

**Chartered
Banker**



Chartered Banker – Director Programme

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**A specialist governance
programme for bank
directors and senior
executives**



Introduction

Drawing on long-established professional banking education in the UK and Ireland, the Chartered Banker – Director Programme is designed to support bank directors and senior executives in strengthening governance capability at board level.

The programme is focused on the practical challenges faced by boards in today's banking environment, including the exercise of judgement across strategy, risk, regulatory expectations, financial resilience and boardroom behaviour.

Informed by regulatory insight, real-world board experience and international perspectives, the programme supports effective leadership and decision-making in complex and evolving banking contexts.

About the Programme

This programme is designed by the Chartered Banker Institute and delivered by IOB, bringing together deep expertise in banking governance, risk and board-level education.

This senior-level programme focuses on how strategy, risk appetite, regulatory expectations, financial structure and boardroom behaviours interact in practice at bank board level.

Grounded in the UK regulatory and supervisory landscape, the programme explores issues and challenges that resonate across international banking contexts. Participants develop practical, board-ready insight that strengthens strategic contribution, interpretation of financial and risk indicators, and effective decision-making within complex and evolving environments.

Target audience

Bank directors (executive and non executive) and senior executives seeking to build deeper insight into governance, risk, strategy and board effectiveness.

What Participants Gain

Participants develop the confidence and capability to contribute effectively at bank board level, combining governance judgement, financial and risk insight, and the ability to challenge and steer strategy in complex operating environments.

Location

The residential component of the programme will take place in London, providing participants with a focused environment for peer learning, applied case work and faculty-led sessions.

Format

The programme is delivered by IOB and combines an online foundations phase with a residential programme in London.

Pre-Residential Online Foundations

The pre-residential online phase establishes a shared foundation in bank governance and board oversight, ensuring all participants begin the residential programme aligned in language, expectations and core concepts.

Residential Programme (Central London)

The residential programme focuses on governance in practice. Building on the online foundations, participants explore how the programme dimensions apply in real boardroom contexts through case studies, simulations, faculty-led discussion and peer exchange.

Programme design

The programme is structured around six dimensions that are central to effective contemporary bank directorship. Together, these dimensions provide a coherent framework for understanding how governance is exercised in practice at board level.

- Governance Language and Board Philosophy
- Strategic Forces Shaping Bank Performance
- Financial Structure, Risk and Value Creation
- Legal, Regulatory and Governance Context
- Board and Governance Systems
- Behaviour, Culture and Boardroom Effectiveness

These dimensions form the intellectual backbone of the programme and are applied throughout both the online and residential components.

Award

Participants who successfully engage with the programme and complete assessment components including the Learning Journal and the reflective post programme session will receive a Chartered Banker - Director programme designation.

Continuous Professional Development (CPD) Statement

This programme operates under an outcomes based CPD model. As directors and senior executives, you are responsible for maintaining your professional competence and ensuring your learning remains aligned to the demands of your role.

Each year, you will be required to submit evidence of your CPD activity. These submissions are essential to maintaining the designation and demonstrating your continued commitment to high standards of governance and professional practice.

Delivery dates

Pre-residential online phase will take place over the first two weeks of June 2026.

In-person class week is taking place from the 22 June 2026.

Fee

The programme fee is £9,950.

This includes hotel accommodation, breakfast and lunch throughout the residential component, and dinner on the first and final evenings of the programme.

Next steps for registration

Prospective participants can contact the Relationship Manager at:

kate.walsh@iob.ie

Once confirmed, programme managers will finalise enrollment, share preparatory materials and provide access to the online learning platform.

Closing date is 1 June 2026.

Meet the Chartered Banker Director Programme Team

Programme Co-Directors



Matthew Rawlings
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Diarmuid Murphy
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The Chartered Banker – Director Programme is designed to support bank directors and senior executives as they respond to the intensified demands of governance in a rapidly changing banking environment. It focuses on strengthening judgement across multiple domains and on the ability to evaluate and challenge the assumptions that underpin strategic choices – capabilities that are critical to both effective individual decision-making and strong organisational governance.

The programme brings together a faculty with deep experience across financial services, regulation and academia, and provides an executive learning environment to examine key governance challenges, including strategic decision-making, risk oversight, regulatory expectations, financial resilience, and behavioural and cultural influences on outcomes. Taking a system-wide perspective, it enables participants to better understand how strategy, financial structure, risk signals, behaviours and culture interact in practice, with a strong focus on board effectiveness and oversight in the current prudential and risk environment.

We very much look forward to welcoming you to the programme.



Programme Manager

Deirdre Hendrick
deirdre.hendrick@iob.ie



Relationship Manager

Kate Walsh
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Our Faculty



Elizabeth McCaul

Elizabeth is a former Member of the Supervisory Board of the ECB, where she served a non renewable five year term concluding in 2024. During her tenure, she was responsible for supervisory strategy, risk, capital, internal governance, and the consistency and quality of European banking supervision. She also focused on the prudential implications of emerging and dynamic areas, including climate change, fintech and anti money laundering.

