

Expert Evidence

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Profile

Brian is a qualified, career banker with 39 years' experience within the UK and Overseas (Egypt) - with Barclays Bank Plc, HBoS, Clydesdale Bank (CYB), Lloyds Banking Group and Allied Irish Bank (GB). Which includes time spent as an independent Contractor working on Interest Rate Derivative Redress Scheme.

The last 20 years have been spent exclusively, in the Commercial (SME) marketplace – and involved growing lending books, decreasing lending books (as required by Market Pressures and Institutional requirements) and the sale of a live and active loan book.

Key skills

- Customer Relationship/Portfolio Management
- Commercial Lending to the SME market including leveraged finance
- Commercial Real Estate lending (CRE) Development and Investment schemes
- Credit underwriting, considerations, and processes for commercial and property lending
- Interest Rate Derivative Mediation – investigation and review of the Point-Of-Sale (POS) discussion and decision outcome
- Liaison between Senior Stakeholders in the sale of a £800 m active loan book including regulatory and legal Off-Boarding/On-Boarding
- Strong Teamworking and Communication ethic



Experience

Otium Partners Ltd - Consultant **September 2022 –**

Self- Employed Financial Consultant (working with a long-standing colleague Otium Partners Ltd) to assist on completing deals and liaison with banks, valuers, customers and lawyers to ensure a smooth and timely drawdown of agreed facilities. The role is by agreement part time and as needed by the owner of the company.

Allied Irish Bank (GB) - Buyer Engagement – Team Leader **November 2021 – August 2022**

In line with AIB's stated strategy to exit the SME market I was asked to run a team of 6 people from around the UK (all working remotely) to oversee 1500 loan accounts totalling initially £ 800M transfer to Allica bank over 2 tranches, with no confirmed date initially available. My team operated independently of the RM's who were trying to run business as usual whilst knowing AIB did not want the customers, the loans (or the staff).

The role involved the transfer of security documentation, facility letters and credit applications that all had to be located and stored securely, then redacted in line with Data Protection principles and uploaded via a secure route to Allica bank so that the customer relationships could transfer seamlessly from AIB to Allica Bank. This involved agreeing and then implementing strict time deadlines, all of which were met by the team.

Weekly meetings were held with Group Legal, Data protection, Marketing, Customer Relationship Teams (including credit) to ensure a smooth flow of information and manage workloads as a time when nearly 90 people were effectively on notice of redundancy – all within the ring-fenced bank being transferred to Allica.



The loans were split in two tranches, initially non-government backed loan connections went in April 2022 and then in July 2022 all loan connections that included all Bounce Back Loans (BBL) or Coronavirus Business Interruption Loans Scheme (CBILS) were migrated.

During the period BBA consent was being obtained monthly updates on any changes to any 'in scope loans' were provided to the new borrower.

**Allied Irish Bank (GB) - Senior Relationship Manager – Bristol Branch
August 2015 – November 2021**

- Initially a hunter/farmer hybrid role, the object was to proactively target new non property lending and manage existing property relationships down/away from AIB.
- Successfully managed the branches largest MBO of John O'Flynn Developments Ltd in 9/17 and managed the new relationship until their sell out in August 2021 for £ 35M (3.5x the MBO in 2017).
- From 2017, I took over responsibility of the relationship management of all existing lending - so that increased focus could be placed on Business Development by two branch-based colleagues.
- Continued to grow the branch loan book through advances to existing customers with over £ 10M per annum of new money lent in 2018/9/20 until the Banks's SME strategy changed in 12/20.
- Implemented changes to culture to ensure covenants were monitored as required and strategies for exit/reduction were implemented as required. Over 20 relationships were successfully exited with no financial loss in this period.

**Tooker Investigations Limited – Consultant
May 2014 – August 2015**

- Advising customers on SME Derivative Reviews (non-Lloyd's customers) and dealing with the financial ombudsman regarding complaints of bank mis-selling of derivatives.
- Successful refinance of two £ 6M property portfolios with local banks on both residential and commercial portfolios.
- Completed CeMAP examinations with overall grade of 'distinction'.

