



Education:

- Bachelor of Arts in economics from Northeastern Illinois University
- Graduate academic studies in quantitative sociology at the University of North Carolina Charlotte

Consulting expertise:

- Consumer & Commercial risk management
- Customer-level lending transformation strategies
- CECL, CCAR, DFAST, CFPB and OCC Compliance
- Deposits & Debit Card Management

Selected Speaking Engagements:

- Experian's Vision Conference
 - ~ "Future of Payments" (2012)
 - ~ "Implementing a Quantitative Based Commercial Risk Rating Methodology" (2013)
- Netherlands Mortgage Forum
 - ~ "U.S. Mortgage Crisis: Lessons for Netherlands Pre-Delinquency"
- Independent Community Bank Assoc. (2016)
 - ~ "Driving Loan Growth and Customer Loyalty"

Published Work:

- ~ "Implementing differentiated customer-centric strategies"
- ~ "Applied U.S. debit card marketing tactics to the Russian Federation market"

John Taylor

Principal Consultant
Experian Advisory Services



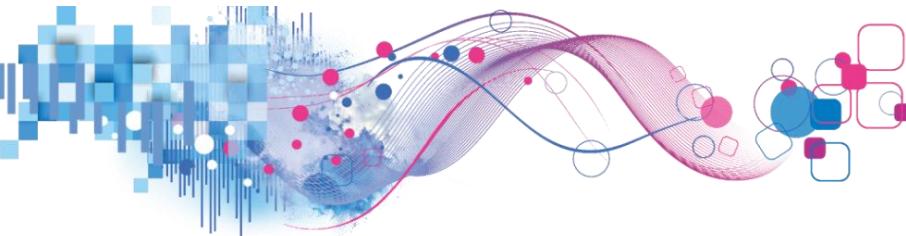
"I bring value to Experian clients through objective advice that solves their complex business challenges. By leveraging my real-world knowledge gained from working in senior positions for large blue-chip organizations within the financial services industry, I have the ability to design and implement business strategies that produce measurable return on investment in a way that makes sense for the client and the customers they serve."

Through his 20 years in the financial services industry, Taylor has learned how to put all of the variables together for his clients to improve business performance. He does this by not just designing strategies, but also by leveraging his operational knowledge to really understand clients' needs and to help them solve their challenges through the delivery of solutions that increase revenue and improve risk and customer experience.

Prior to joining Experian, Taylor held various senior leader positions at Bank of America, Wachovia/Wells Fargo and TIAA-CREF. In those roles, he led quantitative analytic functions for various secured and unsecured lending retail banking products, product and marketing analytics, and consumer and commercial risk management strategy and loss modeling. Taylor led A-IRB pilot exam for corporate risk rating methodology with a top five retail bank and is lead inventor of the fee analytic decision system with Wachovia.

Key Career Highlights:

- Led development of quantitative risk rating methodology for commercial industries exposures including privates, middle market and investment grade obligors. **Top U.S. Commercial Bank**
- Led best-practices assessment review of model validations, stress testing and asset concentration for capital planning oversight process. **Large U.S. Retail Bank**



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Case Study

Client: Leading U.S. consumer and commercial bank

Challenge: The client is facing new regulatory compliance challenges, such as Comprehensive Capital Analysis and Review (CCAR) requirements. To comply with these and other requirements for its mortgage and home-loan products, they needed to develop, refine and validate rigorous models.

Although the client had an initial compliance strategy in place, it did not have sufficient in-house staff or resources to create, document and review its modeling and stress testing to satisfy regulators and internal auditors. They needed a consultant that could work closely with its in-house team to support sophisticated models that were tailored to meet its specific compliance obligations.

Results: With Taylor's help, the organization successfully navigated its compliance challenges to establish a sound financial position balanced with maximum profitability and return.

In addition to providing analytics expertise and comprehensive documentation, Taylor also helped its client refine its suite of models for accuracy and performance.

To help the firm's team deploy and manage the models over the long term, Taylor also provided extensive knowledge sharing based on deep industry knowledge and experience serving other global financial-services leaders.