

XXXXXXXX W. XXXXXXXX

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RESULTS-ORIENTED EXECUTIVE with global success in corporate debt restructuring and risk management. Leverages depth in international bankruptcy and transformational efforts to stabilize troubled companies and position for growth.

~ Represented Citigroup in negotiations to workout \$10B of credit exposure ~

INNOVATIVE DESIGNER OF RECOVERY INITIATIVES TO SOLIDIFY THE BOTTOM LINE.

- › Increased pre-tax income \$145M; restructured \$650M of bank debt to 15 countries.
- › Recovered \$10M via workout of four troubled corporate loans totaling \$100M.
- › Represented Citigroup in \$1.2B debt restructuring for large Latin American company.
- › Took ownership of \$35M offshore drilling rig in North Sea; sold assets, recovering initial exposure.

DECISIVE LEADER EXPERIENCED IN UNRAVELING COMPLEX PROBLEMS WHILE DRIVING PROFITABLE RESULTS.

- › Chaired Bank Advisory Committee for workout of \$1.9B in external bank debt of Latin American country.
- › Headed Creditors' Capital Expenditure Sub-Committee for bankruptcy of \$2B company.
- › Integrated credit data for five global regions via on-time/under-budget delivery of \$1B data warehouse project.

STRATEGIST SKILLED IN MINIMIZING CREDIT, COUNTRY, OPERATIONAL AND FIDUCIARY RISK FOR LARGE GLOBAL FINANCIAL INSTITUTION.

- › Mitigated risk on \$27B global credit portfolio; improved processes, reporting, analysis and regulatory reporting.
- › Averted loss by refinancing debt to six foreign subsidiaries of \$1B bankrupt company; co-chaired Creditors' Committee managing \$90M of credit exposure.
- › Revitalized underperforming \$16B trust business; reshaped risk operations; delivered three consecutive clean audits.
- › Restructured loan to litigious Private Bank client, avoiding costly litigation and ensuring full repayment of \$6M+.

MS, Management Concentration, Alfred P. Sloan School of Management, MIT, Cambridge, MA

BSBA, Northeastern University, Boston, MA

PROFESSIONAL EXPERIENCE

Managing Director and Head of Customer Solutions Group, TIAA-CREF, New York 2008 - Present

- › Leading a \$19M expense budget and 197 direct-line professionals in the transformation of the Customer Solutions Group tasked with reducing oversized client complaints 50% in 2009.
- › Hired to establish a risk management discipline for individual client services serving 3.4 million customers, expanding scope to include the 15,000 account institutional business within two months.

Full-time Consultant, Private Wealth Management Group, BANK OF AMERICA, NA, New York 2007 - 2008

- › Retained to utilize extensive credit experience to structure loan transactions for high-net-worth clients.

CITIGROUP, INC. xxxx - 2006

Senior Vice President / Chief Fiduciary Officer, Citigroup Trust, New York, 'xx-'xx

- › Headed Business and Fiduciary Risk Department; managed team of nine professionals.
- › Responsible for Investment Manager Oversight with \$16B of assets under management.
- › Chaired Trust Advisory Committee charged with approving trust discretionary distributions and assessing new business.

Senior Risk Manager, Private Bank, New York & Geneva, Switzerland, 'xx-'xx

- › Global Head of Operational Risk; represented Private Bank at monthly corporate meetings.
- › Credit Portfolio Manager for \$27B portfolio; reported quarterly to executive team and regulators.

Vice President, Office of Senior Advisor for International Operations, New York, 'xx-'xx

- › Protected corporate assets via proactive monitoring of cross-border credit exposure for 130+ countries.
- › Communicated revisions of cross-border limits to key international staff; handled requests for exception approvals.

Vice President / Member of Restructuring Committee, New York, 'xx-'xx

- › Represented Citigroup in negotiations to restructure debt of 15 countries; responsible for \$650M credit exposure.
- › Negotiated Brady deals with representatives of Ecuador, Panama, Costa Rica, Dominican Republic and Ivory Coast.
- › Closed refinancing agreements with Colombia, Gabon, Trinidad, Senegal and Jamaica.
- › Met regularly with US Treasury, IMF and World Bank officials to brief them on status of negotiations.
- › One of top 366 employees out of 300K+ worldwide selected for prestigious Chairman's Conference.

Previous: VP, Institutional Recovery Management Department, managing corporate loan restructuring, bankruptcies and litigation while assisting in the launch of problem loan workout group in Saudi Arabia; Lending Officer for middle-market and multinational companies; evaluated problem commercial real estate loans in Brazil and Australia.