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PROFILE

- A qualified and experienced commercial / mid corporate & real estate banker with proven origination, relationship, underwriting and workout / restructuring skills.
- Wealth of financial services employment experience: small, medium & large sized organisations, various roles, locations and cultures at senior management, divisional leadership and Board level.
- 7 years experience as a lending / banking expert witness with recent Court experience.
- Proven leadership skills and experience alongside extensive operational team management roles.
- Self starter, focused and task orientated balanced with strong team working and communication skills.

EMPLOYMENT HISTORY

Consultant, Expert Evidence International Limited January 2016 - present

Director, Credac Limited January 2016 – September 2017

- Founder & owner of commercial and real estate banking, expert witness & general management consultancy working with UK wide professional and financial services organisations in providing :
- Lending / banking expert witness services to UK wide solicitors via www.expert-evidence.com
- Banking consultancy for businesses or funders – negotiating debt restructure / workouts or sourcing new finance, general banking advice and support.
- Led , negotiated and executed successful complaints / actions for clients via Financial Ombudsman Scheme.
- Non Executive Director DS Properties Limited.

**Regional Business Leader, Allied Irish Bank GB Plc, Wales & South West**

September 2017 – August 2022

- Recruited to manage a team of c16 banking professionals in Wales and South West, managing a commercial / mid corporate and real estate book of customers, debt size £1-£20m.
- Led closure of Cardiff office February 2019
- Oversaw residual South West business grew c11% pa in asset terms between 2018 and 2020 via mid corporate, leveraged / MBO and real estate lending.
- Business passed all internal credit / regulatory audits during tenure.
- AIB GB Plc announced withdrawal from GB Commercial market in early 2021 and sale of GB loan book to Allica Bank. I lead the Transition Services Team Relationship Team (managing the loan book sale) between 2021 and August 2022.

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 and 20 support staff.

QUALIFICATIONS

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



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.