

THE CHARTERED INSTITUTE OF BANKERS IN SCOTLAND COUNCIL 2017-2018

President

Robert Dickie

Robert started his career with Clydesdale Bank in Hamilton and following the takeover by National Australia Bank held various senior positions with NAB Group in both Australia and the UK. From 2000 to 2002, he served as Managing Director, UK Enterprise, for Zurich Insurance in the UK. From 2003-2008 Robert was Group Operations Director and a member of the executive committee of UK-based bank Bradford & Bingley plc. In 2008 he joined American International Group, Inc. (AIG) in New York, USA where he served as Chief Operations and Systems Officer and was a member of the AIG Global Leadership Team. He joined Zurich Insurance Ltd, Zurich, Switzerland in March 2014 as Chief Operations and Technology Officer and was a member of the Zurich Group Executive Committee (GEC). In July 2017 Robert joined McKinsey & Company as a Senior Advisor, the Advisory Board of Tricentis GmbH and became a Director of W.D.Scott Global. Robert is a Fellow of the Chartered Institute of Bankers in Scotland and a Fellow of the Royal Society for the encouragement of Arts, Manufactures and Commerce. Robert holds an MBA from the University of Strathclyde Graduate Business School.

Senior Vice President

Bill McCall

Bill is Principal of McCall & Partners, a strategic corporate finance advisory business he founded in 1999. He is a seasoned independent Director and has been Chairman of more than 50 private equity backed companies. His current portfolio includes 5 Norwegian, US and UK based Energy and Tech/Service related businesses. He has chaired Listed and Private Company boards in the UK, Nordic region and North America.

Bill started his career at Clydesdale Bank passing the CIOBS diploma and associate exams, then joined stockbroker Campbell Neill & Co, and was elected an Individual Member of the London Stock Exchange in 1990. He is a former Director of Charterhouse, participating in a management buy-out of Charterhouse Tilney in 1994. Bill was a Director of a Singer & Friedlander from 1997-1999. He is a Fellow of the Chartered Banker Institute, a Chartered Banker and Chartered Fellow of the Chartered Institute of Securities and Investment.

Vice Presidents

Kerry Falconer

Kerry worked with the RBS Group for 38 years before retiring at the end of 2015. She spent time in the Markets division, delivering risk management solutions to corporate clients, Public Relations Office, Group Office as Executive Assistant to the Group Chief Executive and the Retail Bank. Her most recent role was as Managing Director, Banking at Adam & Company for seven years. She holds an MBA from Edinburgh University and is involved in a number of charities. She is Chair of the NSPCC Scotland fundraising board and has recently joined the RZSS Board, where she will chair the Business Advisory Group.

Steve Pateman

Steve joined Shawbrook as CEO in January 2016 from Santander UK, where he was Executive Director and Head of UK Banking, with responsibility for building its SME franchise, running the bank's Corporate, Commercial, Business and Retail banking operations as well as Wealth Management. Steve holds a number of additional board positions, sitting on the

Financial Capability Board at Money Advice Service and the Advisory Board at Pollen Street Capital. Steve is also the Chairman of the Advisory Board at Arora Group.

Prior to joining Santander in 2008, Steve spent eight years at RBS, where he was CEO of Business Banking, Retail Markets and Managing Director of Commercial Banking and Corporate Banking, Corporate Markets.

Steve was presented with an Honorary Degree of Doctor of the University of Kent in 2016 for his contribution to Banking and the University. He has a young family and in his “spare time” likes to follow Everton football club and Sussex county cricket team.

Immediate Past President

Kevin Page

Kevin worked with National Australia Bank Group for 13 years before stepping down at the end of 2015 prior to the Clydesdale Banks’ successful IPO. He joined in 2002 as Head of Marketing and in 2004 he was appointed Head of Direct Banking where he oversaw Clydesdale and Yorkshire Banks’ contact centres, internet banking and external websites. In 2008 Kevin assumed the position of Operations Director for the UK business, and was responsible for customer service centres, collections, payments, procurement and property portfolio. Kevin was appointed as Transformation Director in October 2011 and took on the role of Strategy and Transformation Director in 2013.

