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Profile

- Highly motivated senior manager with over 35 years of banking experience, working with clients in all industry sectors throughout Europe.
- 14 years of experience working in top tier Investment Banking in senior credit risk positions.
- Significant involvement in a variety of roles in a wide range of banking remediation projects.



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 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.
- Broad range of experience across a variety of remediation projects with RBS/NatWest.

***Professional***

Nov 2015 to date **Financial Services Consultant**
Expert Evidence International Limited, Ldn

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

August 2024 to March 2026 **Financial Services Consultant**
Project at RBS International, London

Worked as a project manager in a client-facing role on a customer due diligence (CDD) remediation project involving regulatory deadlines.

My role involved liaising with large Financial Services Businesses to ensure the delivery of data and documentation to meet the bank's requirements.

August 2016 to July 2024 **Financial Services Consultant**
Projects at RBS/NatWest, London

Worked with a team of senior bankers on various remediation projects involving the detailed review of large portfolios of loans to the SME sector in the UK and the payment of redress where appropriate.

My work included ensuring that productivity and quality targets were met on these projects, some of which involved the FCA.

May 2015 - Oct 2015 **Financial Services Consultant**
Project at RBS, 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.

The borrowers involved had got into financial distress and been moved into the recoveries area of the bank.

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**
Barclays, London, 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**
Barclays, London

- 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**
Barclays, London

- 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.

***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.

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

Interests

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