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DAVID GRIFFITHS

Curriculum Vitae

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Address: 5 Paddocks Close, Cobham, Surrey KT11 2BD

Date of Birth: 5th April 1956



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)

Headlines

- Experienced Expert Witness;
- Robust under cross examination;
- Expertise in property financing and development lending;
- MCOB knowledge in regulated mortgages;
- Credit Committee Experience;
- Senior Banking positions held;
- Solid track record in being instructed by the banks and industry insurers;
- Excellent knowledge base; and
- International expertise.

Current Employment

Expert Evidence International Limited (from 2013)

Please see www.expert-evidence.com for a fuller profile of my experience.

I am a director of this company and have been instructed by a wide range of solicitors representing both Claimants and Defendants in a range of banking and property matters, with particular emphasis on property development and investment lending as well as residential mortgages, both regulated and buy to let.



Artis Construction Limited (from October 2015)

Non-executive Chairman of this company, formed under the Enterprise Investment Scheme. Artis is engaged in construction project management.

Previous Experience

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 was c.£650 million and made up approximately half of the bank's total lending. The Bank also had a portfolio of loans to the hotel and leisure industry, both in the UK and Western Europe. The portfolio comprised a mix of residential and commercial development loans, investment and trading facilities. The Bank advanced mostly senior debt but also makes mezzanine loans, often on a profit participation basis. A portion of the portfolio was syndicated. He was also responsible for managing a team engaged in regulated, residential mortgage lending, to high net worth individuals. This portfolio was based in London and Jersey but administered in London. It totals approximately £220m. This is in addition to the Property Portfolio. There were very few provisions or bad debts during his tenure.

2018-2021 Edinburgh Marina Holdings Limited

Non-executive Director of this company which is undertaking a major mixed-use development in Edinburgh.

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.