

World Conference of Banking Institutes (WCBI) 2026 Programme

16–18 June 2026 | Location: St Andrews, Scotland

16 June 2026 - Arrival & Orientation

14:00 - 18:00 - Registration Hub opens (Foyer, Medical Building)

- Registration and assistance
- Orientation
- Social Programme: Walking Tour / Highland Cow Experience (booking required)
- University of St Andrews - Masterclass taster sessions (booking + fee required)

18:00 - 20:00 - Welcome reception (Foyer, Medical Building)

Hosted by **John Last**, Chair Designate, Chartered Banker Institute, Group Head of Leadership, HSBC, and **Professor John Wilson**, Director of the Centre for Responsible Banking & Finance at the University of St Andrews.

Sponsored by Pearson Professional Assessments.

Entertainment: Fusion

20:00 onwards - Free time to network and explore

Our formal programme for the opening evening concludes and delegates are invited to continue exploring the town of St Andrews together or return to their accommodation to rest.

17 June Core Technical Programme - Booth Lecture Theatre

09:00 - Conference Hub Opens (Foyer, Medical Building)

The day tracks how global pressures (AI, digital disruption, new business models, evolving regulation) are redefining the banking professional, and how institutes respond through globally coherent, locally credible standards, enabling future skills and judgement, supporting employer capability, and upholding social/system expectations.

09:30 - 10:10 - Welcome & Opening Remarks (Booth Lecture Theatre, Medical Building)

Hosted by **Paul Denton**, Chair, Chartered Banker Institute and CEO, Scottish Building Society, and **Professor Brad MacKay**, Deputy Principal and Vice-Principal (International Strategy and External Relations), University of St Andrews

Keynote: **Stuart Haire**, CEO, Skipton Building Society

10:10 - 11:00 - The CEO Agenda: Technology, Trust & Transforming Business Models (Booth Lecture Theatre, Medical Building)

This panel will discuss the challenges facing the sector: AI disruption; disintermediation; private credit and evolving business models; skills gaps; safe growth; cross-border regulation.

Moderated by **Professor Brad Mackay**, Deputy Principal and Vice-Principal (International Strategy and External Relations), University of St Andrews

Panelists:

- **Mary O'Dea**, CEO, Institute of Banking
- **Stuart Haire**, CEO, Skipton Building Society
- **Aleks Tomczyk**, CEO, FinTech Scotland
- **Dr Dele Alabi**, President and Chair of Council, Chartered Institute of Bankers of Nigeria

11:00 - 11:35 - Coffee & Connection (Foyer, Medical Building)

What is the biggest change you heard this morning?

What does this mean for your organisation?

11:45 - 12:35 Concurrent Panels (Gateway Building)

Strand A – Global Pressures, Local Realities: Changing Bank Business Models (Room 3)

Translating strategic themes into practical implications for banking business models. This session explores how technology, new entrants, and regulatory divergence are reshaping models across markets, and how these pressures manifest differently in local contexts.

Moderated by **Aleks Tomczyk**, Chief Executive, FinTech Scotland

Panelists:

- **Professor Phillips O'Brien**, Chair of Strategic Studies, University of St Andrews
- **Olga Ushakova**, Head of Customer Experience, First Ukrainian International Bank (FUIB)
- **Shirley Felix**, President, Bankers Institute of the Philippines

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Strand B – Shaping the Global Banking Workforce: Consistent Standards, Future Skills & Regulatory Alignment (Room 4)

Exploring what is needed to set consistent global standards of professionalism; capability, judgement and integrity across varied regimes, while embedding future-skills (AI literacy, risk thinking, customer-centred professionalism)

Moderated by **Professor John Wilson**, Director of the Centre for Responsible Banking & Finance at the University of St Andrews.

Panelists:

- **Fatma Dirkes**, Vice President and Head of Executive & Professional Education, Frankfurt School of Finance and Management
- **Alison Houston**, Director, Shearwater Consultants
- **Dr Abdel Aziz Nossier**, Executive Director, Egyptian Banking Institute
- **Darlene Jones**, Executive Director, Jamaica Institute of Financial Services

12:45-13:45 Lunch (Foyer, Medical Building)

Sandwiches, fruit and refreshments

13:55 -14:45 Afternoon Plenary (Booth Lecture Theatre)

“The Future of Work (with AI): The Professional’s Edge”

Energiser session led by **Dr Marcel Lukas**, Vice-Dean, Executive Education, University of St Andrews Business School, followed by a panel Q&A

