

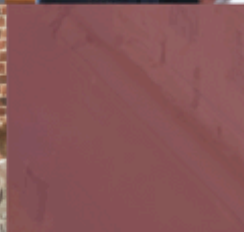


INTELLECT OXFORD

SCHOOL OF WHOLESALE BANKING

Senior Executive Programme
Prospectus

3 - 5 June 2026





Wholesale banking is entering a phase where growth, transformation and execution can no longer be treated as separate agendas.

The central proposition of the Intellect Oxford School of Wholesale Banking 2026 is clear: In a fragmenting world, sustainable advantage no longer comes from scale, product breadth, or isolated transformation initiatives – it comes from the deliberate design of banking systems.

Growth is increasingly determined by how effectively liquidity, payments, trade, risk, and technology are architected as a coherent system of flows, rather than optimised as individual functions.

Trade and capital flows are reorganising into new corridors. Liquidity is increasingly constrained, even as expectations for real-time, cross-border service continue to rise. Yet many banks continue to respond using operating and organisational models designed for a more stable, linear, and capital-abundant world.

They optimise products rather than redesign systems. They pursue transformation without revisiting foundational assumptions. They invest in technology without rethinking how growth is structurally created and sustained.

Intellect Oxford School of Wholesale Banking

At its core, wholesale banking exists to perform a number of essential economic functions:

- Building and retaining stable deposit funding
- Allocating liquidity efficiently across time, markets, and balance sheets
- Moving value securely and reliably across borders and counterparties
- Deploying credit and risk capacity to finance trade, working capital, and economic activity across supply chains

The programme treats these not as isolated operational responsibilities, but as interdependent economic levers. When designed as a single system rather than managed in silos, they become a source of durable, compounding growth and balance-sheet advantage.

They demand integrated growth architectures spanning liquidity, payments, trade, sectors, corridors, and operating models designed as coherent systems rather than disconnected capabilities.

Oxford 2026 is designed to help leaders return to first principles, redesign these systems intentionally, and make sharper strategic choices in an environment where capital, trust and resilience matter more than scale.

A unique vantage point to spot opportunities and obstacles to operational excellence

A two and a half day face-to-face immersive learning experience

Designed to help wholesale banking executives develop winning strategies

Empowering improved decision making and change management

Insights from Practitioners and Peers

From Experience to System-Level Judgment

The programme is designed as a highly participatory executive-level learning event.

The objective is not knowledge transfer alone, but the development of executive judgment. The ability to diagnose structural constraints, identify leverage points, and redesign growth systems under real-world conditions.

The Intellect Oxford School of Wholesale Banking 2026 is structured as a leadership journey combining strategic clarity with execution realism. Case studies from global leading banks will be a valuable part of the curriculum. The presentations and follow-on discussions will help to clarify the lessons learned from real-life experiences.

Programme Leadership

Rajesh Mehta

Programme Director, Intellect Oxford School of Wholesale Banking, Strategic Advisor, Global Growth Advisory Board, Intellect, Senior Advisor, Boston Consulting Group (BCG), Former Managing Director, Treasury and Trade solutions, Citi

Dr. Theodore Roosevelt Malloch

Programme Director, Intellect Oxford School of Wholesale Banking, CEO, The Roosevelt Group, Former Research Professor at Yale University, Professor of Strategic Leadership and Governance, Henley Business School, Senior Fellow in Management Practice, Saïd Business School, University of Oxford

Manish Maakan

School Sponsor, Intellect Oxford School of Wholesale Banking, CEO, Wholesale Banking, Intellect Design Arena

Borna Ljubicic

School Director, Intellect Oxford School of Wholesale Banking, Partner and Chief Growth Officer, Wholesale Banking, Intellect Design Arena

Expert Guests

Session leaders from previous editions include:

Lord Stephen Green

former CEO, HSBC

Ashok Vaswani

CEO, Barclays UK

Charles McManus

CEO, Starling Bank

Lester Owens

Head of Operations, Wells Fargo

Suresh Viswanathan

COO, Lloyd TSB

Damaso Cebrian

Global CIO, Santander

Tracy Black

CEO, Payments Canada

Werner Steinmüller

Chairman, Deutsche Bank SPA Italy, Deutsche Bank

Andrew Bester

Head of Wholesale Banking, Member of the Management Board, ING

Hendra Lombong

CEO, CIMB Group

Etienne Bernard

Global Head of Transaction Banking, Credit Agricole, CIB

Vivek Ramachandran

General Manager, Head of Global Trade & Receivables Finance, HSBC

Naveed Sultan

Former, Chairman, ICG, Citigroup, Professor of Practice at Imperial College Business School

