

NICOLAS Q, GREY

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GLOBAL RISK MANAGEMENT EXECUTIVE

Accomplished International Financial Services Executive with extensive experience in wholesale credit & capital market product risk management, risk exposure project management, exposure reporting, corporate banking and relationship management. Breadth of experience in assessing risk, managing and overseeing a broad portfolio of risk exposure and applying technology to enhance management scrutiny. Implemented technology projects that meet the challenges of a dynamic business environment by providing an information capability that affords management with a competitive advantage. Extensive international and global markets experience primarily in Asia.

KEY QUALIFICATIONS

Credit Risk Management	Treasury Product Risk Reporting	Risk Exposure Project Management
Counterparty Risk Management	Credit Risk Analysis	Business Objects Desktop Reporter
Credit Review & Approval	Dynamic Risk Assessment	Management & Supervision
Credit Process Review	Database Reporting	Leadership Skills

PROFESSIONAL EXPERIENCE

Citigroup, New York, New York

A leading global financial services firm with assets of \$770 billion with operations in more than 50 countries. It offers a broad array of wholesale investment & commercial banking services.

SENIOR VICE PRESIDENT, GLOBAL MARKETS ADMINISTRATION **1999-2003**

Managed the trading, treasury product & counterparty risk management reporting system (GlobalNet). Determined functional enhancements needed by principal user constituencies and reached consensus on system development priorities. Managed Specialized Exposure Reporting: initiated and developed exposure reporting formats for credit & client executives, traders, middle office operations & controllers to monitor counterparties' treasury product exposures.

Served as Non-Executive Chairman of the Board of Citigroup, Kuala Lumpur, Malaysia, a wholly-owned licensed commercial bank subsidiary, and served as a member of the Audit Committee. Conducted six Board meetings per year, reviewed audit findings, consulted with management and facilitated liaison with regulators (May 1997 – June 2003).

- Successfully presented the operations of the Malaysian bank subsidiary to senior central bank regulators at Edaran Otomobil Nasional Berhad (EON) in response to their requirement for a periodic review.
- Safeguarded the financial condition of the subsidiary by recognizing the inadequacy of loan loss provisions proposed by external auditors in their drafts of the annual accounts. Obtained Board consensus and reduced reported profitability.
- Secured \$2 million allocation to develop a new margin trading module during severe budget constraints to replace an outdated vendor system. System was ready for production one month ahead of schedule under aggressive schedule.
- Developed 50+ report formats for scheduled distribution to 100 line managers to enhance management of market-to-market trading product exposures to identified customer portfolios.
- Successfully managed the delivery of a re-written Legal Contract database, the introduction of a credit stress testing capability and trading product pricing improvements projects which reduced risk exposure.
- Obtained line of business and technology management approval for an \$11 million project hardware upgrade for the centralized treasury product risk management database. Upgrade was completed on time and the competitive position of the underlying business was protected.

- Reduced loss potential, improved productivity with lower staffing requirements by developing a reporting system for a variety of business purposes and constituencies including traders, credit officers, treasury and business management, controllers, and legal officers. Provided necessary data that was otherwise inaccessible.
- Safeguarded exposure management capabilities in the event of a system disruption by developing Y2K contingency plans that allowed for continuity in monitoring risk exposure positions.

SENIOR VICE PRESIDENT, GLOBAL MARKETS CREDIT**1998-1999**

Reviewed credit proposals initiated by North American Client Management teams seeking approval for incremental exposure to multinational subsidiaries in Asia in the aftermath of the financial crisis. Developed new reporting formats for mark-to-market treasury product exposures using the newly introduced OLAP query tool, Business Objects.

- Prevented non-payments and reduced loss by developing a portfolio maturity schedule reporting mechanism to enable credit executives in Southeast Asia to anticipate scheduled payments on all transaction exposures regardless of product type or booking location.
- Developed a reporting format for traditional credit product exposures and individual capital market product trades by matching customer identifiers and collaborating to allow Credit administrators to develop a parallel system to easily amalgamate and merge the exposure and present a report to decision-makers.
- Reduced potential credit losses and determined recoverability by restructuring defaulted derivative transactions.

