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PROFILE

- A commercial, results driven leader of strategic business units with a track record of surpassing both operational and strategic objectives.
- An experienced commercial / real estate banker with proven origination, relationship, underwriting and workout / restructuring skills.
- Strong leadership skills with experience of developing individuals & teams, internal and external relationships & strong matrix management networking capability.
- Wealth of employment experiences : small, large and medium sized organisations, various roles, locations and cultures at both senior management and Board level.
- Ambitious, focused and seeking new, dynamic challenges.

EMPLOYMENT HISTORY

Head of Asset Management Group, Principality Building Society, Cardiff, UK, September 2012 – present

- Recruited to manage diverse range of commercial workout / turnaround cases from £1m-£30m debt size.
- Delivered de-leverage of c 25% of portfolio in 12 months and further 35% in year 2 & all within agreed impairment budget.
- Restructuring / workouts delivering c £ 1.75m income to date in arrangement / participation fees & enhanced margin.
- Pioneered and led Society's first JV with third party developer and also first PropCo deal.



- Member of Group Credit Risk, Commercial Property and various management Committees.

Head of Bristol & West Property Finance (“B&WPF”), Bank of Ireland Group, Bristol / London, UK August 2004 – June 2012

- Executive P(L) responsibility for B&WPF book : operating net profit >£10m at peak.
- Managed seven teams over two locations with , at market peak, in excess of 40 property finance professionals
- Recruited to grow initially B&WPF investment book : income CAGR in excess of 10% p.a. 2005-2008.
- Subsequently oversaw de-leverage between 2009- 2012 ; c 50% of book by volume de-levered within 3 years.
- De-leverage achieved within impairment parameters & with negligible reputational & regulatory issues.
- Member of Business Banking UK Management Board and UK De-leverage Committee.

Director, Property Finance, The Carlyle Trust, Cardiff, UK. November 2000 – May 2004

- Recruited to run small “boutique” commercial lending activities of privately owned, family business.
- Focus on real estate : debt, mezzanine and equity participations in £1m- £10m range.
- Exposure to off balance sheet and / or JV structures via offshore parent company.
- Income of division rose c 30% during tenure.
- Member of Group Management Committee.

Senior Area Manager , Royal Bank of Scotland Group, North and East Yorkshire, UK March 2000 – September 2000

- Recruited to lead team of commercial bankers at time of RBS takeover of National Westminster Bank plc.
- Proposed role disappeared during restructure.

Various , Barclays de Zoete Wedd / Barclays Corporate Banking , Various Locations. October 1991 – March 2000

- Joined Barclays Group Graduate Management Development Programme 1991.
- 18 months in London in branch banking, credit and corporate banking followed by 18 months in Tokyo as PA to Country Manager and secondments with all investment bank divisions.



- Appointed Corporate Manager in Manchester early 1995 with portfolio SME and real estate clients.
- Promoted in 1997 to join BZW European Real Estate team in Paris as Associate Director.
- Promoted in 1999 as Head of Corporate Business to lead North and East Yorkshire Corporate Banking Team , team of 9 Relationship Managers.

QUALIFICATIONS

- 7 S.C.E. Ordinary Grades AAAAAAA , 6 SCE Higher Grades AAABBC , 3 CSYS Grades BBB, Daniel Stewart's & Melville College, Edinburgh 1979-1985.
- BA Hons Upper Second in Business Organisation, Heriot Watt University, Edinburgh 1989
- MSc Human Resource and Strategic Management , School of Management , Manchester University,1991
- Associate of Chartered Institute of Bankers 1993.

OTHER SKILLS & GENERAL INTERESTS

- French language – proficient (spoken and written)
- German language – basic.
- Experience and solid practical knowledge of most general software packages.
- Enjoy family life, keeping (relatively!) fit, travel, wine and managing personal property & investment portfolio.

PERSONAL

- Married , two children.
- Full clean driving licence.