

EDUCATE ——— ENABLE ——— EMPOWER

RISK MANAGEMENT

LEVEL **9**

Professional Diploma in

Advanced Banking Risk Management

2021—2022



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 University College Dublin (UCD) and the standout financial services educator, we offer qualifications of the highest standard. We currently have 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, and grounded in academic rigour.

IFS Skillnet

The IFS Skillnet is co-funded by Skillnet Ireland and member companies. The IFS Skillnet programme is dedicated to providing training and networking opportunities for the international financial services sector.

The Network aims to support the sector in maintaining Ireland's position as a top international financial services centre through investment in the specialist skills and expertise of its workforce. The Network is led by a steering group which includes member companies and the leading financial services industry associations.

Network activity

The IFS Skillnet was established in mid-2009. Since then we have delivered over 2,000 courses to 15,000 plus participants from 430 companies operating in the international financial services sector in Ireland. Courses available include, Digital Financial Services, Regulatory Reporting, International Funds, Business Analysis, Project Management and a wide range of management and leadership skills.

Why get involved

- Avail of a comprehensive range of specialist courses designed for the international financial services sector
- Opportunity to significantly reduce training costs through the availability of grant funding
- Provides the opportunity to work with education and training providers to update and amend course content in line with market developments
- Ensure your employees acquire the latest skills to maintain your organisation's competitiveness
- Opportunity to network and collaborate with other member companies.

How to get involved:

- Sign up for free at:
www.ifsskillnet.ie
- Email:
info@ifsskillnet.ie
- Tweet us:
[@ifsskillnet](https://twitter.com/ifsskillnet)
- LinkedIn:
[@ifsskillnet](https://www.linkedin.com/company/ifsskillnet)

A new era

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

IOB Learn

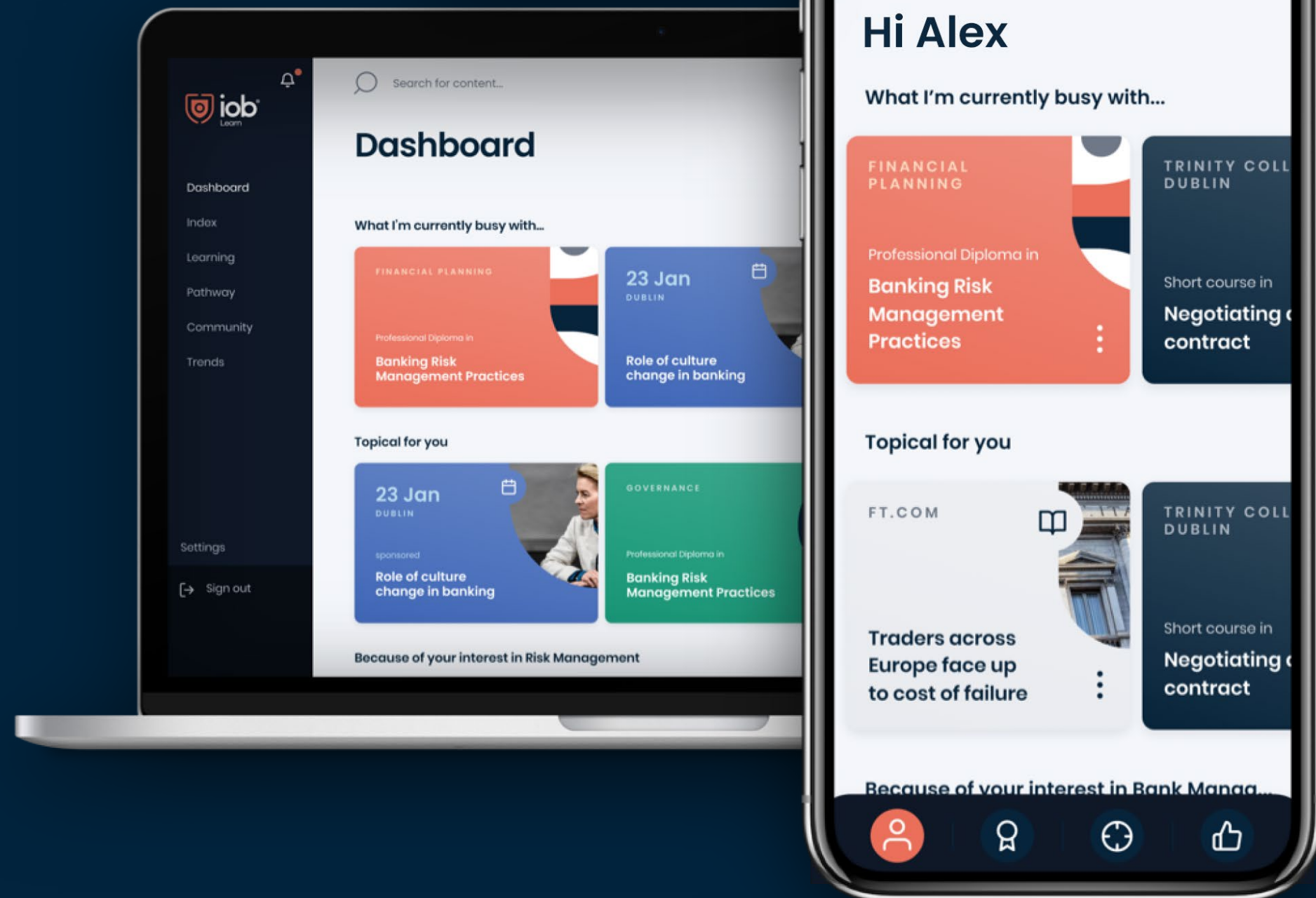
Our new learning experience platform, IOB Learn, is a digitally enabled, intuitive, personalised, lifelong learning and career ecosystem. For everyone working in financial services, including investment funds and international financial services.

