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**Qualifications:**

LL.B Hons.: London School of Economics (1977)  
Barrister at Law: Grays Inn (1978)  
Certified Diploma in Accounting and Finance (1982)  
Member of the Chartered Institute of Arbitrators (1995)  
Member of the Royal Institution of Chartered Surveyors (1999)\*  
MCOB (Mortgage Conduct of Business) – annual assessment.



\*(ISVA qualification. Winner of Hammerson Prize for Professional Assessment, Cecil Mattocks Prize for Property Development and Henry Butcher Prize for Professional Conduct & Business Practice)

**Date of Birth**                      5th April 1956

David combines the three main areas of importance in property lending disputes; litigation, surveying and banking. He has advised on a number of disputes and has significant insight in to the practical aspects of managing a property business during the last 10 years. The period up to the financial credit crunch of 2008 was characterised as a period of significant competition when lenders were seeking to ensure that they maintained market share. Since 2008, the market has been a very different place, with lenders able to dictate the conditions that they were prepared to accept.

David has worked both for the financial institutions who have suffered from a range of issues from mortgage fraud to poor professional advice. He is also a specialist in advising clients with professional indemnity insurers who have been sued by the banks. David has therefore been on both sides of most of the common disputes found in the property sector.

David original qualification as a barrister has provided him with a good understanding of the litigation process and the importance of deadlines in bringing a successful out-come. The chartered surveying qualification provides him with a good knowledge of the property, construction and development process. As head of Bank Leumi (UK) plc property lending business provides him with the banking perspective on property lending and mortgage business both in UK, Offshore and in Europe.

**Previous Experience**

2013 – Current, **Templewood Partners**. Partner. Templewood is a small merchant bank specialising in project finance.



2000 – 2013 **Bank Leumi (UK) plc:** Head of Property Finance since July 2000. Member of the Bank's senior management and the Credit Committee. Director of AIB (Nominees) Ltd., This company is the corporate trustee of the Bank's Pension Fund. The property loan portfolio is c.£650 million and makes up approximately half of the bank's total lending. The Bank also has a portfolio of loans to the hotel and leisure industry, both in the UK and Western Europe. The portfolio comprises a mix of residential and commercial development loans, investment and trading facilities. The Bank advances mostly senior debt but also makes mezzanine loans, often on a profit participation basis. A portion of the portfolio is syndicated. He was also responsible for managing a team engaged in regulated, residential mortgage lending, to high net worth individuals. This portfolio is based in London and Jersey but administered in London. It totals approximately £220m. This is in addition to the Property Portfolio. There have been very few provisions or bad debts during my tenure.

1994 – 2000 **Defries & Associates:** qualified as a Chartered Surveyor (originally via ISVA). Undertook a high percentage of bank recovery work and specialized in development surveying and litigation support. Undertook a number of expert witness assignments. As CVA of Chancery plc came to an end, I began a consultancy role for lenders with similar recovery requirements, with the consent of the company. After leaving Chancery as a full time employee at the end of 1995, I remained a consultant to the company on a number of specific recovery cases until May 1997, when the last successful recovery was made.

1990 – 1995 **Chancery plc.** Secondary bank specializing in property finance. I joined Chancery in order to assist with recovery work and the restructuring of corporate clients. The role widened as the recession deepened, resulting in the Administration and then Corporate Voluntary Arrangement of Chancery. I was involved in sale of portfolio of investment property loans, the build-out of a large residential development and wide range of other property problem loans including the settlement of Mortgage Indemnity policy claims.

Also a Director of **Chancery Factors Ltd**, advising on its own problem cases, treasury activities and its ultimate disposal to Lloyds TSB. I was seconded for a period to Roxburgh Bank to assist with litigation and recovery at the request of Price Waterhouse, the supervisors of Chancery's Voluntary Arrangement.

1988 – 1990 **Swiss Volksbank.** Assistant Vice President. Deputy Head of Lending of £300m portfolio of mixed bilateral and syndicated loans. SVB was acquired by Credit Suisse.

1985 – 1988 Bank in **Liechtenstein (UK) plc** - owned by Liechtenstein royal family. Credit Manager in charge of commercial lending.

1980 – 1984 **Bankers Trust Company.** I joined as a Credit Analyst. In 1982 I was promoted to take charge of the Credit Analysis department. I also spent a year in the Legal Department as an Assistant Vice President.

1978 – 1980 **Grindlays Bank Ltd:** Graduate Trainee. Whilst there I attended the Citibank Credit Course.