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## EXECUTIVE PROFILE

Accomplished banking and financial services professional providing expert consulting, and expert testifying, services to the financial services industry. Demonstrated credit and enterprise risk evaluation and management expertise. Expert knowledge of industry regulatory policies and practices, including risk assessment, examination, and enforcement. Proven regulatory issue, and troubled bank, remediation and resolution expertise. Effective both as an individual contributor or in team leadership role. Forward looking, sees the big picture and applies “outside the box” thinking to troubleshooting and resolving issues.

## EXPERIENCE

**DAVID D. GIBBONS & COMPANY, LLC**, Yorkville, WI

August 2016 to Current

**President** - Consulting, Advice, and Testifying and Consulting Witness Services in Banking, Bank Supervision, Regulation and Enforcement, Credit and Credit Risk Management, Enterprise Risk Management, Governance, Independent Risk Review, and Regulatory Relations

**ALVAREZ AND MARSAL**, New York, New York

August 2013 to August 2016

**Managing Director and Practice Leader** - Practice lead for the Financial Industry Advisory Services Group’s U.S. Risk Management and Remediation Practice. Responsible for leading, integrating and coordinating multiple domestic U.S. risk and regulatory advisory practices to include; credit, compliance, mortgage banking, ERM, quantitative solutions and stress testing and capital assessment and planning, and coordinating with A&M’s European financial advisory practice.

**PROMONTORY FINANCIAL GROUP**, Washington, D.C.

2009 to July 2013

**Managing Director** - Coordinator of Enterprise Risk, Enforcement Advisory, and Credit Risk Services and lead managing director for enterprise-wide risk management. Specialized in in regulatory issues, risk management, turn-around and restructuring, due diligence and investigations across the full spectrum of financial services business and risk areas.

**Special Adviser to the CEO and Founder**

July 2008 – December 2008

Troubled bank rehabilitation and resolution, banks and thrifts, enterprise and regulatory risk management.

## INDEPENDENT CONSULTANT

2007 – 2008

Independent banking and financial services consultant, providing expert advice and services in the areas of credit risk evaluation and management, enterprise-wide risk management, and regulatory risk management.

- Clients include banks, credit card banks, investment banks, investment companies, private equity firms and hedge funds.
- Services provided include: credit and whole bank due diligence; liquidity contingency funding and capital plan development: regulatory issue/relations remediation: enterprise-wide risk management plan development: and expert advice and opinion commercial and retail credit.

**HSBC HOLDINGS plc** London, UK

HSBC Holdings is one of the world's largest financial services organizations with approximately 10,000 offices in 82 countries and territories in Europe, Asia-Pacific, the Americas, the Middle East, and Africa.

**Chief Risk Officer - HSBC North America** Prospect Heights, IL 2004 – 2007  
Responsible for leading, integrating, and managing enterprise risk management across HSBC's North American subsidiary network.

- Led the turn around of underperforming retail credit risk management and credit review functions. Implemented credit risk model review function, new product risk process, information risk program.
- Implemented advanced risk management practices and programs to include advanced credit and operational risk management approaches (consistent with Basel II), economic capital, and enterprise risk reporting to management and Board members.
- Represented HSBC North America with regulators (Federal Reserve and Office of the Comptroller of the Currency), rating agencies, significant trade associations, and "the hill".
- Chaired the Enterprise Risk Management Group of the American Bankers Association and the Chief Risk Officer Roundtable of the Risk Management Association

**OFFICE of the COMPTROLLER of the CURRENCY (OCC)**, Washington, D.C.

Headquartered in Washington, D.C., and through four district offices, the OCC charters, regulates, and supervises all national banks, and supervises the federal branches and agencies of foreign banks.

**Deputy Comptroller of the Currency Special Supervision**, Washington, D.C. 2002 – 2004  
Responsible for leading the agency's problem bank management and resolution efforts.

- Implemented creative approaches to rehabilitating troubled institutions or otherwise resolving risks to the FDIC insurance fund.
- Lead the resolutions of a number of large institutions with "no loss" to the FDIC.

**Deputy Comptroller of the Currency for Credit Risk**, Washington, D.C. 1997 – 2002  
Served as the agency's Chief Credit Officer and primary authority and spokesperson on all credit risk matters.

- Evaluated credit risk in the national banking system and broader financial services sector and identified trends and conditions warranting supervisory and/or policy attention.
- Developed policy guidance for loan portfolio management and numerous commercial and retail credit types/products.
- Facilitated development of risk identification systems and control processes for commercial and retail credit risk.

**Examiner-in-Charge**, New York, NY / Boston, MA 1989 – 1997

**Chase Manhattan Corporation, Fleet Financial Group, Shawmut National Corporation**

Utilized knowledge of global and domestic financial service trends to identify systemic issues in commercial real estate lending, consumer debt, transaction processing, and interest rate risk. Influenced needed policies.

- Detected significant risks and prevented and/or limited potential losses affecting financial performance and strategic liability by employing sophisticated financial and risk analysis techniques.
- Developed strategic supervision objectives and implemented tactical risk evaluation and detection plans designed to ensure safety and soundness, compliance with law, and protect shareholder value.
- Diagnosed financial, managerial and control weaknesses, and influenced implementation of financial, managerial and process restructuring programs resulting in restoration of management control, profitability, shareholder value and strategic viability.

**National Bank Examiner** Boston, MA

1986 – 1989

Responsible for evaluating business generation and risk management processes in all areas of banking to detect process, structure, and/or management weakness.

- Examined significant product and businesses lines in numerous complex multinational and regional banks to evaluate appropriateness of risk in relation to strategic and tactical objectives, profitability, and effectiveness of risk controls.
- Recommended and influenced management implementation of specific business and risk management enhancements in areas of: policy development; process management; personnel management; and, control systems.

**Field Manager, National Bank Examiner** Manchester, NH

1984 – 1986

Managed a field unit responsible for supervising approximately 40 community and small regional banks in northern, New England.

**National Bank Examiner I** Syracuse, NY

1977 – 1984

**EDUCATION**

**BS Economics and Finance, *Cum Laude*** Alfred University, Alfred, NY

**Additional Technical/Managerial Training**

Management Development, AMA Management Assessment Seminar

Management Development, Center for Creative Leadership

**AFFILIATIONS**

Risk Management Association

American Bankers Association

**PUBLICATIONS**

**Answering Regulators: 5 Steps To Get It Right**, *American Banker*, August 2010

**Looking Back To Look Forward**, *The RMA Journal*, January 2011

**Move Fast On Risk Plans**, *American Banker*, January 2011

**New Risk Rules Pose Big Changes For Financial Services**, *Korn/Ferry Institute*, March 2012 (co-authored with John Petzold of Korn/Ferry International)

**Keeping Your Risk Review Groups On Mission**, *The RMA Journal*, March 2013

**Coping With New Credit Risk Realities**, *American Banker*, April 2013

**Fintech Shouldn't Have EZ Pass into Banking**, *American Banker*, April 2016

**In Regulating Bank Boards, Its Time to Re-center the Pendulum**, *American Banker*, July 2017