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EXECUTIVE EDUCATION

Certified Bank Director

2021



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Our purpose is to educate, enable and empower a community of professionals to deliver financial services to the highest standards, contributing to better outcomes for customers.

IOB was founded in 1898 and is one of the oldest banking institutes in the world. It is a not-for-profit organisation providing education for public benefit.

IOB is a professional community of 33,600 members who work in banking and international financial services on the island of Ireland. A Recognised College of University College Dublin (UCD), IOB is a centre of excellence in the provision of specialist education and lifelong learning to the financial services sector with programmes for members at every stage of their career.

Our executive and specialist programmes are designed for non-executive directors, senior executives and high-potential managers within the financial services sector, and the Certified Bank Director Programme is part of a framework to educate the industry from entry level to Senior Executive. Completing the programme will be highly beneficial, not only to individuals new to the roles and responsibilities of being a bank director, but also to experienced bank directors operating in a significantly changed regulatory landscape.

As a participant on the Certified Bank Director Programme you will have our full support on your learning journey. You will have the opportunity to learn from experts drawn from academia and industry. You will see your skills enhanced through an interactive learning forum where challenges can be explored, and wisdom and insights dissected and shared.

In light of the current Covid-19 situation, the health and well-being of our employees, students and members is our top priority. We have reviewed and adapted our ways of working ensuring that we continue to deliver our core education to students during this time. With this in mind, there is a possibility that certain cohorts of this programme may be delivered online and should this be necessary we will be in contact with those registered to the programme to advise them of any changes.

We are delighted that you are interested in the Certified Bank Director Programme and look forward to welcoming you to the programme.

Siobhán Walsh
Director of Executive Education



A Few Words from the Academic Directors

The global banking sector experienced systemic failure in 2008 with enormous consequences for the industry, its customers and the economy it serves

The global regulatory architecture for banking changed considerably following the financial crisis and the Basel Framework, the full set of standards of the Basel Committee on Banking Supervision (BCBS), is the primary global standard setter for the prudential regulation of banks. The work of the BCBS continues with the objective of strengthening the balance sheets and resilience of banks.

In addition to micro and macro prudential regulatory aspects, global regulators have focused on reforming banking culture and the conduct of banks in engaging with their customer base and in their dealings in the wholesale market. In parallel with an evolving regulatory environment, banks are operating within an ever-changing technological landscape where the digital needs and demands of customers are increasing and where incumbents and new entrants to the market are continuously changing the competitive goalposts. Against this backdrop, institutional investors in banks have high expectations on bank governance and banks' environmental and societal footprints.

The effectiveness of prudential, culture and conduct regulation and indeed the sustainability of banks are dependent on high standards of bank governance. To prevent a future financial crisis and to protect the banking sector and the wider economy in uncertain times it is critical that robust governance arrangements and appropriate oversights and standards are in place and maintained across the banking sectors.

Understanding (i) the risk profile and risk appetite in the context of overall bank strategy, (ii) the dynamic relationship between risk appetite and profitability, (iii) the competitive landscape and (iv) the myriad of stakeholder expectations, are the fundamental governance challenges for bank boards. Board directors therefore should be highly aware of the key issues and be in a position to offer well-grounded views and provide challenge as part of their board responsibilities and participation. The Certified Bank Director Programme is a unique, specialist governance programme, designed specifically for Bank Directors (executive and non-executive) or those operating at executive committee level. It is an intensive 10 day programme completed in two separate blocks of five days duration each.

The programme will provide participants with a comprehensive understanding of the unique governance issues associated with banks arising from the inherent complexity of banking business models and their risk profile. It will provide a practical understanding of the duties and responsibilities of directors and the behaviours required from them and from well-functioning boards. While strongly rooted in academic research, theory and regulation, the programme is designed to provide practical knowledge and application. We look forward to welcoming you to the programme.

Dr Kate Cullen and Dr Margaret Cullen
Co-Academic Directors
Certified Bank Director Programme

About the Certified Bank Director programme

Programme delivery and curriculum

The Certified Bank Director Programme is delivered twice per year in Dublin. The programme comprises 11 modules delivered over 10 days across two blocks of five days' duration each. A panel of subject area experts drawn from academia and industry lead each of the individual modules. The emphasis in the programme is on the application of key concepts to enhance the skills of participants and to create a learning forum where challenges can be explored and wisdom and insights dissected and shared.