Prior to joining National Australia Group, Kevin spent 10 years at Aggreko Plc where he gained experience in M&A, leading start-ups, product development, sales and marketing and operations management. He has worked in the aerospace, utilities and global business services sectors.

Kevin has a degree in Engineering, and MBA and a PHD.

Council Elected and Appointed

Stuart Alexander

A career banker, Stuart has worked in banking for over 36 years. After 7 years with Clydesdale Bank Stuart joined the then recently formed private bank Adam & Company in 1987 where he performed various roles before being appointed Operations Director. After leaving in Spring 2011 he joined BNY Mellon for a short time before seizing the opportunity in August 2011 to join a small team of former colleagues to establish Scotland’s newest bank, Hampden & Co as Chief Operating Officer where he was responsible for leading the ‘Build the Bank’ project. His responsibilities now cover all operational areas of Banking Operations, Credit Operations, Change, Property, Procurement, IT and Internal Communications.

Stuart graduated as a mature student in Businesses Law from the University of Stirling, is a Fellow of the Chartered Banker Institute and a Chartered Banker. He was previously a member of the Chartered Banker Disciplinary Panel.

Robin Bulloch

Robin Bulloch became the Managing Director of Lloyds Bank and Bank of Scotland at the start of January 2017. Having previously managed both brands independently meant that Robin was uniquely placed to take on the role.

Robin joined Lloyds Banking Group in March 2011 to run the Group’s General insurance business, having previously worked for RBS as Managing Director of UK Branch Banking, following his role as CEO of Tesco Bank, a joint venture between RBS and Tesco.

Robin has over 35 years' experience in financial services across retail banking, business banking, strategy and change, and private banking. He has operated for a number of years at executive level and has held many regulator approved directorships. He has a track record of delivering results, notably taking Tesco Bank from ex growth to double digit profits for two consecutive years prior to it being sold off.

Robin has an MBA from the University of Edinburgh and is a Fellow of the Chartered Institute of Bankers in Scotland. He is also a Trustee of the Bank of Scotland Foundation.

Hamish Boag

Hamish is Branch Manager at Inverness with Svenska Handelsbanken having joined in 2015. He was previously with Clydesdale Bank, for 38 years, latterly managing the Business and Private team across Highlands & Islands. Hamish enjoys living and working in the Highlands, covering a wide geography and a fantastic diversity in terms of different business, culture and communities. He is a Fellow of the Chartered Banker Institute and a Chartered Banker.

Alan Brener

Alan Brener is currently undertaking a PhD at the Centre for Commercial Law Studies (CCLS), Queen Mary University of London on aspects of banking regulation. Alan is a member of the Advisory Board of the Centre for Ethics and Law and a Teaching Fellow in banking law at University College London. He is also a qualified Chartered Accountant and member of the Institute of Chartered Accountants in England and Wales and has a LLM from UCL. Prior to starting his PhD, Alan worked for Santander UK and was responsible, at different times, for the compliance and retail legal departments and regulatory policy. Before joining Santander in 2005, from 1996, he headed the compliance departments for the retail banking divisions of Natwest and RBS banks. From 1989 to 1996 Alan was a senior prudential and conduct of business regulator for the insurance and collective investments sectors having previously worked on aspects of public policy at the Department of Trade and Industry. Alan also helped set up the Banking Standards Board with the objective of improving standards of conduct and professionalism within the banking industry. He is married to Fiona whose family comes from Fife.

Sheila Gunn – Lay Member

Sheila is an experienced non-executive director. She left legal private practice in 2009 to pursue a management career in industry and undertake non-executive appointments. Her first assignment was with Ignis Asset Management, to work on the merger of two asset management businesses within the Phoenix Group.

