Islamic Finance and a Certified Professional in AML/CFT. V Maslamani holds two degrees i.e. Bachelor of Accounting (Honours) and Bachelor of Economics (Honours). Throughout his illustrious career, V Maslamani has made significant contributions to the financial services industry. He chaired the Compliance Officers' Networking Group (CONG) and was instrumental in creating the AML/CFT Compliance Certification in Malaysia, now a mandated requirement by Bank Negara Malaysia (BNM).

Additionally, he organized the annual 'International Conference on Financial Crime and Terrorism Financing' and developed the first compliance module for FSTEP training. His leadership also led to the establishment of the Compliance Committee at the Association of Banks in Malaysia.

V Maslamani has a strong understanding of business needs and risk-reward dynamics, advocating for continuous process improvements and business process reengineering. He is known for his high ethical standards and ability to engage and influence others. He is regularly invited to speak at local and international conferences. His excellent interpersonal and presentation skills, coupled with his commitment to adding value to organizations, make him a sought-after trainer and speaker in the financial services industry.

PUBLIC PROGRAMMES | COMPLIANCE

NAVIGATING GLOBAL SANCTIONS: PRACTICAL RISKS AND RESPONSIBILITIES FOR FINANCIAL INSTITUTIONS

OVERVIEW

HRDC Prog No: 10001716431

AICB 8 CPD HOURS

WHEN

16 November 2026
9:00 am – 5:00 pm

WHERE

Asian Banking School

LEARNING LEVEL

Advanced

FEES*

RM 2,100
**Subject to 8% Service Tax per pax*

The programme will provide participants with an understanding and analysing the sanctions regime including on the failures of financial institutions and global firms around the world for breaches of sanction rules.

Every module/ part will be accompanied by class activities to ensure the participants thoroughly understand the content. Leveraging on group-based activities and using case examples/ common regulatory/audit findings, the speaker will also provide the ability for participants to leverage on industry-wide best practices in adhering/ managing sanctions risk.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- What sanctions are, categories of sanctions, the objectives of sanctions and the international framework of sanction regime
- Key sanctions requirements under the governing legislations in Malaysia and obligations as reporting institutions under the AMLATFPUAA 2001, institution subject to sanction requirements under Strategic Trade Act 2010
- Your institution's principal accountabilities and key obligations in complying to international and domestic sanctions' rules and regulations
- Main sanctions risks and controls factors essential for robust sanction governance framework
- Sanctions lists and screening management
- Vulnerability of your institution to fines and penalties for breaches violation of sanction requirements

TRAINING METHODOLOGY

Lecture, discussion, case studies and simulation

PARTICIPANT PROFILE

- Compliance Officers and Compliance Executives
- AML/CFT and Financial Crime Compliance Professionals
- Sanctions Screening and Transaction Monitoring Personnel
- Trade Finance Officers and Executives
- Payments and Remittance Operations Personnel
- Correspondent Banking and International Banking Officers
- Relationship Managers handling cross-border corporate customers
- Risk Management Officers and Executives
- Internal Auditors and Compliance Review Personnel
- Legal and Regulatory Affairs Professionals
- Operations and Middle Office Personnel involved in sanctions screening and payment processing
- Senior Managers and Heads of Compliance, Risk, Operations, Trade Finance, and Financial Crime Compliance functions

PROGRAMME OUTLINE

Global Sanctions Architecture & Geopolitical Risk Landscape
- What are economic sanctions & TFS
- FATF R.6 & R.7
- UNSCR regimes (Iran, DPRK, Al-Qaeda/ISIL, Russia)
- Multilateral, unilateral & secondary sanctions
- Current hotspots: Russia, Iran, DPRK, Venezuela
- Why banks are frontline enforcers of foreign policy

Major Sanctions Regimes Affecting Banks (US, UK, EU)
- OFAC, SDN & Sectoral lists
- 50% Rule, secondary sanctions
- Patriot Act (correspondent banking, proliferation)
- FinCEN typologies & enforcement
- OFSI strict liability regime
- FCA expectations
- EU Blocking Statute & divergence from US
- Practical impact on trade and USD clearing

Malaysia's Sanctions & Strategic Trade Control Framework
- AMLATFPUAA 2001 – freeze without delay
- Strategic Trade Act 2010 – dual-use, transshipment, brokering
- BNM policy documents
- MITI, Customs, BNM enforcement coordination
- Malaysia's role as trade hub and sanctions-evasion risk corridor

Sanctions Governance, Screening & Trade Operations Governance
- Board & Senior Management accountability
- Three Lines of Defence
- Sanctions risk assessment
- Operational Controls
- Screening and transaction monitoring
- Payments & Trade Finance
- Sanctions evasion typologies

Cost of Getting It Wrong – Enforcement & Case Studies
- Russia energy & shipping sanctions breaches
- Iran oil and dual-use trade
- DPRK cyber-enabled proliferation financing
- Venezuela oil & gold sanctions evasion
- Regulatory consequences
- Practical red flags workshop

TRAINER

AAZAD ANANTHAN

TRAINER, CONSULTANT & COMPLIANCE PRACTITIONER

Aazad Ananthan has over 29 years of experience in the banking sector, specializing in Anti-Money Laundering/Counter Financing of Terrorism (AML/CFT) and Anti-Bribery/Anti-Corruption (ABC) initiatives. His academic background includes a Master's in Commercial Law and dual Bachelor's degrees in Law and Business Studies from Universiti Malaya and Universiti Utara Malaysia respectively, complemented by certifications from the International Compliance Association (ICA) and Malaysian Anti-Corruption Academy (MACA).

He was a former Country Manager & member of the Board of Directors at an international currency exchange company, he also served as Senior Manager and Unit Head of the Centre of Excellence at Bank Islam, spearheading their internal training programs on compliance across the organization. His tenure also involved managing a repository of compliance knowledge and conducting critical corruption risk assessments, supporting key offices including the Office of Anti-Corruption & Professional Standards (OACP) and Audit.

Prior to this role, he was with the Asian Banking School as a Senior Consultant & Integrity Officer on AML/CFT and ABC matters. He led policy reviews and oversaw the development of online training modules. He also worked in few Labuan banks in AML/CFT operations and trade finance management roles.

PUBLIC PROGRAMMES | CREDIT

BEYOND THE NUMBERS: BEHAVIOURAL INSIGHTS IN CREDIT RISK

OVERVIEW

HRDC Prog No: 10001714508

AICB 8 CPD HOURS

WHEN

17 August 2026
9:00 am – 5:00 pm

WHERE

Asian Banking School

LEARNING LEVEL

Intermediate

FEES*

RM 1,900
**Subject to 8% Service Tax per pax*

Credit risk is often viewed as a purely quantitative exercise, dominated by financial ratios and historical data. This programme challenges that assumption, revealing how human psychology—biases, heuristics, intuition, and social pressures—plays a critical role in lending decisions.

Participants will explore how both bankers and borrowers are influenced by cognitive traps, optimism, group dynamics, and other behavioural factors that can subtly shape credit outcomes.

Through a blend of theory, real-world case studies, and practical tools, the program demonstrates how to integrate behavioural insights with traditional risk assessment frameworks.

Topics include bias awareness, gut instinct versus evidence-based judgement, borrower psychology, credit culture, and behavioural nudges. By the end, participants will understand how to make credit decisions that are not only data-informed but also fair, responsible, and human-centric.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Recognize how human biases influence credit decisions
- Balance intuition with data-driven analysis for better lending
- Assess borrowers beyond the numbers, including character and behaviour
- Apply behavioural nudges to guide smarter, safer credit choices

TRAINING METHODOLOGY

Powerpoint, videos, interactive, presentations/discussion, case-studies

PARTICIPANT PROFILE

Banking and Financial Services, Islamic Banking and Finance, Development Financial Institutions (DFIs), Credit Cooperatives, Microfinance Institutions, FinTech Lending Platforms, Insurance and Takaful Companies, and Organisations with Credit, Risk Management, or Financing Functions

PROGRAMME OUTLINE

Session 1: Introduction: Credit Risk Beyond Numbers
- Why credit risk is more than numbers
- Traditional risk assessment vs behavioural insights
- Learning objectives for the day
- Discussion: Share examples of when intuition or bias affected a decision

Session 2: The Bias Factor in Lending
- Cognitive biases and heuristics: anchoring, framing, confirmation bias, overconfidence, groupthink
- How biases manifest in loan approvals, risk rating, and portfolio management
- Interactive Exercise: Spot the bias in sample credit case studies
- Techniques to mitigate bias: checklists, second opinions, structured decision-making

Session 3: Gut Feel vs. Good Judgement
- Intuition in banking: benefits and pitfalls
- Distinguishing between instinct and prejudice
- Role of experience in interpreting non-financial signals
- Case Study: Real examples where gut feel prevented or caused losses
- Tools for balancing intuition with evidence

Session 4: Assessing Borrowers Beyond the Balance Sheet
Sub-Topics:
- The 5Cs revisited with a behavioural lens: Character, Capacity, Capital, Collateral, Conditions
- Role of reputation, personal networks, and trustworthiness in repayment
- Group Exercise: Analyze a borrower profile combining financial and behavioural indicators

Session 5: Predicting Borrower Behaviour
Sub-Topics:
- Psychological drivers of borrowing: optimism, overconfidence, short-term focus
- Behavioural warning signs of over-leverage and repayment risk
- Influence of social pressure and financial literacy
- Interactive Quiz / Scenario: Identify red flags in hypothetical loan applications

Session 6: Applying Behavioural Nudges
Sub-Topics:
- Introduction to Nudge Theory: choice architecture, subtle interventions
- Examples in banking: automatic reminders, structured decision prompts, clearer options
- Designing nudges for borrower behaviour and internal decision-making
- Hands-On Exercise: Create a nudge for improving loan repayment or internal approvals

Session 7: Integrating Numbers & Human Insight
Sub-Topics:
- Combining quantitative models with qualitative judgement
- Frameworks for holistic credit assessment
- Scenario exercise: make a lending decision using financial metrics and behavioural insights

Discussion: Lessons learned and applicability in participants' own work

TRAINER

DR LIM GUAN CHYE
SENIOR TRAINING CONSULTANT, COMMERCIAL BANKING, ASIAN BANKING SCHOOL

John Cheah has 24 years of working experience with a career that spanned being at an international consultancy and 3 foreign banks. He spent 4 years in external audit and 20 years in banking, where he specialised in Anti-Money Laundering and Counter Terrorism Financing (AML/CFT). His audit experience included performing internal and external audits at various types of companies, especially at insurance firms.

His banking career saw him covering multiple roles within the AML/CFT Compliance function. This included policy advisory, transaction monitoring, suspicious transaction reporting, procedures development and other related areas. He spent the last 10 years of his career developing and enhancing the AML/CFT framework of a commercial bank, which included pioneering an AML/CFT review team, designing AML/CFT risk assessments for branches and the entity, as well as running the bank's AML/CFT training programme for all segments within the organisation.

John has a Bachelor's degree in Accounting and Finance from the University of London and was an ACCA member. He moved into the space of Financial Crime Compliance soon after and has been a certified member of the Association of Anti-Money Laundering Specialists (ACAMS) since 2011. He also holds the Advanced Diploma in AML/CFT issued jointly by the Asian Institute of Chartered Bankers and International Compliance Association. John is also a HRD Corp certified trainer.

On the personal front, John enjoys public speaking and achieved the Distinguished Toastmaster (DTM) status from the global organisation Toastmasters International in 2012.

PUBLIC PROGRAMMES | DIGITAL BANKING

ENTERPRISE AI ROAD MAPPING: FROM IDEAS TO IMPLEMENTATION

OVERVIEW

HRDC Prog No: 10001674110

WHEN

24 September 2026
9:00 am – 5:00 pm

WHERE

Asian Banking School

LEARNING LEVEL

Foundation

FEES*

RM 1,700
**Subject to 8% Service Tax per pax*

This one-day workshop helps banking professionals move from AI ideas to AI implementation by providing a structured, step-by-step framework to plan, prioritize, and roll out GenAI and AI initiatives across departments.

Participants will learn how to identify the right use cases, align them to business value and risk appetite, build cross-functional teams, set up governance mechanisms, and manage pilots and scale-ups. Case studies from Malaysian banks will highlight what works—and what doesn't—when turning AI ambition into reality.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Understand AI technologies suitable for enterprise banking use
- Score and prioritize AI use cases based on business value & feasibility
- Set up cross-functional AI taskforces with clear roles
- Align implementation plans with governance and compliance expectations
- Develop a phased roadmap for internal rollout and adoption

TRAINING METHODOLOGY

This workshop uses lectures, real-world case studies, interactive discussions, and practical brainstorming exercises to engage participants

PARTICIPANT PROFILE

- Heads of Digital, Strategy, Innovation, or PMO
- Department leads from HR, Compliance, Risk, Ops, Product, IT
- Transformation, Automation & AI Working Group members
- Anyone tasked with delivering GenAI/AI solutions in banking context

PROGRAMME OUTLINE

Module 1: Demystifying AI – What's Possible, What's Not (Yet)

- Review of practical AI types: predictive, generative, classification
- GenAI in context: text, image, speech, process automation
- Use Case Tour (Malaysian banks):
  - Internal: HR, Risk, Audit, Compliance
  - Customer-facing: Chatbots, WhatsApp, Loan apps
  - Decisioning: Credit scoring, segmentation
- Activity: AI Bingo – What's already being tried in your bank?

Module 2: Framing High-Value, Low-Risk Use Cases

Where to start: Business pain, cost centre, compliance need

- AI Fit vs Excel Fit vs RPA Fit: Making the right match
- Scoring Matrix: Strategic Value vs Ease of Execution (SV vs EE)
- Use Case Prioritization Grid (Bank examples):
  - Automated product FAQs
  - Early warning fraud alerts
  - Employee onboarding automation
- Activity: Rank top 3 use cases for your team

Module 3: Building Your AI Taskforce – Roles & Readiness

- The 3 Teams You Need: Business + Data/IT + Governance
- Role Cards: Product Owner, Prompt Designer, Data Steward, Risk Rep
- Skills Gap Matrix: What can be upskilled vs outsourced
- Tools in the Stack: n8n, LangChain, Azure OpenAI, Copilot, Slack bots
- Activity: Map your AI Taskforce for a priority use case

Module 4: Governance, Guardrails & Regulatory Alignment

- BNM & SC TRM references to AI, data ethics, and automation
- Drafting "AI Usage Policies" for internal productivity tools
- Prompt logging, audit trails, and explainability expectations
- Model Hosting: Public LLM, Private LLM, RAG-enhanced
- Activity: Draft governance plan for an AI use case

Module 5: From Pilot to Production – The 6-Stage Rollout PlanModule 5: From Pilot to Production – The 6-Stage Rollout Plan

- The 6 Stages:
  1. Problem Framing
  2. Use Case Scoring
  3. Team Mobilization
  4. Proof-of-Concept
  5. Pilot Deployment
  6. Scale-Up & Feedback
- Budget & Procurement: Monthly SaaS vs In-house dev
- Case Studies: Success + Failure from Malaysian banks
- Activity: Build a roadmap for 1 use case (timeline, checkpoints, risks)

Module 6: Managing Adoption, Hype & Long-Term AI Culture

- Driving adoption: Comms, training, change champions
- Avoiding the "pilot graveyard" trap
- AI Education for Business Teams (not just tech!)
- Final Output:
  - Department-level "AI Roadmap Canvas" with 3 steps over next 90 days
  - Presentation & peer feedback

TRAINER

PETER KUA

CO-FOUNDER OF GROWTH.PRO DATA SCIENCE TRAINING ACADEMY | DATA & AI STRATEGIST TRAINER

Peter Kua is the Co-founder and Chief Data Officer of Growth.Pro Data Science Consulting & Training, where he helps organisations leverage data as a competitive advantage and identify new business opportunities through data-driven strategies. He previously led the Data Science team at REV Media Group, formerly Media Prima Digital, and played an instrumental role in driving Malaysia's National Big Data Analytics Initiative under MDEC, particularly in thought leadership and industry development. He also contributed to the development of the first National Big Data Analytics Framework, which outlined strategic recommendations and action plans to support the national vision. Peter has extensive experience conducting Big Data Strategy training for organisations across various industries, including NTT Data, PosAviation, Hitachi, FGV, Perodua, Maxis, SIRIM, OCBC, TNB, TM One, Johnson & Johnson, Citibank, Alliance Bank, Bank Islam, Intel, Dell, and Sarawak Energy. His professional strengths include data science, big data strategy and thought leadership, with industry exposure spanning media, internet, manufacturing, FMCG, e-learning and agriculture.

