



Carol Sergeant

ELECTED BY THE GENERAL MEETING

Born	7 August 1952
Nationality	Dual UK/Irish citizenship
Gender	Female
Joined the Board	18 March 2013, independent
Most recently re-elected	2022
Term expiration	2023
Committees	Risk Committee (chairman) Conduct & Compliance Committee (member)

Competencies

Senior management and board experience in the public, private and charity sectors

Broad and in-depth knowledge of financial services business, credit and risk management and regulatory issues in the UK and Europe

Significant change management experience

Former employment

2011-2021	Financial services non-executive director, and special adviser to Bank CEOs, Chairmen and Government
2004-2011	Chief Risk Officer, Lloyds Banking Group
1998-2003	Managing Director, Risk and Regulatory Processes, and Board member UK Financial Services Authority
1974-1998	Bank of England (financial markets, monetary policy, and regulation - last position Head of Department, Major UK Banks Supervision)

Formal training

1979	MBA, Bayes Business School, England
1974	Modern Languages, Newnham College, Cambridge University, England

Directorships and other offices

Private-sector directorships

Belmont Green Finance Limited (senior member of the board of directors and chairman of the risk committee)

PCF Group plc and PCF Bank Limited (member of the board of directors and chairman of the risk committee in both companies)

Threadneedle Solutions Ltd (company director)

Entities which do not pursue predominantly commercial objectives

Bayes Business School, UK (member of the advisory board and chair of the Global Women's Leadership Council)

Lloyds Register Foundation (trustee and member of the audit and investment committee)
