

JOHN THIRLWELL

Board 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 30 years' experience in leading change and negotiation at board, government ministerial and senior regulator level.

CURRENT APPOINTMENTS

Nutmeg Savings and Investment Limited – *on-line investment management company*. Member, Board Advisory Group (2011 -)

Loans Specialist Advisory Services Limited – *specialist consultancy providing advice and solutions on loans and related activities to financial institutions and corporates*. Senior adviser (2012 -)

St Luke's Parochial Trust - *community centre serving South Islington, endowments of £20m dating back to 16th century*. Trustee, Chairman of Finance (2014 -)

Institute of Operational Risk, Director and member of Council (2012 -)

Worshipful Company of International Bankers, Liveryman; elected Court Assistant (2014 -)

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

Chartered Institute of Securities & Investment, Member, Operational risk advisory group (2004 -)

NON-EXECUTIVE BOARD APPOINTMENTS

Novae Group plc - *Novae is a leading Lloyd's of London managing agency*. Retained adviser on risk management and regulation (2010-13); member, Audit Committee, Group Risk Committee (2004-13)

Novae Syndicates Limited, independent non-executive Director (2003-10)

CX Reinsurance Company Limited, independent non-executive Director; member, Audit Committee (2007-09)

Chase Cooper International Limited, independent non-executive Director (2004-09)

Talbot Underwriting Limited, retained adviser on financial services regulation (2005-13)

Bankside Gallery Limited - *the Gallery is the home of the Royal Watercolour Society and the Royal Society of Painter-printmakers*. Chairman of Trustees (2005-14)

PUBLICATIONS

Mastering Operational Risk, Financial Times Prentice Hall (2010, 2nd ed Sept 2013, Chinese ed Oct 2013) (co-author)

Co-author, *A Guide to Business Continuity Management* (2001) (BBA/KPMG); senior editorial adviser, *Operational Risk Workbook* (2001-4) (CISI); Chapters in *Advanced Operational Risk* (2002) and *Basel Handbook* (2003, 2007)(Risk Books).

Numerous articles on risk issues for *Operational Risk & Regulation* (regular column 2003-6), *Risk*, *The Treasurer*, *ICAEW*, *Mutually Yours*, *Chartered Banker*.

CONSULTING AND CONFERENCES

Guest lecturer at Judge Business School, University of Cambridge; Glasgow Caledonian, Coventry, East London, Plymouth universities' business schools. International consultancy and training on operational risk, risk management, governance and regulatory issues. Frequent speaker and conference chair on risk management and financial services regulation in the UK and internationally.

EXECUTIVE CAREER SUMMARY

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.
- Led UK banking industry response to the Millennium Bug (Y2K); wrote and published contingency planning guides 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)

Senior credit positions for Barclays UK and International; Manager, Chairman and General Managers' Office

ADDITIONAL APPOINTMENTS

- **Financial Services Authority** Approved Person (CF2) (2003 - 10); invited member, Expert Groups on Operational Risk and Solvency II (2009 - 13)
- **Lloyd's Market Association**, Member, Risk Committee (2007 - 13)
- **International Chamber of Commerce**, Chairman, UK Financial Services and Insurance Committee (2001 - 05)
- **Department of Health**, non-executive Director, Foundation Trust Hospitals Financing Facility (2004 - 05)
- 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 regulatory, governance and banking matters for leading City law firms.
- Chairman of Governors, Hartsbourne JMI School, Bushey, Hertfordshire (1993-7)

ACADEMIC AND PROFESSIONAL QUALIFICATIONS

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

OTHER INTERESTS

Clubs: MCC (Life member)

Freeman, City of London

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

Frequent theatre-goer and infrequent actor; pianist; real tennis player at Lord's

CONTACT DETAILS

77 Defoe House, Barbican, London EC2Y 8DN

Tel: 020 7628 4749

Mob: 0781 382 9362

E-mail: info@johnthirlwell.co.uk

Web-site: www.johnthirlwell.co.uk