NG KENG FAI

LEAD TRAINER AND DATA SCIENCE LEAD AT GROWTH.PRO DATA SCIENCE CONSULTING & TRAINING

Keng Fai is the Lead Trainer and Data Science Lead at Growth.Pro Data Science Consulting & Training, where he designs interactive corporate training programmes in AI, data science and machine learning, while developing frameworks and prototypes for AI-driven business solutions. With experience across academia, entrepreneurship and industry, he has lectured at UniRazak, served as a vocational trainer at New Era Institute of Vocational and Continuous Education in Kajang, and founded software development teams in fintech and edtech startups. His work combines marketing, software engineering and AI expertise to deliver practical, technology-enabled solutions. Keng Fai has conducted corporate training across manufacturing, fintech, banking and financial services, including workshops on AI-powered automation, fraud detection, analytics and AI strategy. His broader industry experience includes robotics and mechatronics engineering, with previous roles in oil and gas and manufacturing, including at Flextronics. He has also consulted for and coached clients such as Beyond Insights, Plus Minus Zero and Watson-Marlow on AI and data-driven strategies. During the Malaysian Movement Control Order, he conducted e-training sessions for entrepreneurs across industries, covering marketing, web development and data analytics, and was invited to Astro AEC's SME Great Helper to advise on digital transformation for SMEs and established organisations alike.

PUBLIC PROGRAMMES | DIGITAL BANKING

MASTERING GENERATIVE AI IN BANKING: A PRACTICAL GUIDE TO CHATGPT, CLAUDE AND GEMINI

OVERVIEW

HRDCORP CLAIMABLE

AICB 8 CPD HOURS

WHEN

10 September 2026
9:00 am – 5:00 pm

WHERE

Asian Banking School

LEARNING LEVEL

Intermediate

FEES*

RM 1,900
**Subject to 8% Service Tax per pax*

Artificial intelligence is rapidly reshaping how financial institutions analyse information, design products, manage risk and interact with customers. Generative AI systems such as ChatGPT, Claude and Gemini are increasingly used as professional thinking assistants capable of supporting research, analysis, report writing, coding, and strategic planning.

While many banking professionals are aware of these tools, there remains significant uncertainty regarding their capabilities, limitations and appropriate use cases within financial institutions. Different AI systems have distinct strengths in areas such as reasoning, coding, document analysis, data interpretation and knowledge synthesis.

Understanding these differences is important for professionals seeking to use AI responsibly and effectively within banking environments that require accuracy, compliance awareness and sound judgement.

This programme provides a structured overview of the three major generative AI platforms, namely ChatGPT, Claude and Gemini. Participants will examine how these systems work, how they differ in capability, and how each tool can be applied to specific banking tasks.

Through demonstrations and guided exercises, participants will explore practical applications such as analysing regulatory documents, generating management reports, summarising financial information, supporting risk analysis, improving customer communication and generating strategic insights.

Participants will also evaluate which AI tool may be most appropriate for particular banking functions including product development, compliance analysis, customer service support, market research and innovation initiatives.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Understand the basic principles and capabilities of generative AI systems used in professional environments.
- Explain the key features and differences between ChatGPT, Claude and Gemini.
- Identify banking tasks where generative AI tools can support analysis, communication and decision making.
- Evaluate which AI system is most suitable for different banking applications.
- Apply AI tools to generate insights, summaries and analytical outputs relevant to banking operations.

PARTICIPANT PROFILE

This programme is suitable for banking and financial services professionals, digital banking and innovation teams, product development managers, risk and compliance professionals, strategy and transformation teams, operations managers, technology and IT professionals in financial institutions, and managers interested in applying AI tools in their work.

TRAINING METHODOLOGY

The programme adopts a practical and interactive learning approach that combines conceptual understanding with hands-on exploration of AI tools.

Training methods include:
- Facilitated lectures introducing AI concepts
- Demonstrations of ChatGPT, Claude and Gemini capabilities
- Comparative analysis exercises between AI systems
- Scenario-based problem solving related to banking tasks
- Guided practice using AI tools to generate analytical outputs
- Group discussions on responsible AI adoption

Participants will actively experiment with generative AI tools during the programme to better understand their practical applications and limitations.

PROGRAMME OUTLINE

Module 1: Introduction to Generative AI in Banking
- What is generative artificial intelligence
- Overview of large language models
- How generative AI is transforming professional work
- Opportunities and risks of AI adoption in banking

Module 2: Understanding ChatGPT, Claude and Gemini
- Overview of the three major generative AI platforms
- Key capabilities and differences between the tools
- Strengths and limitations of each system
- Practical comparison of outputs generated by each AI system

Module 3: Applying Generative AI to Banking Tasks
- Using AI to summarise financial and regulatory documents
- Generating business reports and internal memos
- Supporting product research and innovation analysis
- AI-assisted customer communication and service responses
- Practical demonstration using ChatGPT, Claude and Gemini

Module 4: Choosing the Right AI Tool for Banking Applications
- AI for compliance and regulatory analysis
- AI for research and strategy development
- AI for coding, data analysis and technical tasks
- AI for writing, summarisation and communication tasks
- Evaluating which AI system is most suitable for each task

Module 5: Responsible Use of AI in Banking
- Risks of AI misuse in financial institutions
- Data privacy and confidentiality considerations
- Verification of AI-generated outputs
- Governance practices for responsible AI use in banking

Assessment and Programme Wrap-Up
- Short knowledge assessment
- Practical reflection on AI applications in participants' roles

TRAINER

DR VIJAYAN PARAMSOTHY

DIRECTOR OF DIGITAL BANKING & LEADERSHIP

Dr Vijayan Paramsothy is the Director of Digital Banking & Leadership at the Asian Banking School. He started his career working in one of the big 8 Chartered Accountants and Management Consultancy firms in the UK. He has over 20 years of banking experience working in local and foreign banks up to a senior management level, ranging over a diverse range of disciplines.

He is currently involved in structuring bespoke technical and soft skill programmes for banks. In addition, he is involved in the curriculum working committee for professional qualification programmes such as the Chartered Banker and Bank Risk Management. He is also a designated Chartered Banker trainer, bringing a fresh approach to self-directed learning using mind-mapping techniques, case studies and problem-based learning. Dr Vijay has published banking and finance related text books and journal articles internationally, including, "Success Factors for the Implementation of Entrepreneurial Knowledge Management in Malaysian Banks" (Journal of Information & Knowledge Management, 2013).

Dr Vijay holds an Honours Degree in Accounting and Finance from Scotland, a Master of Science Degree in Multimedia Technology (Banking), a Doctor of Business Administration (Banking Strategy and Marketing) from Australia, and a Doctor of Philosophy (Knowledge Management in Banking) from Malaysia. He recently successfully completed his Chartered Banker MBA from the Bangor Business School, Wales together with his Chartered Banker status awarded by the Chartered Banker Institute in Scotland. He is also a Certified Training Professional (ARTDO) and a Certified HRD Corp trainer.

PUBLIC PROGRAMMES | INVESTMENT BANKING

INTRODUCTION TO INVESTMENT BANKING

OVERVIEW

HRDC Prog No:
10001292134

WHEN
23 July 2026
9:00 am – 5:00 pm

LEARNING LEVEL
Foundation

WHERE
Asian Banking School / Online

FEES*
RM 1,700
**Subject to 8% Service Tax per pax*

This one-day programme will provide participants with an understanding of the roles and responsibilities of licensed intermediaries and other representatives, and the regulations governing the business activities and market practices in the Malaysian capital markets.

It will also provide an overview of Investment Banking, the functions of various areas and functions within an Investment Bank and the common forms of Investment Banking products, services and solutions.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Identify the overall financial systems and regulatory framework that affects the local capital markets
- Explain capital and how they can be used by Investment Bankers to help their clients
- Understand the roles and functions of investment banks

TRAINING METHODOLOGY

Lecture, case studies, exercises and discussions

PARTICIPANT PROFILE

Retail and commercial bankers and anyone who is interested in the fundamentals of Investment Banking

PROGRAMME OUTLINE

Introduction
- What is financial and capital markets
- What is investment banking
- Roles and function of investment banks
- Inside an investment bank - sell vs. buy side
- Regulations governing Malaysian capital markets

Inside an Investment Bank
- Capital markets
- Financial advisory
- Trading and brokerage
- Research
- Asset management

Investment Banking products and services
- Debt and fixed income
- Equities
- IPOs
- Corporate finance
- Sales and trading

The Future of the Investment Banking Landscape
- FinTech
- Big Data, AI and algorithms
- Blockchain
- Robotic process automation

TRAINER

CHEAH WEE LEONG

DIRECTOR OF NEXT GEN BANKING, ASIAN BANKING SCHOOL

Cheah Wee Leong has more than 25 years' experience working in the banking industry with local and foreign banks in various roles and capacities. A seasoned professional, Wee Leong brings with him broad experience as a former banker and management consultant.

Wee Leong started his career at Citibank in 1993 before joining US management consultancy firm Accenture in 1997. At Accenture, he was involved in managing large bank merger-integration, process re-engineering and transformation projects. He has worked in projects in various countries including Hong Kong, China, Singapore, Indonesia, Thailand, Mauritius and Saudi Arabia.

In 2003, Wee Leong joined CIMB as its Head of Operational Risk Management and led the implementation of the bank's operational risk management and Basel 2 – Operational Risk framework. Subsequently, he assumed various senior roles in Trade Finance, Regional Transaction Banking, Corporate Banking, Treasury and Markets division and Group CEO office at CIMB. His last role at CIMB was as Director, Group Strategy.

Wee Leong holds a Bachelor of Business Administration from the USA and a Master of Business Administration (with Distinction) from the Anglia Ruskin University, UK. He obtained training from Citibank Asia Pacific Banking Institute in Singapore in 1995. He is a certified Chartered Banker, Certified Expert in ESG and Impact Investing (awarded by Frankfurt School of Finance and Management), and a holder of the "Certificate in Climate Risk" and "Certificate in Digital & AI Evolution in Banking" (awarded by Chartered Body Alliance, UK) and PRINCE2 Foundation and Practitioner Certificate in Project Management.

Wee Leong completed the "Leading the Sustainability in Transformation in Banking" programme with the Frankfurt School of Finance and Management (Germany) in October, 2022 and the "Global Shifts and Risk for Banking Leaders" at Said Business School, University of Oxford (UK) in September, 2024. Wee Leong completed the "Creating Value with AI & Data for Banking and Finance Leaders" with the Essec Business School in Paris in July, 2025.

THE PSYCHOLOGY OF FINANCE AND INVESTMENT DECISIONS

OVERVIEW

HRDC Prog No: 10001292134

AICB 8 CPD HOURS

10 SIDC CPE POINTS

WHEN
13 July 2026
9:00 am – 5:00 pm

WHERE
Asian Banking School

LEARNING LEVEL
Intermediate

FEES*
RM 1,900
Subject to 8% Service Tax per pax

"The investor's chief problem - and even his worst enemy - is likely to be himself."

Benjamin Graham, 20th-century American economist and famous value investor

Behavioural finance studies the biases and influences that affect the financial behaviours of investors and financial practitioners. It recognises that our abilities to make difficult and complex financial decisions are limited due to the biases and errors of judgement to which humans are susceptible. Being aware of the principles of behavioural finance can help investors check their perceptions against facts.

In this one-day programme, you will learn about the wide range of biases in decision making and information processing errors affecting judgments in finance. It examines cognitive biases, discusses the impact of biases on financial decision-making and also explores the behaviour of investors, fund managers and corporate decision makers. Understanding the different types of biases can be extremely valuable in studying and managing better market outcomes. Advisors who understand the psychological or emotional factors that influence investors to behavioural biases can differentiate their services and better serve their clients.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Describe the common errors in trading and financial markets
- Identify the main behavioral biases and heuristics which can affect market outcomes
- Analyse social factors that distort decision-making in financial market

TRAINING METHODOLOGY

Lecture, case studies, exercises and discussions

PARTICIPANT PROFILE

Investors, fund managers, traders and anyone interested in understanding behavioural finance and how it affects the markets and corporate decision making

PROGRAMME OUTLINE

Introduction
- Behavioural finance and decision-making biases: how psychological influences can affect market outcomes
- Reflective vs reflexive approaches to decision making
- Heuristics and mental short-cuts: make decision-making simpler and faster through shortcuts and good-enough calculations but it can also be prone to bias and errors in judgment
- Why investors are often irrational: the cyclical investment process is ladden with psychological pitfalls. Only by avoiding inherent behavioral biases can investors hope to reach impartial decisions

Case Study
- Traditional Finance vs Behavioural Finance - how investors' "humanness" can lead them to make sub-optimal financial decisions they would not make if they were entirely rational as traditional finance theory supposes them to be

Self-deception Biases
- Self-deception can severely limit the way we learn. When we mistakenly think we know more than we actually do, we tend to miss information that we need to make an informed decision. It is important to learn how self-deception biases impact decision making in finance and trading
- Overconfidence bias: overconfidence is the driving force behind the irrational exuberance that can cause a market to crash. People who feel more financially secure than they actually are may spend too much or not save enough. Or they may be overactive traders who believe they can time their investment decisions to beat the market but end-up doing the opposite
- Illusion of knowledge and control: why people think they can control random and uncontrollable events and why online traders tend to trade more frequently than they should
- How to guard against self-deception biases

Case Study
- The trouble with confidence (according to Daniel Kahneman - the "Father" of Behavioural Finance)

Cognitive Biases
- Hindsight bias: regrets and why this leads to investors unknowingly making poor decisions going forward
- Confirmation bias: why investors often do not always behave rationally and why this supports argument that the market behaves inefficiently
- Representative bias: tendency of decision-makers to make decisions based on stereotypes, to see patterns where perhaps none exist
- Anchoring bias: people rely too much on pre-existing information or the first information they find. They anchor their decision on mental reference points
- How to guard against cognitive biases

Case Study
- How cognitive biases can impact investment decisions and what can be done to control this?
- How to improve your daily decision making: top cognitive biases to avoid?

Emotional Biases
- Overview of emotional biases
- The narrative fallacy: we love stories and we let our preference for a good story cloud the facts and our ability to make informed decisions
- Loss aversion and prospect theory
- How to guard against emotional biases: looking towards logic rather than emotion in investment decisions

Case Study
- Overcoming emotional biases to have a successful investing experience
- Theranos and Elizabeth Holmes - how everyone was fooled by narrative

Social Biases
- Herding bias: many investors often follow what they perceive other investors are doing rather than make decisions based on their own analysis
- Impact of social influence on investor's trading behaviour, for example sell-offs and rallies
- Guarding against social and herding biases

Case Study
- Herd mentality in the financial markets
- How to break from the crowd and be a successful investor

Conclusion: be aware of biases that affect investment decisions

Exercise and discussion: How to overcome "investor irrationality?"

TRAINER

CHEAH WEE LEONG

DIRECTOR OF NEXT GEN BANKING, ASIAN BANKING SCHOOL

Cheah Wee Leong has more than 25 years' experience working in the banking industry with local and foreign banks in various roles and capacities. A seasoned professional, Wee Leong brings with him broad experience as a former banker and management consultant.

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Wee Leong holds a Bachelor of Business Administration from the USA and a Master of Business Administration (with Distinction) from the Anglia Ruskin University, UK. He obtained training from Citibank Asia Pacific Banking Institute in Singapore in 1995. He is a certified Chartered Banker, Certified Expert in ESG and Impact Investing (awarded by Frankfurt School of Finance and Management), and a holder of the "Certificate in Climate Risk" and "Certificate in Digital & AI Evolution in Banking" (awarded by Chartered Body Alliance, UK) and PRINCE2 Foundation and Practitioner Certificate in Project Management.

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PROGRAM AWAM | BAHASA

KURSUS PENYEGARAN BAHASA MELAYU

PENGENALAN

HRDC Prog No:
10001445641

TARIKH
18 Ogos 2026
9:00 pagi – 5:00 petang

TAHAP
Pertengahan

LOKASI
Asian Banking School

YURAN*
RM 1,000
Yuran tertakluk pada cukai perkhidmatan (8%).

Kursus ini memberikan tumpuan pada aspek tatabahasa bahasa Melayu selain aspek ejaan dan peristilahan.

Tatabahasa merupakan aspek penting dan menjadi asas dalam penghasilan penulisan dan pertuturan yang baik dan berkesan. Dengan menguasai tatabahasa, kesilapan dalam penulisan dapat dikurangkan dan peserta dapat menggunakan tatabahasa yang betul dalam urusan rasmi harian.

