

EDUCATE — ENABLE — EMPOWER

RETAIL BANKING

LEVEL **9**

Professional Diploma in

# Banking

(leading to Chartered Banker)

2021—2022



A recognised college of UCD

# Who we are

## IOB

IOB is a professional community of 33,600 members who work in banking, investment funds and international financial services on the island of Ireland. Professional development of our members through education is at the heart of what we do. IOB provides university level programmes to enable our members achieve and sustain their professional qualifications and Continuing Professional Development (CPD) – essential in meeting customer and regulatory expectations. More than 9,800 individuals studied with us last year and over 23,800 members are registered for CPD schemes administered by IOB.

### **Excellence in education – a recognised college of UCD**

As a recognised college of UCD and the standout banking industry educator, we offer qualifications of the highest standard. We currently offer more than 40 programmes ranging from Professional Certificates (level 7) on the National Framework of Qualifications (NFQ) to Masters Degrees (level 9). We design our programmes to be practical and relevant, but grounded in academic rigour.

### **Award**

Successful participants will be awarded the Professional Diploma in Banking from UCD. This is a level 9 qualification on the National Framework of Qualifications.

Completing this programme will allow participants to stand out among their peers, providing participants with a competitive advantage with colleagues, clients and prospective employers by developing the necessary skills and experience needed to succeed in today's dynamic work environment.



# A new era

In 2021 IOB launched 3 innovations that set a new benchmark.