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 Advanced Banking Risk Management is a specialist risk management programme specifically designed for senior risk and compliance professionals who are working in senior risk management or related roles in banking, financial institutions or providing risk management advisory services to banks.

This programme has been designed in conjunction with senior risk management and compliance professionals in banking. It covers a broad technical curriculum encompassing the key conceptual foundations of banking risk management and it will enable participants to think strategically in order to manage the key risks in accordance with the bank's competitive advantages and risk appetite.

This programme is designed for:

- Banking and financial institutions' senior risk and compliance professionals who are members of the bank risk committees and related roles including, but not limited to, governance, risk, regulatory and liquidity committees
- Banking, financial and regulatory institutions' senior risk and compliance professionals who are working in risk and compliance roles including:
 - Compliance – Credit review – Capital and credit modelling
 - Conduct risk – Asset and liability management – Market risk
 - Operational risk – Internal audit – Legal – Finance
 - Technology – Change management
- Risk professionals working in the Central Bank of Ireland, National Treasury Management Agency, accountants, business consultants, lawyers and other professionals who provide risk management advisory services.

How you will benefit

This programme will support your professional development and provide you with:

- An internationally recognised university qualification at master's degree level
- At the strategic level, an understanding of the sources and nature of the key risks inherent in the banking model and the inter-relationships between those risks, the bank's competitive advantage, capital requirements, regulatory requirements and customer imperatives
- An understanding of corporate and risk governance and its relevance within the overall business context including global best practice governance standards
- The current global best practice risk management approaches used by banks to identify, measure, mitigate and manage risks in an enterprise-wide risk context
- The technical risk skills and knowledge to critically evaluate and implement practical solutions to the key risk challenges facing banks' senior management teams
- An understanding of the regulatory imperatives that drive risk management in banking and an understanding of what regulators are seeking to achieve.

Curriculum

This programme comprises of four modules as follows:

1. Risk Governance, Culture, Business and Enterprise Risk Management
2. Regulatory and Economic Capital Management, Credit Risk and Pricing for Risk
3. Strategic Operational, Conduct and Reputational Risk Management
4. Asset and Liability Management (ALM), Liquidity and Market Risk

1. Risk Governance, Culture, Business and Enterprise Risk Management

(NFQ level 9, 10 ECTS)

At the end of this module, participants will understand:

- Corporate governance, including best practice governance standards
- The board responsibilities and expectations of the risk management function
- Risk governance frameworks, risk appetite statements and risk policies
- The duties of directors under common law, company law and the Central Bank's Corporate Governance Code for credit institutions
- The impact of culture, leadership and behaviour on risk profile and the effectiveness of risk management
- The Central Bank's fitness and probity standards
- The role of audit and risk committees, particularly in relation to risk management and an organisation's system of internal controls
- The challenges in setting executive director levels of pay and the link between executive remuneration and excessive risk-taking
- Banking model risks
- Single supervisory mechanism
- Enterprise Risk Management (ERM)
- ERM frameworks and how such frameworks are implemented
- Approaches to risk integration and aggregation.