OBJEKTIF

- Menyegarkan pengetahuan peserta tentang penggunaan bahasa Melayu khususnya yang berkaitan dengan aspek ejaan, peristilahan dan tatabahasa
- Memberikan maklumat tentang kesalahan bahasa yang lazim dilakukan oleh pengguna bahasa Melayu
- Menggalakkan penggunaan bahasa Melayu yang baik dan betul sama ada dalam komunikasi lisan mahupun penulisan

HASIL KURSUS

Pada akhir kursus, peserta akan dapat:

- Mengatasi kekeliruan dalam pengejaan kata jati bahasa Melayu dan kata pinjaman/serapan daripada bahasa asing
- Mengenal pasti kata umum atau istilah dan kaedah mendapatkan padanan istilah
- Mengenal pasti bentuk kesalahan tatabahasa yang lazim dan menggunakan tatabahasa yang betul

KAEDAH PENGAJARAN

- Ceramah
- Tayangan slaid/media
- Soal jawab
- Latihan/amali

KUMPULAN SASARAN

Warga sektor perbankan dan kewangan, syarikat insurans dan pengendali takaful yang ingin meningkatkan kemahiran berbahasa dan mutu penggunaan bahasa kebangsaan dalam urusan rasmi sektor perkhidmatan kewangan

KANDUNGAN

Sistem Ejaan Rumi Bahasa Melayu
- Ejaan kata jati bahasa Melayu
- Ejaan kata serapan daripada bahasa Arab dan bahasa Inggeris

Peristilahan Bahasa Melayu
- Kata umum atau istilah
- Peristilahan dan bidang ilmu

Kesalahan Tatabahasa yang Lazim
- Bentuk kata (kata tunggal, kata terbitan, kata ganda, kata majmuk)
- Imbuhan dan makna (jenis imbuhan untuk kata nama, kata kerja dan maknanya)
- Bentuk dan ragam ayat
- Pengaruh bahasa asing dalam bahasa Melayu (pengaruh laras/gaya bahasa asing dalam bahasa Melayu)

PENCERAMAH

ABD. KARIM A. BAKAR

MANTAN KETUA BAHAGIAN PENGUATKUASAAN BAHASA MELAYU, DBP

Encik Abd. Karim A. Bakar berkhidmat selama 37 tahun di Dewan Bahasa dan Pustaka (DBP) dan bersara pada bulan Oktober 2014 sebagai Ketua Bahagian Penguatkuasaan Bahasa Melayu. Beliau menerima pingat Ahli Mangku Negara (A.M.N.) daripada DYMM Yang di-Pertuan Agong pada tahun 2010. Berkelulusan Ijazah Sarjana Muda Sastera (Kepujian) dalam bidang Sejarah dan Kesusasteraan dari Universiti Sains Malaysia, beliau turut mengikuti latihan profesional dalam bidang penerbitan di Oxford, London (1998) dan Perth, Australia (1999).

PROGRAM AWAM | BAHASA

KURSUS PENULISAN PROFESIONAL DOKUMEN RASMI (KERTAS CADANGAN DAN LAPORAN)

PENGENALAN

HRDC Prog No: 10001446087

AICB 16 CPD HOURS

TARIKH
14 – 15 September 2026
9:00 pagi – 5:00 petang

TAHAP
Pertengahan

LOKASI
Asian Banking School

YURAN*
RM 1,500

**Yuran tertakluk pada cukai perkhidmatan (8%).*

Kertas cadangan dan laporan merupakan dokumen penting dalam sesuatu program.

Kertas cadangan disediakan sebelum sesuatu program dilaksanakan, manakala laporan pula disediakan semasa atau selepas program dilaksanakan. Dalam kursus ini, peserta akan mempelajari aspek tatabahasa, laras bahasa, format penulisan dan kaedah pengolahan isi kertas cadangan dan laporan. Kursus ini dilaksanakan selama dua hari.

OBJEKTIF

- Meningkatkan kemahiran dan keterampilan penulisan dalam bahasa Melayu khususnya dalam penulisan kertas cadangan dan laporan
- Memberikan maklumat tentang kesalahan bahasa yang lazim dilakukan oleh pengguna bahasa Melayu dalam penulisan kertas cadangan dan laporan
- Memahami gaya penulisan kertas cadangan dan laporan yang baik dan berkesan

HASIL KURSUS

Pada akhir kursus, peserta akan dapat:

- Meningkatkan kemahiran dan keterampilan menulis kertas cadangan dan laporan
- Menulis pelbagai jenis kertas cadangan dan laporan dengan yakin menggunakan bahasa yang baik dan betul
- Mengetahui kaedah penyusunan idea yang baik dan penghujahan yang mantap
- Menulis kertas cadangan dan laporan yang meyakinkan dan berkesan

KAEDAH PENGAJARAN

- Ceramah
- Tayangan slaid/media
- Soal jawab
- Latihan/amali

KUMPULAN SASARAN

Warga sektor perbankan dan kewangan, syarikat insurans dan pengendali takaful yang ingin meningkatkan kemahiran berbahasa dan mutu penggunaan bahasa kebangsaan dalam urusan rasmi sektor perkhidmatan kewangan

KANDUNGAN

Pengenalan Dasar Bahasa Kebangsaan

Asas Tatabahasa dan Sistem Ejaan

Laras Bahasa

Penulisan Kertas Cadangan dan Laporan
- Pengenalan
- Format Penulisan
- Pengumpulan Maklumat
- Pengolahan Isi

Latihan dan Pembentangan

PENCERAMAH

ABD. KARIM A. BAKAR

MANTAN KETUA BAHAGIAN PENGUATKUASAAN BAHASA MELAYU, DBP

Encik Abd. Karim A. Bakar berkhidmat selama 37 tahun di Dewan Bahasa dan Pustaka (DBP) dan bersara pada bulan Oktober 2014 sebagai Ketua Bahagian Penguatkuasaan Bahasa Melayu. Beliau menerima pingat Ahli Mangku Negara (A.M.N.) daripada DYMM Yang di-Pertuan Agong pada tahun 2010. Berkelulusan Ijazah Sarjana Muda Sastera (Kepujian) dalam bidang Sejarah dan Kesusasteraan dari Universiti Sains Malaysia, beliau turut mengikuti latihan profesional dalam bidang penerbitan di Oxford, London (1998) dan Perth, Australia (1999).

PUBLIC PROGRAMMES | LEADERSHIP

GAMIFICATION-BASED LEADERSHIP FOR DIGITAL TRANSFORMATION IN BANKING SYSTEMS THINKING, DECISION-MAKING, AND EXECUTION

OVERVIEW

HRDC Prog No: 10001672798

WHEN
26 August 2026
9:00 am – 5:00 pm

WHERE
Asian Banking School / Online

LEARNING LEVEL
Intermediate

FEES*
RM 1,900
**Subject to 8% Service Tax per pax*

Digital transformation in banking is no longer primarily a technology issue. It is a leadership challenge involving system redesign, cross-functional coordination, decision-making under uncertainty, and cultural readiness.

Despite significant investments in digital platforms, automation, and data infrastructure, many digital initiatives fail or underperform. These failures typically stem from:

- Fragmented ownership across functions
- Poor translation of digital strategy into execution
- Limited understanding of system interdependencies
- Behavioural resistance and fear during change
- Continued reliance on “business as usual” (BAU) thinking in non-BAU environments

This one-day programme develops leadership capability for digital transformation, using experiential learning through gamification. Participants experience how digital systems behave as interconnected networks, how small decisions create cascading impacts, and how leadership behaviour determines whether digital initiatives scale or stall.

Rather than teaching digital transformation as tools or trends, the programme focuses on how leaders think, decide, and act in digitally enabled banking environments. The programme is explicitly aligned with Malaysia’s Digital Economy Blueprint (MyDIGITAL) and HRD Corp’s priority on future-ready digital leadership.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Develop senior bankers’ ability to lead digital transformation as a systems and execution challenge
- Strengthen leadership judgement in digital prioritisation and decision-making
- Enhance awareness of system interdependencies and cascading digital risk
- Address behavioural and cultural barriers to digital adoption
- Translate digital transformation insights into practical leadership actions within banking environments

TRAINING METHODOLOGY

The programme adopts gamification-based experiential learning, supported by structured debriefs and leadership reflection.

Key components include:
- Digital and system-based simulations (gamification)
- Facilitated sense-making and discussion
- Banking-specific translation of learning
- Leadership reflection and commitment setting

PARTICIPANT PROFILE

Retail banking, wholesale banking, Islamic banking, digital banking units, and shared services

PROGRAMME OUTLINE

Why Gamification Is Used to Teach Digital Transformation Leadership

- Experience system behaviour rather than read about it
- Observe cascading effects of small design or communication failures
- Surface behavioural resistance and coordination breakdowns
- Learn through safe failure and rapid feedback

Session 1: Digital Transformation Is a Leadership Problem

- Why digital initiatives fail despite strong technology investment
- BAU thinking in non-BAU digital systems
- Leadership accountability in digital transformation
- Banking examples of digital execution failure

Leadership Insight:
Digital transformation fails when leaders treat systems as tools rather than ecosystems.

Session 2: Digital Systems and Interdependence (Gamified Simulation)
Participants experience:

- System interdependence and interface risk
- Cascading digital and operational failures
- Fragility versus resilience in digital systems

Key Digital Concepts

- System coupling
- Operational dependency
- Resilience engineering

Session 3: Strategy-to-Execution in Digital Transformation (Gamified Simulation)
Participants explore:

- Digital strategy intent versus execution reality
- Information asymmetry and decision distortion
- Leadership without formal authority

Leadership Focus

- Cross-functional coordination
- Decision clarity
- Execution discipline

Session 4: Decision-Making and Trade-Offs in Digital Projects (Gamified Simulation)
Participants experience:

- Resource constraints in digital initiatives
- Prioritisation under pressure
- Short-term delivery versus long-term system health

Digital Leadership Lens

- Agile decision-making
- Iterative learning
- Risk-informed prioritisation

Session 5: Culture, Trust, and Behaviour in Digital Change
Participants examine:

- Fear and resistance during digital change
- Blame culture following digital incidents
- Psychological safety and learning orientation

Governance Focus

- Accountability
- Risk culture
- Incident learning and continuous improvement

Session 6: Integration and Leadership Commitment
Participants identify:

- One digital assumption to challenge
- One system or process to redesign
- One leadership behaviour to change or strengthen

TRAINER

DR VIJAYAN PARAMSOTHY

DIRECTOR OF DIGITAL BANKING & LEADERSHIP

Dr Vijayan Paramsothy is the Director of Digital Banking & Leadership at the Asian Banking School. He started his career working in one of the big 8 Chartered Accountants and Management Consultancy firms in the UK. He has over 20 years of banking experience working in local and foreign banks up to a senior management level, ranging over a diverse range of disciplines.

He is currently involved in structuring bespoke technical and soft skill programmes for banks. In addition, he is involved in the curriculum working committee for professional qualification programmes such as the Chartered Banker and Bank Risk Management. He is also a designated Chartered Banker trainer, bringing a fresh approach to self-directed learning using mind-mapping techniques, case studies and problem-based learning. Dr Vijay has published banking and finance related text books and journal articles internationally, including, "Success Factors for the Implementation of Entrepreneurial Knowledge Management in Malaysian Banks" (Journal of Information & Knowledge Management, 2013).

Dr Vijay holds an Honours Degree in Accounting and Finance from Scotland, a Master of Science Degree in Multimedia Technology (Banking), a Doctor of Business Administration (Banking Strategy and Marketing) from Australia, and a Doctor of Philosophy (Knowledge Management in Banking) from Malaysia. He recently successfully completed his Chartered Banker MBA from the Bangor Business School, Wales together with his Chartered Banker status awarded by the Chartered Banker Institute in Scotland. He is also a Certified Training Professional (ARTDO) and a Certified HRD Corp trainer.

PUBLIC PROGRAMMES | LEADERSHIP

LEADERSHIP EQ MASTERY (LEADERSHIP EMAS) PROGRAMME - "LEADERSHIP WITH A TOUCH OF GOLD"

OVERVIEW

HRDC Prog No: 10001671937

AICB 16 CPD HOURS

WHEN
22 – 23 September 2026
9:00 am – 5:00 pm

WHERE
Asian Banking School

LEARNING LEVEL
Intermediate

FEES*
RM 2,900
**Subject to 8% Service Tax per pax*

Without good emotional management, it is easy to derail our work, our relationship and our life.

As leaders, self-awareness is key to understanding oneself, and to regulating our emotions well in ourselves and in our relationships. The ability to navigate emotions effectively is a crucial ingredient to enhance our leadership behaviours at work. Emotional intelligence (EQ) is the most important skill to learn, to bring about better climate in our team.

This programme is designed to provide Leaders' awareness on Emotional Intelligence (EQ) as an asset in helping them to make optimal decisions, effective communication, building Trusting Relationship and Engaging Leadership.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Unleash EQ leadership to win the hearts and minds of the people you lead
- Make effective EQ-Able leadership decisions by integrating your thoughts and emotions
- Recognize your values, attitudes and behaviours and its consequent impact on people's engagement
- Identify your emotional triggers, their root causes and increase self-control over your impulses as a leader
- Understand the 6 Leadership styles that engage both the Minds & Hearts of our people (based on Daniel Goleman's "Primal Leadership" book)
- Master leadership behaviours that create positive emotional engagement in bringing about better climate at work

TRAINING METHODOLOGY

Lecturette, including small group discussion presentations, Pair-sharing, case studies, video discussion and role-play

PARTICIPANT PROFILE

Middle & Senior Management Leaders

PROGRAMME OUTLINE

Module 1: Understanding and Assessing People Behaviours Leadership EQ Mastery Principle 1:
- Understand Strengths & Weaknesses of People and how to Engage Them
- Identify what differentiates our human behaviours and what makes us tick – McClelland's Social Motives
- Understanding what motivates people and how to manage them
- Activity: Sharing Your Personal Motive (from Picture Story Writing Exercise)

Module 2: Managing Emotions for Leadership Effectiveness Leadership EQ Mastery Principle 2: Energize Others with Emotional Connection
- What makes an EQ-able leader
- The cost of ineffective emotional management that leads to derailment and disengagement – Amygdala Hijack
- Self-control and emotional regulation for effective people management in leadership
- Activity: Sharing Your Personal Emotional Hijack Story

Module 3: Engaging Others with Empathy Leadership EQ Mastery Principle 3: Engaging Others with Empathy
- "Seek first to Understand" people that you work with and manage
- Engaging others with empathy – Understanding where others are coming from
- Winning others to your side through understanding others' emotions and needs
- Applying key steps to develop empathy in leadership
- Activity: Empathy Listening Simulation for Leaders

Module 4: Dealing with Conflict the EQ-Able Way Leadership EQ Mastery Principle 4: Managing Conflict with EQ
- Understanding types and causes of conflict at work
- The importance of managing conflict the EQ way as a leader
- Using different Conflict Management Styles in different situations - Personal Conflict Management Questionnaire (PCMQ)
- Activity: Conflict Management Case Study

TRAINER

TAN HUAT CHYE

PARTNER AND PRINCIPAL CONSULTANT FOR THC CONSULTING SDN. BHD.

Tan Huat Chye is Partner and Principal Consultant of THC Consulting Sdn. Bhd., with over 30 years of experience in human capital operations and consulting. He specialises in Organisational Development, competency-based human capital strategies, talent management, leadership development, succession planning, performance management, competency modelling, executive coaching, and rewards management.

Before establishing his consulting practice, Huat Chye held senior leadership roles in major organisations, including General Manager of Organisational Development at Sunway Group and Senior Vice-President of Human Resources at Great Eastern Life Malaysia. He was instrumental in driving group-wide OD initiatives at Sunway and contributed to Great Eastern's HR roadmap for its expansion into Chongqing, China.

Huat Chye was also formerly a Senior Consultant with Hay Group, a leading global human resources consulting firm, where he led projects to review, design, and implement HR systems and processes to improve organisational performance and effectiveness. His consulting experience spans local and multinational organisations across Malaysia, Singapore, Thailand, Indonesia, and China, covering industries such as banking, insurance, education, telecommunications, property, manufacturing, and technology.

As an Executive Coach, he has coached senior leaders, including C-Level, C-1, and C-2 executives from leading local and multinational companies. He holds a Master's Degree in Education (Socio-Psychology) from Universiti Malaya and is a certified NLP Practitioner. He is also certified in various assessment and development tools, including 6 Seconds EQ, FIRO-B, MBTI, Harrison Assessment, Thomas International DISC, and LEAP.

