

# Directors' Report

## Board of Directors (Biographies)



**David Weymouth\***  
Non-Executive Chairman



**Andy Golding**  
Chief Executive Officer



**April Talintyre**  
Chief Financial Officer



**Graham Allatt\***  
Non-Executive Director



**Eric Anstee\***  
Non-Executive Director

**Appointment**

David was appointed to the Board in September 2017.

**Appointment**

Andy was appointed to the Board in December 2011.

**Appointment**

April joined the Bank in May 2012 and was appointed to the Board in June 2012.

**Appointment**

Graham was appointed to the Board in May 2014.

**Appointment**

Eric was appointed to the Board in December 2015.

**Committee membership**

Member of the Nomination and Governance Committee.

**Committee membership**

None.

**Committee membership**

Member of the Risk Committee.

**Committee membership**

Chair of the Risk Committee and member of the Audit Committee.

**Committee membership**

Chair of the Audit Committee and member of the Risk Committee.

**Key skills**

David has nearly 40 years' experience in the financial services industry and has a degree in modern languages from University College London and an MBA from the University of Exeter.

**Key skills**

Andy has over 30 years' experience in financial services.

**Key skills**

April has broad financial services experience. She has been a member of the Institute of Chartered Accountants in England and Wales since 1992.

**Key skills**

Graham has significant banking, credit risk experience and financial services experience.

**Key skills**

Eric has extensive corporate finance and Mergers & Acquisitions experience over a broad range of business sectors.

He is a member of the Takeover Panel Appeals Board and Visiting Professor, London Metropolitan University Business School.

**Experience & qualifications**

David was previously Chief Information Officer at Barclays Bank plc and Chief Risk Officer at RSA Insurance Group plc. He sat on the Executive Committee of both companies. His experience as an executive includes a wide range of senior roles in operations, technology, risk and leadership. David is also Chairman of Mizuho International Plc and his other current Non-Executive directorships include Fidelity International Holdings (UK) Limited and The Royal London Mutual Insurance Society. He also served on the Board of the Bank of Ireland (UK) plc until November 2017.

**Experience & qualifications**

Andy was previously CEO of Saffron Building Society, where he had been since 2004. Prior to that he held senior positions at NatWest, John Charcol and Bradford & Bingley. He was a Non-Executive Director of Kreditech until 1 November 2017. He currently holds a number of posts with industry institutions including membership of the Council of Mortgage Lenders Executive Committee. He is also a Director of the Building Societies Trust and has also served as a Non-Executive Director for Northamptonshire NHS.

**Experience & qualifications**

April was previously an Executive Director in the Rothesay Life pensions insurance business of Goldman Sachs and worked for Goldman Sachs International for over 16 years, including as an Executive Director in the Controllers division in London and New York. April began her career at KPMG in a general audit department.

**Experience & qualifications**

Graham was previously Acting Group Credit Director at Lloyds TSB and Chief Credit Officer at Abbey National. Prior to this he spent 18 years in the NatWest Group culminating in the role of Managing Director, Credit Risk at NatWest Markets. A Fellow of the Institute of Chartered Accountants, Graham is Deputy Chairman of the Friends of the British Library and was involved in housing associations for nearly 30 years as Treasurer and Board member in the North of England and in London.

**Experience & qualifications**

Eric was Chairman of CPP Group plc from 2014 to 2015. Prior to this he was Chief Executive of the City of London Group plc, the first Chief Executive of the Institute of Chartered Accountants in England and Wales and Group Finance Director of Old Mutual plc. Eric was also Group Finance Director at The Energy Group plc and advisor to Lord Hanson on the demerger of Hanson plc. Prior to this Eric spent 17 years at Ernst & Young. Eric is also a Non-Executive Director of Sun Life Financial of Canada Limited and Insight Asset Management Limited.

\*Independent Non-Executive Director



**Andrew Doman**  
Non-Executive Director

**Appointment**

Andrew was appointed to the Board in July 2016.

**Committee membership**

Member of Audit, Nomination and Governance, Remuneration and Risk Committees.

**Key skills**

Andrew is an experienced financial services executive.

**Experience & qualifications**

Andrew is currently Chairman at Castle Trust Capital plc and was previously CEO of Premium Credit Limited and CEO, President and later Chairman of Frank Russell Company. He was also a Senior Director of McKinsey & Company, management consultants, based in the London office. He focused on the financial services sector, serving a number of leading banks, insurance companies and asset managers across a wide range of topics including strategy, performance improvement and risk. He was formerly a Non-Executive Director of The Wesleyen.



**Rod Duke**  
Senior Independent Director

**Appointment**

Rod was appointed to the Board in July 2012 and was appointed Senior Independent Director in 2014.

**Committee membership**

Chair of the Nomination and Governance Committee and member of the Remuneration Committee.

**Key skills**

Rod has extensive experience in operations, investments, risk management and corporate finance across retail and commercial banking.

**Experience & qualifications**

Rod was previously Group General Manager, HSBC with responsibility for UK distribution – branches, call centres and internet banking – for both personal and commercial customers. Rod was with HSBC for 33 years. Previous directorships include VISA (UK), HFC Bank plc and HSBC Life. He also served on the Board of Alliance & Leicester plc until its takeover by Santander. Rod is a Fellow of the Institute of Financial Services.



**Margaret Hassall**  
Non-Executive Director

**Appointment**

Margaret was appointed to the Board in July 2016.

**Committee membership**

Member of Audit and Risk Committees.

**Key skills**

Margaret brings a broad range of experience developed across various industry sectors including manufacturing, utilities and financial services.

**Experience & qualifications**

Margaret spent seven years working for Deloitte and Touche as a consultant and led the financial services consulting business for Charteris Plc. More latterly Margaret has been engaged as Chief Operations Officer or Chief Information Officer for divisions within some of the world's largest banks, namely Bank of America Merrill Lynch, Barclays and RBS. Margaret is a Non-Executive Director for Ascension Trust (Scotland).



**Mary McNamara**  
Non-Executive Director

**Appointment**

Mary was appointed to the Board in May 2014.

**Committee membership**

Chair of Remuneration and member of Risk and Nomination and Governance Committees.

**Key skills**

Mary has broad senior management experience in the banking and finance sectors.

**Experience & qualifications**

Mary is a Non-Executive Director of Dignity plc and Motorpoint plc. She was previously CEO of the Commercial Division and Board Director of the Banking Division at Close Brothers Group PLC. Prior to that, Mary was Chief Operating Officer of Skandia, the European arm of Old Mutual Group and prior to that, Mary spent 17 years at GE Capital, running a number of businesses including GE Fleet Services Europe and GE Equipment Finance.