## IOB Learn

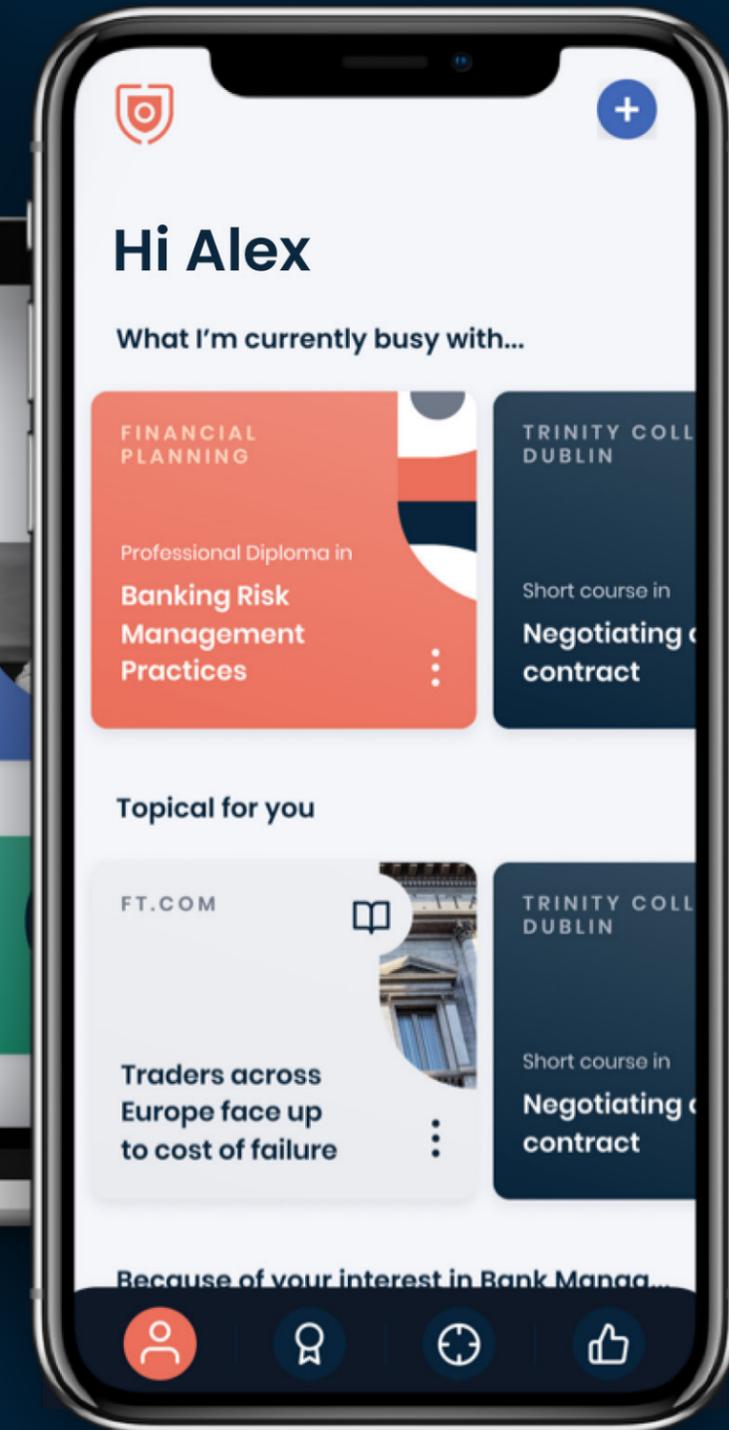
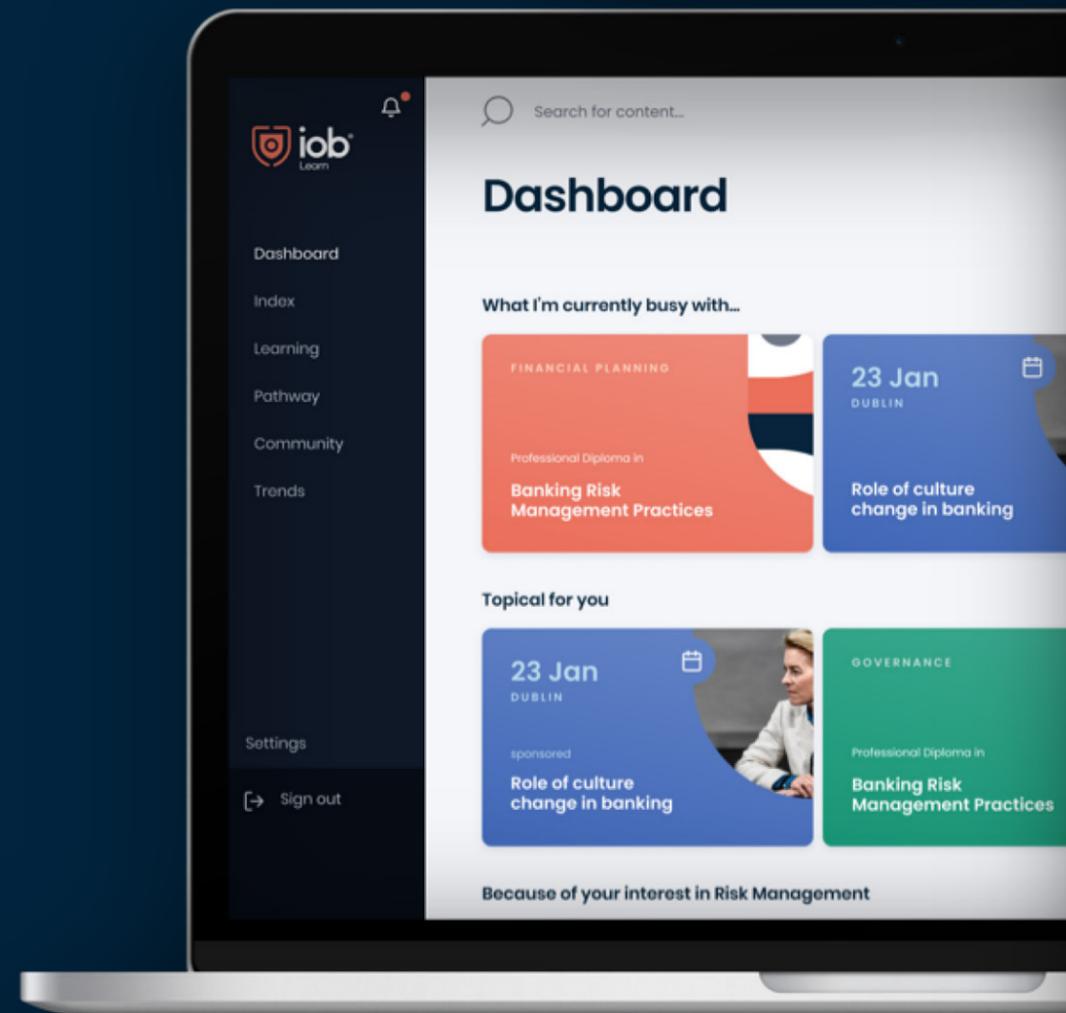
Our new learning experience platform, IOB Learn, is a digitally enabled, intuitive, personalised, lifelong learning and career ecosystem. For everyone working in financial services, including investment funds and international financial services.