PUBLIC PROGRAMMES | MULTI-DISCIPLINES

ETHICAL CULTURE IN THE ERA OF ARTIFICIAL INTELLIGENCE: BUILDING TRUST AND RESPONSIBILITY IN FINANCIAL SERVICES

OVERVIEW

HRDC Prog No: 10001664732

AICB 8 CPD HOURS

WHEN
4 August 2026
9:00 am – 5:00 pm

LEARNING LEVEL
Intermediate

WHERE
Asian Banking School

FEES*
RM 1,900
**Subject to 8% Service Tax per pax*

Artificial intelligence (AI) is rapidly reshaping the financial services industry.

While AI offers immense potential, it also raises complex ethical questions about bias, privacy, transparency, and accountability. This programme empowers financial professionals to navigate the ethical landscape of AI, cultivating a culture of responsible innovation that fosters public trust and long-term sustainability. Participants will explore real-world scenarios and apply frameworks to ensure compliance, fairness, and transparency in AI use across financial institutions.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Define ethical culture in the financial sector and explain its relevance to AI use
- Analyse ethical dilemmas involving AI in financial services
- Understand international and local AI regulatory frameworks (e.g. OECD,MAS,BNM)
- Apply practical tools to evaluate AI systems from an ethical perspective
- Develop internal strategies to support ethical AI practices, governance, and training

TRAINING METHODOLOGY

Lecture, including presentations, case studies and discussions

PARTICIPANT PROFILE

Relationship Managers, Wealth Managers, Financial Advisors, Personal Bankers, Investment Managers, Fund Managers, Private Bankers, Compliance Advisory Executives, Compliance Analysts, and Risk/Financial Crime Professionals

PROGRAMME OUTLINE

Introduction to Ethical Culture and AI in Financial Services
- Ethical decision-making scenarios
- What is ethical culture?
- AI's promise and pitfalls in banking

Ethical Dilemmas in AI – Case Studies & Group Discussion
- Bias in AI scoring
- Market manipulation risks
- Solutions balancing innovation and ethics

Ethical AI Frameworks & Regulatory Landscape
- Global frameworks (OECD, EU, IEEE)
- BNM, MAS FEAT & IMDA guidance
- Bias testing tools

Building an Ethical Culture in Practice
- Leadership and tone from the top
- Employee training and red flag awareness
- Governance structures

Code of Conduct & Real-World Case Studies
- Core conduct principles
- Case 1: 1MDB Malaysia
- Case 2: Singapore-based bank breach

TRAINER

DR VIJAYAN PARAMSOTHY
DIRECTOR OF DIGITAL BANKING & LEADERSHIP

Dr Vijayan Paramsothy is the Director of Digital Banking & Leadership at the Asian Banking School. He started his career working in one of the big 8 Chartered Accountants and Management Consultancy firms in the UK. He has over 20 years of banking experience working in local and foreign banks up to a senior management level, ranging over a diverse range of disciplines.

He is currently involved in structuring bespoke technical and soft skill programmes for banks. In addition, he is involved in the curriculum working committee for professional qualification programmes such as the Chartered Banker and Bank Risk Management. He is also a designated Chartered Banker trainer, bringing a fresh approach to self-directed learning using mind-mapping techniques, case studies and problem-based learning. Dr Vijay has published banking and finance related text books and journal articles internationally, including, "Success Factors for the Implementation of Entrepreneurial Knowledge Management in Malaysian Banks" (Journal of Information & Knowledge Management, 2013).

Dr Vijay holds an Honours Degree in Accounting and Finance from Scotland, a Master of Science Degree in Multimedia Technology (Banking), a Doctor of Business Administration (Banking Strategy and Marketing) from Australia, and a Doctor of Philosophy (Knowledge Management in Banking) from Malaysia. He recently successfully completed his Chartered Banker MBA from the Bangor Business School, Wales together with his Chartered Banker status awarded by the Chartered Banker Institute in Scotland. He is also a Certified Training Professional (ARTDO) and a Certified HRD Corp trainer.

PUBLIC PROGRAMMES | NEXT GEN BANKING

TRANSACTION BANKING 2.0 - FROM PAYMENTS ENGINE TO PLATFORM ECOSYSTEM DRIVER

OVERVIEW

HRDC Prog No:
10001713545

AICB 8 CPD HOURS

WHEN
19 August 2026
9:00 am – 5:00 pm

WHERE
Asian Banking School

LEARNING LEVEL
Foundation

FEES*
RM 1,700
**Subject to 8% Service Tax per pax*

Transaction banking is evolving from traditional, siloed payment processing into an integrated ecosystem platform, driven by real-time payments, API connectivity, and embedded finance.

Banks are shifting from product-focused services to acting as orchestration layers, integrating financial intelligence directly into corporate workflows and third-party platforms for seamless, end-to-end liquidity management, reconciliation, and automated digital commerce.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Understand the change in the Transaction Banking business landscape.
- Comprehend the AI and Data portion supported the technology infusion in traditional Transaction Banking systems.
- Identify risks and opportunities in the new era of Transaction Banking 2.0

TRAINING METHODOLOGY

Lecture, Case Studies and Discussion

PARTICIPANT PROFILE

Banking executives, Senior Managers, Technology vendors, Fresh Graduates, MBA Students, FinTech Entrepreneur, Lecturers and Researchers

PROGRAMME OUTLINE

Why Transaction Banking is being Reinvented?
- The new Transaction Banking Landscape
- SWIFT role past and future
- Competitive playground in TradFi and DeFi

AI and Data in Transaction Banking
- Platformisation & API Banking
- Technology Stack - Legacy vs modern architecture
- Generative AI – from Operations to Intelligence

Strategic Risks & Opportunities
- What Could Disrupt your Bank next?
- Regulatory Shifts in ASEAN
- CBDC, Stablecoins and Digital Currencies

Case Studies and Discussions
- Research papers and projects
- Key Real Case Studies

TRAINER

DR WONG TZE YOW

SENIOR CONSULTANT OF NEXT GEN BANKING, ASIAN BANKING SCHOOL

Dr Wong is career banker and have worked 32 years in various financial institutions in the areas of International Banking, Offshore Banking, Wholesale Banking, Consumer Banking, Operations, and Information Technology. His career started in RHB Bank, progressed to Standard Chartered Bank Wholesale Banking and Consumer Banking. In 2010, he joined Maybank and later was posted to Hong Kong for an international assignment to cover Greater China, Indochina, and Philippines. He held senior management positions in these banks including chairmanships and directorships in industry representations namely BAFTA in New York, ASEAN Banking Association in Singapore, HKACEF in Hong Kong and International Chambers of Commerce (ICC), Malaysia.

Dr Wong is currently a Fellow at Universiti Malaya (UM) attached to the Faculty of Business and Economics and an active researcher on ESG in the Finance sector. He also sits on the Board of Malaysian Institute of Management (MIM), Independent Non-Executive Director for Wavpay Fintech Group and; Advisor Board Member for CoKeeps Digital Asset Custodian.

Dr Wong is a member of AICB, Institute of Corporate Directors Malaysia (ICDM) and Member of Singapore Institute of Directors (SID) and a fellow of MIM.

PUBLIC PROGRAMMES | NEXT GEN BANKING

AI FOR RELATIONSHIP MANAGEMENT & CLIENT ADVISORY EXCELLENCE

OVERVIEW

HRDC Prog No:
10001713422

8 CPD HOURS

WHEN
6 August 2026
9:00 am – 5:00 pm

LEARNING LEVEL
Intermediate

WHERE
Asian Banking School / Online

FEES*
RM 1,900
**Subject to 8% Service Tax per pax*

This programme equips banking professionals with practical approaches to strengthen client engagement and advisory effectiveness using AI.

It focuses on improving client understanding, preparing more relevant interactions, and supporting advisory decisions with better insights. Participants will learn how to integrate AI into daily client-facing activities while maintaining professional judgement, consistency, and compliance in a banking environment.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Understand how AI supports client engagement and advisory activities in banking
- Assess opportunities to improve client interactions using AI-generated insights
- Apply AI to prepare more structured and relevant client engagements
- Evaluate AI outputs to ensure accuracy, consistency, and compliance
- Support daily client-facing workflows with AI while maintaining professional judgement

TRAINING METHODOLOGY

This programme adopts a practical, discussion-led approach using banking scenarios and client engagement situations. Participants will explore real-world use cases, reflect on current practices, and apply concepts to their own roles. The focus is on actionable understanding, peer discussion, and guided application to strengthen day-to-day client engagement and advisory effectiveness.

PARTICIPANT PROFILE

Relationship managers, wealth and retail banking advisors, SME and corporate banking frontline staff, and customer engagement teams responsible for client interaction and advisory support

PROGRAMME OUTLINE

Module 1: AI in Client Engagement and Advisory Context
- Role of AI in supporting client-facing banking activities
- Balancing efficiency with relationship quality
- Key considerations in client-facing environments

Module 2: Strengthening Client Understanding
- Using AI to interpret client information and behaviours
- Identifying needs and engagement opportunities
- Translating insights into actionable engagement approaches

Module 3: Enhancing Client Communication
- Structuring clear and relevant client messaging
- Adapting communication across different client segments
- Maintaining professionalism and consistency

Module 4: Supporting Advisory Preparation
- Using AI to organise information for client discussions
- Improving clarity in presenting options and recommendations
- Strengthening confidence in advisory interactions

Module 5: Integrating AI into Daily Workflows
- Embedding AI into routine client engagement activities
- Improving responsiveness and follow-up quality
- Aligning usage with operational expectations

Module 6: Managing Risks in Client-Facing Use
- Ensuring responsible use in client communication
- Avoiding over-reliance on AI outputs
- Maintaining accountability and compliance standards

TRAINER

SEBASTIAN CHIK MUN LEONG

SENIOR CONSULTANT OF NEXT GEN BANKING, ASIAN BANKING SCHOOL

Sebastian Chik is a senior consultant, trainer, and strategist with over 20 years of cross-industry experience spanning banking, finance, marketing, business development, and digital transformation. He specializes in AI literacy, workplace productivity, responsible AI adoption, and practical AI application for business and public sector environments.

He has delivered AI-related programmes for corporate and government audiences, with a focus on making AI accessible, useful, and relevant for professionals at different levels of readiness. His training approach combines strategic context, practical use cases, hands-on application, and responsible use considerations to help participants apply AI with greater confidence in their day-to-day work.

Sebastian's work includes AI capability building, AI governance awareness, productivity-focused AI adoption, and customised learning interventions for workplace transformation.

PUBLIC PROGRAMMES | NEXT GEN BANKING

BOOSTING PRODUCTIVITY AND DRIVING EXCELLENCE WITH GENERATIVE AI - PRACTICAL APPLICATIONS FOR BANKERS

OVERVIEW

HRDC Prog No:
10001664793

AICB 8 CPD HOURS

WHEN
13 August 2026
9:00 am – 5:00 pm

WHERE
Asian Banking School

LEARNING LEVEL
Intermediate

FEES*
RM 1,900
Subject to 8% Service Tax per pax

Generative AI (GenAI) is transforming the way banks operate – from enhancing customer engagement to automating research, streamlining operations and powering investment insights.

This programme equips participants with a practical understanding of GenAI's applications in investment banking and how to strategically leverage it for peak performance.

Through real-world use cases and exercises, participants will explore how to apply GenAI across front, middle, and back-office functions to unlock productivity, strengthen client relationships, improve decision-making and drive competitive advantage.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Understand the fundamentals of Generative AI and its relevance to investment banking
- Identify opportunities to apply GenAI in research, trading, client servicing, compliance and operations
- Design practical use cases for teams to improve workflow and productivity

TRAINING METHODOLOGY

Lectures, exercises and discussions

PARTICIPANT PROFILE

Investment bankers (corporate finance, M&A, ECM, DCM) and asset managers, research analysts and traders, wealth & client relationship managers, risk, compliance and audit, operations and finance staff, and management & strategy teams

PROGRAMME OUTLINE

Introduction to Generative AI in Banking
- What is Generative AI? Key concepts and technologies
- GenAI vs. traditional AI in financial services
- Opportunities and risks for investment banks

Enhancing Research & Market Intelligence
- Automating financial and industry research with GenAI
- Accelerating report drafting and insights generation
- Enhancing analyst productivity through summarisation & scenario modelling

GenAI in Trading & Investment Advisory
- AI-driven market monitoring and signal detection
- Personalised investment strategies for clients
- Risk profiling and portfolio optimisation with GenAI support

Transforming Client Service & Relationship Management
- Hyper-personalised client communication (emails, chatbots, digital platforms)
- GenAI-powered virtual assistants for investor queries
- Enhancing client presentations and proposals

Case Study: How leading banks use AI for relationship deepening

Process Automation & Workflow Optimization
- Creating routine performance reports, regulatory filings, and internal memos
- Contract Review & Drafting: Using GenAI to review legal agreements for anomalies and draft standard clauses
- Back-Office Efficiency: Automating data entry, reconciliation, and other repetitive tasks

Case Study: Productivity boosters: workflows, knowledge management, internal communication

Case Study & Discussion: Use cases from leading banks

Designing GenAI Use Cases
- Group activity: Mapping pain points across functions
- Brainstorming practical GenAI solutions
- Presentation of team use-case prototypes

TRAINER

CHEAH WEE LEONG
DIRECTOR OF NEXT GEN BANKING, ASIAN BANKING SCHOOL

Cheah Wee Leong has more than 25 years' experience working in the banking industry with local and foreign banks in various roles and capacities. A seasoned professional, Wee Leong brings with him broad experience as a former banker and management consultant.

Wee Leong started his career at Citibank in 1993 before joining US management consultancy firm Accenture in 1997. At Accenture, he was involved in managing large bank merger-integration, process re-engineering and transformation projects. He has worked in projects in various countries including Hong Kong, China, Singapore, Indonesia, Thailand, Mauritius and Saudi Arabia.

In 2003, Wee Leong joined CIMB as its Head of Operational Risk Management and led the implementation of the bank's operational risk management and Basel 2 – Operational Risk framework. Subsequently, he assumed various senior roles in Trade Finance, Regional Transaction Banking, Corporate Banking, Treasury and Markets division and Group CEO office at CIMB. His last role at CIMB was as Director, Group Strategy.

Wee Leong holds a Bachelor of Business Administration from the USA and a Master of Business Administration (with Distinction) from the Anglia Ruskin University, UK. He obtained training from Citibank Asia Pacific Banking Institute in Singapore in 1995. He is a certified Chartered Banker, Certified Expert in ESG and Impact Investing (awarded by Frankfurt School of Finance and Management), and a holder of the "Certificate in Climate Risk" and "Certificate in Digital & AI Evolution in Banking" (awarded by Chartered Body Alliance, UK) and PRINCE2 Foundation and Practitioner Certificate in Project Management.

Wee Leong completed the "Leading the Sustainability in Transformation in Banking" programme with the Frankfurt School of Finance and Management (Germany) in October, 2022 and the "Global Shifts and Risk for Banking Leaders" at Said Business School, University of Oxford (UK) in September, 2024. Wee Leong completed the "Creating Value with AI & Data for Banking and Finance Leaders" with the Essec Business School in Paris in July, 2025.

PUBLIC PROGRAMMES | NEXT GEN BANKING

AI RISK, GOVERNANCE & CONTROL IN BANKING

OVERVIEW

HRDC Prog No:
10001714380

AICB 8 CPD HOURS

WHEN

17 September 2026
9:00 am – 5:00 pm

WHERE

Asian Banking School

LEARNING LEVEL

Intermediate

FEES*

RM 1,900
**Subject to 8% Service Tax per pax*

As banks adopt artificial intelligence across operations and customer engagement, governance becomes critical to manage risks and ensure responsible use.