On completion of this programme candidates will:

- Understand the essence of a bank, the banking system, the lessons from the banking crisis, and the likely future development of banking post-crisis;
- Appreciate the implications of recent regulatory changes and the legal, regulatory and governance framework relevant to board directors;
- Comprehend the unique risk profile of banking models, including the systematic and systemic implications of risk-related policies in the context of strategy and the relationship between risk appetite, profitability and stakeholder maximisation;
- Appreciate the importance of the internal governance processes and the application of best practice;
- Understand the changing nature of investor engagement and the implications for the work of the board;
- Understand the behaviours required from well-functioning boards and the expectations and requirements of individual directors.

Who should undertake this programme?

The Certified Bank Director Programme is targeted at executive and non-executive directors of the main and subsidiary boards of banks and building societies. It will be highly beneficial, not only to individuals new to the roles and responsibilities of being a bank director, but also to experienced bank directors operating in a significantly changed regulatory landscape. This programme is also targeted at senior managers / executive committee members identified as potential future executive directors within their organisation.

Assessment

An assessment is attached to each module to ensure that the learning outcomes associated with the module have been achieved.

The assessment will take the form of a learning journal recorded by programme participants during and on completion of each block. A learning journal is a reflective log that records a participant's learning experience of a particular topic/module. It allows participants to reflect on how their study and learning has developed during each module, what they are learning and the relevance or application of this learning to their own experiences in a work setting. The content of the learning journal will be unique to each participant and will reflect their experiences during the class and their own interpretation of the material presented. The learning journal will be evaluated and graded by the Academic Directors to assess the participant's knowledge, synthesis, analysis and development.

Award

On successful completion of this programme, candidates will earn the professional designation of Certified Bank Director from IOB.

Continuing professional development

Certified Bank Directors have an obligation to develop and maintain the level of professional competence relevant to their positions. IOB offers Certified Bank Directors a comprehensive CPD programme to help them meet their CPD requirements. IOB hosts an annual Certified Bank Director seminar and supports Certified Bank Directors through the ongoing provision of regulatory and best practice readings and updates, including a monthly Certified Bank Director Radar.

Programme Curriculum

BLOCK 1

Module 1

Introduction to Bank Governance

- Theoretical perspectives on corporate governance
- Definition of corporate governance
- Failures in governance and the banking crisis
- Stewardship: the role of the institutional investor
- Legal responsibilities and duties of the board
- Regulatory framework for credit institutions

Module 2

Global Prudential Regulation

- Theory of regulation
- Regulatory responses to the financial crises
- Regulatory architecture
- Current regulatory framework
- Future of bank regulation

Module 3

Capital Dynamic Balance Sheet Management and Stress Testing

- What is capital?
- Basel III/CRD IV
- Capital and the bank balance sheet
- IFRS 9 and provisioning
- Capital stress testing
- Basel IV

Module 4

Operational Risk and Enterprise Risk Management: Management and Oversight

Module 5

IRRBB and Market Risk: Management and Oversight

Module 6

Liquidity Risk: Management and Oversight

Module 7

Credit Risk Management and Oversight

- Appetite and policy
- Underwriting
- Credit review and oversight
- Credit grading of loans and portfolios
- Model use and effectiveness
- Credit portfolio analysis
- Credit losses – provisioning, process and recovery
- Credit pricing and return on capital
- Different types of lending
- Derivatives and off-balance sheet items

BLOCK 2

Module 8

Fundamentals and Analysis of Bank Financial Statements

- Understanding financial statements
- Analysing bank financial statements
- Classification and measurement rules (fair value vs. amortised cost)
- Impairments of financial assets
- Introduction to retail bank disclosures (IFRS 7 – interest rate, credit, liquidity, FX and market risk)

Module 9

Conduct Risk (including wholesale conduct), Culture, Ethics and the Board

- Conduct risk and regulatory expectations
- Ethics and organisational culture
- Defining the structure of culture
- Assessing culture and leading planned change
- Aligning culture and strategy

Module 10

Bank Strategy

- The strategic landscape
- Key strategic challenges to the banking industry
- Developing best practice strategy for the future of banking
- Capital allocation and dynamic balance sheet management (building on Module 3)
- Open banking
- Digital transformation and the banking landscape

Module 11

Bank Governance

- Boards' role in practice
- Role of board committees
- Board process
- Internal governance frameworks
- Board effectiveness: behavioural aspects of boards
- Executive remuneration and incentives
- Understanding investor expectations