Earlier in her career, Elizabeth joined the New York State Banking Department as First Deputy (1995) and subsequently served as New York Superintendent of Banks (1997 to 2003). She also held other roles including Chair of the Conference of State Bank Supervisors, served as a member of the Federal Financial Institutions Examination Council, the Joint Forum on Financial Conglomerates, and as an instructor with the Financial Stability Institute at the Bank for International Settlements.

Before joining the ECB, she worked at Promontory Financial Group, where she founded the New York office and later served as CEO and Chair of Europe, as well as Global Head of Strategy. For the first decade of her career, she was an investment banker at Goldman Sachs. She is also on the board of the Vatican bank, Istituto per le Opere di Religione.



Moorad Choudhry

Professor Moorad Choudhry is an Independent Non-Executive Director and Chair of Risk Committee at SBUK Limited, in London, and Visiting Professor at Birzeit University, Palestinian Authority. He has served as INED at Recognise Bank Ltd, Loughborough Building Society and Wandle Housing Association and was Chair of Audit & Risk Committee at Goldsmiths, University of London. Previously he was Treasurer, Corporate Banking Division at Royal Bank of Scotland, Head of Treasury at Europe Arab Bank, Global Head of Treasury at KBC Financial Products and a vice-president in structured finance at JPMorgan Chase Bank. He began his career at the London Stock Exchange in 1989.

Moorad is a Fellow of the Chartered Institute for Securities & Investment, a Fellow of the London Institute of Banking and Finance, a Fellow of the Global Association of Risk Professionals, and a Liveryman of the Worshipful Company of International Bankers. He is author of *The Principles of Banking* (John Wiley & Sons 2012, 2023).

Moorad was educated at Claremont Fan Court and University of Westminster. He obtained his MBA from Henley Business School and his PhD from Birkbeck, University of London.

Our Faculty



Paul Williams

Paul Williams is a senior independent advisor specialising in operational resilience and risk in financial services, with a career spanning investment banking, financial regulation and international advisory work.

Paul spent eight years at the Bank of England, latterly as Head of Division within the Prudential Regulation Authority, where he led specialist supervision of non-financial risk, including cyber, IT, and third-party risk across the UK financial sector. He was the principal architect of SS1/21, the PRA/FCA supervisory statement on operational resilience that now underpins how all regulated UK financial institutions manage operational resilience.

Before joining the Bank of England, Paul held senior roles at RBS, including Head of IT for RBS Americas and Programme Director for a £0.5 billion capital investment programme addressing technology and building infrastructure resilience. He also led enterprise-level technology integration following the acquisition of ABN Amro.

Since moving to portfolio advisory work, Paul has been appointed Senior Technical Expert at the International Monetary Fund, advising central banks and regulators internationally, serves as a Board Member of the EIS Council, delivers modules as part of a cyber risk course for the EU Supervisory Digital Finance Academy at the European University Institute and is a commissioner on the UK's National Preparedness Commission.



John Sutherland

John has worked in financial services in one way or another for fifty years. His career has included postboy, salesman, director and CEO. It went on to include Senior Adviser at the PRA and the FCA. More recently as a non-executive director and risk committee chair.

In 2012 he worked for a year to support the Parliamentary Commission on Banking Standards. This led to an abiding fascination with what causes business to fail. From this he wrote a book aimed at non-executive directors and trustees. The core message being what are the emerging signs of failure in a business. And the truth is the lead indicator is behaviour. Organisational culture flows from behaviour. It is the root cause of sustainability in the medium and long term.

He is a Fellow of the Exeter Centre for Leadership at Exeter University. He has also taught part time for the last ten years on the MBA Programme. He is currently writing a book, 'Specially Skilled', aimed at directors and executives. It majors on leadership and how to influence culture for the good of the business and society.

John likes to help people understand their business. What makes it tick and what will continue to keep it ticking. He likes to describe with pictures and words. A good diagram can tell a huge story, especially if it is as a result of collaboration. The key is to understand the impact of people through leadership and culture. And not to overlook the need to make a profit. A surplus at the end of the year gives options for the future. A deficit does not.

His aim is to Pass on what he has learned and what he wishes someone had told him forty years ago!

Our Faculty



Dr Paul Fisher

Paul is an economist who spent 26 years at the Bank of England, holding senior roles including Executive Director for Markets and Deputy Head of the Prudential Regulation Authority. He served as a member of the Monetary Policy Committee, the interim Financial Policy Committee and the PRA Board.

Paul has held a range of senior roles across public policy, market infrastructure and sustainable finance, and has taught and held academic affiliations with a number of leading institutions, including the European University Institute (Florence) and the Cambridge Institute for Sustainability Leadership. His experience includes leadership and non executive roles across financial markets and market infrastructure bodies in the UK.

