



## Carol Sergeant

ELECTED BY THE GENERAL MEETING

Born	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)

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### Competencies

- Senior executive and board level experience in central banking, financial regulation, complex financial services companies, the public, and charity sector in the UK and internationally
- Deep commercial and regulatory knowledge of banking, asset management and insurance products, markets, and customer needs.
- Extensive experience with high-level regulatory interaction as board director of a major regulator, including membership of senior international regulatory committees, Chief Risk Officer of a major universal bank, and chairman of financial services board risk committees
- Expert knowledge of and experience with of all types of risks and risk management, including governance, credit, market, liquidity and operational risk, compliance, risk modelling, AML and whistleblowing.
- Strategic and practical experience with mergers, takeovers and integrating programmes

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### Former employment

2011-2023	Financial services non-executive director, and special adviser to Bank CEOs, Chairmen and Government (including Chairman and member of EU and UK government advisory committees)
2004-2011	Chief Risk Officer, Lloyds Banking Group
1998-2003	Managing Director, Risk and Regulatory Processes, and Board member UK Financial Services Authority

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1974-1998	Bank of England (financial markets, monetary policy, and regulation - last position Head of Department, Major UK Banks Supervision)
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### **Formal training**

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1979	MBA, Bayes Business School, England
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1974	Modern Languages, Newnham College, Cambridge University, England
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### **Directorships and other offices**

#### *Private-sector directorships*

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Belmont Green Finance Limited (deputy chairman of the board of directors and chairman of the Risk Committee and member of the Audit Committee)
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