Programme Schedule 2020/2021

BLOCK 1 (5 days)	Cohort 20	Cohort 21	Cohort 22
Module 1 (1/2 day) Introduction to Bank Governance	5 October 2020	8 February 2021	4 October 2021
Module 2 (1/2 day) Global Prudential Regulation	5 October 2020	8 February 2021	4 October 2021
Module 3 (1 day) Capital, Dynamic Balance Sheet Management and Stress Testing	6 October 2020	9 February 2021	5 October 2021
Module 4 (1 day) Operational Risk and Enterprise Risk Management: Management and Oversight	7 October 2020	10 February 2021	6 October 2021
Module 5 (1/2 day) IRRBB and Market Risk: Management and Oversight	8 October 2020	11 February 2021	7 October 2021
Module 6 (1/2 day) Liquidity Risk: Management and Oversight	8 October 2020	11 February 2021	7 October 2021
Module 7 (1 day) Credit Risk: Management and Oversight	9 October 2020	12 February 2021	8 October 2021
BLOCK 2 (5 days)			
Module 8 (1 day) Fundamentals and Analysis of Bank Financial Statements	7 December 2020	12 April 2021	6 December 2021
Module 9 (1 day) Conduct Risk (<i>including wholesale conduct</i>), Culture, Ethics and the Board	8 December 2020	13 April 2021	7 December 2021
Module 10 (1 day) Bank Strategy	9 December 2020	14 April 2021	8 December 2021
Module 11 (2 days) Bank Governance	10 & 11 December 2020	15 & 16 April 2021	9 & 10 December 2021
Application Deadline	31 July 2020	30 November 2020	30 July 2021

For more information contact



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Candidates interested in participating on the Certified Bank Director Programme are advised to speak to the Academic Directors prior to submitting an application.

If you would like to speak to the Academic Directors, please contact Kate Walsh (kate.walsh@iob.ie) who will arrange the call.

As the number of places on the programme is restricted, early applications are encouraged. An application form is available from the Relationship Manager.

Testimonials



“ Having spent over eight years as an Executive Director of Citibank Europe plc, I was very attracted to the Certified Bank Director Programme as a means of benchmarking my understanding of banking business models and governance against a formally organised professional programme.

The benefits were tremendous, not least my ability to formally review all pertinent industry and regulatory material again as well as to reflect on and debate strategic issues. It also provided a focused opportunity to thoroughly reflect on the material and draw deep learning experiences from that exercise as well as engaging interactively with a network of very senior bank directors on important industry topics – past, current and future. There is also a valuable continuing professional development component to enable those who undertake the programme to keep up to date with governance related issues.

The standards of the modules delivered through an expert group of industry and academic lecturers were enhanced further by the deep insights gleaned from the debates.

This programme is a must for those involved with bank boards and it will enhance professional standards and knowledge in the sector at board level.”

Brian Hayes

Former Managing Director Citibank Europe plc and Independent Non-Executive Director



“ Being quite new to the banking sector, and due to help form and join a challenger bank board, this course seemed like the ideal way to get up to speed with the latest thinking and policy in banking in the UK and abroad. I was thoroughly impressed with both the breadth but also the depth of the teaching and the very high level of expertise of the lecturers and course convenors.

The other wonderful thing about this course is the cohort of fellow students. We all interacted a great deal during the regular discussion sessions throughout the lectures as well as in the pub most nights! I'm sure we learnt a great deal from each other in addition to from the lecturers. What I particularly enjoyed about the course was that, whilst we covered all the regulatory issues you would expect in great detail, there was also lots of space to take a more helicopter and strategic view of the rapidly evolving banking and wider finance sector landscape and in particular the shift to a focus on good governance and board and executive culture. I would recommend this course as vital for anyone considering joining a bank board.

Jules Peck

Founder and Board Director, Avon Mutual – a regional community bank in the making.



“As a recent graduate of the Certified Bank Director Programme one of the biggest things for me was the chance to stop and take time out to think strategically about the issues facing our industry. Having the opportunity to discuss some of these with peers and thought leaders from the industry, was highly valuable.

When we're working in our own businesses we're impacted by that perspective, so meeting people from different companies and geographies gives you a different perspective. For me that diversity of thinking is critical. This programme is an example of where you can put it in action and get to enjoy what it feels like to have that level of challenge.

