

PROFILE

I am an experienced senior executive with a proven track record of leading front-line businesses, with a deep knowledge of key financial services markets. I have a strong background in finance and risk management having also held senior positions in finance and risk roles. In addition to executive work I have been a Non-Executive Director for the past 4 years.

I have held the following Senior Management Function (SMF) roles over the course of my career. SMF1 Chief Executive, SMF6 Head of Key Business Area and SMF10 Chair of Risk Committee. I am currently the chair of the Vernon Building Society and the nominations committee SMF9 & 13.

Core leadership competencies include running end to end businesses and developing strategies to compete, driving business performance, people development, driving cultural change and engaging senior leaders to help deliver against agreed strategic objectives. I am an effective networker having been a member of many industry, commercial and bank committees. I have had experience working directly with senior executives in the businesses within my remit to help and advise them in progressing their commercial objectives whilst appropriately managing all elements of risk. I have regularly engaged with Board members formally and informally to deliver on business objectives, building strong relationships with key stakeholders over that time. I have managed businesses through periods of extreme volatility adapting strategies and business models to optimise performance. I have experience of taking new businesses to market. The skills I have acquired as an executive have been successfully adapted to my work as a non-executive.

I have been a member of the Personal Product and Services Board of UK Finance (previously the Retail Committee of the BBA) along with the heads of retail of other UK banks. For many years I served on the Counsel of Mortgage Lenders Executive Committee. I was also a representative member on the open banking CMA implementation entity. I have also sat on the Executive Boards for the financial services businesses for the UK partnerships of the Bank of Ireland. I have over ten years of experience as a pension trustee and member of the pension investment committee for Bank of Ireland.

I am a positive, engaging and rounded executive who has a great deal of experience in managing all stakeholders to deliver the right result for the businesses I have held accountability for.

I have had direct regulatory engagement with the FSA, subsequently PRA and FCA as well as European regulators as part of ongoing supervision and specific regulatory reviews.

CURRENT EMPLOYMENT

September 2019- Present Non-Executive Director Vernon Building Society
Board chair and previously chair of the risk committee of the Vernon Building Society.

EXECUTIVE CAREER HISTORY

November 2020 – July 2022 Chief Executive Officer Turkish Bank UK
Responsibility for the UK subsidiary of Turkish Bank Group. Turkish Bank UK was a fully authorised UK subsidiary. Delivered a materially revised corporate plan fully supported by the Board focused on 4 key pillars of customer channels business transformation and people. Commercial outcomes were delivered taking the business for a loss to profit. Delivered a restructure of business operations and credit together with developing key risk frameworks across the business. The restructure involved new senior hires to increase capability and enable more effective execution. This delivered enhanced commercial and regulatory outcomes. The role involved positive interaction with the PRA International Banks Directorate resulting in successful remediation of legacy issues.

February 2018-June 2019 Commercial Director – Bank of Ireland UK plc	
Reporting to the UK PLC CEO and a member of the Executive Committee. Responsible for business with an excess of £24bn of assets, £200m PBT and over 1000 FTE within my reporting structure. Responsibility for the UK mortgage business, asset finance business, credit card, transactional banking and Northern Ireland franchise.	
Chairman of Northridge Finance the subsidiary asset finance company of the UK bank. Member of UKPLC ALCO, EXCO, EXRISKCO, Customer Board. Regularly report to the UK Board and Board Risk Committee.	
I was a member of a number of the Bank of Ireland Group Senior Executive Committees covering credit risk, capital and impairments.	
Lead executive on two key strategy reviews undertaken within the business exiting both credit card and current account manufacture in GB markets.	
October 2012- January 2018	Director of Consumer Banking, responsibility for the end to end management of UK mortgage business, asset finance, UK savings, credit card, loans and transactional banking businesses including management of circa £18bn Post Office savings book. Manged business through period of significant growth.
August 2009- September 2012	Head of Bank of Ireland UK Mortgage business. Full end to end business based in Bristol with full P&L and business line accountability.

January 2009- July 2009	Lead Exec for closure programme of Reading and Solihull operations and exit from UK intermediary Mortgage business. Consolidation of Bristol and West and Bank of Ireland mortgage operations.
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January 2005- January 2009	Managing Director Bank of Ireland Mortgages. I had responsibility for the Bank of Ireland Mortgage business based in Reading. This was an intermediary lead mortgage business with 250 FTE and full end to end management during a period of material growth.
April 2001- December 2005	Finance Director for Bristol and West and Bank of Ireland lending businesses reporting to the Director of Lending, a member of the Bristol and West Board.

PREVIOUS ROLES

January 1998- March 2001	Treasury Division - Market Risk Manager Bristol & West PLC
January 1996- December 1997	Finance Audit Manager – Bristol & West PLC
October 1994- December 1995	Senior Operational Auditor – Bristol & West PLC
July 1990 - September 1994	Finance & Audit Wincanton Distribution

EDUCATION, PROFESSIONAL INTEREST & ACHIEVEMENTS

Fellow of Chartered Association of Certified Accountants (FCCA)
Associate Member of the Association of Corporate Treasurers
Economics BA Leicester University

PERSONAL PROFILE

Married with two daughters living in Bristol. Hobbies include cycling, travel and sport.
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