## The IOB App

From discovering curated content, following your learning pathways, to logging CPD on-the-go, IOB App opens a new world of possibility in staying connected and up to date with IOB.

## EdQ by IOB

A new dynamic education credentialling ecosystem that tracks and certifies qualifications, continuing professional development and lifelong learning, supporting career profile recognition across a wide reach of financial services.



# Introduction

## Who is this programme for?

The Professional Diploma in Banking was introduced specifically to support the development of individuals in leadership positions, or who aspire to leadership roles in banking and financial services.

It introduces students to bank governance and the regulatory framework for Credit Institutions, within the context of understanding the importance of effective risk management.

The programme also examines key aspects of bank capital and asset liability management.

## Professional designation

This programme satisfies the educational requirement for the prestigious, internationally recognised Chartered Banker designation. Chartered Banker is the gold standard for professionals working in the financial services sector. Chartered Bankers are highly qualified professionals, well equipped for a management career or leadership role.

## How you will benefit

This programme will support your personal and professional development whilst giving you an integrated, critical understanding of banking.

It will:

- Give you the technical skills to manage the unique regulatory and risk profile of banking models, including the systematic and systemic implications of risk-related policies in the context of bank strategy.
- Provide you with a range of theoretical and practitioner perspectives to deepen your capabilities to evaluate corporate banking decisions bearing in mind the relationship between risk appetite, profitability and stakeholder value maximisation and the impacts on the wider community.
- Give you the ability to appraise the connectivity between governance, risk and the financial management of banks given the regulatory context and the implications for stakeholders.
- Provide the knowledge to enable you to communicate clearly (using appropriate media) to key stakeholders on diverse bank policy issues and decisions (internal and external).

# Curriculum

The programme consists of three modules:

1. Risk Management in Financial Institutions
2. Bank Governance and Regulation
3. Bank Capital and Asset Liability Management

Each module carries 10 ECTS (academic credits).

## 1. Risk Management in Financial Institutions (NFQ level 9, 10 ECTS)

This module addresses the unique set of risks to which banks and financial institutions are exposed. It examines the challenges facing banks in running a highly-complex, interconnected system. The module aim is to introduce key risk types and risk management topics and methodologies to the student to ensure the student develops an in-depth understanding of both the theory and practice of risk management. The financial risk element of the module aims to introduce students to the key financial risks faced by banks, the methods by which banks measure and manage these risks and the regulations with which they must comply in assuming these risks.

## 2. Bank Governance and Regulation (NFQ level 9, 10 ECTS)

This module introduces Bank Governance and includes a theoretical perspectives on corporate governance. It also considers regulatory framework for credit institutions and will also touch on the boards' role in practice and role of internal governance frameworks. The module aims to provide students with a thorough understanding of the theory and practice of bank governance and the scope of financial services regulation so that they can assess the implications for the development bank strategy and policies.