Joe Heneghan
CEO, Revolut of Ireland



“I'm a keen advocate of lifelong learning, including formal continuous professional learning programmes, so it's unsurprising that I was hugely attracted to the Certified Bank Director Programme as a holistic programme, encompassing governance and business models at the Board level.

The programme is designed to enhance professional standards and knowledge in the sector at board level. Diversity of Boards is recognised as being vital for sustainability of firms, this programme provides accelerated learning for members new to banking, and also for those who've been in the industry and are now engaged with bank Boards.

I thoroughly enjoyed the experience and found the main benefits to be the time to reflect on and debate past, current and future industry and regulatory material with academics, experienced bankers and other industry professionals which provided a huge range of insights. It also provided a unique opportunity to network with people who had a common aim to learn and improve.

The structure and standard of the programme was excellent and underpinned the experience.

Jane Howard
CEO, Ulster Bank Ireland DAC

Dr Margaret Cullen

Co Academic Director

Subject Area: Bank Governance

Margaret is a specialist in the areas of corporate and investment fund governance. Margaret holds a PhD in governance from University College Dublin. Her doctoral research explored the role and effectiveness of boards of directors in investment fund governance. She is a published behavioural researcher with particular interest in board effectiveness, processes, dynamics and decision-making, board and corporate culture, stewardship and corporate social responsibility. Prior to completing her doctoral research, Margaret worked for 12 years in the financial services industry. She has held senior positions at ABN AMRO International Financial Services Company, the Central Bank, JP Morgan Bank Ireland plc and RBC Dexia Investor Services Ireland Limited where she gained significant experience in the areas of treasury management, investment fund regulation, compliance and risk management.

Following completion of her doctoral research Margaret joined IOB as Director of Executive Education. She designed and ran the IOBs Certified Bank Director (CBD) and Certified Investment Fund Director (CIFD) Programmes from 2012. Margaret was the founding CEO and Academic Director of the Certified Investment Fund Director Institute (CIFDI), a specialist institute of IOB which focuses on raising professional standards in investment fund governance through its CIFD Programme. Margaret taught investment fund governance on the programme for eight years up to April 2020.

Margaret has been an assistant professor at the UCD Smurfit Business School for 13 years lecturing on the Professional Diploma in Corporate Governance in the areas of executive remuneration and behavioural aspects of boards and, since 2018, on the MSc in Strategic Management Accounting in Corporate Governance and Business Ethics. Margaret serves as a non-executive director on the boards of several financial services organisations. She has extensive board and board committee experience. She is a member of the Advisory Committee of the Fund Boards Council in the UK.

Dr Kate Cullen

Co Academic Director

Kate is an Assistant Professor at Maynooth University. A BComm (Banking and Finance), MBS (Financial Services), and PhD graduate (KPMG Doctoral Scholar in Accounting) from University College Dublin (UCD), Kate worked for over a decade in wealth management and management consulting, where she held a variety of financial services advisory roles, prior to joining UCD in 2010 as an academic and then IOB in 2016, where she led the executive education offering to the financial services sector. Kate specialises in management accounting and control, ethics, culture and decision-making biases, with a particular focus on team behavioural dynamics both in her academic role within Maynooth University and her work with the financial services sector and IOB.

Mr Kevin McConnell

Subject Area: Bank Strategy

Kevin, a Chartered Financial Analyst, is an external specialist consultant in the banking and investment sectors with over 25 years experience in financial markets. Working with banks, regulators and investors in credit analysis, capital, stress testing and strategy, Kevin has experience in over a dozen regulatory jurisdictions across Europe, US and Emerging markets. He has worked through a number of banking crises and in a range of mid-tier to top tier M&A transactions providing stress testing/due diligence consultancy, and transaction advisory. He was a member of Committee on Collective Investment Governance (CCIG) of the Central Bank of Ireland (2014) which supported the development of CP86. He is currently a member of the Advisory Committee of the Certified Investment Fund Director Institute. He lectures on post graduate programs in IOB (UCD), Trinity College Dublin and Cambridge University in banking and asset management. Kevin is also deputy chair of the Irish platform one of the largest CLO originators in Europe and is Chief Executive of GEM Strategic, a specialist consultancy firm.

