BRIAN **COLQUHOUN**

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**PERSONAL SUMMARY**

A results-driven business leader with over 35 years’ experience managing large teams in financial services, with a focus on commercial banking. Commercially-astute and client-driven with experience across P&L management, risk management and lending. Excellent stakeholder management and communication skills, evidenced by leadership of client-focused teams and as a trusted finance partner. Currently looking to secure a Non-Executive Director role that leverages extensive industry experience at a senior level, chairing committees and building market-leading client teams.

**BOARD LEVEL COMPETENCIES**

* **Comprehensive Experience** – Operated as a Senior Executive for over 15 years with significant experience in transformation and change management to support excellent customer relationships
* **Independence and Impartiality** – Expertise in providing an objective and impartial view for monitoring the performance of management with a focus on achieving overall strategy and accompanying objectives
* **Strategic Guidance** – Expert in providing strategic guidance based upon a broad perspective and analysis of the wider business, whilst offering specialist fact-based advice in the field of financial services
* **Technology and Innovation** – Strong advocate for embracing innovation and digital technology in financial services to deliver excellent products to corporates and individuals, supported by strong user experience and secure delivery
* **Leadership and Management** – Focused on training and mentoring for strategic decision makers and an ability to provide detailed knowledge of UK financial services at board level
* **Corporate Social Responsibility (CSR)** – Exponent of the benefits of adopting CSR within organisations to facilitate improved internal advantage, customer perception and increased profitability

**NON-EXECUTIVE EXPERIENCE**

**Coventry Heritage and Arts Trust, Coventry – Trustee Jun 2009 – Nov 2013**

* Appointed as the finance representative on formation of the governing committee, reviewing the results achieved by the organisation, while ensuring that the financial structure was adequate for its needs and its long-term strategy
* Attended board meetings every six weeks, overseeing budgets, grant funding, monitoring revenue from exhibitions, while balancing the budget to employ all relevant staff and ongoing expenses of the organisation
* Provided constructive criticism and advice on all matters related to financial affairs, ensuring proper systems were in place for budgeting, financial control, insurance and reporting, challenging reports where appropriate

**Access to Finance (Coventry and Warwickshire LEP), Coventry – Chair Dec 2010 – Nov 2012**

* Chaired the Access to Finance initiative for government-funded Local Enterprise Partnerships, on behalf of the Bank, creating a finance hub connecting companies with sources of funding from angel investment to loans
* Acted as a spokesman and figurehead, chairing committee meetings, developing strong relationships across local businesses and funding providers, while ensuring decisions were adequately documented

**CAREER HISTORY**

**Clydesdale and Yorkshire Bank, Glasgow 1980 – Aug 2019**

**Head of Commercial Banking Oct 2016 – Aug 2019**

* Led and managed a national team of 13 direct reports overseeing a total of 130 Relationship Managers across the UK over 19 offices, responsible for a £110m income budget and an overall fully-funded balance sheet of £3.7bn
* Represented Commercial Banking on the Business and Private Bank Executive Committee, providing business input, voting on critical strategic decisions, escalating issues where required and supporting the executive leadership team
* Developed, executed and managed commercial strategy and tactical business planning, taking into account market opportunity, growth potential, competitor activity, existing capabilities and overall lending risk appetite
* Attended quarterly meetings with the Bank of England, supporting input into inflation reports, industry views and reflecting the views of commercial banking client base, attending further events and interacting with BoE agents
* Voted on the Bank’s Credit Committee approving all lending requests >£15m, supported by additional leadership certification. Member of the Management Assurance Committee, responsible for all risk metrics within the business
* Recruited a new Head of Agriculture from an external industry CEO position, in addition to ongoing recruitment
* Managed an expense plan totalling £11.5m, supporting strict cost control and efficient annual budget allocation

**Regional Director (South) 2012 – 2016**

* Led all sales teams in the South region, split across two main centres in Birmingham and London, including a number of satellite offices reporting into regional heads and with additional national responsibility for Private Banking
* Oversaw 100 relationship managers covering a fully-funded balance sheet of >£1.5bn and >£1.8bn deposits
* Chaired the Private Banking Exceptions Committee, approving non-standard mortgages for high-net-worth clients, coordinating a robust challenge to requests through extensive analysis, appropriate queries and expert input
* Provided strategic management, business development and held responsibility for the profitability of all sales teams across the geographic area, defining and developing a client-focused culture
* Grew the commercial banking and private banking businesses, opening eight new offices and hiring relevant sales teams into position, ensuring relevant training was provided and growth was supported appropriately
* Undertook regular performance reviews for all direct reports, flagging human resources issues where relevant and supporting a highly-motivated team with clear objectives, incentivised appropriately to grow the business

**Regional Director (North West, Midlands and South West) 2006 – 2012**

* Managed 100 relationship managers and related support teams across the North West at the Midlands, expanding responsibility to the South West in 2009 and including six related regional satellite offices reporting into the hubs
* Led the divestment of a £1.2bn property portfolio of loans to National Australia Bank, delivering appropriate information and guidance through the transfer, ensuring appropriate data governance and policy compliance
* Attended client meetings with key customers, while organising industry events and hosting client dinners
* Ensured portfolio management and overall return on RWA was consistent with the Bank’s standards and lending policies, overseeing the delivery of credit underwriting activity in line with risk appetite and profile
* Supported product development, ensuring that liquidity management and lending offerings were suitable for the client base, supporting the Bank’s strategy and strategic objectives

**Director, Coventry Financial Solutions Centre 2003 – 2006**

* Led the Coventry Financial Solutions Centre with line management responsibilities for 11 relationship managers and nine associated support staff, including related quarterly appraisals and performance management
* Undertook all day-to-day management activities, including personal development, training, continued professional development, ensuring as a result that sales targets were met and excellent customer service was delivered
* Delivered operational improvements to the support teams, ensuring clients obtained a high quality of daily support
* Attended client meetings, providing senior leadership support and a high-level input on bank product strategy

**Various Roles 1980 – 2003**

* Undertook a number of roles across the organisation in various locations including the head office in Glasgow, Manchester, Birmingham, Coventry and London. Roles included Regional Credit Manager, Senior Agricultural Manager and Relationship Manager, spanning across front office and support functions
* Developed a strong understanding of risk, analysing and understanding the repayment capability of the client base

**PROFESSIONAL QUALIFICATIONS AND ASSOCIATIONS**

**Chartered Institute of Bankers in Scotland**

Fellow of the Chartered Institute of Bankers in Scotland (FCIBS)

**University of Warwick, Coventry –** Executive Leadership Development **2013 – 2015**

**Positive Leaders** – Executive Training Course **2018**

**Moody’s Corporation –** Moody’s Commercial Lending Accreditation **2006 - 2019**

**LANGUAGES AND PERSONAL INTERESTS**

**Languages:** English (fluent), French (beginner)

**Personal Interests:** cycling, walking, travelling