

# ***Expert Evidence***

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## **MATTHEW CLARKE**

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### ***Profile***

- Senior business manager with over 25 years of experience working in blue chip organisations, with experience of clients in many different industry sectors throughout Europe.
- 14 years of experience working in top tier Investment Banking in senior credit risk positions.

### ***Key Skills***

- Extensive experience in credit risk management up to Chief Credit Officer level with very high personal sanctioning authority.
- Demonstrable track record of achieving successful outcomes in credit restructuring and workout projects throughout the EMEA region.
- Highly effective influencing and negotiating skills with considerable experience of interacting directly with clients at CEO/CFO level.
- Strong ability in managing people and teams with proven leadership skills.
- Able to gain the respect of others quickly due to calm and professional manner with accompanying gravitas.
- Ability to extract key issues from complex situations quickly.
- Comprehensive product knowledge across full range of asset classes.

### ***Professional***

**Nov 2015 to date Financial Services Consultant**

**Expert Evidence International Limited, London**

- Expert witness work, involving writing formal reports for lawyers involved in financial litigation cases, using my banking experience.



**August 2016 to date Financial Services Consultant  
Project at Royal Bank of Scotland, London**

- Team Leader on a remediation project at RBS involving the detailed review of a large portfolio of loans to the SME sector in the UK and the payment of redress where appropriate.
- I manage a team of senior file reviewers to ensure productivity and quality targets are met on this high profile project with FCA involvement.

**May 2015 - Oct 2015 Financial Services Consultant  
Project at Royal Bank of Scotland, London**

- Team Leader on a remediation project at RBS involving the detailed review of a large portfolio of Enterprise Finance Guarantee loans to the SME sector in the UK.
- Managed a team of senior file reviewers to ensure productivity targets were met and the quality and accuracy of reviews was maintained.
- Short term contract role.

**Jan 2001 - Mar 2015 Barclays Capital/Barclays Investment Bank, London  
Risk Management Department**

**Mar 2009 - Mar 2015 Director, Credit Restructuring & Advisory Group**

- Led several high profile and complex projects to maximise recoveries and achieve successful financial restructurings throughout the EMEA region.
- Regularly sat on and chaired Steering Committees in workout situations to provide leadership and guidance to international bank syndicates.
- Negotiated effectively and successfully with clients at CEO/CFO level and professional advisors to agree restructuring terms.
- Communicated effectively with external and internal stakeholders during the course of workout projects.

**Apr 2007 - Mar 2009 Director / Regional Chief Credit Officer  
European Corporates**

- Responsible for a portfolio of around 300 European corporate clients, both investment grade and sub-investment grade, across all industry sectors.
- Chaired Barclays Capital's Credit Committee with a very high personal lending discretion and voted on Barclays Group Credit Committee.
- Effectively managed a team of fifteen credit analysts, including three Directors as direct reports, with responsibility for hiring and performance management.



- Considered a very wide variety of new business proposals that often included very substantial loan underwriting positions with significant derivatives exposure as well.
- Established strong network of senior contacts throughout all parts of the bank.

Feb 2004 - Apr 2007    Director, various industry sectors

- Managed three teams of analysts covering a wide variety of industry sectors.
- Granted an increased level of sanctioning authority and effectively maintained high standards of credit analysis on the teams.
- Responsible for portfolio analysis for all European corporate clients, including the co-ordination and preparation of detailed presentations for senior management.

Jan 2001 - Feb 2004    Associate Director, TMT sector

- Managed a team of analysts covering the Telecoms/Media/Technology sector.
- Gained valuable experience of both investment grade and leveraged borrowers at a time when the TMT sector was under considerable duress.

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### ***Early Career***

**1988 - 2000                      Lloyds Bank  
Corporate Banking Division, London**

- Roles included client relationship management and senior credit risk positions.

**1983 - 1987                      Currys Limited  
Electrical Retail**

- Graduate trainee programme followed by progression to store manager in several locations in SE England and London.

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### ***Education***

2015                      Member of The Expert Witness Institute (Provisional)  
1992                      Associate of The Chartered Institute of Bankers (ACIB)  
1980 - 1983              University of Southampton  
BSc (Hons) Economics and Statistics



1973 - 1980

Haywards Heath Grammar School and Sixth Form College  
- Four 'A' Levels; Pure Maths and Statistics, Economics,  
Physics, Economic Geography  
- Ten 'O' Levels

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***Interests***

- Football, Rugby, Cricket
- Running, Cycling
- Cinema, Theatre
- Reading, Writing
- Travelling