Sheila is currently Group Vice-Chair of the Wheatley Group and Chair of Wheatley Solutions. Her other non-executive appointments include the Accounts Commission, Phoenix Group IGC, Airdrie Savings Bank, Your Place Property Management and the Ethics Board of the Institute of Chartered Accountants in Scotland.

Ian Hardcastle

Ian is a Chartered Banker and has been a Fellow of the Institute since 2014. In his 20 years of experience with the Alliance & Leicester, Royal Bank of Scotland and latterly the AXA Insurance Group, Ian has enjoyed a varied career in HR, Operations, Strategy, and Corporate Banking. A qualified executive coach and emotional intelligence practitioner, Ian is currently Head of Talent & Learning for the AXA Insurance Group. Ian has been instrumental in developing bespoke qualifications, leadership development and relationship banker learning pathways, which have played a major part in transforming attitudes towards continuous

professional development and is passionate about improving the reputation of both industry and bankers in the UK.

Outside of RBS, Ian holds a number of non-executive positions in the private and 3rd sectors and completed an MBA as part of the CBMBA programme at Bangor University. Ian is married with two teenage daughters and a keen sportsman when time permits.

David May

David commenced his banking career with NatWest Bank in 1981 undertaking roles in Retail Banking, Branch management, Insolvency & Debt Recovery and Head Office functions including HR and Operations.

In 1997, David joined NatWest Insurance Services as Head of HR, IT and Change Management, and thereafter in 2000, being appointed to HR business partner for NatWest Retail Banking, overseeing the integration of the NatWest into RBS, before becoming the senior HR business partner in Retail Banking for RBS and NatWest networks, Insurance and Mortgages.

David was appointed as Head of Leadership Development in 2004, and set up the RBS Business School working with Harvard, LBS, Wharton, INSEAD and Duke CE. Thereafter in 2008 as Head of HR, COO and Group Operations, and in 2010 as HR Director Business Services.

In June 2014, David was appointed as the Director of Learning & Development with responsibility to drive the performance of the bank through the design and oversight of learning and development interventions for employees, managers and leaders, aligning to business needs, professional standards and regulatory / conduct obligations.

David is a Fellow of the Chartered Banker Institute.

Hugh McKay

Hugh is a non-executive director at the Scottish Government and Lloyds Development Capital. Hugh started his career in Banking and Financial Services over 38 years ago with the Halifax, moving onto Bank of Scotland and then finally Lloyds Banking Group. In the early 1990s he moved into Human Resources and has since undertaken a number of different executive HR Director roles for Bank of Scotland and Lloyds Banking Group. Hugh is a graduate of Strathclyde University, where he graduated with an MBA and a Fellow of the Chartered Institute of Bankers Scotland.

William Macdonald

Following a more than 30 year career as a Banker, William established Craigcrook Management Services Limited, a Regulatory Consultancy for Banks and Investment Firms. William is a Chartered Banker and a Fellow of the Chartered Banker Institute having served two terms as Chairman of the Edinburgh, Fife and Lothians District Centre.

William is also a Chartered MCSI having served as a Non- Executive Director of the Chartered Institute for Securities and Investments followed by being the President of the CISI Scottish Region. He is currently a member of the CISI Examination Board.

William holds a Master in Business Administration.

Brian McCrindle

Brian is an experienced banking and finance professional with a career spanning more than 30 years. He currently leads the Home-buying & Ownership segment for RBS' Personal & Business Banking ('PBB') business, responsible for customer strategy & proposition. He is also a member of RBS' Scotland Board which is custodian of the Royal Bank of Scotland

brand and responsible for driving the commercial focus of all the bank's businesses in Scotland towards success & sustainability.

He began his career with Royal Bank of Scotland in 1985, working in branch banking until he moved to internal audit in 1991. After completing his banking and accounting qualifications, he moved to Finance in 2000 to drive delivery of the integration of NatWest and subsequently a number of other acquisitions & strategic initiatives. Then, as Director of Group Projects he took on responsibility for directing and co-ordinating bank-wide cost reduction initiatives, including independent challenge of all major investment proposals. Latterly as Head of Finance for PBB, he led a team of finance business partners covering all personal and business products and distribution channels across both Royal Bank of Scotland and NatWest brands.

