

**Chartered  
Banker**



# **Chartered Banker – Director Programme**

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1081.2    3781.4    20  
909.6    898.2    30  
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**A specialist governance  
programme for bank  
directors and senior  
executives with a  
global focus**



# Introduction

With a combined heritage of over 250 years, the two institutes share a longstanding commitment to advancing professionalism, strong governance and responsible banking.

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

The programme focuses 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, delivered by IOB, has been developed in collaboration with the Chartered Banker Institute and brings together shared 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.

Designed for directors and senior executives operating in or interacting with international and cross-border banking environments, the programme emphasises the exercise of judgement across complex and evolving supervisory and market contexts.

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 to contribute effectively at bank board level, combining governance judgement, financial and risk insight, and the ability to challenge and steer strategy. The programme also provides opportunities to build an international peer network of senior banking leaders, with the residential component offering a particularly strong environment for discussion and exchange.

## Location

The residential component of the programme will take place in London, providing participants with a focused environment for peer learning, discussion and professional networking.

## 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, with participants applying programme dimensions to real boardroom contexts through case studies, simulations, faculty-led discussion and peer exchange. It also provides opportunities for informal discussion, networking and shared learning.

# 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, CB-Dir.

## **Continuous Professional Development (CPD) Statement**

This programme contributes to an outcomes-based CPD approach. As directors and senior executives, participants are responsible for maintaining their professional competence and ensuring their learning remains aligned with the demands of their role. Participation in the programme may be reflected as part of an individual's ongoing CPD.

## **Delivery dates**

Five online modules taking place from 29 September to 20 October.

In-person class week is taking place from the 2 to 6 November.

## **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](mailto:kate.walsh@iob.ie)**

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

# Programme Outline

## Online Component

Delivered through a small number of live sessions over selected evenings

### Module

- **Bank Boards in an Uncertain World**  
*Interpret how geopolitical, regulatory and technological shifts are reshaping board priorities and judgement.*
- **Legal Duties, Regulatory Expectations and Governance Frameworks**  
*Apply directors' duties and governance frameworks in a banking context.*
- **Prudential Foundations**  
*Interpret capital, liquidity and risk metrics from a board oversight perspective.*
- **Governance and Sustainability**  
*Assess sustainability as a governance, risk and strategic issue.*
- **Bank Governance and Technology**  
*Evaluate board responsibilities in relation to digital strategy, AI and cyber risk.*

## Residential Component

Delivered over five days in London

### Module

- **Bank Governance in Practice**  
*Apply governance frameworks to real boardroom roles, responsibilities and decisions.*
- **Board Oversight of Financial Risks**  
*Challenge and interpret risk exposures, management information, and prudential signals at board level.*
- **Board Oversight of Operational Risk and Resilience**  
*Assess resilience, cyber and enterprise risk from a board oversight perspective.*
- **Bank Strategy**  
*Evaluate business models and strategic positioning in a changing economic and regulatory environment.*
- **Organisational and Board Culture**  
*Assess how board behaviour and culture influence decision quality and risk outcomes.*

# Meet the Chartered Banker Director Programme Team

## Programme Co-Directors



**Matthew Rawlings**  
matthew.rawlings@charteredbanker.com



**Diarmuid Murphy**  
diarmuid.murphy@iob.ie

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**  
kate.walsh@iob.ie

# 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.



## 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 Solomonic'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.



**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).

# Our Faculty



## 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.



## 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 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.

# Our Faculty



## Professor Blanaid Clarke

Blanaid holds the McCann FitzGerald Chair in Corporate Law at Trinity College Dublin where she lectures in: Corporate Governance in the EU; Contract Law; Company Law; and Responsible Business, Ethics and ESG. She is Convenor of the School's Corporate Law, Governance and Capital Markets Research Group and Director of the LLM Programmes in the Law School. Her research interests include: governance (corporate governance, fund governance and central bank governance); ethics; financial services law; securities law; and takeover law and she has published extensively in these areas.

Blanaid is the Irish representative on the OECD Corporate Governance Committee and a member of the European Securities and Markets Authority's Shareholder Transactions Working Group (previously the Takeover Bids Network). She is Deputy Chairman of the Irish Banking Culture Board and works with the Irish Takeover Panel. She is also a member of the IOB's Certified Investment Fund Director Institute Advisory Committee. Blanaid is a Vice President of the Academic Board of the European Banking Institute and Deputy Chair of the Royal Irish Academy's Ethics, Politics, Law and Philosophy Committee.

She is a member of: the European Model Company Act Group and the University of Oslo's Sustainability Law Research Group. Previously, she was also a member of: the IMF's Safeguards Assessments - 2022 External Expert Panel (2021-2022), the Irish Central Bank Commission (2010-2018); the European Securities and Markets Authority's Securities and Markets Stakeholder Group (2018-2020); the European Commission's Informal Expert Group on Company Law (2014-2018); and the Reflection Group on the Future of EU Company Law (2010-2011). She was on the editorial board of the Journal of Business Law and was one of the editors of Palmer's Company Law and (2009-2021) and Legal Studies (2011-2016)



## 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



## 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.



## Professor 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



## **Kate Coombs**

Kate Coombs is a leading behavioural scientist specialising in regulated industries and Managing Director of the Centre for Responsible Leadership at Imperial College Business School. Her expertise spans organisational culture and conduct, behavioural risk, behaviour change, and organisational performance. Her research focuses on the relationship between leadership, employee voice, and inclusion, and how these factors shape organisational effectiveness.

Previously, Kate was Head of Insights and served on the Executive Committee of the Financial Services Culture Board (formerly the Banking Standards Board), where she led a multidisciplinary team of behavioural scientists, policy experts, and data specialists to drive organisational culture change. Before that, she was a Senior Behavioural Scientist in the Financial Conduct Authority's Behavioural Economics and Data Science team, the first group to apply behavioural science to UK financial services regulation and policy.

Kate has extensive experience working with leaders and teams to overcome workplace challenges and enhance organisational performance. In addition to her research and advisory work, she designs and delivers executive education programs at Imperial College Business School, equipping C-suite executives and senior leaders with practical strategies for responsible leadership and ethical decision-making.

# Our Guest Speakers



## 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.



## Tanya Castell

Tanya Castell MBE is an external member of the Prudential Regulation Committee. She is also a member of the Financial Conduct Authority's Regulatory Decisions Committee, a trustee on the board of the Royal National Institute of Blind People (where she is chairwoman of the Audit, Risk and Assurance Committee) and sits on the Finance Committee at St John's College, Cambridge.

In addition she is the founder (and former CEO) of the charity Changing the Chemistry. Its aim is to improve diversity of thought on boards.

Tanya's expertise is in risk management, regulation and corporate governance. She also has a particular interest in diversity and inclusion.

She has been on several financial services boards. These include Border to Coast Pensions Partnership (2017-2024), Handelsbanken Plc (2018-21), Faster Payments Scheme (2014-18) and Société Générale International (2012-17).

Tanya was lay chair of the Institute and Faculty of Actuaries Quality Assurance Scheme (2015-18). She has also been a pension trustee at HBOS Group Money Purchase Scheme (2010-12) and UBS (UK) Pension and Life Assurance Scheme (2006-07). She has held executive roles at HBOS/Lloyds (2008-10), UBS (1994-2007) and JP Morgan (1986-94).

Tanya has a degree in computer science from the University of Cambridge.

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