



JOHN BYRNE

CEO, Chief Risk Officer and
Chief Auditor

STRENGTHS

An ability to develop, implement and monitor improvements in both qualitative and quantitative risk returns metrics across all banking products, segments and geographies.

Proactively tracking emerging risk types, developing strategies controls to future-proof against unexpected loss. Develops measures for all risk type awareness across the organization and building a strong cadre of next generation risk professionals.

AREAS OF SUCCESS

Developed and implemented credit and risk strategies within 'emerging' markets. Leading acquisition and integration programs across numerous countries across Asia, Africa and the Middle East.

Worked with and the lobbying of numerous regulatory bodies re the development of better credit bureau usages for improved risk adjusted returns and better consumer rights protection.

Managed the successful implementation and monitoring of local and global business restrictions under both US and UK regulatory banking monitoring programs.

Appointed as interim Group Head of Internal Audit reporting to Board at Standard Chartered Bank Group. Chaired bank-wide COVID crisis committee plus led the bank's response to the more recent changes in Myanmar's political administration and the unique challenges that arose as a result.

CONTACT

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SUMMARY

Risk and Audit Professional with over 35 years' International banking experience, specializing in emerging markets, most recently with Myanmar's largest private bank as CRO.

An individual with a strong belief and proven track record in the development of people, leading to measurable improvements in risk and control awareness across the organization, resulting in an improved risk performance culture.

PROFESSIONAL EXPERIENCE

Citigroup (Europe) 11 years
Standard Chartered Bank (Asia) 21 years
KBZ Bank (Myanmar) 4.5 years

KBX-Micro Finance, KBZ Group, Myanmar (2023 - Present)

Chief Executive Officer

- Responsible for the careful and diligent transformation of a historically manual, and paper-based model into the digital era.
- Ensuring a win-win situation for the business, clients and industry alike, requires a high level of engagement and patience through a multi-year objective
- Maintaining financial inclusion as the heart of our strategic agenda, whilst introducing and maintaining optimal economic-profit return metrics as a key deliverable
- Developing the next generation of Risk and Business professionals, that will ensure that KBX-MF becomes the MFI domestic champion Myanmar needs and deserves for generations to come

KBZ Bank, Myanmar (2019 - 2023)

Chief Risk Officer / Independent Consultant

- Responsible for end to end risk management for Myanmar's largest private bank
- Implementation of risk strategies for traditional core Retail and Corporate products including development of a target operating model roadmap that delivered world class risk management techniques whilst simultaneously developing risk metrics for some of the most advanced digital payment systems globally
- Oversaw and chaired the COVID19 Crisis Committee ensuring business continuity across 500 plus branch network and 12,000 staff during the pandemic
- More latterly managed the bank's risk response to the changes in the political administration and the challenges this presented the banking sector

Standard Chartered Bank (1996-2017)

Global Head of Audit, Group Functions, Hong Kong (2014-17)

- Audit coverage for 11 Group Functions across 70 countries including; Risk Operations, Legal & Compliance, Finance, Treasury Human Resources etc.
- Developed and rolled out audit strategy of emerging risks including; Responsible Lending, Conduct, Pressure for Performance, People Risk, Group Strategy, Regulatory Reform and Digital Transformation

Standard Chartered Bank (1996-2017) - cont.

Global Head of Audit, Group Functions, Hong Kong (2014-17)

- Created and implemented dedicated Learning Council across audit function to tackle emerging risks
- Formally reviewed the structural changes across the bank, including Risk Management Framework, Operational Risk, Financial Crime across 70 countries
- Directed and successfully implemented, adoption and monitoring of several US regulatory Business Restrictions across the Group

Group Head of Audit, UK (interim role 2015)

- Reported directly to Group Audit Committee. Presented monthly formal audit commentary to Board and Audit Risk Committee, CEO Management Committee
- Provided monthly updates to UK Regulatory bodies on audit plan, commentary and plan
- Developed bank-wide annual audit strategy and coverage plan, achieving 15 percent cost efficiency gains across the entire audit function whilst demonstrating improving report quality and coverage ratios

Global Head of Audit, Consumer Banking, Hong Kong (2011-14)

- Increased efficiency and control coverage whilst achieving 20 percent cost reduction
- Introduced "risk based" coverage model
- Created "horizon risk" assessment for all 50 CB countries
- Specific coverage of pressure for performance and sales culture across the group

Country Chief Risk Officer and Head of CB Risk, Hong Kong (2003-2011)

- Double-hat role
- Managed risk for the largest franchise throughout the global economic crisis outperforming risk budgets for losses, risk return and costs
- During a period of severe risk appetite constriction by most local and international banks, enabled profitable support and grew local corporate and SME segments across HK and Southern China
- Developed and implemented the first Group Board approved Risk Appetite Strategy paper for the HK franchise
- Chaired and revamped the HK Risk Committee, aligned its roles and responsibilities to ensure it upheld the integrity of the agreed RAS
- Chaired the HK Association of Banks (HKAB) Credit Risk Forum (20 member banks). Personally developed several critical industry-wide initiatives, including the introduction of the first mortgage credit bureau, industry standards on customer affordability, credit bureau market data availability shared with regulatory and banks alike
- Developed grass-root risk training for the entire SCB HK senior business population

Group Head of Credit Risk, Unsecured Lending, Singapore (2000-2003)

- Developed first set of consistent portfolio standards and economic return hurdle rates for all CB markets, including fit-for-growth metrics
- From scratch set-up new lending models for China and South Korea unsecured lending markets
- Led multiple due-diligence acquisition and integration exercises across SEA and NEA markets
- Executed numerous portfolio and business workouts for non-performing businesses
- Core member of bank's independent Business Risk Review (BRR) team leading strategic performance reviews with recommendations for Risk and Business MANCOs

Country Head of Credit, Unsecured Lending, Hong Kong (1998-2000)

- Managed credit risk for the group's largest and fastest growing franchise
- Implemented industry-wide working group to tackle bankruptcy
- Appointed to Law Reform Commission for the revision of collection standards, leading to the formation of the first positive credit bureau

Country Head of Credit, Unsecured Lending, Taiwan (1996-1998)

- Brought in to address a significant credit problem, instilled controls over lending introduced international standards, including automated collection system, credit scoring and risk analytics
- Tackled significant internal and external fraud issues

Citigroup, (1983-1995)

Head of Collections and Recoveries (Diners Club International Europe)

- First management role aged 25
- Received comprehensive leadership and professional risk management development
- Managed Collections for both mortgage and loans portfolio