Mr Shaul David

Subject Area: Capital and Credit

Shaul is a London based Fintech advisor with a global outlook on innovation in Financial Services. Shaul works with governments, innovative companies and financial institutions to accelerate innovation across industry verticals. Previously, Shaul was the UK Government's first Fintech Advisor at the Department for International Trade where he helped build the UK Fintech ecosystem, cementing its global leadership position and supporting Fintech companies growing cross border business. Earlier in his career, Shaul held various roles within retail banking technology and finance.

Ms Máiréad Devine

Subject Area: Global Prudential Regulation and Conduct

Máiréad is currently Chief Risk Officer for BNY Mellon (Ireland) where she is responsible for risk oversight and challenge across all risk types for business conducted in Ireland. Máiréad was previously Group Head of Compliance and Regulatory Risk at Bank of Ireland, where she was responsible for the optimisation of regulatory compliance, Conduct Risk and Regulatory Risk. She was also Chief Risk Officer for Bank of Ireland Mortgage Bank. As Head of Risk, Governance and Accounting Policy in the Central Bank of Ireland, she led the development of policy in the areas of Risk Management, Corporate Governance, Fitness and Probity, Accounting and Auditing and oversaw the implementation of the supervisory risk framework, PRISM.

In her role as Director of Regulatory Advisory Services in PwC Ireland, and previously as Senior Manager, Prudential Risk, with PwC UK, Máiréad specialised in the provision of risk management services across the financial services spectrum, including leading client-site regulatory programmes such as CRDIV and MiFID. While a manager in the Regulatory Policy Division of the Bank of England, Máiréad gained in-depth experience in policy development, negotiating the UK position on a number of Basel Accord working groups. Máiréad started her career as an Economist with the Central Bank of Ireland.

Máiréad previously held a non-Executive Director role on the Board of the Irish Accounting and Auditing Supervisory Authority and is currently a member of faculty at IOB and Insurance Institute of Ireland Certified Director programmes, lecturing on Regulation, Risk, Conduct and Culture. She is also an accredited Chartered Director with the Institute of Directors.

Dr Fergus Gaughran

Subject Area: Credit Risk Management and Oversight

Fergus completed a BSc in Mathematics, MSc in Statistics and Ph.D. in Mathematics, all at University College Dublin. After an academic career spanning twenty years in Ireland and abroad Fergus undertook a career change and joined the banking sector in 2008. He has held senior roles at a number of Irish banks. His current role is Head of Risk Analytics at Ulster Bank Ireland. In this role he directs all capital, provisioning, stress testing and risk reporting activities for both retail and wholesale portfolios.

Dr Wieke Scholten

Subject Area: Culture, Ethics and the Board

Prior to joining &samhoud, Wieke was Head of Audit for Behavioural Risk at Royal Bank of Scotland in London, UK. She headed up an expertise team within internal audit that assesses area-specific subcultures across the Group, which could result in undesirable outcomes such as conduct issues, failing strategies and poor management of risk in general.

Before joining RBS, Wieke worked as a senior supervisor of behaviour and culture at the Dutch prudential regulator DNB and as such has extensive experience in identifying behavioural risk within the financial services industry. She was one of the creators of DNB's supervisory methodology in this field and involved in the ECB's exploration of incorporating supervision of behaviour and culture in European banking supervision. Before banking, Wieke worked as a consultant on leadership and behavioural change primarily in the health care industry.

Wieke is an organisational and social psychologist with a PhD in social sciences. She is the author of the book *Banking on Team Ethics: a team climate perspective on root causes of misconduct in financial services* (2018).

Professor Eamonn Walsh

Subject Area: Analysing Bank Financial Statements

Eamonn is PwC Professor of Accounting at UCD. He has served as Dean of the Smurfit School of Business and Chairman of the Accounting Department. His primary research, teaching and consulting interests are in the areas of financial analysis, equity valuation and US securities markets. A co-author of three books, his research has been published in Accounting Organisations and Society, the Journal of Business Finance and Accounting, and the Journal of Accounting Auditing and Finance. He was the founding editor of European Accounting and served as associate editor of the Journal of Accounting Auditing and Finance.

Prior to joining UCD, he held faculty positions at the London School of Economics and New York University. Visiting appointments have included UC Berkeley and Peking University. A consultant to a number of leading European, US and Asian corporations, he has also completed assignments with governmental organisations, the International Monetary Fund and the United Nations. He was the inaugural recipient of the Institute of Chartered Accountants Excellence in Education Award and has been a presenter at the World Economic Forum.