Michael Spiegel

Global Head, Transaction Banking, Standard Chartered

Rohit Joshi

MD, Head of Global Liquidity and Cash Management, HSBC

Richard Jardim

CIO, Canadian Imperial Bank of Commerce

Mark Smith

Head of Treasury and Trade Solutions, EMEA, Citi

Isaac Thomas

Head of Transaction Banking Group, Kotak Mahindra Bank

Ramana Kumar

Head Transaction Banking, National Bank of Abu Dhabi

José Luis Calderón

Head of Transaction Banking, Santander Group, Spain

Vivek Gupta

President and Head Wholesale Banking Products, Axis Bank

Olivier Sfurtman

CIO CIB, Société Générale

Matthew Fuellhart

Executive Director, Liquidity Management, Corporate & Investment Bank, J.P. Morgan

Aiedh Al-Zahrani

Chief Operating Officer, Arab National Bank

Peter Hazou

Head of Business Development, Financial Services, Microsoft

Sopnendu Mohanty

Chief Fintech Officer, Monetary Authority of Singapore

Joydeep Sengupta

Senior Partner, Leader of Asia Pacific Banking Practice, McKinsey & Company

The New Age of Wholesale Banking: A Comprehensive Agenda of Topics

The course has a series of learning modules that cover specific topics and have defined learning objectives.*

1. WORLD OUTLOOK & STRATEGIC CONSEQUENCES: FROM GLOBAL SHIFTS TO BOARD-LEVEL CHOICES

Examine how geo-economics, trade realignment, regulatory divergence, and capital flow re-routing are reshaping the operating reality of banks. The emphasis is on translating macro disruption into board-level choices on where to deploy capital, where to withdraw, and how to reconfigure growth priorities.

2. CORE ECONOMIC ENGINES: MANAGING, MOVING & FINANCING MONEY AS ONE SYSTEM

Liquidity, payments and trade form the core yet in many institutions these capabilities are managed as separate functions. Reframe money as a system - one that must be visible, structured, and mobile across clients, platforms, and corridors to create economic advantage. Sustainable deposit growth and return on capital increasingly depend on system coherence, not balance-sheet size.

3. GROWTH ARENAS & MARKET STRUCTURES: DEPLOYING THE ENGINE AT SCALE

Growth is increasingly shaped by sector ecosystems, trade, capital corridors, and platform led models. Examine how growth arenas are designed, governed, and scaled and why advantage concentrates around a small number of structurally privileged flows rather than broad market coverage.

4. TRANSFORMATION THAT DELIVERS: OPERATING MODELS, EXECUTION DISCIPLINE & AI AT SCALE

Examine AI as a lever to operate complex systems with greater precision, control and resilience. Particular attention is paid to why many transformation efforts stall: when decision rights, incentives, and talent systems remain designed for a different era.

PARTICIPANT TAKEAWAYS

By the end of the programme, participants will leave with:

- A system-level understanding of how their bank's growth engines actually work and where value is leaking
- A framework to redesign liquidity, payments, trade, and sector strategies as a coherent economic system
- A decision lens to prioritise corridors, clients, and platforms under capital and risk constraints
- Clarity on which transformation initiatives to stop, not just which to start
- A practical architecture for compounding advantage in a fragmenting global economy

*Themes will be calibrated and finalized closer to the start of the course





Oxford & London, Quintessential Learning Environments

“
The greatest gift that Oxford gives her sons is, I truly believe, a genial irreverence toward learning, and from that irreverence love may spring.

~ Robertson Davies

Networking, Alumnus & Cultural Programme Further Your Learning

Throughout the course experience, there will be opportunities for you to learn from your peers in a variety of relaxed and enjoyable settings. The evening events will take advantage of the host city's uniqueness. This continues after the course as you join a growing body of school alumni.

• Pre-course

On Day 1 morning, join your course colleagues in a private guided walking tour of this amazing city that boasts such rich history

• Day 1

The curriculum of the course begins with registration and lunch, followed by an opening keynote speaker who will share a big-picture view of the future of banking. The afternoon session starts with the formal curriculum and finishes with the first piece of group coursework and will be followed by the opening dinner featuring a well-known speaker who will provide insights on banking business success.

• Day 2

All-day course with various sessions and activities, including real case studies and further exercises. You will enjoy a private museum tour followed by a private dinner highlighting the host city's best features.