Panelists:

- **Dr Giles Cuthbert**, Head of Learning and Education, United Nations Environment Programme Finance Initiative (UNEP FI)
- **Dr Rob Garlick**, Author of “*AI - Anarchy or Abundance*” and Visiting Professor, University of Surrey
- **Dr Sladjana Sredojevic**, Vice President, European Banking and Financial Services Training Association (EBTN), and Specialist for International Cooperation and Head of Bank Training Centre, Association of Serbian Banks

14:55 -15:45 - Concurrent Panels (Gateway Building)

Strand A – Risk, Regulation and Business-Model Change in a Digital Financial System (Room 3)

Explores the culture and supervisory expectations that will shape future standards: AI/model risk, governance, judgement-led conduct, enterprise-wide risk competence and the implications for standards.

Moderated by **Dr Peter McCormack**, Trustee, Chartered Banker Institute

Panelists:

- **Uldis Cerps**, CEO, Finance Latvia Association
- **Eleonora Sfrappini**, Lecturer in Finance, University of St Andrews
- **Robert Dzato**, CEO, Chartered Institute of Bankers, Ghana

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Strand B – Learning in the Flow of Work: Real-Time Capability with Assurance (Room 4)

This session explores the shift to continuous, in-work learning that supports consistent, trusted application of professional standards. It examines how digital systems, including AI, can provide real-time support while maintaining quality, rigour, and assurance.

Moderated by **Philip Shemilt**, Enterprise Learning Skills Executive, Pearson GEST-ELS

Panelists:

- **Matt Rawlings**, Director of Education and Membership, Chartered Banker Institute
- **Gavin McQuillan**, Group Head of Learning, NatWest
- **Prof. Dr Manivanan Saman**, CEO, Asian Banking School
- **Dr Sophia Ziakou**, Head of the Hellenic Banking Institute and Financial Literacy, Hellenic Bank Association

15:45 - 16:25 - Coffee & Corridor Conversations (Foyer, Medical Building)

What does being a 'professional' mean in today's environment?

How is the way people need to learn changing?

16:30 - 16:45 - Final Reflections and Close for the Day (Booth Lecture Theatre, Medical Building)

Synthesis of the day: global pressures demanding standards/capability viewed through different risk / regulation lenses to underpin economic stability.

Hosted by **Tanya Retter**, Chief Executive, Chartered Banker Institute

18:30-22:00 Reception, Celebratory Dinner and Entertainment (Lower College Hall)

A three-course Taste of Scotland.

Guest Speaker: **Andrew Hilton OBE**

Entertainment

18 June (Closing & Partner Meetings)

09:00 - Conference Hub Opens (Foyer, Medical Building)

A structured morning, with adaptable framework to support deeper knowledge exchange, consider alignment on future standards, and enable peer-group reflection following the Core Technical Day.

09.30 - 10:30 - Thematic Roundtables (Rooms 3, 4 and 6, Gateway Building)

Concurrent, strand-aligned roundtables designed to enable focused, peer-to-peer discussion, deepening the themes from the plenary sessions and generating practical insights to inform the conference conclusions.

THE WHO: What defines banking professionals in an AI-enabled system?

THE WHAT: What will give banking professionals the edge?

THE HOW: How do systems and frameworks keep pace?

10:30 - 11:00 - Coffee & Corridor Conversations (Foyer, Medical Building)

What is one idea you will take forward?

11:00 - 11.45 - Fireside Chat: Consistency without uniformity: a global compact for professional banking (Booth Lecture Theatre, Medical Building)

Hosted by **John Last**, Vice-Chair of the Chartered Banker Institute and Group Head of Leadership, HSBC.

Panellists:

- **Deepak Lalla**, CEO, Indian Institute of Banking and Finance
- **Dr. Paul Lei**, Chairman, Taiwan Academy of Banking and Finance, acting on behalf of the Asian-Pacific Association of Banking Institutes Chairman
- **Ken O'Sullivan**, Deputy CEO, Institute of Bankers, and Chair, European Banking and Financial Services Training Association (EBTN)
- **Carrie Leung**, CEO, Hong Kong Institute of Bankers, and Acting Chair, Global Banking Education Standards Board

11:45-12:00 - Final Thoughts and Reflections (Booth Lecture Theatre, Medical Building)

Hosted by **Tanya Retter**, CEO, Chartered Banker Institute

12:00 - Conference Closes

13:30 - Social Programme opportunities continue

Please note advance booking is required as available spaces are limited.