



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	2023
Term expiration	2024
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)

Threadneedle Solutions Ltd (company director)