• Day 3

Concluding sessions will include exercise presentations and will bring all the lessons of the course together in a final action plan. In the evening, you will dine at an exclusive London location and participate in the grand graduation ceremony and dinner with a formal presentation of graduation certificates and will conclude the programme with an optional stay at the hotel, followed by complimentary breakfast on Saturday morning.

Reactions from Alumni of the course

**Record breaking 100%
NPS for the Advanced
Programme**

“
I found that the group activities were an excellent way of drawing in different experiences. We could tackle a particular problem in perhaps a unique way that not many of us individually would have discovered on our own.

JD Penner, Senior Director, Cash Management and Payment Solutions, Commercial Solutions, CIBC

“
It was a wonderful experience; I learned a lot and met many interesting people.

Henrik Lang, MD, Head of Liquidity, Global Transaction Services, EMEA, Bank of America Merrill Lynch

“
Great experience! You've done a great job putting this programme in place, so I strongly recommend it.

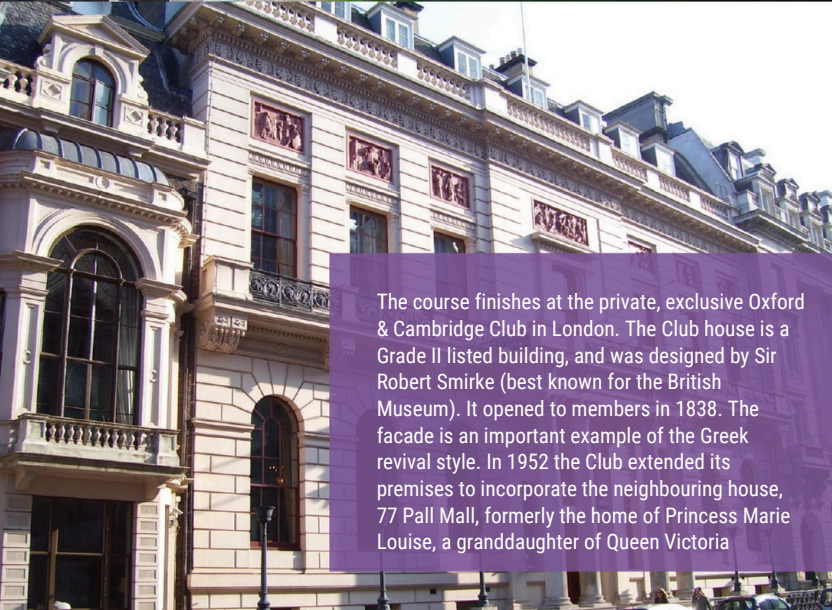
Patrik Havander, Head of TxB Strategy & Commercial Excellence, Nordea

“
It was amazing; it far exceeded my expectations. I got to see some of the world's leaders in transaction banking speak.

Vipul Lalka, VP Enterprise Payments Platform & Capabilities, TD Bank



The town of Oxford, which has been the home to the renowned university bearing its name for over 800 years, is the setting for the first two days of the programme. At the heart of the course lies Rhodes House, an architectural jewel erected in the early 20th century. A tribute to Cecil Rhodes, the Rhodes scholarships' founder, its legacy as a centre for learning and transformative dialogue continues to inspire and empower generations of exceptional individuals dedicated to making a positive impact on the world.



The course finishes at the private, exclusive Oxford & Cambridge Club in London. The Club house is a Grade II listed building, and was designed by Sir Robert Smirke (best known for the British Museum). It opened to members in 1838. The facade is an important example of the Greek revival style. In 1952 the Club extended its premises to incorporate the neighbouring house, 77 Pall Mall, formerly the home of Princess Marie Louise, a granddaughter of Queen Victoria

Your Exclusive Invitation

This is a by-invitation-only, all-inclusive programme covering course fees, curriculum, course work, guest speakers, all course materials, all meals and transportation between events.

Participants will need to fund their transport to Oxford and from London on Saturday morning after the course, as well as accommodation (at special rates) at the Randolph Hotel in Oxford and the Cavendish Hotel in London.

For more details, see intellectoxford.com

ATTENDEES WILL BE FROM LEADING FINANCIAL INSTITUTIONS FROM AROUND THE GLOBE, PROVIDING AN IMPORTANT INTERNATIONAL PERSPECTIVE TO ALL DISCUSSIONS.

FOR MORE INFORMATION AND TO BOOK YOUR RESERVATION PLEASE CONTACT

Jenny.Mclvor@intellectoxford.com

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www.intellectoxford.com