This programme provides a structured understanding of AI governance in banking, focusing on key principles, risk considerations, and practical approaches to support safe and effective AI adoption within the organisation.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Understand the role and importance of AI governance in banking
- Recognise key risks associated with AI applications
- Identify governance considerations across different use cases
- Apply structured thinking to evaluate AI initiatives
- Support responsible AI adoption within their function

TRAINING METHODOLOGY

This programme adopts a practical, discussion-based approach, combining facilitator-led insights, industry examples, and guided exercises to help participants apply governance concepts to real-world banking scenarios

PARTICIPANT PROFILE

Professionals from risk, compliance, legal, audit, data, and business functions who are involved in or supporting AI-related initiatives within the bank

PROGRAMME OUTLINE

Module 1: AI Adoption in Banking Context
- Overview of AI use in banking
- Why governance is increasingly important

Module 2: Fundamentals of AI Governance
- Key concepts and principles
- Governance considerations across AI usage

Module 3: Understanding AI Risks
- Types of risks associated with AI
- Implications for banking environments

Module 4: Roles and Responsibilities
- Governance perspectives across functions
- Oversight and accountability considerations

Module 5: Evaluating AI Use Cases
- Approaching AI use cases from a governance lens
- Key considerations before implementation

Module 6: Practical Governance Considerations
- Strengthening governance practices
- Supporting safe and responsible AI adoption

TRAINER

SEBASTIAN CHIK MUN LEONG

SENIOR CONSULTANT OF NEXT GEN BANKING, ASIAN BANKING SCHOOL

Sebastian Chik is a senior consultant, trainer, and strategist with over 20 years of cross-industry experience spanning banking, finance, marketing, business development, and digital transformation. He specializes in AI literacy, workplace productivity, responsible AI adoption, and practical AI application for business and public sector environments.

He has delivered AI-related programmes for corporate and government audiences, with a focus on making AI accessible, useful, and relevant for professionals at different levels of readiness. His training approach combines strategic context, practical use cases, hands-on application, and responsible use considerations to help participants apply AI with greater confidence in their day-to-day work.

Sebastian's work includes AI capability building, AI governance awareness, productivity-focused AI adoption, and customised learning interventions for workplace transformation.

NEXT GEN BANKING AND THE FUTURE OF FINANCIAL SERVICES

OVERVIEW

HRDC Prog No: 10001564470

AICB 8 CPD HOURS

WHEN

8 September 2026
9:00 am – 5:00 pm

WHERE

Asian Banking School

LEARNING LEVEL

Intermediate

FEES*

RM 1,900
**Subject to 8% Service Tax per pax*

The banking industry is undergoing rapid transformation driven by digital innovation, regulatory shifts and changing customer expectations.

This programme is designed to equip banking professionals with the knowledge and strategies needed to thrive in the digital era. This programme explores the latest technological advancements, emerging business models, and regulatory frameworks that are reshaping financial services. Participants will gain insights into AI-driven banking, open banking, embedded finance, digital payments, cybersecurity, and sustainable finance, with a focus on practical applications and real-world case studies.

Through interactive discussions and case studies, participants will learn how to integrate AI, automation and blockchain into their banking operations while ensuring compliance with regulations and global best practices. By the end of this program, participants will be equipped with the tools and strategies to navigate digital transformation, enhance customer engagement, manage risks and drive innovation in their organisations.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Understand the evolution of banking and recognise key trends and technological advancements shaping the future of banking
- Explore digital-first banking models and analyse the differences between traditional banks, digital banks and Banking-as-a-Service (BaaS) to identify new opportunities for innovation and growth
- Leverage AI, data and automation and understand how artificial intelligence (AI), machine learning, predictive analytics, and robotic process automation (RPA) enhance customer engagement, risk management and operational efficiency
- Address cybersecurity & compliance challenges by identifying key cybersecurity risks, fraud prevention strategies and regulatory compliance requirements

TRAINING METHODOLOGY

Lecture, case studies and discussions

PARTICIPANT PROFILE

Senior management, digital banking teams, product development teams, risk & compliance officers, IT & innovation leaders and personnel

PROGRAMME OUTLINE

Introduction to Next Gen Banking
- Defining Next Gen Banking – What it means for Malaysian banks
- Key Trends Shaping the Future of Banking
  - » Digital transformation & banking evolution
  - » Fintech collaboration & competition
  - » Embedded finance & open banking
- Regulatory Landscape in Malaysia
  - » BNM's digital banking framework
  - » Key compliance considerations

Digital-First Banking Models
- Digital Banks vs. Traditional Banks – Key Differences & Strategies
- Banking-as-a-Service (BaaS) & Embedded Finance
- Open Banking & API Economy
  - » Opportunities for innovation
  - » Secure data sharing & customer consent

The Role of AI, Data & Automation in Banking
- Artificial Intelligence (AI) in Customer Engagement
  - » AI-powered chatbots & virtual assistants
  - » Hyper-personalization through AI & big data
- Predictive Analytics & Risk Management
  - » Fraud detection using AI
  - » Credit scoring & lending automation
- Automation & Process Efficiency
  - » RPA (Robotic Process Automation) in banking operations
- The Future of Payments & Financial Transactions
  - » The Rise of Cashless & Contactless Payments
  - » Digital Wallets & Central Bank Digital Currencies (CBDCs)
  - » Blockchain & Decentralized Finance (DeFi) in Banking
  - » Cross-border payments & instant settlements
- Cybersecurity & Risk Management in Digital Banking
  - » Key Cyber Threats Facing Next Gen Banks
  - » Fraud Prevention Strategies & RegTech Solutions
  - » Regulatory Compliance & Data Protection (PDPA & BNM Guidelines)
  - » Building Resilience Against Cyber Attack
- Case Studies & Discussions
  - » Case Studies from Leading Banks in Malaysia & ASEAN
  - » Lessons from Global Digital Banks & Financial Technology Players

TRAINER

CHEAH WEE LEONG
DIRECTOR OF NEXT GEN BANKING, ASIAN BANKING SCHOOL

Cheah Wee Leong has more than 25 years' experience working in the banking industry with local and foreign banks in various roles and capacities. A seasoned professional, Wee Leong brings with him broad experience as a former banker and management consultant.

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NEXT GEN RISK MANAGEMENT - AI, MACHINE LEARNING AND PREDICTIVE RISK ANALYTICS IN BANKING

OVERVIEW

HRDC Prog No: 10001671440

AICB 8 CPD HOURS

WHEN

2 September 2026
9:00 am – 5:00 pm

WHERE

Asian Banking School

LEARNING LEVEL

Intermediate

FEES*

RM 1,900
Subject to 8% Service Tax per pax

This programme equips banking professionals with the knowledge and practical skills to apply AI, machine learning (ML) and predictive analytics in modern risk management.

Participants will learn how AI improves credit risk, operational risk, fraud detection, compliance monitoring, and market risk forecasting. The programme incorporates Bank Negara Malaysia (BNM) expectations, global regulatory trends and the practical realities of Malaysian data, systems, and regulatory frameworks.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Understand how AI and machine learning transform banking risk management
- Apply predictive risk analytics for early warning detection in risk management
- Interpret model outputs, risk scores and explainability metrics
- Identify regulatory expectations on AI governance, model validation and responsible AI

TRAINING METHODOLOGY

Lectures, including presentations, case studies and discussions

PARTICIPANT PROFILE

Risk, compliance and audit officers and managers, data, analytics and technology teams, and business and strategy leaders

PROGRAMME OUTLINE

The Future of Risk Management in Malaysian Banks
- Digital banking trends impacting risk
- Why risk functions must shift to predictive, automated models
- Limitations of traditional risk processes
- "Risk in 2026": AI-driven monitoring, real-time risk dashboards, early warning systems
- Overview of AI/ML applications across risk domains

  Exercise: Identify 5 current risk processes in your bank that could benefit from AI

Foundations of AI & Machine Learning for Risk Professionals
- Key concepts: supervised/unsupervised learning, NLP, anomaly detection
- Types of ML models used in risk (decision trees, random forest, gradient boosting, neural networks)
- Structured vs unstructured data in Malaysian banks
- Understanding data pipelines & feature engineering

  Case study: How a machine learning model detects fraud patterns

Predictive Risk Analytics & Early Warning Systems
- Operational & Cyber Risk Analytics
  - Behavioural and anomaly detection models
  - Predictive analytics for downtime & system failures
  - Predicting third-party/vendor risk failures
- Fraud & Financial Crime Analytics
  - Pattern recognition for mule accounts
  - Real-time transaction monitoring using ML
  - Identity & behavioural biometrics
- Market & Liquidity Risk
  - Volatility forecasting using ML
  - Predictive liquidity stress models

    Exercise: Construct an Early Warning Indicator (EWI) risk dashboard
- AI Governance & Regulatory Expectations
  - BNM expectations (RMiT, Model Risk, Fairness, Transparency)
  - Responsible AI principles (Explainability, Accountability, Bias mitigation)
  - Supervisory expectations from global regulators
  - Governance: Model risk management, model validation, and challenger models
  - Importance of data quality, lineage and model documentation

    Case Study: Enforcement actions related to poor model governance
- Building Next Gen Risk Architecture
  - Integrating AI with existing risk systems
  - Data lakes, cloud and real-time analytics
  - APRA/MAS-style risk architecture examples
  - Automation of risk reporting & monitoring
  - Implementing real-time KRIs and predictive alerts
- Use Cases for Malaysian Banks (2026 Outlook)
  - Transaction fraud detection with deep learning
  - Operational risk loss prediction using NLP
  - AML monitoring using network analytics
  - Predictive liquidity models for banks
  - AI for stress testing and tail-risk events

    Group Work: Select a use case and map required data, models and governance

TRAINER

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PUBLIC PROGRAMMES | NEXT GEN BANKING

THE FUTURE OF BANKING

OVERVIEW

HRDC Prog No: 10001679870

AICB 8 CPD HOURS

WHEN

29 September 2026
9:00 am – 5:00 pm

WHERE

Asian Banking School

LEARNING LEVEL

Intermediate

FEES*

RM 1,900
**Subject to 8% Service Tax per pax*

The global banking industry is facing a serious challenge as more consumers manage their personal finances using smartphones.

Rapidly increasing demand for digital banking from millennials is transforming the global banking industry. Faced with changing consumer expectations, emerging technologies and new business models, banks need to start putting strategies in place now to help them prepare for the future.

The future of banking will be faster, smarter, more accessible and with more choices to customers than before. With financial technology firms and new challengers growing at an increasing rate and technology becoming more advanced in global banking, innovation is key for banking in the 21st century.

This one-day programme will examine the forces driving the changes in banking today and what the future of banking looks like in 2030. It will examine why banks need to think how it can allocate resources to deliver more to their clients in a way that is faster and more impactful to shape banking, branches and services in the future.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Analyse the changing role of branches and banking
- Identify and analyse new external competitive threats to the banking industry
- Evaluate the challenges faced by banks as a result of technology

TRAINING METHODOLOGY

Lecture including presentations, case studies and discussions

PARTICIPANT PROFILE

Retail, commercial and corporate bankers and anyone who would like to understand about the changes in global banking and the future of banking

PROGRAMME OUTLINE

Impact of new technologies on the competitive landscape
- Pressures on the "traditional banking" model
- Changes to the nature of the customer relationship
- Customer empowerment

The impact of enhanced regulation
- Increased requirement for regulatory compliance
- Impact on resources and the cost of compliance
- How compliance risk can shape banks' business strategy

New competition, business models and challengers
- Peer-to-peer lending
- Crowdfunding
- Robo-advising
- Efficient payments
- Blockchain and crypto-currencies
- AI and Big Data

The changing role of branch and traditional banking products
- Reduced importance of the branch and rationalisation of branches
- New technology deployment in branch banking
- Changes in the branch format and the role of branch staff

The need to fully embrace digital banking
- Investment in systems, online and mobile banking
- Fully engaged with digital natives
- Embedding banking in customers' online activity

The importance of customers
- An integrated service
- The use of data analytics and targeted marketing
- Leverage the power of customers

The need for adaptability
- Banking technology trends
- New risks and opportunities

Case studies and discussions

TRAINER

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DIRECTOR OF NEXT GEN BANKING, ASIAN BANKING SCHOOL

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TRANSACTION BANKING GROWTH STRATEGIES, WINNING IN THE ERA OF DECENTRALISED FINANCE

OVERVIEW

HRDC Prog No: TBC

AICB 8 CPD HOURS

WHEN
14 September 2026
9:00 am – 5:00 pm

WHERE
Asian Banking School

LEARNING LEVEL
Intermediate

FEES*
RM 1,900
**Subject to 8% Service Tax per pax*

A strategic masterclass on how transaction banking evolves from fee-based services to ecosystem-driven growth in a decentralised, tokenised and API-enabled financial world. This includes a session on framework and methodology to support the growth strategies.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Understand Transaction Banking challenges and growth models
- Identify the product lines and opportunities in building this business in the new era of banking, decentralised finance and AI world
- Experience hands-on capstone framework from ideation to execution

TRAINING METHODOLOGY

Lecture, Case Studies and Discussion

PARTICIPANT PROFILE

Banking Executives, Senior Managers, Transaction Banking Specialist, Strategy Team and Finance and Accounting Managers/ Accountants

PROGRAMME OUTLINE

The Growth Challenge in Transaction Banking
- The new Transaction Banking Landscape
- SWIFT role past and future
- Competitive playground in TradFi and DeFi

New Revenue Models in Transaction Banking
- Where the Money will be made?
- API monetisation and Subscription-based banking services
- Platform fees vs transaction fees
- Data-driven pricing

Risks, Regulation & Strategic Constraints
- Regulatory uncertainty (ASEAN vs global trends)
- Operational & technology risks
- Reputation risks in digital assets
- Compliance in hybrid (TradFi + DeFi) models

Capstone: Building Your Growth Strategy
- From Insights to Execution
- Opportunities, Risk and Strategic Shift

TRAINER

DR WONG TZE YOW

SENIOR CONSULTANT OF NEXT GEN BANKING, ASIAN BANKING SCHOOL

Dr Wong is career banker and have worked 32 years in various financial institutions in the areas of International Banking, Offshore Banking, Wholesale Banking, Consumer Banking, Operations, and Information Technology. His career started in RHB Bank, progressed to Standard Chartered Bank Wholesale Banking and Consumer Banking. In 2010, he joined Maybank and later was posted to Hong Kong for an international assignment to cover Greater China, Indochina, and Philippines. He held senior management positions in these banks including chairmanships and directorships in industry representations namely BAFTA in New York, ASEAN Banking Association in Singapore, HKACEF in Hong Kong and International Chambers of Commerce (ICC), Malaysia.

Dr Wong is currently a Fellow at Universiti Malaya (UM) attached to the Faculty of Business and Economics and an active researcher on ESG in the Finance sector. He also sits on the Board of Malaysian Institute of Management (MIM), Independent Non-Executive Director for Wavpay Fintech Group and; Advisor Board Member for CoKeeps Digital Asset Custodian.

Dr Wong is a member of AICB, Institute of Corporate Directors Malaysia (ICDM) and Member of Singapore Institute of Directors (SID) and a fellow of MIM.

INTRODUCTION TO ETHICS IN BANKING

OVERVIEW

HRDC Prog No: 10001167163

The Asian Institute of Chartered Bankers (AICB) will award 8 CPD hours for those attending classroom training and 10 CPD hours for those who go through the online learning option

WHEN

5 – 14 August 2026
9:00 am – 5:00 pm

WHERE

ABS LMS & Zoom

LEARNING LEVEL

Foundation

FEES*

RM 1,300

**Subject to 8% Service Tax per pax*

Since January 2017, all new graduates hired by the banking industry are required to complete the Introduction to Ethics in Banking programme.

Designed, developed and delivered by the Asian Banking School (ABS), over twenty thousand bankers have gone through the training since its inception, which considering the importance of the subject matter, bodes well for the industry itself.

In our continuous efforts to deliver programmes that are innovative and current with the times, ABS has developed an online learning version of the Introduction to Ethics in Banking programme, alongside the existing classroom training option.

The classroom training is an 8-hour face-to-face session, while the online programme comprises of 8 hours self-paced e-learning that is followed by a 1½ hour webinar, both of which must be completed within 7 days upon registration. As the programme is at an introductory level, it will focus on ethical issues that are commonly encountered at the operational level, which includes integrity, conflict of interest, confidentiality and whistleblowing.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Define professionalism in banking
- Understand what is meant by ethics in the context of banking
- Understand types of ethical theories and its application in the workplace
- Analyse the psychological approach to ethics using Kohlberg's Theory
- Understand the context of unethical behaviour towards employees in terms of sexual harassment and workplace bullying

TRAINING ASSESSMENT

- Participants are required to complete a self-assessment for both classroom & online training (MCQ format)
- If they fail, they need to re-register and take the whole programme again
- All participants are required to proceed for membership registration with AICB upon completion of the whole programme

PARTICIPANT PROFILE

Graduate trainees or new hires at the banks with less that 2 years of working experience. This programme has also been extended to executives (non-managerial) of banks who would like to learn about ethical decision making.

