



الاتحاد العربي للبنوك
Union of Arab Banks

DUBAI
UAE

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GRAND MERCURE BUSINESS BAY

WORKSHOP

GOVERNANCE ASSURANCE
IN BANKING:
RISKS, ROLES, AND REALITIES



WHEN HUMAN POTENTIAL MEETS ADVANCED TECHNOLOGY, PROGRESS BECOMES INEVITABLE.

D33 Dubai Economic Agenda D33



Dubai

The fastest, safest and most connected city in the world.



Investment

Conducive business environment for domestic and foreign direct investment.



Economic Hub

A sustainable, diverse and productive economy.



Global leader

A city at the forefront of the digital economy.



Talent Hub

An enhanced ecosystem to develop and nurture local talent.

GOVERNANCE ASSURANCE IN BANKING: RISKS, ROLES, AND REALITIES

COURSE INTRODUCTION

This three-day course, "Governance Assurance in Banking: Risks, Roles, and Realities," provides internal auditors with a comprehensive understanding of how to evaluate and strengthen corporate governance within banks. It explores the essential pillars of good governance, including board and committee effectiveness, ethical culture, accountability structures, and the integration of governance with risk and compliance functions. Participants gain insight into international governance frameworks and learn how to identify weaknesses, gaps, and risks that may undermine sound oversight and decision-making.

The program emphasizes practical application, guiding auditors through the process of assessing governance effectiveness, testing cultural and behavioral indicators, and formulating impactful audit findings. By the end of the course, participants will be equipped to provide meaningful governance assurance, deliver actionable recommendations, and position internal audit as a key driver of transparency, trust, and performance in the banking sector.

LEARNING OUTCOMES

- Understand the key principles and frameworks of corporate governance in banking.
- Clarify the roles of the board, committees, management, and control functions.
- Assess the effectiveness of governance structures and oversight mechanisms.
- Evaluate ethical culture, tone at the top, and behavioral influences on governance.
- Apply audit techniques to test governance, risk, and compliance integration.
- Report governance audit findings effectively using clear and impactful methods.

TARGET PARTICIPANTS

- Board Members
- Managers and employees of internal audit and control departments
- Managers and employees of financial departments
- Risk managers



COURSE OUTLINE

DAY 1 – UNDERSTANDING GOVERNANCE IN THE BANKING CONTEXT

THEME: FOUNDATIONS, FRAMEWORKS, AND OVERSIGHT

MODULE 1: THE ESSENCE OF CORPORATE GOVERNANCE IN BANKING

- Purpose and pillars of corporate governance
- Governance failures in major banks and key lessons learned
- Distinguishing governance, management, and control

MODULE 2: GOVERNANCE FRAMEWORKS AND INTERNATIONAL PRINCIPLES

- Overview of key governance frameworks (OECD, Basel)
- The Three Lines Model and its role in governance assurance
- Linking governance to accountability and performance

MODULE 3: GOVERNANCE ARCHITECTURE AND ROLES

- The roles and interrelationships between the Board, Committees, Senior Management, and Control Functions
- Composition and responsibilities of the Audit, Risk, and Nomination & Remuneration Committees
- Mapping governance roles and reporting lines within banks

MODULE 4: THE AUDITOR'S ROLE IN GOVERNANCE ASSURANCE

- How internal audit evaluates governance effectiveness
- The Global Internal Audit Standards (Domains I and II)
- Maintaining independence, objectivity, and influence in the governance process

DAY 2 – AUDITING GOVERNANCE: FROM FRAMEWORKS TO FIELDWORK

THEME: EVALUATING STRUCTURES, CULTURE, AND DECISION-MAKING

MODULE 1: AUDITING THE “TONE AT THE TOP” AND ETHICAL CULTURE

- Assessing leadership behavior, ethics, and integrity
- Identifying red flags in tone at the top
- Methods to evaluate culture: interviews, surveys, and behavioral indicators

MODULE 2: ASSESSING BOARD AND COMMITTEE EFFECTIVENESS

- Reviewing board composition, independence, and diversity
- Evaluating board charters, meeting minutes, and reporting practices
- Indicators of strong vs. weak board oversight

MODULE 3: AUDITING RISK GOVERNANCE

- Evaluating risk appetite and oversight mechanisms
- Understanding risk culture and escalation channels
- Linking governance and risk management practices

MODULE 4: INTEGRATING GOVERNANCE, RISK, AND COMPLIANCE (GRC)

- Connecting governance audits to GRC maturity
- Control testing for governance indicators
- Reporting combined assurance results

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DAY 3 – GOVERNANCE IN ACTION: FINDINGS, INSIGHTS, AND INFLUENCE
THEME: STRENGTHENING GOVERNANCE ASSURANCE AND IMPACT

MODULE 1: REPORTING ON GOVERNANCE: THE 5 CS APPROACH

- Applying the 5 Cs (Condition, Criteria, Cause, Consequence, Context) to governance findings
- Differentiating governance issues from risk and compliance issues
- Framing observations that drive improvement

MODULE 2: THE HUMAN SIDE OF GOVERNANCE: BEHAVIOR AND BIAS

- Recognizing cognitive and group biases within boards and management
- How auditors can detect behavioral risks
- Embedding behavioral insights in audit planning

MODULE 3: GOVERNANCE RED FLAGS AND EARLY WARNING INDICATORS

- Common warning signs of governance breakdowns
- Using audit results, KPIs, and whistleblowing data for governance analysis
- Developing a governance dashboard

MODULE 4: THE FUTURE OF GOVERNANCE ASSURANCE IN BANKING

- Emerging themes: ESG, digital governance, and AI oversight
- Evolving role of the internal auditor as a governance advisor
- Building the roadmap for enhanced governance assurance



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RISKS, ROLES, AND REALITIES**



SPEAKER:

MR. MOHAMAD KAISSI

Trainer & Consultant | Certified Internal Auditor |
Certified Fraud Examiner | Certified Anti-Money Laundering
Specialist

Mohamad Kaissi brings a wealth of expertise in internal audit, corporate governance, risk management, and compliance, formed through extensive experience in the Middle East. As a Certified Internal Auditor, Certified Fraud Examiner, Certified Anti-Money Laundering Specialist, and holder of a Certificate in Risk Management Assurance, Mohamad has established a robust foundation in critical assurance disciplines. Mohamad also holds an Executive Masters in Business Administration from the American University of Beirut.

Previously, he served as a Senior Manager for one of the Big 4 in Saudi Arabia, delivering risk advisory services to many institutions across various industries. He was also the Head of Internal Audit in a bank in Lebanon.

Currently, Mohamad leverages his deep knowledge and experience as a dedicated trainer and consultant, focusing on enhancing the competencies of professionals across internal audit, corporate governance, risk management, and compliance sectors. His roles as a Board Audit Committee member and Board Risk Committee member at a financial institution in Saudi Arabia, along with his position on the Board Compliance Committee of a bank in the United Arab information systems management. The course concludes with a focus on refining the audit process from risk assessment to the effective communication of findings in audit reports.

PARTICIPATION FEES:

- **UAB Members: 1350\$**
- **Non Members: 1550\$**

MEANS OF PAYMENT

FAB - USD: First Abu Dhabi Bank Corniche Branch
Swift code:NBADAEAA
Account no: 1411203132414017
Iban no: AE91 0351411203132414017
Beneficiary name : Union of Arab Banks

For more information kindly send an email to
training@uabonline.org

www.uabonline.org