Brian is a Fellow of The Chartered Bankers Institute and serves on their Council. He is a Chartered Banker and a Chartered Accountant of the Institute of Chartered Accountants of Scotland, serving on their Members Board. He is also Chairman of RBS Collective Investment Funds Limited.

Robert McElroy

Rob McElroy joined HSBC UK in 2016 as UK Head of Lending & Transaction Management with responsibility for HSBCs business lending in the UK and as a member of the Executive Committee. Prior to this he spent almost four years at the British Business Bank, forming part of the initial team to advise on the design, setup and implementation of the Business Bank project before funding the commercial arm, British Business Bank Investments, as a member the Investment Committee with responsibility for new investment and leadership of the London office.

Rob joined the BBB from Barclays where he spent 7 years, latterly responsible for the management of their Corporate Banking business in Scotland having previously specialised in Structured and Project Finance. Prior to his time at Barclays Rob worked for both Allied Irish Bank (GB) and Bank of Scotland in relationship roles across their corporate banking businesses.

Rob also holds a Masters degree in Finance.

Gary McGregor

Gary is Head of Operations, Scottish Widows Bank, responsible for all customer facing operations. He joined Lloyds Bank in 1985 having graduated from Oxford University with a degree in Modern History & Economics. Roles within the Group have included marketing electronic payment and information systems, human resources, branch management, Head of Business Banking for Lloyds TSB Scotland, Country Manager Japan and Executive Assistant to Lloyds TSB Scotland Chief Executive.

Outside of work Gary enjoys a fulfilling family life with his wife and three children. He is a keen sportsman and is also involved in amateur dramatics and occasional after dinner speaking in support of good causes.

Brad MacKay – Lay Member

Brad is Professor of Strategy at St Andrews University. Prior to taking up this post in 2016, Brad was Director of Engagement and Chair in Strategic Management in the Business School, University of Edinburgh. He was formerly a Senior Lecturer (Associate Professor) in the University of Edinburgh Business School, Lecturer (Assistant Professor) in the School of Management at the University of St Andrews, and the founding faculty member of the postgraduate Centre for Business Education, which merged with the Department of Management to form the current University of St Andrews School of Management. He earned

a BA in International Development Studies from Dalhousie University, in Halifax, Canada, and M Litt. (Distinction) in Management, Economics and Politics (MEP) and a Ph.D. in Strategy from the University of St Andrews.

Lady Susan Rice

Susan is Chair, Scottish Water and Business Stream, President of the SCDI and Chairman of the Scottish Fiscal Commission. She was previously Chairman and Chief Executive of Lloyds TSB Scotland, the first woman to head a UK clearing bank and, as Managing Director, was Lloyds' senior executive in Scotland. She has extensive board experience ranging from FTSE 50 companies and the Bank of England to being a founding director of several social finance organisations. She currently sits on the boards of J Sainsbury's plc, Big Society Capital, NAIT and the Banking Standards Board. She is a frequent speaker on the future of financial services, leadership and sustainability, and helps lead a cross-sector collaboration on environmental and climate change as Chair of Scotland's 2020 Climate Group. Susan is also founding chair of the Chartered Banker Professional Standards Board.

Simon Thompson

Simon was appointed Chief Executive in 2007. He is on the Board of the CB:PSB and chairs its Professional Standards Committee. Simon chairs the Global Education Standards Committee recently established by a group of leading international banking institutes, and is a lay member of the General Teaching Council for Scotland. He is a former Vice President of the European Bank Training Network.

Susan Younger – Lay Member

Susan Younger is Chair of a children's residential business based in Fife. Previously she was a banking and finance partner in Morton Fraser LLP based in Edinburgh. There she has acted for all of the UK clearing banks over the past 25 years in a huge variety of debt deals and has a particular interest in the Third Sector and funding of not for profit bodies.