TRAINING METHODOLOGY

This programme will be delivered on an ABS learning platform that incorporates online learning and self-assessment, followed by a webinar at the end. It offers an interactive and case-based hybrid learning experience that provides participants with the framework and tools to make ethical decisions.

Part A : E-Learning

- The programme is self-paced and includes an e-learning section that consists of 6 modules followed by a self-assessment - both of which must be completed within 7 days

Part B : Webinar

- 1.5-hour live session with the trainer which builds on the e-learning session completed in Part A
- The webinar features Kahoot, polling, chat, case discussions and a Q & A session where participants can practice the application of ethical decision making tools
- Participants need to pass the online assessment to be eligible to register for the webinar
- A digital certificate will be issued upon completion of both parts A & B of the online learning programme, after which participants will be eligible to apply for Affiliate Membership with AICB

PROGRAMME OUTLINE

What is ethics and why is ethics important in banking?
- The nature of ethics, and its specific meaning in the context of business
- Fundamental ethical concepts: integrity, honesty, probity, transparency, fairness, objectivity, responsibility, accountability, judgement, scepticism
  - » Discussion of case 1

- Duties of a banker, based on rules that must be followed and principles that govern behaviours
- Ethics based on consequences, but consequences to whom? Reconciling actions with the interests of stakeholders and the public interest
  - » Discussion of case 2

Professionalism:
- Defining 'professional' and why bankers have to try harder than lawyers, doctors and accountants
- Characteristics of a profession
- Professional codes of conduct
  - » Discussion of case 3

Ethical decision taking:
- Influences on our decisions, and their conflicting impact on what we do. These include rewards and threats, expectations of family, friends, colleagues and the law, perceptions of what is right and what is wrong.
- Decision taking frameworks
- Dealing with conflicts of interest
- Dealing with ethical dilemmas
  - » Discussion of case 4

TRAINER

SYLPHY CHUI

SENIOR TRAINING CONSULTANT, ASIAN BANKING SCHOOL

Sylphy Chui has more than 20 years of experience in the banking and training industry. Her experience in the banking sector are in credit sales and marketing, credit evaluation and credit approvals, consumer and commercial loans, and branch management.

She started her career as a Senior Sales and Marketing Executive at a Public Bank Berhad branch where she gained valuable knowledge in branch operations. She then went on to the regional office, where she supported more than 15 branches in the sales team and gained recognition as the Top Three Sales Achiever for 2003 and 2004. In 2005, after receiving the Regional Top Sales Achiever Award, Sylphy was promoted to Sales and Marketing Manager, leading the sales team in the Regional Office. She was promoted again in 2007 and became Business Manager at a branch in Kuala Lumpur, where she led the Credit Department. In 2012, she was promoted to Branch Manager. During this time, the branch she managed maintained themselves as an award-winning branch for five years consecutively from 2013 to 2017.

Sylphy holds a Bachelor's degree in Commerce, double majoring in Economics and Marketing, from Curtin University of Technology, Perth, Australia and is also a Certified Credit Professional (CCP) through the Institute of Bankers Malaysia (now known as the Asian Institute of Chartered Bankers). She is a Certified Training Professional through the Finance Accreditation Agency and a Certified HRDF Trainer.

PUBLIC PROGRAMMES | RISK MANAGEMENT

UNDERSTANDING CURRENT RISK LANDSCAPE AND GLOBAL SHIFT OF RISK MANAGEMENT FOR BANKING LEADERS

OVERVIEW

HRDC Prog No: 10001665324

AICB 8 CPD HOURS

WHEN
10 September 2026
9:00 am – 5:00 pm

WHERE
Asian Banking School

LEARNING LEVEL
Intermediate

FEES*
RM 1,900

**Subject to 8% Service Tax per pax*

This programme is designed to equip banking leaders with a comprehensive understanding of the rapidly evolving risk environment in the financial industry.

As global and regional dynamics introduce complex risks (from economic volatility and geopolitical tensions to ESG pressures and digital threats), leaders must adopt forward-looking strategies to safeguard organizational resilience.

It explores the critical interplay of traditional and emerging risks, global trends reshaping risk management, and the necessity of integrating technology and sustainability into risk frameworks. By focusing on leadership and governance, participants will gain insights into building adaptive, resilient risk management systems while fostering a risk-aware organisational culture.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Have a good understanding of global shifts in risk management and their implications for banking operations
- Be able to apply innovative tools and frameworks, such as AI-driven monitoring and ESG-compliant risk assessments
- Lead organisations in fostering a proactive risk culture and making informed strategic decisions

TRAINING METHODOLOGY

Lecture, case studies and discussions

PARTICIPANT PROFILE

Senior executives, corporate bankers, risk managers, technology and cybersecurity leaders, sustainability champions and anyone interested in understanding global shifts and trends in risk management

PROGRAMME OUTLINE

Part 1: The Evolving Risk Landscape in Banking

Introduction to the Risk Environment
- Major operational failures and lessons learned
- Impact of cybersecurity breaches on banking operations and reputation
- Regulatory penalties and the importance of compliance

Global Macro Trends Impacting Risk Management
- Economic volatility: Inflation, interest rate fluctuations, and market dynamics
- Geopolitical instability: Implications for banking operations and resilience
- Climate and environmental risks: Transition and physical risks affecting financial stability

Lessons from Global Banking
- Major operational failures and lessons learned
- Impact of cybersecurity breaches on banking operations and reputation
- Regulatory penalties and the importance of compliance

Part 2: Global Shifts in Risk Management Frameworks

From Reactive to Proactive Risk Management
- Transitioning to predictive and preventive risk management
- Role of advanced analytics, AI, and machine learning in risk detection

Integration of ESG in Risk Strategies
- ESG considerations in credit and operational risk management
- The role of TCFD and climate stress testing in banking

Technological Innovation in Risk Management
- Cybersecurity risk: Identifying, mitigating and managing digital threats
- Leveraging real-time monitoring tools and automation for operational risk management
- Third-party and supply chain risks in a digitalized environment

Part 3: Leadership in Modern Risk Management

Building Resilient Risk Cultures
- Strengthening accountability and governance in risk functions
- Effective communication between leadership and risk management teams

Leadership and Decision-Making in Times of Crisis
- Scenario planning and stress testing for unexpected events
- Responding to emerging risks with agility and foresight

Preparing for Future Risks
- Building adaptability to navigate unanticipated challenges
- Continuous learning and development for leaders in risk functions

Case studies and discussion

TRAINER

CHEAH WEE LEONG

DIRECTOR OF NEXT GEN BANKING, ASIAN BANKING SCHOOL

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PUBLIC PROGRAMMES | SUSTAINABLE FINANCE

ESG AND CLIMATE RISK MANAGEMENT

OVERVIEW

HRDC Prog No: 10001416437

AICB 8 CPD HOURS

WHEN

6 August 2026
9:00 am – 5:00 pm

WHERE

Asian Banking School

LEARNING LEVEL

Intermediate

FEES*

RM 1,900

**Subject to 8% Service Tax per pax*

An ESG (Environmental, Social, and Governance) risk management programme allows companies to develop a business model that is tailored to identify, assess, and manage various environmental, social, and governance risks.

ESG risk management training is crucial to help employees understand the importance of ESG risks and the role they play in mitigating these risks.

This one-day programme will provide participants with the knowledge they need to identify, assess, and mitigate ESG risks and to contribute to the company's overall ESG risk management efforts. Participants will also learn to identify strategies to deal with emerging climate risks and regulations.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Examine the impact of climate-related trends on a business in the context of climate scenarios
- Explain the role financial institutions can play in the transition to a lower carbon
- Economy through ESG risk management
- Identify strategies for navigating emerging climate change risks and regulations

TRAINING METHODOLOGY

Lecture including presentations, case studies and discussions

PARTICIPANT PROFILE

Sustainability champions, executives and officers from Risk Management, Compliance, Audit, Credit, Business Units and anyone requiring a good understanding of climate risk management

PROGRAMME OUTLINE

Introduction
- ESG risks and their significance
- Overview of the ESG risk management process
- Explanation of the role of employees in ESG risk management

Understanding ESG Risks
- Environmental risks and their impact on organisations and the world
- Social risks and their impact on company's reputation, supply chain and stakeholder relationships
- Governance risks and their impact on company's operations and financial performance

Understanding Climate Risks
- Overview of the various types of climate risks (e.g. physical, transitional, liability, reputational)
- Different sources and causes of climate risks
- Impact of climate change on various sectors and industries

Identifying ESG Risks
- Overview of the ESG risk identification process
- How to identify internal and external ESG risks
- How to prioritise ESG risks based on impact and likelihood

Assessment of Climate Risks
- Overview of the risk assessment process
- Explanation of how to identify and prioritise climate risks
- Tools and methodologies for conducting a comprehensive climate risk assessment

Assessing ESG Risks
- The ESG risk assessment process
- Overview of financial, reputation, and legal risks associated with ESG risks
- How to determine the likelihood and timeline of ESG risks materialising

Mitigating ESG Risks
- The ESG risk mitigation process
- Overview of risk mitigation strategies ie. reducing greenhouse gas emissions improving labour practices, enhancing corporate governance etc.
- How to monitor and regularly review the effectiveness of risk mitigation efforts.

Reporting and Communicating ESG Risks
- The importance of reporting and communicating ESG risks to stakeholders
- The reporting and communication process
- How to effectively communicate ESG risks and progress to stakeholders, including investors, customers, and regulators

Case studies and discussions

TRAINER

CHEAH WEE LEONG

DIRECTOR OF NEXT GEN BANKING, ASIAN BANKING SCHOOL

Cheah Wee Leong has more than 25 years' experience working in the banking industry with local and foreign banks in various roles and capacities. A seasoned professional, Wee Leong brings with him broad experience as a former banker and management consultant.

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PUBLIC PROGRAMMES | SUSTAINABLE FINANCE

ESG AND SUSTAINABLE FINANCE: LATEST TRENDS, INNOVATIONS AND UPDATES

OVERVIEW

HRDC Prog No: 10001416534

WHEN
24 August 2026
9:00 am – 5:00 pm

WHERE
Asian Banking School

LEARNING LEVEL
Intermediate

FEES*
RM 1,900
**Subject to 8% Service Tax per pax*

This programme provides banking professionals with the latest updates, key trends, and cutting-edge innovations in ESG and sustainable finance, specifically tailored to the Malaysian banking sector.

Participants will gain insights into recent regulatory developments, including updates from Bank Negara Malaysia (BNM) and Bursa Malaysia, as well as the latest international standards such as IFRS S1 & S2.

The training will highlight best practices in ESG risk management, sustainable lending, and climate-related disclosures, equipping banks with strategies to align their portfolios with Malaysia’s Net Zero goals and the National Energy Transition Roadmap (NETR). It also covers real-world case studies from leading banks and interactive risk assessment exercises. This programme will help participants to navigate 2025's tighter ESG regulations while unlocking new business opportunities in green finance.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Understand the latest ESG trends impacting banking and finance
- Learn best practices in ESG integration, reporting and sustainable finance
- Gain insights into regulatory updates, compliance requirements and sustainable finance solutions

TRAINING METHODOLOGY

Presentations, case studies, discussions and activity-based workshop

PARTICIPANT PROFILE

Sustainability champions - individuals within an organisation who actively advocate, lead, or support sustainability initiatives, anyone whose role involves ESG and sustainability transformation

PROGRAMME OUTLINE

ESG Key Trends & Drivers
- Global ESG trends (renewable energy, climate tech, circular economy smart mobility, EVs, CCUS)
- Carbon trading, offsets & voluntary carbon markets
- Role of banks in achieving sustainability goals, i.e., NETR, Net Zero etc.
- Integration of ESG technology solutions

ESG Regulations & Compliance – Latest Updates
Global:
- ISSB (IFRS S1 & S2) adoption
- EU Corporate Sustainability Reporting Directive (CSRD)
- EU CBAM

Malaysia:
- BNM Climate Risk & Taxonomy updates
- BNM Climate Risk Management and Scenario Analysis (CRMSA)
- BNM Climate Stress Test

ESG Reporting & Disclosure Standards
- Enhancing transparency in ESG disclosures (GRI, SASB, TCFD)
- Bursa Malaysia's Enhanced Sustainability Reporting
- National Sustainability Reporting Framework

Sustainable Finance Innovations and Solutions
- Green & Smart Buildings – Financing Malaysia's Sustainable Real Estate Future
- Energy Efficiency & Renewable Energy Adoption – Supporting Manufacturing Decarbonization
- Nature-Based Solutions & Biodiversity Finance – Opportunities in Property & Industrial Estates
- Transition Finance: Banks support businesses in high-emission industries (e.g., manufacturing, real estate) to transition
- Fintech & AI for ESG Monitoring: Leveraging AI and big data for real-time ESG risk assessment and sustainable investment tracking
- AI & blockchain for ESG tracking

Case Studies and Discussion
- Case Study 1: ASEAN banks excelling in sustainable finance
- Case Study 2: How Malaysian Banks are leading in ESG innovation

TRAINER

CHEAH WEE LEONG
DIRECTOR OF NEXT GEN BANKING, ASIAN BANKING SCHOOL

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SUSTAINABILITY TRANSFORMATION: DRIVING POSITIVE CHANGE THROUGH PERSONAL ACTIONS AND COMMITMENT TO ESG

OVERVIEW

HRDC Prog No: 10001714605

AICB 8 CPD HOURS

WHEN

3 September 2026
9:00 am – 5:00 pm

WHERE

Asian Banking School

LEARNING LEVEL

Intermediate

FEES*

RM 1,900

**Subject to 8% Service Tax per pax*

This programme is to be intended encourage all employees in the organisation to take responsibility to drive positive change through individual and collective actions to achieve meaningful transformation.

Participants will learn how to make informed decisions, adopt sustainable behaviors and inspire others to join the sustainability movement. This programme will provide participants with an understanding of what is ESG, why it matters and why everyone has a role to play in sustainability as responsible citizens and members of community and society. There will be case studies and examples to help participants identify opportunities for personal action and behavioural change. Included in the programme are activities facilitated by the trainer to enable participants to develop personal actions to contribute towards long-term and positive environmental and social changes and outcomes.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Explain importance of ESG and sustainability matters, with relevance to individuals, communities, and societies
- Describe how personal and workplace behaviours influence sustainability goals
- Outline of personal actions that individuals can take to contribute to long-term positive environmental and social changes

TRAINING METHODOLOGY

Presentations, case studies, discussions and activity-based workshop

PARTICIPANT PROFILE

Sustainability champions - individuals within an organisation who actively advocate, lead, or support sustainability initiatives, anyone whose role involves ESG and sustainability transformation

PROGRAMME OUTLINE

MODULE 1 - RESPONSIBLE CITIZENS

Understanding ESG and Sustainability
- Definition and key components of Environmental, Social, and Governance
- Exploring the concept of sustainability and its relevance to individuals and society
- Case studies highlighting the impact of ESG and sustainability on communities and the environment

Taking Action as Responsible Citizens
- Identifying opportunities for personal action and behavioural change
- Developing sustainable habits and integrating them into daily life
- Collaboration and engagement with local communities and sustainability initiatives
- Advocacy and spreading awareness through effective communication

Assessing Progress and Continuous Learning
- Tracking personal progress in adopting responsible citizenship practices
- Evaluating the impact of individual actions on ESG and sustainability goals
- Encouraging life-long commitment to responsible citizenship and sustainability

MODULE 2 - RESPONSIBLE EMPLOYEES

Understanding the Company's Sustainability Strategy
- Overview of company's sustainability vision and goals
- Identification of key sustainability focus areas
- Overview of existing sustainability initiatives within the company

Taking Action as Responsible Employee
- Identifying opportunities for personal action and behavioural change
- Developing individual and departmental sustainability action plans
- Establishing follow-up mechanisms for ongoing support and guidance