VICE PRESIDENT, ASIA-PACIFIC DIVISION, Singapore**1996-1997**

Southeast Asia Regional Credit Executive for Financial Institutions & Capital Markets Credit Products. Supervised two managers and two analytical units with a combined total of 27 credit analysts. Reviewed, approved & managed exposure to financial institutions in ASEAN and South Asia. Managed counterparty trading exposures in five trading centers.

- Initiated portfolio reviews after the Citi-SSBH merger to assess historical peak and average facility utilization and to project expected utilization based on the marketing strategy and input from traders and relationship managers: this rationalized exposure to joint customers, consolidated available limits and ensured data integrity.
- Initiated review of credit administrative practices & functions within the Region to streamline procedures, derive expense savings and respond to business needs going forward.
- Reduced exposure to financial institutions both in anticipation and in the immediate aftermath of the Asian financial crisis in July 1997 by conducting dynamic risk assessments. Net available exposure to the financial institution market segment was pro-actively managed 80% lower in four phases between April and November 1997. Exposure profile was largely re-oriented to trade finance, and losses and restructurings were avoided.

VICE PRESIDENT, ASIA DIVISION,**1993-1996****Salomon Smith Barney Holdings, Singapore**

Regional Credit Deputy for ASEAN, South Asia and Australia. Managed a team of ten credit analysts and two administrators and all aspects of risk and exposure in the Region including foreign exchange, securities trading and derivative product counterparty risk supervision of a Treasury dealing operation of 31 traders. Reviewed, structured and negotiated documentation on all corporate finance originations. Supervised annual review process of credit facilities for a network of 200 correspondent banks.

- Team assisted new product approval process by providing required credit risk input on product proposals for securities trading in new markets.
- Maximized loan loss recoveries from liquidations and restructurings by negotiating and working with borrowers, creditor committees, outside counsel and relationship managers.
- Held Legal Lending Limit credit authority for the Southeast Asian Region.

VICE PRESIDENT, ASIA DIVISION, 1992-1993
Salomon Smith Barney Holdings, New York, NY

Led the New York Team for China and Southeast Asia. Developed and executed plans to increase market penetration following merger with Schroders. Enhanced treasury product sales initiatives with U.S. branches and subsidiaries. Acted as focal point for overseas branch and representative offices. Initiated correspondent relationship with a Vietnamese financial institution to facilitate family remittances under OFAC guidelines. Managed three junior officers.

- Designed ongoing customer calling programs and worked with service assistants to safeguard and augment Dollar settlement clearing services with financial institutions. Successfully preserved market share and ensured continuity of service during merger reorganization.

VICE PRESIDENT, BANKING & CORPORATE FINANCE GROUP 1988-1992

Institutional Client Manager for China, Southeast Asia and Eastern Europe Regions. Marketed Treasury products and originated Corporate Finance transactions to augment fee-based revenues. Enhanced customer relationships with banks and governments and safeguarded regional business franchises. Country and credit management responsibility for Eastern Europe. Provided liaison for Asian branch offices. Developed profit plans; managed two junior officers.

Additional Roles:

Held positions including Assistant Vice President, International Private Banking, Asia, Middle East/Africa Group; Assistant Vice President, World Banking Group, Asia, Middle East/Africa Division; Assistant Vice President, Financial Institutions Group, Hong Kong Branch; Assistant Vice President, Bangkok Representative Office; Assistant Secretary, International Division, Southeast Asia Territory and Management Trainee, Credit Training Program.

EDUCATION

B.A., Economics, Washington University, St. Louis, Missouri
(graduated *cum laude*)

PROFESSIONAL DEVELOPMENT

Business Objects 5i Designer
Business Objects 5i Advanced Reporter
Advanced Credit Skills
Directors' Corporate Good Governance
Leadership at Chase