



BOARD OF DIRECTORS



Vernon W. Hill, II
Chairman and Founder³

Vernon was the founder and Chairman of Commerce Bancorp, a start-up bank established in 1973 and sold to Toronto-Dominion Bank in 2007 for US\$8.5 billion, with US\$50 billion in assets and 440 branches. Vernon is involved in banking and non-banking related businesses and voluntary ventures in the US. He is currently Chairman of Republic First Bancorp, inc.



Craig Donaldson
Chief Executive Officer

Craig was previously Managing Director, Retail Products and Direct Channels, of RBS UK. He was also Chairman of the Retail Asset and Liabilities Committee and Retail Product Board and a member of the Retail Board, Retail Risk Committee and RBS UK Asset & Liabilities Committee. He is a member of the Banking Standards Board and also serves on the Board of Directors at TheCityUK as Chairman of the Audit and Risk Committee.



Michael Brierley
Chief Financial Officer

Mike was previously Director, Business Risk, at Barclaycard. He has also worked at Capital One Bank (Europe) as Chief Financial Officer UK & Europe and Chief Risk Officer. He was Chief Financial Officer for Royal Trust Bank, Financial Controller at Industrial Bank of Japan and Chief Financial Officer of Genra Limited. He is a Fellow of the Institute of Chartered Accountants.



Alastair (Ben) Gunn
Senior Independent Director⁴

Ben was Chief Executive and, more recently, Chairman of Friends Provident Life and Pensions Ltd and a Director of Friends Provident. As Chief Executive, he was responsible for all aspects of the Friends Provident Group's life and pensions activities worldwide. More latterly, he was the Senior Independent Director at Aviva UK and Chairman of the Audit Committee at Avelo.



Stuart Bernau
Non-Executive Director^{1,4}

Stuart has specialised in financial services for over 40 years, including 13 years as a main Board Director of Nationwide Building Society. He was Chairman and CEO of Chelsea Building Society and has chaired the Council of Mortgage Lenders and the Financial Services Sector Skills Council. He was Special Adviser to the Treasury Select Committee from 2013 to 2015.

Committee membership

- 1 Member of the Audit Committee.
- 2 Member of the Remuneration Committee.
- 3 Member of the Nomination Committee.
- 4 Member of the Risk Oversight Committee.



Gene Lockhart
Non-Executive
Director^{1,4}

Gene is a Special Adviser to General Atlantic and Chairman and Managing General Partner of MissionOG LLC. He was President and CEO of MasterCard Worldwide, and subsequently President of the Global Retail Bank at Bank of America. Prior to this, Gene was the CEO of Midland Bank UK and Chairman of First Direct and Thomas Cook.



Lord Flight
Non-Executive
Director^{2,3}

Howard was Conservative MP for Arundel and South Downs, West Sussex, from 1997 to 2005, when he held Shadow posts, including Shadow Chief Secretary to the Treasury. He was a member of the Shadow Cabinet from 2002 to 2004. He was appointed to the House of Lords in 2011. He co-founded Guinness Flight Global Asset Management, and is Chairman of CIM Investment Management, Downing Four VCT and Flight and Partners, a Director of Investec Asset Management, Aurora Investment Trust and Commissioner of the Guernsey Financial Services Commission.



Keith Carby
Non-Executive
Director^{1,2,3}

Keith is CEO of the Caerus Capital Group and Non-Executive Chairman of Foster Denovo. He was Joint Founder and Managing Director of J. Rothschild Assurance (now St. James's Place), founded the Financial Services Forum and was a founding trustee of the 9/11 London Project.



Roger Farah
Non-Executive
Director^{2,3}

Roger is a former Executive Vice Chairman of Ralph Lauren Corporation, also its President and Chief Operating Officer. Roger was previously Chairman and CEO of Footlocker, President and Chief Operating Officer of Macy's, Chairman and CEO of Federated Merchandising Services and Chairman and CEO of Rich's Department Stores. Roger is a Director of Aetna and The Progressive Corporation.



Sir Michael Snyder
Non-Executive
Director^{1,4}

Michael was Senior Partner of Kingston Smith between 1979 and 2016, and is now a Consultant to the firm. He has advised Government over many years including Chairing the National Business Angels Network and as a Member of the Small Business Council and Small Business Investment Taskforce. He was also founder Co-Chairman of the Governments Professional and Business Services Council and chaired the Association of Practising Accountants. He is Chairman of GLE Loan Finance and Senior Partner of Bramdean Consultants LLP and an elected member of the City of London Corporation which he led for five years as Chairman of the Policy and Resources Committee.