TRAINER

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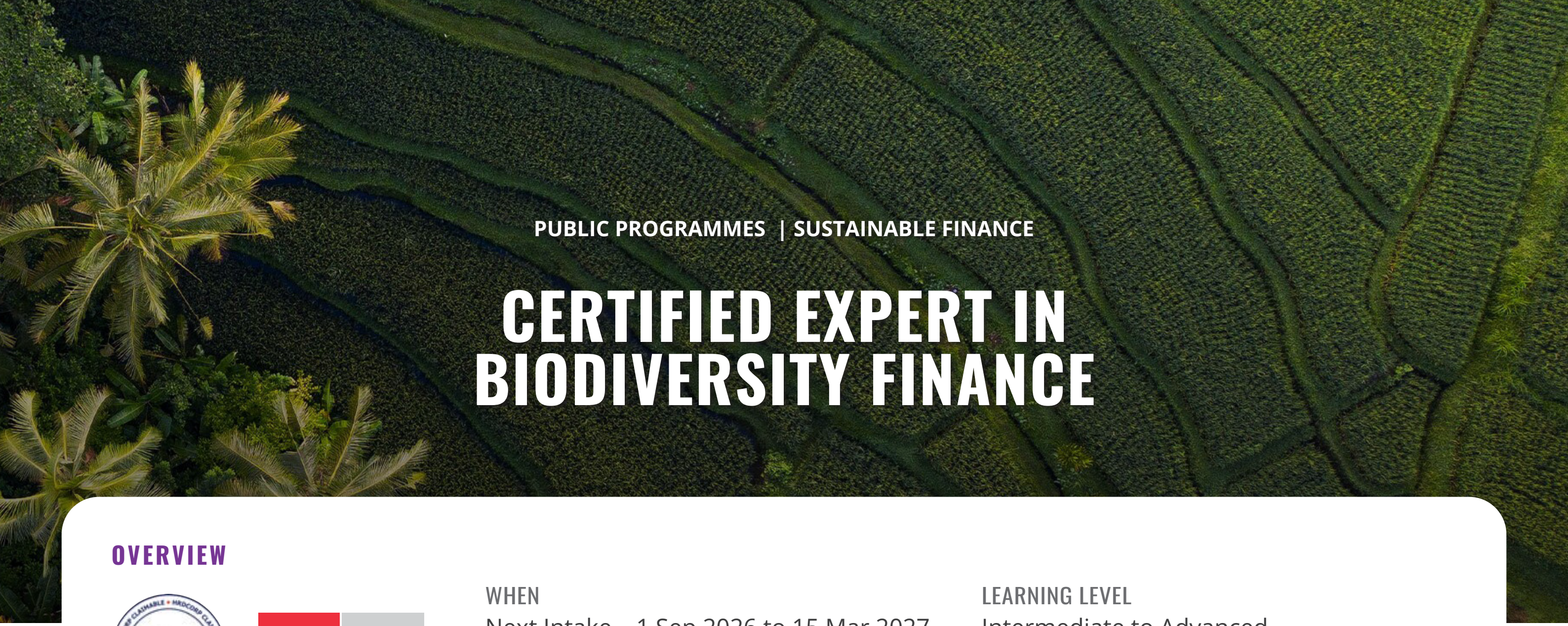

PUBLIC PROGRAMMES | SUSTAINABLE FINANCE

CERTIFIED EXPERT IN BIODIVERSITY FINANCE

OVERVIEW

HRDC Prog No: 10001377930

1 CPD Hour for each hour of study time, up to a maximum of 20 CPD Hours

WHEN

Next Intake – 1 Sep 2026 to 15 Mar 2027
Final exam will be in March 2027

TRAINING PLATFORM

Online (Frankfurt School e-Campus)

LEARNING LEVEL

Intermediate to Advanced

FEES

RM 4,500
Early Bird Fee *(By 15 Jul 2026)*

RM 5,500
Regular Fee *(After 15 Jul 2026)*

(Fee shown is per participant and subject to 8% Service Tax. An additional final exam fee will be charged by the Frankfurt School for the second and third final exam attempt)

INCOLLABORATION WITH:

Frankfurt School of Finance & Management
German Excellence. Global Relevance.

Biodiversity underpins life on Earth. Healthy ecosystems provide ecosystem services essential to human well-being and economic activities.

Scientists estimate that one million of the world's estimated 8 million species of plants and animals are on the verge of extinction, and this could curtail our ability to meet the Sustainable Development Goals (SDGs) and limit global warming to 1.5 degrees.

Why should financial institutions care? In today's world, financial institutions play a pivotal role in managing financial resources and contributing to the conservation of our planet's invaluable biodiversity. They impact biodiversity through their lending or investment decisions. At the same time, they are exposed to physical, reputational, systemic, and transitional risks due to biodiversity loss. Hence, the disruption of biodiversity poses significant yet often overlooked risks to financial stability. The financial sector is increasingly acknowledging the financial risks associated with biodiversity loss and the integral role it could play in preserving the delicate balance of life on Earth. According to UNEP, if the world is to achieve its climate change, biodiversity, and land degradation objectives, investments in nature must triple by 2030.

This Biodiversity Finance Course is designed to deepen your understanding of risks associated with biodiversity loss and empower you with the knowledge and tools needed to support the preservation of Earth's diverse ecosystems as financial actors.

TRAINING METHODOLOGY

- An interactive e-learning course including video lectures, PDF scripts, practical exercises, online tests and case studies.
- A discussion forum for course related issues as well as for exchange of opinions and experiences with tutors, peers or the FSDF e-Campus team.
- Personalised support from the Frankfurt School e-Campus team.
- The possibility to achieve an internationally recognised Frankfurt School certificate after passing the 2-hour online final exam or a confirmation of course completion after completing the course.
- This online course can be complemented with a classroom component. It can be held at the Asian Banking School but only if there are sufficient numbers and with additional programme fees. This is voluntary and not a requirement to get certified by the Frankfurt School.

PARTICIPANT PROFILE

Finance experts and professionals, including retail bankers, financial advisors, asset managers, risk managers etc., and all other financial industry professionals and practitioners in the financial sector interested in the topic of sustainable and biodiversity finance.

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PROGRAMME OUTLINE

The programme takes approximately 6 months assuming 3-4 hours of self-study per week. It consists of 5 mandatory units, which build upon each other. There are 2 intakes per year - March and September.

Unit 1: Setting the Scene – Introduction to Biodiversity and Ecosystem Services
In this unit, we introduce the participants to the complex world of biodiversity, providing a comprehensive overview of concepts, the science, and exploring the interplay and interdependence between biodiversity loss and climate change. The unit also provides regional and sectoral case examples of the importance of biodiversity to the overall society and business.

UNIT 2 : Biodiversity Loss Threat to the Financial System – Risks, Impacts and Dependencies
Within this module, we explore how the loss of biodiversity possesses the capacity to disrupt the financial system and the economy as a whole. It explains key terminologies and concepts of biodiversity finance and biodiversity loss as impact dependence and double materiality. This Unit delves into the intricate connections between biodiversity and financial stability, explaining double materiality and risk management strategies.

UNIT 3 : Public and Private Sector – Initiatives and Available Frameworks
The module is dedicated to biodiversity initiatives and frameworks. It is specifically designed to help participants develop a good understanding of the role of the public and private sectors in biodiversity finance. It introduces participants to initiatives currently under development at the regulatory level, such as taxonomies. This module also aims to cover platforms and tools available for assessing biodiversity-related risks and opportunities.

UNIT 4 : Measuring, Reporting and Strategy
In this module, participants will gain insights into the current tools, databases, initiatives, targets, metrics, and approaches that are used to evaluate biodiversity risks, and measure impacts, and interdependencies within a company's overall strategy.

UNIT 5 : Opportunities and Innovation
Having grasped the context of biodiversity finance, the risks associated, and current standards, tools, and frameworks, the fifth unit delves into the biodiversity finance landscape, exploring an array of financial opportunities, including projects related to biodiversity as nature-based solutions, climate-smart agriculture, and restoration. Lastly, the module further delves into the financial products, funds and forms of capital suited for investment in this realm.

UN SUSTAINABLE DEVELOPMENT GOALS

This programme equips you with the knowledge to advance the following SDGs:

THE FS-UNEP CENTRE

The content of this course was developed by the Frankfurt School - UNEP Collaborating Centre for Climate & Sustainable Energy Finance *(http://fs-unep-centre.org/)*. The Centre is a strategic cooperation between Frankfurt School and the UN Environment programme. Its vision is to advance transformation to resilient low-carbon and resource-efficient economies by attracting new types of investors, in particular catalysing the financing of clean energy by the private sector. The Centre is UNEP’s major knowledge hub for climate & biodiversity finance related aspects.

CERTIFIED EXPERT IN ESG & IMPACT INVESTING

OVERVIEW

HRDC Prog No: 10001266709

1 CPD Hour for each hour of study time, up to a maximum of 20 CPD Hours

WHEN

Next Intake – 1 Sep 2026 to 15 Mar 2027
Final exam will be in March 2027

TRAINING PLATFORM

Online (Frankfurt School e-Campus)

LEARNING LEVEL

Intermediate to Advanced

FEES

RM 8,000
Early Bird Fee *(By 15 Jul 2026)*

RM 9,500
Regular Fee *(After 15 Jul 2026)*

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INCOLLABORATION WITH:

Frankfurt School of Finance & Management
German Excellence. Global Relevance.

Environment Social and Governance (ESG) and Impact Investing are approaches to finance that are related to each other, although they may occupy different ends of the spectrum in terms of methodological intensity or operational mind-set.

They have gained a lot of traction in recent years and will continue to do so in the (post-) Corona world. Calls for a green and socially equitable re-start are very prominent. The EU's Green New Deal ("Green Deal") and the UN's Sustainable Development Goals (SDGs) are good examples of how ESG criteria and ideas of Impact Investing are being incorporated into policy objectives.

TRAINING METHODOLOGY

An interactive e-learning programme including video lectures, PDF scripts, examples, practical exercises, online tests, assignments and case studies. A discussion forum for course related issues as well as for exchange of opinions and experiences with trainers, peers or the FSDF e-Campus team. Personalised support from the Frankfurt School e-Campus team. The possibility to achieve an internationally recognised Frankfurt School certificate after passing the 2-hour online final exam or for those not wanting to take the final exam, a confirmation of course participation after completing the course.

PARTICIPANT PROFILE

Finance experts and professionals, including retail bankers, financial advisors, asset managers, risk managers etc. and all other financial industry professionals interested in the topic of sustainable finance. Also designed for those working in international DFIs, multilateral donor organisations, institutional investors, pension funds, insurance companies, asset and fund managers who want their investments to achieve positive impact.

PROGRAMME OUTLINE

The course takes approximately 6 months assuming 4-6 hours of self-study per week. It consists of 7 mandatory units, which build upon each other.

UNIT 1 : Introduction and Overview: What are ESG Criteria and Impact Investing
This introductory unit provides you with an understanding of how ESG criteria and Impact Investing relate to traditional mainstream finance. It familiarises you with major stakeholders, initiatives, and approaches for integrating non-financial issues into the day-to-day activities of investing. Key concepts and themes are introduced, which establish foundations for a learning journey that will be expanded upon over the subsequent units.

UNIT 2 : Historical and Theoretical Context
ESG and Impact Investing are orientated within different operational contexts: from asset management, through direct investment, to advisory services, etc. This unit helps you understand what is relevant for your context, whilst also making you aware of other requirements you may encounter in adjacent parts of the industry. It contextualises the historical evolution and theoretical development of ESG and Impact Investing to show how they complement each other, and to demystify why some narratives about managing non-financial factors appear to be fragmented and conflicting. Conceptual structures are presented that help you apply theory to praxis via a unified framework.

UNIT 3 : Strategies for Measuring and Managing ESG Criteria and Impact
There are different strategic pathways available to managing ESG and impact factors. Each pathway represents a different level of methodological intensity. You will be introduced to the techniques and tools that are relevant for each, and learn how to choose the pathway that is most suitable for your needs or circumstances. This unit also clarifies how these strategic pathways align with operational mind-sets such as compliance, risk management, as well as proactively managing performance against non-financial goals.

UNIT 4 : Integrating ESG and Impact Management in the Investment Process
Each of the strategic pathways for managing ESG and impact can be integrated at every stage of the investment process: from deal sourcing and due diligence, through ongoing investment management, to final exit or contract maturity. These all follow the same high-level process that aligns with the Deming quality management cycle. This is applied with different levels of intensity and granularity depending on the strategic pathway being followed. You will learn how this process can be deployed across all asset classes, across publicly traded securities and private over-the-counter transactions, and by retail investors as well as institutional investors.

UNIT 5 : Specialised Financial Instruments and Legal Contracts that Integrate ESG and Impact
This unit starts with an introduction of traditional asset classes and financial instruments (a refresher for anyone familiar with both investing and philanthropy). You will learn how ESG and impact features are incorporated into financial instruments. This can be achieved either by enhancing traditional instruments with additional requirements and obligations, such as with Green Bonds; or by developing innovative instruments and hybrid models that introduce new contractual and financial arrangements, such as Social Impact Incentives.

UNIT 6 : Ratings, Indicators, Non-Financial Reporting and Data
There are currently no universally accepted standards for reporting non-financial information, although there are several voluntary frameworks and norms established by industry initiatives. You will learn about the key regulations and legal requirements that are currently in various stages of development, notably by the European Commission. The unit also covers key trends, selected best practice, and challenges to help you navigate the various ratings, labels, certifications, and evaluation methods that are available. The challenges and opportunities in data collection are outlined, which explains why information from different providers of data and ratings is often weakly correlated.

UNIT 7 : Elective Module
Participants choose one module from the following options. The unit will conclude with an assignment that is tailored to the option you choose.

- 7a Marketing, Fundraising and Sales – this option allows you to delve deeper into designing and presenting a product, fund, or other business idea for ESG and impact investing. It covers fund design, investor targeting, and how to present to investors.

- 7b Due Diligence – this option allows you to delve deeper into assessing investment opportunities. It covers the different tools available and how to take into account the market context, governance, legal form and business models, as well as planning anon-site visit.

UN SUSTAINABLE DEVELOPMENT GOALS

This programme equips you with knowledge to advance all the SDGs

ABOUT THE TRAINERS

Prof. Dr. Zacharias Sautner is Professor of Finance at Frankfurt School of Finance & Management. He was previously Associate Professor of Finance at the University of Amsterdam and Research Fellow in Finance at the Saïd Business School of the University of Oxford. Zacharias Sautner works in the area of empirical corporate finance and focuses on ESG, climate finance, and corporate governance. His research was published in leading international journals such as the Journal of Finance, Review of Financial Studies, Management Science or Review of Finance and he has presented at conferences such as the AFA, WFA, and EFA. He was ranked #2 in Germany in Business Administration (#1 in Finance) based on A+ publications (age of 40 or below) by Forschungsmonitoring.org (February 2019). He teaches corporate finance, valuation, and corporate governance and has won different research and teaching awards.

Lucie Charrier is a Senior Financial Inclusion Expert with 15 years of experience in Latin America and the Caribbean, Africa, the Middle-East, Europe and Central Asia. Lucie Charrier is currently Senior Business Development Expert for the implementation of the Technical Assistance Programme of the European Investment Bank (EIB) to the Financial Sector that is being implemented by Frankfurt School of Finance and Management since May 2018 in the Caribbean region. Lucie is a Qualified Social Performance Auditor by CERISE since December 2015. Lucie was previously Country Manager Peru for Oikocredit and Senior Analyst at Planet Rating. Lucie has conducted more than 100 institutional, financial and social performance ratings, due diligence and evaluations, social audits, Smart Campaign's client protection principles certifications as well as technical assistance projects in Latin America and the Caribbean, Africa, the Middle-East, Europe and Central Asia.

Karl Richter is the co-founder of EngagedX, which is a consultancy specialising in impact investing, thought leadership, data and tech development, advocacy and policy work. Karl works internationally across private, public, and social sectors. He lectures at the Frankfurt School of Finance and Management, and has guest lectured at the Universities of Oxford and Cambridge. Karl's previous experiences include 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; membership of Groupe d'Experts de la Commission sur l'Entrepreneuriat Social (GECES) of the European Commission to advise on its Social Business Initiative; part of the OECD expert group on social impact investing. Karl is currently Senior Fellow of the Finance Innovation Lab; and adviser to several organisations, including the China Alliance for Social Value Investment.Alliance for Social Value Investment.

Dina Lorenz studied economic law focusing on finance and started her career as a consultant and investment banker specialised in the acquisition and respective valuation of financial institutions. She now works as a Business Development Manager, Regulatory. Dina specialises in Impact Investing topics having worked for a Swiss Impact Investment Fund the last several years in Lima, Peru. Underlying her dedicated work within Impact Investing, she is a member of the Board of SA Oikocredit North Germany, a support association of Oikocredit International, a Netherland´s 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.

