

7TH ANNUAL (Formerly DXB Summit)

Part of Kinfos

BANK OF THE FUTURE

THE NEXT GEN CORE BANKING SUMMIT

20 NOVEMBER, 2025 | FRANKFURT

ABOUT: Welcome to Bank of the Future: The Next Gen Core Banking Summit — the premier platform where banks reimagine their foundations and fintechs shape the infrastructure of tomorrow. By 2040, core banking will no longer be a black box. It will be composable, AI-native, cloud-native, open by design, and invisible by intent. This is not just a technology shift — it's a total reset of how banks build, deliver, and monetize their services.

With a carefully curated lineup of 25+ distinguished speakers, including C-level banking executives, technology trailblazers, and regulatory thought leaders, this summit offers unparalleled insight into how leading institutions are reimagining banking from the ground up—prioritizing agility, intelligence, and customer-centricity in an era of continuous disruption. This definitive event will guide your transformation journey as we unpack critical trends, spotlight real-world strategies, and deliver actionable takeaways to help financial institutions thrive amid rising competition, evolving risks, and shifting customer expectations. Together, let's define what the Bank of the Future truly looks like—intelligent, resilient, open, and built for a digital-first world.

5 PROPOSED SESSIONS:

Session 1: Strategic Reinvention – Strategy, Structure & Speed:

What does the 'Bank of the Future' really mean? As banks adopt Modern Core & Digital Infrastructures the walls between tech and trust, banks and builders, code and compliance are dissolving. Learn how banks are reshaping business models — moving from product-centric to platform-driven. Think less of branches and apps, and more of autonomous, adaptive financial agents that live in your car, your house, your wallet, and even your health tracker. Explore how financial institutions are embracing real-time, intelligent, and modular models driven by AI, Automation, Embedded Finance, and regulatory changes across Europe. But as technology races ahead, there's a growing gap — many mid-to-senior banking leaders are still adapting to this new digital-first mindset. In an algorithm-led world, what ethical guardrails ensure fairness and accountability?

Session 2: Not Just Instant but Invisible Payments

Imagine a world where real-time will seem slow, world where money moves at the speed of thought. Payments will become invisible, intelligent and autonomous. AI and real-time data began driving personalized, automated decisions — from bill splitting to recurring micro-transactions. IoT and smart contracts enabled machines to transact on our behalf — like your fridge reordering groceries or your EV paying for charging. What will be its impact on liquidity management and cross-border settlement. How banks will modernize payments infrastructure? Learn how CBDCs and stablecoins will play a foundational role in enabling trusted, programmable transactions in this new machine-to-machine economy.

Session 3: Next Gen Core Modernization – a pre-requisite to the next leap?

Delve into how banks are building their digital foundations, transforming outdated core systems with modern, cloud-native, API-first infrastructures. Examine how BaaS models, low-code/no-code platforms, and Automation are driving agility, scalability, and cost efficiency without disrupting operations. But what's next? As the demand for hyper-personalization, real-time processing, and ecosystem connectivity intensifies, is the current pace of core transformation enough? Will legacy coexistence become a long-term risk? Can banks truly modularize without compromising resilience? From embedded finance to composable banking, the pressure is on to shift from legacy-led to future-first — fast. Who's leading the charge, and who risks falling behind?

Session 4: Intelligent Banking – AI-Native & Autonomous Operations:

The next decade isn't about digitizing banking. It's about reprogramming it — with AI at the core. From automation to autonomy. From workflows to self-healing systems. From data-driven to decision-making. Banks and fintechs are converging. The new competitive edge? Embedded intelligence. Can banks build truly autonomous cores — or will fintechs get there first? What does responsible AI look like in a regulated world? How do we design for explainability, speed, and trust — all at once? The race is on — not to digitize processes, but to outsmart them.

Session 5: Security in Tomorrow's Bank: Invisible. Intelligent. Or Irrelevant?

With global operations, banks face conflicting compliance mandates — GDPR in EU, DORA, CPRA in California, and PSD3 coming. Can security keep up with overlapping demands? In the age of hyperconnected systems and AI-powered banking, security isn't a layer — it's the backbone. Zero Trust isn't optional. Digital ID isn't enough. AI threats need AI shields. Can banks stay resilient without slowing innovation? Will cybersecurity teams be outpaced by autonomous threats? What does borderless security look like in a fragmented regulatory world? Security in the bank of the future will be invisible, intelligent, and immune — or irrelevant.

Our First of Speakers

- Giana Quandt-Martiena | Chief Compliance Officer | **KBC Bank & Verzekering (Belgium)**
- Danny Dieleman | Director Wholesale Banking Capital Treasury | **ING (Netherlands)**
- Ula Antonkiewicz-Kotla | Director, Risk Management | **Citi (Netherlands)**
- Krista Luijten | Chief Data Officer Finance and Risk | **ABN AMRO (Netherlands)**
- Thomas Stosberg | Director Embedded Finance | **Deutsche Bank (DE)**
- Sebastian Koerner | Associate Director, Data Management und Risk Controlling | **Helaba (DE)**
- Svetlana Dimova | MD Risk Controlling & Regulatory Affairs | **Kreissparkasse Köln (DE)**
- Guillermo Vieira De Santiago | Global AI Adoption Discipline Leader | **BBVA (Spain)**
- Zafer Ergezen | Director - KYC, Fraud, Transactional Due Diligence | **GarantiBank (NL)**
- Robert Bashford | Head of the TARGET Services Testing | **European Central Bank (DE)** *(tbc)*
- Per Georgzen | Head of ESG Data | **SEB (Sweden)** *(tbc)*
- Ezgi Biber Clausen | Head of Digital Insights | **Nordea (Denmark)** *(tbc)*
- Catalina Porojan | Managing Director | **Raiffeisen Bank International** *(tbc)*
- Bernhard Hoertnagl | MD / Head of Regulatory Affairs | **Oldenburgische Landesbank** *(tbc)*
- Przemek Kondraciuk | Head of Strategy & Projects | **Bank Millennium (Poland)** *(tbc)*
- Ralitsa Simon | Regulatory Strategy Vice President | **HypoVereinsbank – UniCredit** *(tbc)*
- And many more in discussions...