## 3. Bank Capital and Asset Liability Management (NFQ level 9, 10 ECTS)

This module examines key aspects of capital management in banks. It looks at methodologies for estimation of Pillar I capital for credit, operational and market risk. It then examines Pillar II activities, focusing on stress testing and other aspects of the Internal Capital Adequacy Assessment Process (ICAAP). Finally, it introduces key concept of Asset and Liability Management, the Internal Liquidity Adequacy Assessment Process (ILAAP) and the role of the Asset and Liability Committee (ALCo) in a financial institution. The module aims to provide students with a technical grounding in the key aspects of bank capital and asset and liability management.

# Further Information

## Award

When you successfully complete this programme, you will be awarded a Professional Diploma in Banking from UCD. This is a level 9 qualification on the National Framework of Qualifications.

## Professional designation

This programme satisfies the educational requirement for the prestigious and internationally recognised Chartered Banker designation.

Chartered Banker is the gold standard for professionals working in the financial services sector. Chartered Bankers are highly qualified professionals, well equipped for a management career or leadership role.

Students who successfully complete the Professional Diploma in Banking are eligible to apply for the professional designation Chartered Banker, subject to having three years' experience in banking or financial services.

## Entry Requirements

- Individuals (non-degree holders) admitted to this programme will have at least 6 years' minimum experience in a banking or financial services firm and have completed the Professional Diploma in Financial Services (Level 8, 30 ECTS) or equivalent programmes comprising 30 ECTS at level 8, and a 30 ECTS Special Purpose Award/s at level 7

or

- Admission will also be granted to individuals with an Honours degree (min. 2.2 L8 NFQ)

or

- Admission may also be considered for experienced professionals who do not meet the admission requirements as set out above, where they can demonstrate knowledge through their work i.e. they have more than 5 years' experience in a management role.

## Professional body membership

You must be a current member of IOB, or become a member, to undertake this programme.

## Delivery

This programme is delivered online on a part-time basis. Students can register for a maximum of two modules per trimester. Each 10 ECTS module comprises of up to 30 lecture hours per trimester.

## Duration

A minimum of 12 months part-time. The schedule of module offerings is:

<b>Autumn Trimester Oct 2021 – Jan 2022</b>
Bank Governance and Regulation
Risk Management in Financial Institutions
<b>Spring Trimester Feb 2022 – May 2022</b>
Bank Capital and Asset Liability Management

## Assessment

The Assessment is 100% continuous assessment for each module.

## Continuing professional development (CPD)

Those awarded the Chartered Banker designation on foot of having satisfied both the educational and work experience requirements will be required to complete 6 CPD hours annually to maintain the designation.

We provide all of the required CPD content through online courses and events.

## Fees

The programme fee is €4,290 (€1,430 per module). Fees will be reviewed annually.

Tax relief may be available to candidates who are paying fees in a personal capacity. Further information is available from [www.revenue.ie](http://www.revenue.ie)

## How to apply

To apply online, visit [iob.ie/programme/professional-diploma-banking](http://iob.ie/programme/professional-diploma-banking)

If demand from applicants exceeds the number of available places, a waiting list will apply.

## Programme commencement

October 2021

## Contact us

For further information on this programme please contact:

**Caoimhe Tynan**  
Programme Manager

**E:** [education@iob.ie](mailto:education@iob.ie)



# Key Dates 2021–2022

Autumn Trimester September 2021 – January 2022	Level 9 September Start†	Level 9 October Start†
Closing date for applications*	29/08/2021	13/09/2021
Closing date for module registrations	03/09/2021	01/10/2021
Trimester start date	13/09/2021 (Year 1) 06/09/2021 (Year 2)	04/10/2021
Re-registration closing date	05/11/2021 for Dec exams 12/11/2021 for Jan exams	12/11/2021
Module withdrawal date	05/11/2021 for Dec exams 12/11/2021 for Jan exams	12/11/2021
Exam period	04/12/2021 – 12/12/2021 OR 03/01/2022 – 23/01/2022	03/01/2022 – 23/01/2022
Exam results release date	04/03/2022	04/03/2022

Spring Trimester January 2022 – May 2022	Level 9
Closing date for applications*	28/01/2022
Closing date for module registrations	04/02/2022
Trimester start date	07/02/2022
Re-registration closing date	18/03/2022
Module withdrawal date	18/03/2022
Exam period	02/05/2022 – 21/05/2022
Exam results release date	01/07/2022