PUBLIC PROGRAMMES | SUSTAINABLE FINANCE

CERTIFIED EXPERT IN SUSTAINABLE FINANCE

OVERVIEW

HRDC Prog No: 10001230425

1 CPD Hour for each hour of study time, up to a maximum of 20 CPD Hours

WHEN

Next Intake – 1 Sep 2026 to 15 Mar 2027
Final exam will be in March 2027

LEARNING LEVEL

Intermediate to Advanced

TRAINING PLATFORM

Online (Frankfurt School e-Campus)

FEES

RM 8,000
Early Bird Fee *(By 15 Jul 2026)*

RM 9,500
Regular Fee *(After 15 Jul 2026)*

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INCOLLABORATION WITH:

Frankfurt School of Finance & Management
German Excellence. Global Relevance.

The global economy has grown rapidly in the last 200 years but this achievement has come at the cost of climate change and environmental damage.

With increased environmental awareness among nations and people, a global strive towards sustainable development is now growing. You may ask yourself what does this have to do with finance? Making the necessary change, transformation of our economies and societies require commitments, innovations and, last but not least, finance and investments.

Sustainable Finance can help steer the global economy towards sustainability and accelerate the necessary change. The financial sector has an important role in deciding where capital flows and by implication where it does not flow to. In this programme, you will learn about creating impact, managing sustainability risks, and benefiting from sustainable business opportunities. It will familiarise participants with the business, regulatory and technical perspectives of sustainable finance and will acquaint them to take an active part in the discussion around the topic. The programme aims to enable financial professionals to integrate Sustainable Finance related aspects into their work through new knowledge and tools for advising their clients and business partners.

The programme provides a comprehensive introduction to the world of sustainability, no prior knowledge of Sustainable Finance or Finance is required.

TRAINING METHODOLOGY

- An interactive e-learning programme including video lectures, PDF scripts, examples, practical exercises, online tests and case studies.
- A discussion forum for course related issues as well as for exchange of opinions and experiences with tutors, peers or the FSDF e-Campus team.
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PARTICIPANT PROFILE

Finance experts and professionals, including retail bankers, financial advisors, asset managers, risk managers etc. and all other financial industry professionals interested in the topic of sustainable finance.

PROGRAMME OUTLINE

The programme takes approximately 6 months assuming 5-8 hours of self-study per week. It consists of 10 mandatory units, which build upon each other.

UNIT 1 : The World of Sustainability
This first unit sets the scene and introduces participants to the world of sustainability by explaining the key factors that underpin the science of climate change and global warming, including climate diplomacy. It also provides an overview of the different rationales for why integrating sustainability considerations into to financial market is important and discusses the role of the financial system in the transformation to a low-carbon and more sustainable economy.

UNIT 2 : Towards a Sustainable Financial System
The institutional setup is important for mainstreaming sustainability in the financial system. In Unit 2, participants are introduced to the role of the financial system, involved stakeholders, and their interplay, especially in the context of driving the transition towards a sustainable financial system. The specific roles of the different financial actors are explained, accompanied by practical exercises in an interactive learning environment.

UNIT 3 : The Role of Regulation and Policy
Unit 3 demonstrates and explains through detailed examples of the role and rationale of regulation and policy in sustainable finance. There is also a “deep dive”, a closer look, at the EU sustainable finance regulatory and policy landscape provided in this unit.

UNIT 4 : Sustainable Finance in the Financial Institution’s Strategy
The unit introduces the strategic implications of mainstreaming sustainable finance within institutions, continuing the structure introduced in previous units of looking at risk and impact management as well as the resulting opportunities from a strategic point of view.

UNIT 5 : Sustainability Risks and Impact Through Financing
Unit 5 discusses how to implement and manage sustainability risks and create impact through financing for financial actors. It will deepen the participants’ knowledge of the risk and impact perspectives. An overview of (main) sustainable finance risks that financial actors are facing will be provided, together with steps to be taken to identify, measure and mitigate them. Moreover, the importance of impact measurement and its methodological concepts are introduced in the unit.

UNIT 6 : Sustainable Finance Opportunities (Products)
Unit 6 provides an overview of sustainable finance related opportunities. It focuses on debt and equity-related sustainable products, especially green bonds, and is complemented by a section on additional services.

UNIT 7 : Banking
This unit provides an overview of the market environment, potential, development, and criticism for wholesale and investment, retail, and corporate banking products and services.

UNIT 8 : Institutional Investors
Unit 8 provides an overview of the institutional investors, their mandates as well as implementation methods. Furthermore, the unit discusses the role and construction of benchmarks.

UNIT 9 : Insurance
The role of insurance in mitigation of sustainability is discussed in unit 9. Participants will learn what role insurance plays within the wider financial system and build an understanding on how climate-related financial risks are impacting the finance sector.

UNIT 10 : Recap and Outlook
The course concludes with a re-cap of the learning materials from unit 1 to unit 9, while also making an outlook of ongoing and upcoming developments in the sustainable finance sector.

UN SUSTAINABLE DEVELOPMENT GOALS

This programme equips you with the knowledge to advance the following SDGs:

ABOUT THE TRAINERS

KARSTEN LÖFFLER

Karsten Löffler heads the FS-UNEP Collaborating Centre for Climate & Sustainable Energy Finance. He used to represent the GSFCG in the EU Commission's Technical Expert Group (TEG) on Sustainable Finance, where he actively shaped the EU Taxonomy applying his extensive experience in renewable energy finance. In October 2020 he became a member of the Commission's newly established Platform on Sustainable Finance. Furthermore, Karsten had the honour to chair the Sustainable Finance Committee of the Federal Government. One of the tasks was to develop recommendations for a Sustainable Finance strategy for Germany.

PROF. DR. ULF MOSLENER

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.

SEBASTIAN RINK

Sebastian Rink is a green and sustainable finance expert and researcher at the Frankfurt School – UNEP Collaborating Centre. He is, among other topics, analysing the question how banks can facilitate the transformation of SMEs' business models. Additionally, Sebastian is an associate in the Net Zero Banking Alliance Germany by the Green and Sustainable Finance Cluster Germany. His prior work includes co-developing the EU Taxonomy, policy advisory, advisory in the private financial sector, transaction management, and provision of training and education.

FURTHER COURSE TRAINERS & EXPERTS

- Dr. Christine Grüning, Senior Project Manager, FS-UNEP Centre
- Dr. Alexander Lehmann, Head of the Sustainable World Academy at Frankfurt School
- Malin Emmerich, Project Manager, FS-UNEP Centre
- Menglu Neupert-Zhuang, Sustainable Finance Expert & Project Manager
- Christina Anselm, Project Coordinator, FS-UNEP Centre
- Youri Matheis, FS-UNEP Centre
- Dr. Anne Michaels, Luiza Linton, and Urata Biqkaj-Müller, Magnolia Consulting GmbH

PUBLIC PROGRAMMES | TREASURY & CAPITAL MARKETS

BOND PRICING AND INTEREST RATES: INTERPRETING SIGNALS FOR ECONOMIC FORECASTING

OVERVIEW

HRDC Prog No: 10001417983

AICB 8 CPD HOURS

WHEN
13 August 2026
9:00 am – 5:00 pm

LEARNING LEVEL
Intermediate

WHERE
Asian Banking School

FEES*
RM 1,900
**Subject to 8% Service Tax per pax*

The economy is in a confusing state. And in uncertain economic times, we go back to our bread and butter - economic indicators.

Some of the best indicators can be found in one of the biggest financial marketplaces in the world, the interest rate and bond price. In this one-day programme, we will dive into the mysteries of the interest rate and bond market, reviewing what exactly they are and how they impact the economy, by analysing past events and case studies.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Describe with confidence the workings of the interest rate and bond market
- Identify the main drivers of bond prices
- Analyse the impact of interest rates and economic conditions on bond prices
- Formulate strategies to deal with changes in interest rates and bond prices

TRAINING METHODOLOGY

Lectures including presentations, case studies and discussions

PARTICIPANT PROFILE

Banking & financial service professionals who want to gain an understanding of the bond market and the impact of changes in interest rates on the financial market

PROGRAMME OUTLINE

Getting a Feel of the Bond Market

- Why the bond market matters so much?
- Why bonds? Why not just borrow from banks?
- Who issues bonds? Who taps the bond market?
- Who invests in bonds?
- The key features of bonds
- Case study – Why did the company issue negative yield bonds?

Reading the Yield Curve

- Types of yield curves
- Application of yield curves
- Why it has been so accurate in predicting a recession
- Case study – Yield curve and recession

The Different Types of Yield

- Types of yields: Nominal yield, current yield & yield to maturity
- The determinants of bond price
- Bond risks – Interest rate risk and default risk
- Case study – the Collapse of Silicon Valley Bank - a study in the Inverse Relationship between Bond Price and Interest Rate
- Case study – Credit Suisse CoCo Bonds (AT1 bonds) - The anomaly of equity ranking higher than bond and how the market for AT1 is shaken

Drivers of interest rates

- Factors affecting interest rates
- Central bank's role in managing interest rates
- Case study – a cut in OPR and the bond price in Malaysia

TRAINER

WONG LOKE LIM

PRINCIPAL OF I-BIZ CONCEPT SDN BHD, FINANCIAL TRAINING & MANAGEMENT RESOURCES PROVIDER

Loke Lim has almost thirty years of banking and finance-related experience. He is the principal of i-Biz Concept Sdn Bhd, a financial training and management resources provider. He is also a director of a Bursa Malaysia-listed company and sits on the Board of Governors of the Financial Planning Association of Malaysia, where he was the Deputy President from 2011-2013. Previously, he was the Chief Executive/Licensed Representative of a fund management company, a general manager at KAF Investment Bank Berhad and the Group Chief Internal Auditor of a KLSE (now Bursa Malaysia)-listed company. He speaks regularly on topics relating to capital markets, treasury, accounting and wealth management, and conducted training programmes for capital market professionals, private bankers and wealth managers in various financial centres in the Asia-Pacific region. He is a chartered accountant, a fellow of the Association of Chartered Certified Accountants and a Certified Financial Planner.

PUBLIC PROGRAMMES | TREASURY & CAPITAL MARKETS

BONDS AND DEBT SECURITIES – MECHANICS OF PRIMARY ISSUANCE AND SECONDARY TRADING

OVERVIEW

HRDC Prog No:
10001291971

AICB 8 CPD HOURS

WHEN
17 August 2026
9:00 am – 5:00 pm

LEARNING LEVEL
Intermediate

WHERE
Asian Banking School

FEES*
RM 1,900
**Subject to 8% Service Tax per pax*

This one-day programme provides participants with an understanding of debt securities issuance and trading process.

They will also acquire a working knowledge of new debt issues, identify trends and preferences of investors and issuers, provide recommendations to clients on a reasonable basis and understand the enforcement process for market misconduct by the relevant authorities.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Explain how the bond and debt securities market works and the role of key players
- Identify main applications of debt securities products
- Determine key factors driving interest rates and monetary policies
- Perform fundamental risk assessment in debt securities

TRAINING METHODOLOGY

Lecture, discussion and case studies

PARTICIPANT PROFILE

Suitable for anyone wanting to learn about the process of bond issuance and trading including treasury personal, dealers, bankers, financial advisors, wealth managers, accountants, risk managers, compliance officers, auditors and credit analysts

PROGRAMME OUTLINE

Overview of the debt securities market
- Basics of bond and money markets
- The primary market: The new issue & syndication process
- Roles of Malaysian regulators & intermediaries
- Case study: Issuing bonds in Malaysia

Issuer and investor perspectives of debt securities
- What drives/moves the bond markets?
- Mechanics of setting interest rates
- Role of Credit Rating Agencies and Bond Pricing Agency
- Case study: Impact of interest rate changes on bond market

Essential bond market maths
- Pricing a bond
- Yield to Maturity (YTM)/Gross Redemption Yield (GRY)
- Exercise: Calculate the price of a bond

Types of bonds
- Plain-vanilla bonds
- Floaters and zeros
- Putable and callables
- Convertibles, Perpetual, Asset Backed Securities (ABS), etc
- Case study: Analysis bond features

TRAINER

WONG LOKE LIM

PRINCIPAL OF I-BIZ CONCEPT SDN BHD, FINANCIAL TRAINING & MANAGEMENT RESOURCES PROVIDER

Loke Lim has almost thirty years of banking and finance-related experience. He is the principal of i-Biz Concept Sdn Bhd, a financial training and management resources provider. He is also a director of a Bursa Malaysia-listed company and sits on the Board of Governors of the Financial Planning Association of Malaysia, where he was the Deputy President from 2011-2013. Previously, he was the Chief Executive/Licensed Representative of a fund management company, a general manager at KAF Investment Bank Berhad and the Group Chief Internal Auditor of a KLSE (now Bursa Malaysia)-listed company. He speaks regularly on topics relating to capital markets, treasury, accounting and wealth management, and conducted training programmes for capital market professionals, private bankers and wealth managers in various financial centres in the Asia-Pacific region. He is a chartered accountant, a fellow of the Association of Chartered Certified Accountants and a Certified Financial Planner.

PUBLIC PROGRAMMES | TREASURY & CAPITAL MARKETS

EVOLUTION OF BASEL CAPITAL ADEQUACY FRAMEWORKS: CONCEPTS AND PRINCIPLES

OVERVIEW

HRDC Prog No:
10001417912

AICB 8 CPD HOURS

WHEN
12 August 2026
9:00 am – 5:00 pm

LEARNING LEVEL
Intermediate

WHERE
Asian Banking School

FEES*
RM 1,900
**Subject to 8% Service Tax per pax*

Since its foundation in 1974, the Basel Committee has laid the foundation for ensuring the capital adequacy required for managing risk in banks.

This one-day programme is designed to provide participants with a good understanding of the Basel I, Basel II, and Basel III capital adequacy frameworks. It explores the concepts of capital adequacy under the frameworks and elaborate on the changes introduced by each framework and latest reforms under Basel IV.

LEARNING OBJECTIVES

By the end of the programme, participants will be able to:

- Explain the Basel Bank Capital Adequacy framework and its objectives
- Identify the different types of capital and how they are calculated
- Analyse the capital requirements under Basel I, Basel II, and Basel III
- Outline the significance of Basel Bank Capital Adequacy for the financial system

TRAINING METHODOLOGY

Lectures including presentations, case studies and discussions

PARTICIPANT PROFILE

Financial/Banking service professionals who want to gain an overview of the Basel frameworks and their impact on the banking industry

PROGRAMME OUTLINE

Overview
- Evolution of Basel – Basel I, II and III
- The Three Pillars
- Capital Requirements
- Financial Stability and Basel III
- Investors and Basel III

Capital Adequacy
- What is Capital Adequacy Ratio?
- Tier One Capital
  - Common Equity Tier 1 (CET1)
  - Additional Tier 1 (AT1)
- Tier Two Capital
  - Gone concern capital
- Case study: Credit Suisse CoCo Bonds (AT1 bonds)

Computation of Regulatory Capital
- Credit risk
- Market risk
- Liquidity risk
- Operational risk
- Case study: The impact of the collapse of Barings Bank

Basel III 2017 Reform or Basel IV
- Finalisation of Basel III
- Basel III vs Basel IV

TRAINER

WONG LOKE LIM
PRINCIPAL OF I-BIZ CONCEPT SDN BHD, FINANCIAL TRAINING & MANAGEMENT RESOURCES PROVIDER

Loke Lim has almost thirty years of banking and finance-related experience. He is the principal of i-Biz Concept Sdn Bhd, a financial training and management resources provider. He is also a director of a Bursa Malaysia-listed company and sits on the Board of Governors of the Financial Planning Association of Malaysia, where he was the Deputy President from 2011-2013. Previously, he was the Chief Executive/Licensed Representative of a fund management company, a general manager at KAF Investment Bank Berhad and the Group Chief Internal Auditor of a KLSE (now Bursa Malaysia)-listed company. He speaks regularly on topics relating to capital markets, treasury, accounting and wealth management, and conducted training programmes for capital market professionals, private bankers and wealth managers in various financial centres in the Asia-Pacific region. He is a chartered accountant, a fellow of the Association of Chartered Certified Accountants and a Certified Financial Planner.

ABOUT ABS

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 Bayes Business School (formerly Cass) in London, the University of Cambridge Judge Business School, Frankfurt School of Finance and Management, INSEAD, the University of Edinburgh Business School, Bologna Business School, Bangor Business School, ESSEC Business School, Tsinghua University and the Saïd Business School, University of Oxford.

ABS began operations in 2015 and has continued to set the standard for developing talent in the banking industry through its innovative, unique, and relevant training programmes that have transformed the banking education landscape. In 2024, ABS established its Singapore office as part of its expansion plans to provide personalised training consultancy services within the region and is well positioned to be a gateway to the global markets.

For programme enquiries, please contact:

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