

How AI is helping rewire sustainable trade finance in ASEAN

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Smarter data from AI could make ASEAN's sustainable supply chains easier to finance.

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As ASEAN becomes more deeply plugged into global supply chains, artificial intelligence is giving businesses better clarity on data, risks and sustainability – factors that increasingly shape financing decisions.

That capability is becoming more important as trade tensions, geopolitical fragmentation and the search for resilience push companies to manufacture, source and invest across the region.

ASEAN is already gaining from that reconfiguration, especially in semiconductors and electric vehicles (EVs).

An April 2026 Singapore Economic Development Board (EDB) analysis noted that South-east Asia attracted around USD12 billion a year in greenfield semiconductor investment between 2021 and 2024.

The report said automotive and EV investment averaged USD6 billion annually over the same period, while the number of projects rose from 30 in 2020 to 82 in 2024.

Growing alongside this industrial expansion is AI adoption.

A February 2026 study by McKinsey, EDB and Tech in Asia, covering 330 senior executives across six ASEAN markets, found that 46 per cent of surveyed companies had moved beyond AI pilots to scaling, compared with 35 per cent globally.

Among companies with annual revenues above USD250 million, 56 per cent were scaling or fully scaled.

With ASEAN taking on a larger role in global manufacturing and trade, companies must manage broader supplier networks, more cross-border flows and greater scrutiny over where goods come from and how they are produced.

AI can help process large volumes of information, improve traceability, flag risks and make sustainability data easier for lenders and buyers to assess.

In one client example, a regional rubber plantation business uses AI to track trees, manage plantation data, monitor logistics and document supply-chain activity as it works towards sustainability targets. This gives the company greater transparency from plantation to shipment.

Competitiveness will increasingly depend on how resilient, efficient and transparent those networks are, including their sustainability performance.

The 2026 Sustainable Procurement Barometer by EcoVadis and Accenture, covering 1,000 multinationals with revenues above USD1 billion, found that 98 per cent had begun embedding

environmental, social and governance (ESG) data into procurement.

Among the top performers, 80 per cent cited innovation as a leading driver of returns from sustainable procurement, ahead of compliance alone.

For large corporates, sustainability can influence supplier choices, customer relationships, operational efficiency and resilience to shocks.

Frasers Property offers one example: the Singapore-headquartered group incorporates ESG considerations into asset management and investment decisions, engages suppliers on responsible sourcing, and uses green and sustainable financing alongside measures to strengthen climate resilience.

These changes have financing implications.

Sustainable trade finance can support working capital to keep goods moving, help strategic suppliers access liquidity, and finance eligible goods or activities linked to transition plans.

More broadly, supply chain finance is becoming a resilience tool.

Standard Chartered noted in June 2026 that companies are using payables finance, receivables discounting, inventory finance and distributor finance more strategically to direct liquidity towards critical suppliers.

This could mean helping a key supplier get paid earlier, financing extra inventory during disruption, or supporting a distributor entering a new market.

Opportunities are aplenty as the broader sustainable-finance market is sizeable.

South-east Asia raised USD63.3 billion in sustainable finance proceeds in 2025, comprising USD20.3 billion in ESG bonds and USD43 billion in ESG loans.

Still, for sustainable trade finance to scale, banks need to determine whether a shipment, supplier or activity meets sustainability criteria and whether claimed outcomes can be verified.

While technology can organise the data, common standards are needed across markets.

One step is the International Chamber of Commerce Principles for Sustainable Trade Finance framework.

In April 2026, Standard Chartered became the first global bank to integrate the full framework into its trade finance operations. Its adoption marks an important industry step towards common approaches to sustainable trade finance.

As ASEAN's next wave of investment takes shape, consistency will be key.

Bain and Standard Chartered estimate that demand from data centres, EV infrastructure and green industrial clusters could be tied to nearly USD200 billion in committed capital expenditure over the next three to four years.

The 2026 Dual Transition white paper by Standard Chartered, in partnership with Ecosperity, Temasek and the Singapore Green Finance Centre, notes that data-centre operators in South-east Asia have secured up to 2 gigawatts of renewable power purchase agreements.

If 30 per cent to 50 per cent of data-centre electricity demand were met through dedicated renewable agreements, that could support tens of billions of US dollars in renewable-energy investment across the

region between 2025 and 2030.

Already, the financing behind that build-out is visible.

In March 2026, Standard Chartered helped AirTrunk secure a USD2.25 billion green loan for its SGP2 hyperscale data centre in Singapore, which will provide more than 70 megawatts of capacity.

Two months earlier, the bank also supported a USD560 million financing for True IDC's new data centre in Thailand's Eastern Economic Corridor.

These are infrastructure financings rather than trade-finance transactions, but projects of this scale create demand for equipment, suppliers and working capital across the value chain.

As new supply chains are built, companies can embed sustainability and traceability from the start.

Although AI will not remove every barrier, it can make complex supply chains more transparent and measurable, giving lenders better information on which to make decisions.

It makes sustainable trade finance in ASEAN less of a niche offering and more of a practical tool for resilient, competitive and transition-ready supply chains.

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Source: <https://www.sc.com/en/news/corporate-investment-banking/how-ai-is-helping-rewire-sustainable-trade-finance-in-asean/>