

JOHN THIRLWELL, MA, FIOR, FCIB

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Independent adviser and non-executive Director in financial services; published authority on operational and business risk in the UK and internationally within banking, insurance and related sectors; over 25 years' experience in leading change and negotiation at Board, government ministerial and senior regulator level.

CURRENT APPOINTMENTS

Novae Group plc - *Novae is a leading Lloyd's of London managing agency.* Retained adviser on risk management.; member, Risk Committee (2004 -)

Bankside Gallery Limited - *the Gallery is the home of the Royal Watercolour Society and the Royal Society of Painter-printmakers.* Chairman of Trustees (2005 -)

Talbot Underwriting Limited, retained adviser on financial services regulation (2005 -)

FSA Approved Person (CF2) (2003 -); invited member, Expert Groups on Operational Risk and Solvency II (2009 -)

Lloyd's Market Association, member, Risk Committee (2007 -)

Insolvency Practitioners' Association, member, Appeals Committee (2008 -); Investigations Committee (2004-8).

OTHER NON-EXECUTIVE BOARD APPOINTMENTS

Novae Syndicates Limited, independent non-executive Director (2003 – 2010); member, Audit Committee, Risk Committee, Novae Group plc.

CX Reinsurance Company Limited, independent non-executive Director; member, Audit Committee (2007 - 2009).

Chase Cooper International Limited, independent non-executive Director (2004 - 2009).

PUBLICATIONS

Mastering Operational Risk, Financial Times Prentice Hall (publication, July 2010) (co-author)
Co-author, *Operational Risk* (2001-4) (Securities Institute); *A Guide to Business Continuity Management* (2001) (BBA/KPMG)

Chapters in *Advanced Operational Risk* (2002) and *Basel Handbook* (2003, 2007)(Risk Books)
Regular column for *Operational Risk* magazine (Incisive Media); numerous articles and chapters on risk issues for *Risk*, *The Treasurer*, ICAEW, *PFI Journal*, Chartered Institute of Bankers and others
Occasional *Open Forum Notes* (RBC Capital Markets) on capital market issues (2004 +)

CONSULTING AND CONFERENCES

Consultancy and training on operational and credit risk management, governance and regulatory issues for: international banks in northern and southern Europe; UK insurance brokers. Frequently invited to speak at or chair conferences on risk management and financial services regulation in the UK and internationally.

EXECUTIVE CAREER HISTORY

British Bankers' Association (1996 – 2003), *Director, Risk and Regulatory issues*

- Leader in the UK banking industry response to the Basel Capital Accord proposals. Member of FSA advisory groups implementing the new regulatory regime.
- Effectively lobbied HM Government for major amendments to legislation, including Insolvency Act 2000, Enterprise Act 2002.
- Established world's first banking industry database for operational losses; founding Chairman.
- Wrote and published contingency planning guides for Y2K for banks and for small businesses, exceeding sales and profit forecasts for each.

Hill Samuel Bank (1991 – 1996), *Director and Head of Risk; Chairman, Group Credit and Risk Committees*

TSB Bank (1985 – 1991)

Commercial Banking Director (1988 – 91)

Deputy Head, Central Advances (1985 – 88)

Barclays Bank (1969 – 1985)

Advances Manager, Barclays International (1984 – 85)

Business Development Manager, City Region (1983 – 84)

Manager, Chairman and General Managers' Office (1980 – 83)

ADDITIONAL APPOINTMENTS

- **Chartered Securities & Investment Institute**, Technical Adviser, Operational Risk
- **Department of Health**, non-executive Director, Foundation Trust Hospitals Financing Facility (2004-5)
- **International Chamber of Commerce**, Chairman, UK Financial Services and Insurance Committee (2001-5)
- Former member of the **FSA Prudential Sourcebook Advisory Panel**, **FSA Operational Risk Advisory Group**, **Bank of England Property Forum**, **CIPFA Treasury Advisory Panel**, **IFSL Liberalisation of Trade in Services Committee**
- Expert witness on banking and regulatory matters for leading City law firms

ACADEMIC AND PROFESSIONAL QUALIFICATIONS

- Elected Fellow of the Institute of Operational Risk (2009)
- Elected Fellow of the Chartered Institute of Bankers (1983)
- Bar finals Part I (1975)
- MA (Hons) and Open Clothworkers' Scholarship in English Language and Literature, St Catherine's College, Oxford (1966 – 69)
- St Peter's School, York (Riley-Smith Scholarship) (1961 - 66)

PERSONAL DETAILS AND INTERESTS

Date of birth: 21 January 1948

Married, with two grown-up children

John Thirlwell

Clubs: MCC (Life member), City Livery
Liveryman, Guild of International Bankers; Freeman, City of London

Member, Development Board, Tricycle Theatre, Kilburn (2000–4)

Interests: Frequent theatre-goer and infrequent actor; real tennis player at Lord's.