

Tanya Castell, MBE

PROFILE

Experienced non-executive director and committee chair with a broad international financial services background and strong risk, regulatory and corporate governance expertise. Intellectually curious and a fast-learner, a good strategic thinker able to absorb and analyse complex detail.

CURRENT NON-EXECUTIVE ROLES

FINANCIAL CONDUCT AUTHORITY REGULATORY DECISIONS COMMITTEE (RDC) **2019 to date**

The RDC takes certain decisions on behalf of the FCA relating to enforcement and supervisory actions in addition to applications by firms for authorisation and by individuals for approval.

HANDELSBANKEN PLC, LONDON **2018 to August 2021**

Independent NED, Chair of the Risk and Compliance Committee and member of the Audit and Nomination Committees. A local relationship bank, based on satisfied customers, financial strength and traditional values.

BORDER TO COAST PENSION PARTNERSHIP, LEEDS **2017 to date**

Independent NED, Chair of Risk Committee and member of the Audit and Remuneration Committees. Border to Coast is the asset manager for 11 pooled local government pension schemes (with total assets of c. £43bn).

PREVIOUS NON-EXECUTIVE/TRUSTEE ROLES

STANDARD LIFE SAVINGS LTD, EDINBURGH & ELEVATE PLATFORM SERVICES LTD, LONDON **2019 to 2020**

Independent NED for Standard Life Aberdeen's wealth management platform businesses, Wrap and Elevate. Member of the Risk Committee.

FASTER PAYMENTS SCHEME LTD, LONDON **2014 to 2018**

Independent NED for the only UK real time payment system, Chair of the Audit and Remuneration Committees. Member of the Access Steering Committee operating 2014-17 that successfully opened the scheme to more participants.

SCOTTISH CANALS, GLASGOW **2012 to 2018**

Vice Chair (from July 2015) of public body conserving and transforming Scottish Canals (including regeneration of areas along the canals); Chair of the Audit & Risk Committee (also member of former Property Committee).

SOCIETE GENERALE INTERNATIONAL, LONDON **2012 to 2017**

Independent NED for major global derivatives broker; Chair of the Risk and Control Committee, member of Audit, Remuneration & Nomination Committees (RemCo & NomCo). Oversaw take-over by Societe Generale of other 50% (previously Newedge) formerly owned by Credit Agricole.

MULTREES INVESTOR SERVICES LTD, LONDON/EDINBURGH **2012 to 2015**

Independent NED for provider of custody and other specialist services to wealth managers; Audit & Risk Co. Chair and member of the RemCo. Oversaw implementation of a revised risk framework for this growing SME.

HBOS GROUP MONEY PURCHASE SCHEME, LONDON **2010 to 2012**

Pension Trustee of Defined Contribution (DC) pension scheme (£460m assets), member of the investment and transition sub-committees. Oversaw successful transition of assets into Lloyds Banking Group DC's scheme.

UBS (UK) PENSION AND LIFE ASSURANCE SCHEME, LONDON **2006 to 2007**

Member-elected Director of Pension Trustee Board (Defined Benefit & DC schemes, member of the audit & administration sub-committees, £1.8bn in assets).

EXECUTIVE CAREER

LLOYDS BANKING GROUP (LBG) **2008 to 2010**

Director of Operational Risk, Wholesale Division, London **2009 to 2010**

Responsible for the division's operational risk framework including the new product and business approval process working across the entire division.

Head of Risk Assurance, Bank of Scotland (BoS) Corporate, HBOS, Edinburgh **2008 to 2009**

Hired to strengthen the risk department; responsible for internal credit risk audit team, regulatory policy, liaison with regulators and the operational risk framework.

- Led a major BoS Corporate change programme on behalf of the board which delivered material improvements to the risk culture and control environment
- Delivered thorough and challenging reviews of key credit portfolios in difficult circumstances

UBS AG, LONDON

1994 to 2007

Global Chief Operating Officer - Risk Control, UBS Investment Bank

2003 to 2007

Managing Director (from 2002) accountable for the smooth operation of the Risk department. Globally managing finances, HR issues, administration, policy and processes including the change team for all the credit risk infrastructure.

Ran the UBS Group Executive Board Risk Sub-Committee (during 2004-05) in addition to the Investment Bank Risk Committee (from 2000).

- Successfully led the implementation of major changes to the global credit risk systems for the new Basel II bank capital framework and liaison with the regulators (in Switzerland and UK) to secure their approval. Also involved in consultations with regulators on new Basel requirements.
- Introduced a robust and Sarbanes Oxley compliant control framework to enhance the management and oversight of Risk Control's processes and controls
- Outsourced half of data management team to India to reduce costs and concentration risk
- Initiated the development of a new credit risk framework to replace outdated legacy infrastructure.

Global Head of Risk Policy Group - Risk Control, UBS Investment Bank

2000 to 2003

Global Head of Credit Millennium and Euro Projects - Credit, Swiss Bank

1997 to 1999

Credit Risk Officer, Swiss Bank (incl. 3 months in Hong Kong)

1994 to 1997

JP MORGAN, LONDON

1986 to 1994

- Counterparty Risk Manager (e.g. financial analysis, documentation) 1991 to 1994
- Credit Portfolio Project (introduction of risk adjusted return on capital) 1990 to 1991
- Corporate Finance (e.g. Co. valuations, mergers & acquisitions, capital markets) 1987 to 1990
- Graduate Training programme in New York (incl. accounting and credit) 1986 to 1987

EDUCATION

- Chartered Secretaries Qualifying Scheme Financial Reporting & Analysis (distinction) 2011
- St. John's College, Cambridge University, Computer Science (2:ii) 1983 - 1986
- Weizmann Institute of Science, Scholarship to Summer School, Israel Summer 1982
- St. Paul's Girls' School, Brook Green, London - Junior Exhibition, 1975 - 1982
2 "S" Levels, 4 "A" Levels (AAAA)

LANGUAGES: English, French (good conversational, have held business meetings in French)

INTERESTS AND HOBBIES: Classic car rally navigation, qualified football referee (not practising), walking

OTHER ROLES

ASSOCIATION OF GOVERNING BODIES OF INDEPENDENT SCHOOLS (AGBIS), WELWYN

2018 to 2019

Fettes-nominated governor on this charity board. AGBIS provides training and supports members' governing bodies on all aspects of governance.

LAY CHAIR OF THE INSTITUTE & FACULTY OF ACTUARIES QUALITY ASSURANCE SCHEME (QAS)

2015 to 2018

The QAS is an accreditation scheme for employers of actuaries promoting effective quality assurance; the QAS Sub-Committee grants accreditation to organisations and oversees their adherence to the QAS outcomes.

FETTES COLLEGE, EDINBURGH

2014 to 2019

Governor of the Fettes Trust which runs one of the UK's leading independent schools for boys and girls aged 7-18. Convener of the Risk Management Committee (since Nov. 2017) and led the Governance Taskforce.

CHANGING THE CHEMISTRY (SCIO), EDINBURGH

2011 to date

Founder of a charity (from 2015) supporting individuals from diverse backgrounds to secure and perform well in non-executive positions to improve board effectiveness - awarded MBE for services to diversity in business.

SOIRBHEAS LTD, INVERNESS-SHIRE

2011 to 2017

Director of community charity (Chair from 7/11 to 1/15), raised support and funds to secure 1/5 participation in local wind-farm with income generated being invested to strengthen this remote Highlands community.

VOLUNTEER - PROJECT TRUST, SRI LANKA

1983