Summer Trimester June 2022 – September 2022	Level 9****
Closing date for applications*	28/05/2022
Closing date for module registrations	03/06/2022
Trimester start date	06/06/2022
Re-registration closing date	15/07/2022
Module withdrawal date	15/07/2022
Exam period	15/09/2022 – 25/09/2022
Exam results release date	28/10/2022

\* Places may be available after this date depending on availability

† Check individual programme pages on [iob.ie](http://iob.ie) for start dates  
Dates may change – check IOB Learn and [iob.ie](http://iob.ie) for up-to-date information



# Membership

## IOB membership

Learn more about the value and benefits of becoming a member of IOB.



### Your standout educator

IOB is a recognised college of UCD, which is Ireland's largest university and ranked within the top 1% of higher education institutions in the world. A leading provider of applied education in financial services, we offer more than 40 university accredited qualifications, taught by academics and leading industry experts.

- Access to IOB's full suite of accredited learning, taught by academics and leading industry experts.
- Access via IOB to Government Funding for education programmes, e.g. Springboard, IFS Skillnet.
- Graduation Ceremony for level 8 and 9 graduands.



### We get you qualified

We offer 14 professional designations, including all the essential regulatory required designations to qualify you for roles in financial services. Free accreditation of your training for CPD hours on IOB CPD schemes.



### We keep you qualified

Lifelong learning is essential to sustain a career and your professional designation(s). As Ireland's largest provider of continuing professional development (CPD), we keep you qualified. Included in your membership subscription at no additional cost is access to a minimum of four continuing professional development events in addition to our suite of eCPD modules.



### IOB Learn

An exciting new learning experience platform, and an IOB app personalised to your professional development needs. IOB Learn will give you access to a new suite of micro learning and curated learning content across a number of channels.



### Your essential career partner

Through IOB Learn we empower you to explore your talent and potential. We fuel your personal growth and career trajectory.



### Your professional community

Membership of your industry's professional body, the largest professional membership community in Ireland, brings you into a community of like-minded people. Professionals from across financial services working in a similar specialism as you, dealing with similar challenges to those that you face. Through in-person events, digital events and forums you can hear key note speakers and share experiences, exchange knowledge, network, expanding your contacts and personal profile.

- Invitations to in-person and virtual events and networking opportunities.
- Access to breakfast briefings / lunch and learns.
- Access to the latest insights, thought leadership, emerging issues and trends.

# Membership

## Corporate membership

Learn more about the value and benefits of becoming a corporate member of IOB.



### Strategy and Governance

IOB Council (board of directors) and Council committees are responsible for the effective, prudent and ethical oversight of IOB, setting its strategic aims and direction. Corporate members are entitled to either appoint or elect persons to Council.

Active engagement, participation and leadership in IOB Council and Council Committees is a commitment to setting and maintaining high professional and ethical standards, and enhancing the technical expertise of the financial services industry.



### Talent development

An organisation's greatest resource is its people. IOB's wide range of applied education and lifelong learning programmes develop your talented staff.



### Future skills

Financial services continues to change rapidly. IOB helps build transferable skills for the individual and a more flexible workforce for your organisation.



### Regulatory compliance

Where relevant, our education qualifications, professional designations and CPD schemes meet the Central Bank of Ireland's Minimum Competency Code and Fitness and Probity requirements. Our new EdQ credentialing platform supports you in meeting your regulatory responsibilities.



### Professional standing

IOB offers a range of professional designations which are a recognition of educational achievement and professional standing. They are a badge of excellence and an endorsement of academic qualifications, professional knowledge and experience. Several of the designations are recognised worldwide.



### Independent assurance

IOB is an independent stamp of assurance that supports organisations in engaging, motivating and empowering their employees to learn and perform.



### Corporate community

Build your network with a community of peers – learn from other leading organisations, share your knowledge and expertise.

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