

# ***Expert Evidence***

***36 Old Park Avenue, London SW12 8RH***

***Tel: 020 7884 1000 Fax: 020 7884 1011***

***Email: [enquiries@expert-evidence.com](mailto:enquiries@expert-evidence.com)***



## **Colin Martin Marks**

Expert Evidence Limited, 36 Old Park Avenue, London, SW12 8RH

Tel: +44 20 7884 1000

69 Mayflower Way Farnham Common Bucks SL2 3UA. Email: [colinmmarks@btinternet.com](mailto:colinmmarks@btinternet.com)

Telephone: 01753 643059 Mobile: 07775 427946

[colin.marks@expert-evidence.com](mailto:colin.marks@expert-evidence.com) (Email)



**A Banking professional with 37 years' experience within a major UK financial institution.**

**He has undertaken a variety of managerial roles within the SME marketplace and has extensive experience of managing Bank/Customer relationships.**

**Management roles have included those in Internal Audit, Relationship Management and within Risk both the Credit and Recoveries functions.**

### **Areas of Expertise:**

- Dealing with all aspects of the Bank / Customer relationship and managing a number of diverse customer portfolios within the SME marketplace, covering general trading activities, property development and investment.
- Negotiating and agreeing the structure of banking facilities including security requirements.
- The day to day application of Bank lending policy and guidelines.
- Dispute resolution arising from customer complaints.
- Internal audit which involved reporting on the quality of branch based lending, operational compliance and investigation of fraud.
- Dealing with all aspects of customer failure/insolvency and managing the ongoing customer relationship and recovery process.



- Setting and implementing strategy on individual recovery cases and managing the process to a conclusion.
- Extensive experience of dealing with recovery cases where facilities incorporated interest rate derivatives.

**Career Details:**

**Barclays Bank PLC. Recoveries Director 2009-2014.**

Senior Case Director and the lead negotiator for the Bank on a number of substantial recovery situations and dealt with the majority of recovery cases for the Corporate Bank where the customer held an interest rate derivative. I was on various Bank committees relating to potential misselling of derivatives review and regularly provided guidance in respect of recovery cases under report to the Financial Conduct Authority.

Managed an extensive portfolio of mainly asset backed distressed debts covering all business trading sectors including asset disposal, dealing with customers and managing the Bank's position with professionals whether appointed by the customer or the Bank. Recognised and respected as a deal maker based upon taking a pragmatic and commercial approach to recoveries. Experienced in the legal processes when dealing with recovery situations although also achieved significant successes on negotiated settlements without having to resort to legal remedies.

Experienced in producing witness statements and documentation relating to settlement agreements.

**Barclays Bank PLC. Risk Manager/ Director 1999-2009.**

Undertook roles in London and the Thames Valley as a Regional Credit Manager dealing with lending propositions submitted by Relationship Managers. The role was dealing with advances in the SME marketplace, undertaking detailed financial analysis and providing direction and guidance on deal structure, pricing and security. Also had sanctioning and risk responsibility for SME businesses based in the Channel Islands.

In 2006 I moved into a role as an Associate Credit Director assuming responsibility for the Retail and Wholesale sector dealing with lending requests from Relationship Managers based throughout the UK. Operated with an individual lending discretion of £15m.

Whilst in this role I had significant input in the formulating of and ongoing review of Bank lending policy and guidelines for the SME Retail and Wholesale sector. Established a centre of excellence aimed at sharing and enhancing sectorial knowledge of relationship and risk staff throughout the UK.

Also responsible for establishing a significant bespoke lending scheme for the Retail sector which was adopted by the Bank and gained national recognition.



**Barclays Bank PLC. Team Leader Debt Recovery Unit 1997-1999.**

Based in Central London.

Led a team of 20 staff dealing with SME recovery cases. Managed and responsible for all aspects of the Team and the recovery process. Managed and developed the Team which became the most successful in the country in terms of recoveries achieved.

Had responsibility for all aspects of staff development including the agreement and review of individual performance contracts.

**Barclays Bank PLC. Relationship Manager 1989-1997.**

Based in Central London

Had responsibility for and managed a diverse portfolio of customers dealing with all aspects of their banking requirements covering both business and personal facilities. Developed and established strong business relationships through which I grew the value of the portfolio by successfully lending to new customers introduced by existing customers. Also managed the team that dealt with the small business sector and had responsibility for all aspects of staff management and individual performance contract reviews.

Over a number of years successfully managed and maintained a balanced approach to risk and reward and took over responsibility for risk management for the Corporate Team during my final 12 months as a Relationship manager.

**Barclays Bank PLC. Internal Audit North West London 1986-1989**

First managerial appointment and undertook individual audits of branches in and around the London area , producing detailed reports on the quality of the lending books and the effectiveness of the controls on the operational functions.

Provided guidance and recommendations to Branch management regarding issues identified and managed instances where corrective action was required.

Dealt extensively with fraud investigations, both internally and externally.

**Barclays Bank PLC. Branch based roles North West London 1977 – 1986**

From joining the Bank in 1977 I undertook various back and front office roles which led to becoming involved in the taking and perfecting of security documentation for branch based lending.

Subsequently headed up a security perfection team which then led to a number of PA type roles to lending managers and then progressed to junior lending roles dealing predominately with small and medium sized connections.

**Professional Qualifications**

Qualified as an Associate of the Chartered Institute of Bankers in 1986.