He has contributed to several national and international initiatives on sustainable finance, including the European Commission High Level Expert Group on Sustainable Finance, the UK Green Finance Task Force and the UK Green Technical Advisory Group. He is the editor of *Making the Financial System Sustainable* (Cambridge University Press, 2020).



Rhys Ifan

Rhys is Chief Operating Officer and Transformation Director at Wildfire – Experts in Change. He previously served for nearly a decade at the Bank of England, where he held senior roles including COO & Head of Transformation, Senior Programme Delivery Manager and Senior Change Portfolio Delivery Manager. During this time, he led the digital transformation of the PRA's authorisations, supervision and risk-management capabilities and modernised the PRA-FCA shared technology services. Earlier in his career, Rhys spent seven years at Accenture as a consulting manager, specialising in CRM, transformation and large-scale delivery.



Lyndon Nelson

Lyndon Nelson has extensive financial regulation experience across all its disciplines. He is a recognised thought leader in crisis management and risk, both as a chief risk officer and as the accountable executive responsible for operational resilience, and stress testing. He has chaired committees across institutional and global disciplines. At an international level, he is an FSAP Assessor, Senior Technical Expert and Visiting Scholar for the IMF. He carries out similar roles for other organisations; he was a member of the Basel Committee and the Financial Stability Board's Standing Committee to Assess Vulnerabilities. Lyndon is very firmly committed to sharing knowledge and experience from Global Technical Assistance and University Lecturing (mainly at London Business School) to coaching and mentoring.

Our Faculty



Dr. Margaret Cullen

Margaret is a governance specialist with a PhD in Corporate Governance from University College Dublin and over 12 years' experience in financial services. She is a published behavioural researcher with a particular focus on board effectiveness, decision making, culture, stewardship and sustainable governance.

Margaret joined IOB as Director of Executive Education, where she designed and led the Certified Bank Director (CBD) and Certified Investment Fund Director (CIFD) programmes from 2012. She was also the founding CEO and Academic Director of the Certified Investment Fund Director Institute (CIFDI), a specialist institute of IOB dedicated to raising professional standards in investment fund governance.

An associate lecturer at UCD Smurfit Business School since 2007, Margaret teaches on the Professional Diploma in Corporate Governance, specialising in board responsibilities, executive remuneration and behavioural aspects of boards. She has extensive non executive director and board committee experience, is a governance adviser to the Institute of Directors in Ireland, and an assessor with its board evaluation service.



Phillip D'Costa

Phillip heads the Civil Fraud team, co-heads the Penningtons Manches Cooper India Group and is a lead partner for the Middle East and Africa. Penningtons is a full service UK law firm with a highly regarded India Group that has been supporting clients in the India UK corridor across the full spectrum of English legal services for over 3 decades.

Phillip has an international practice, advising on complex commercial, banking/ financial services, fraud and IT litigation and arbitration. The Commercial Dispute Resolution team is ranked a "Commercial Powerhouse" in Solomon's 2026 ranking of the leading UK disputes practices.

Phillip "has great commercial insight, is never afraid of the fight, and is tenacious in his pursuit of success", is "approachable, unflappable" and has a "fantastic stream of instructions". He is recommended for Banking Disputes, Civil Fraud, Commercial Disputes and Emerging Markets in the Legal 500.

He routinely provides training and advice to banks and other regulated clients in relation to interim remedies, enforcement, AML and governance.

Our Faculty



Kevin McConnell

Kevin has over 25 years' experience in capital markets, advising global banking and investment institutions on capital, risk and strategy. He currently works with European and emerging market banks, developing and testing capital resilience across economic and market stress scenarios.

Over the past 12 years, Kevin has also advised the Irish retail banking sector, including commissioned work on stress testing, capital adequacy and asset quality, and has supported international banks and insurers on regulatory stress testing, credit analysis and asset quality due diligence.

Kevin is Chief Executive of GEM Strategic, a specialist bank consultancy providing economic and strategic advisory services to banks, including ICAAP, ILAAP and IFRS 9 scenario development, capital adequacy assessment and asset quality review. He is also Deputy Chairman of the origination platform of a leading European CLO manager.

He has presented extensively to the European Central Bank, the European Banking Authority and national regulators on bank capital, credit and IFRS 9. Kevin is a CFA charter holder and a former registered stockbroker and market representative in London and Dublin.



Diarmuid Murphy

Diarmuid is Director of Executive Education, Sustainability and International Markets at IOB. He joined the Institute in January 2025 and leads its work to support sustainability across the financial services sector. He also oversees and contributes to the design and delivery of IOB's executive education portfolio, as well as the international development of its programmes.

Before joining IOB, Diarmuid spent more than two decades at the Central Bank of Ireland and held roles in the sustainable finance unit at the European Commission (DG FISMA), and in the markets and crisis management areas of the European Central Bank and the International Monetary Fund. He also completed a fellowship at the Bank for International Settlements' Financial Stability Institute, focusing on financial stability issues. Diarmuid teaches comparative central banking on Warwick Business School's Global Central Banking Master's programme.

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