**Lloyds Bank PLC- Field Representative SME Derivative Review (covering SW England)
January 2013 - April 2014**

- Chair meetings with potentially impacted Lloyds Bank customers to obtain their version of events as to why the Interest Rate Hedging Product was sold initially, then revisit and chair Redress Determination meetings with customers and advisors as appropriate, following the advice of the review outcome.
- Feedback on meetings to case handlers all information received during the meeting and timeline all events leading up to and including the sale.
- Ensure all meetings are conducted within Treating Customers Fairly and Financial Conduct Authority guidelines as well as being kept in good order.

**Clydesdale Bank PLC, Bath/Bristol Senior Business Partner
October 2007 – December 2012**

Reason for leaving - accepted offer of redundancy after declining an offer to take over at Oxford office. This followed the Bank's parent company strategic review that resulted in the closure of 28 offices throughout the country.

- Responsibility to shape, forecast and deliver the annual business plan for the Centre as measured by Return on Equity (RoE) as well as income and costs (including Bad Debts).
- Implemented and drove specific case reviews (70+ face to face customer meetings) to achieve improved return and reduced Risk Weighted Assets and improved RoE.
- Set up and continually refined all bank exposure reviews prior to submission to Property Forum or Credit Sanctioning with personal recommendations on all Bristol Group files.
- Accountability for the maintenance of the credit book quality within the Financial Centre (total lending £ 290M and deposits of around £ 110M, with 10 business partners and 6 associates across two sites) and development of trading business approvals across the suite of products including development finance and commercial mortgages.



- Maintained KBI portfolio across the patch - especially given the negative perception of Clydesdale Banks reduction in credit appetite for property lending.

Key Achievements:

- Set up local pricing initiative that drove re-pricing activities that delivered £1.6M of extra income uplift in the financial year end from customers (20% of annual branch total income of £ 8M).
- Successfully landed the branch's single largest new to bank connection, with year 1 income of £ 150K and £ 5.3M of total facilities - a £ 25 million T/O company (I/F, A/F and term debt).
- Coordinated Business Partner focus to ensure that all covenants were met on time.
- Successful closure of Bristol and Bath operations with no loss of businesses that the bank wished to retain i.e., larger trading businesses were all retained.

**Business Partner, Bath Office
November 2005 – September 2007**

- Appointed to take over and develop the new Bath office as well as a portfolio of customers based in the Bath and Bristol region, offering secured commercial lending facilities over £250K, the relationship management of these customers on a day-to-day basis and achieve significant cross sales into the portfolio
- Responsibility to develop relationships with introducers in the Bath/Swindon area to assist the bank to grow. This was completed by a Commercial Mortgage and development finance lending of around £ 30M in the calendar year.

**Associate Director, New Business, Bank of Scotland (HBOS PLC) Swindon
August 2002 – November 2005**

- Set up a new office in the Swindon town centre as part of HBoS corporate expansion.
- Deliver a stretching income generation target built on minimum lending of £ 100K to SMEs across the trading business range. Primarily lent on commercial mortgages, development finance and asset finance.
- Develop and manage relationships with key client intermediaries i.e., Solicitors, Accountants and Brokers.

**Barclays Bank PLC
July 1983 – August 2002.**

- Various roles - including 5 years in Barclays Cairo as Assistant to Managing Director then Credit Executive with personal discretion of US\$ 1M (secured and unsecured), Small Business Manager in Edgware Road, London, Business Loans officer in Swindon and more junior roles in Bristol, including Barclays International where I started from school in 1983.

Qualifications

- Associate of the Chartered Institute of Bankers (ACIB)
- Certificate of Mortgage Advice and Practise (CeMAP)
- Omega Intermediate Commercial Lending (now replaced by Moody's)

Additional information:

- 1998 - 2001 Treasurer of British Community Association, Cairo, Egypt.
- Conversational Arabic
- Conversational French
- Full Driving License