2. Regulatory and Economic Capital Management, Credit Risk and Pricing for Risk

(NFQ level 9, 5 ECTS)

At the end of this module, participants will understand:

- Capital planning and scenario planning
- The different types of capital instruments
- CRD IV
- Risk-weighted assets
- Regulatory capital
- Economic capital
- ICAAP and stress testing
- Risk and return methodologies
- Principles of credit risk management
- Credit risk management framework
- Credit models
- Customer grading and scoring
- Calculation of impairment provisions
- Relevant regulation.

3. Strategic Operational, Conduct and Reputational Risk Management

(NFQ level 9, 10 ECTS)

At the end of this module, participants will understand:

- The requirements and responsibilities of conduct risk management
- Conduct risk frameworks, conduct risk appetite statements, measurement methodologies and global best practices
- Operational risk as a risk management discipline in its own right
- The distinction between operational risk, credit risk, market risk and Sarbanes-Oxley
- The Basel III operational risk implications
- Operational risk capital calculation methodologies
- Reputational risk and its importance as the top strategic business risk.

4. ALM, Liquidity and Market Risk

(NFQ level 9, 5 ECTS)

At the end of this module, participants will understand:

- The role of asset and liability management
- The main pre-crisis practices in liquidity risk management that led to unstable balance sheet structures
- How the regulatory landscape has changed in response and the resulting new requirements
- The impact of current regulatory developments on balance sheet structures
- The underlying risks inherent in a balance sheet, e.g. liquidity risks, interest rate risks etc.
- The critical evaluation of the strategic considerations of balance sheet management under various different scenarios
- Market risk, crisis and regulation
- Value at risk
- Derivative markets: size and turnover
- Counterparty credit risk
- Interest rate risk in the banking book.

Further Information

Award

Upon successful completion of this programme you will be awarded the Professional Diploma in Advanced Banking Risk Management from UCD.

This is a level 9 qualification on the National Framework of Qualifications and carries 30 ECTS.

Entry requirements

The minimum entry requirements for this programme are as follows:

- 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 apply for this programme.

Delivery

This programme is delivered online on a part-time basis.

Each 5 ECTS module comprises of up to 18 delivery hours per trimester and each 10 ECTS module comprises of up to 24 delivery hours per trimester.

Duration

The programme will be delivered over a maximum of four trimesters. Each module runs once a year and it is possible to join in any trimester.

Assessment

Assessment is a combination of continuous assessment and an end of trimester written examination.

Fees

The programme fee is €3,630. IFS Skillnet price €2,640*/**

We encourage candidates to register for the full academic year but if you choose to register on a per module basis the fees are broken down as follows:

- * 2021-2022 modules are eligible for IFS Skillnet funding for a limited number of places on a first come first served basis.
- ** The availability of funding for modules in future trimesters will be confirmed in advance of their commencement.

Tax relief may be available to candidates who are paying fees in a personal capacity. Further information is available from www.revenue.ie

| Module | Fee | IFS Skillnet Price |
|--|--------|--------------------|
| Autumn Trimester October 2021- January 2022 | | |
| Risk Governance, Culture, Business and Enterprise Risk Management | €1,210 | €880* |
| Spring Trimester February 2022 - May 2022 | | |
| Regulatory and Economic Capital Management, Credit Risk and Pricing for Risk | €605 | €440** |
| Summer Trimester June 2022 - September 2022 | | |
| Strategic Operational, Conduct and Reputational Risk Management | €1,210 | €880** |
| Autumn Trimester 2021-2022 or 2022-2023 October — January | | |
| ALM, Liquidity and Market Risk | €605 | €440** |

How to apply

Please visit iob.ie/programme/advanced-banking-risk-management

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

Contact us

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Key Dates 2021–2022



A recognised
college of UCD

| 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* | 27/05/2022 |
| 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
** Member Resources in IOB Learn

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



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.

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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An Roinn Breisoideachais agus Ardoideachais,
Taighde, Nuálaíochta agus Eolaíochta
Department of Further and Higher Education,
Research, Innovation and Science