Mr Michael Feeney

Subject Area: Credit Risk

Michael's professional career spans both banking and public service. Michael joined the Banking Supervision team of the Financial Regulator in January 2009 to lead the Credit team. He managed the credit section of the Financial Measures Project in 2011. Michael held a number of senior management positions at Ulster Bank, including Head of Credit and Regional General Manager of the Retail Bank in the Republic of Ireland. He has also completed project work for the International Monetary Fund. He held the position of Chief Executive of IOB for five years. Michael is a Fellow of IOB, holds a BComm from UCD and is a Fellow of the Chartered Association of Certified Accountants.

Dr Peter Osborne

Subject Area: Company Law

Peter has undergraduate degrees in a number of disciplines including Law and holds a doctorate in Law (1997). He is a solicitor qualified to practise in Ireland and in Northern Ireland and lectured and examined in Law in The Queen's University of Belfast from 1991 to 1997 during which time he also researched and wrote extensively on legal topics. Peter has practised as a full-time consultant with McCann FitzGerald since 2000.

Peter has a legal advisory practice. He has particular expertise in reasoning and legal problem-solving, legal risk assessment and management, statutory and other legal drafting and in advising in legal and regulatory issues in complex projects and transactions. These have included many substantial national and private infrastructure projects and legal and regulatory compliance initiatives in the financial services, State and corporate sectors.

Peter advises on banking and financial services licensing and regulatory compliance and generally in administrative, banking and finance, corporate and commercial law and corporate governance. Peter frequently assists clients in legal risk assessment and management and in formulating legal responses to crisis situations, engagements that are, by their nature, sensitive and confidential. He also drafts legislation for a number of State clients.

Peter combines extensive legal and regulatory knowledge and experience with a keen appreciation of the commercial and policy-related context. Peter has an advisory input into a large proportion of the transactions and regulatory issues in which McCann FitzGerald is engaged.

Peter also manages McCann FitzGerald's Knowledge Team, a 20-strong group of lawyers and other professionals who undertake research, prepare and manage template documents and provide current awareness services to the firm's lawyers.

Professor Brian O'Kelly

Subject Area: IRRBB and Market Risk and Liquidity Risk

Brian is Emeritus Professor of Finance at Dublin City University and Director of its MSc in Investment, Treasury and Banking programme. He holds engineering and MBA degrees from UCD, and MSc in Investment and Treasury and PhD degrees from DCU. His PhD thesis was on the valuation of Collateralised Debt Obligations (CDO).

Brian has worked in the financial markets for over twenty-five years. His early experience was of commodity price hedging for ESB. Later, he worked in corporate banking and risk management at AIB Capital Markets and with QED Equity. He has undertaken consulting assignments with the Central Bank of Ireland, the Department of Finance, KBC, Wells Fargo Bank International and De Nederlandsche Bank. He is an Independent Non-Executive Director of the National Treasury Management Agency.

Brian lectures in derivatives, banking and fixed income in Dublin City University. He has lectured on the MSc in Quantitative Finance, the Executive Master's in Risk Management and the MBA in University College Dublin, as well as the MSc in Financial Engineering in NUI Maynooth. He has delivered executive programmes for IOB on credit risk, market risk and Basel III. Brian is a speaker at numerous conferences, and has also written articles on securitisation, accounting, banking and regulation for industry journals such as Banking Ireland and Accountancy Ireland, and academic journals such as Journal of International Money and Finance and World Economy.

Mr Richard Pike

Subject Area: Operational Risk and ERM

Richard has extensive experience of working with financial institutions throughout the world, assisting companies in managing enterprise risk more efficiently while addressing local regulatory guidelines and standards. As well as being the founder and CEO of Governor Software, Richard is currently Chairman of Citadel Securities (Ireland) Ltd and an Independent Non-Executive Director at FBD Insurance plc, JPMorgan fund administration, JPMorgan hedge fund administration, Citadel Europe and the National Cyber Security Centre. Prior to Governor Software, Richard has worked in various senior banking, insurance, credit and market risk roles at Wolters Kluwer Financial Services, ABN AMRO, Bain, COMIT Gruppe and Quay Financial Software. He has analysed, designed and managed the development of core treasury and enterprise risk management systems for large financial institutions, including UBS, Citibank, Schroders and Unicredito. In 2009, Richard was recognised as a "Top 50" Face of Operational Risk by Op Risk & Compliance magazine and was a contributing author to two books on risk management. Richard has also received the designation of 'Certified Bank Director' by IOB.

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