

MICHAEL KEPNER

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Financial Services Executive

Banking Operations, Global and Domestic | Branch Management | Superb Financial Acumen

Expert in business growth and stability:

- 2,000% growth in loans under management in two years Republic Bank
- \$22B in new business awarded from Asian markets UFJ Bank
- \$299M+ reduction in backlog of unreconciled bonds and cash deposits UFJ Bank

Transformational and Organizational Leader changing poorly performing bank operations into efficient sales and marketing settings. Create strong teams, interpret competitive value, and develop new business. Lead and motivate teams to successful outcomes in challenging markets. Merge diverse business skills into innovative processes and vibrant action plans – boosting revenue and profit.

Comprehensive experience in wide range of disciplines with clear view of business situations and strategies. Ability to identify future directions with uncanny grasp of what will work.

SKILLS AND KNOWLEDGE

- Global Operations and Domestic Custody
- Mortgage-Backed Securities
- Securities Lending
- Clearance
- Offshore Fund Administration
- Corporate Trust
- Money Markets
- Letters of Credit
- International Banking
- Compliance – AML, BSA, OFAC, SAR, FinCEN
- USA Patriot Act
- SOX Software
- W-1099, W-1042 Reporting
- Technical: MS Excel and Word, SWIFT, DTC

PROFESSIONAL EXPERIENCE

VICE PRESIDENT/MANAGER, TRUST OPERATIONS, UFJ BANK, New York, NY *Sept. 2017–Present*

Managed 55 employees in teams engaged in domestic custody business; oversaw transactions in 400 accounts. Recognized need for improvements – productivity and efficiency lagging, expenses too high, work backlog huge, and competition with significant industry players feeble.

Upgraded service and product offerings; dramatically decreased customer defections.

- Implemented browser-based internet module to accommodate trade initiation and client reporting.

Earned loyalty and increased business from bank's most essential and profitable clients.

- Gained \$22B Asian markets business from client's Japanese securities portfolio by spearheading groundbreaking initiative to ensure client business retention against major custody house competitors Chase, Citibank, and others. Locked in clients for two years with desirable rates and 24/7 services of exclusive account manager.

Reduced expenses, secured team trust, and maintained productivity through tumultuous times.

- Delivered \$1.4M annual savings and sustained high level of productivity by downsizing staff from 55 to 28, promoting three junior teams, and terminating underperforming employees.

Reduced value of vault backlog to \$30K from \$3M of paid bonds and cash accounts unreconciled for 10+ years.

- Recognized enormous scale and potential liability of project, obtained approval of senior management to tackle the challenge on top-priority basis, selected best-prepared team members, retained vendor, and completed project without improprieties or disruption to daily operations.

Converted bank's obsolete method of issuing and paying clients' commercial paper/medium-term notes by establishing \$2.3M cutting-edge conversion system.

- Prestigious clients' business protected; payments settled on time. Bank became known as industry leader in processing clients' financial instruments; system's success became benchmark reference for other financial institutions.

"Michael is one of the best managers I have ever worked with. He creates a positive culture where people thrive, and he is confident enough to make tough decisions. Michael is a true role model of a contemporary senior executive." James Schell, Chief Operating Officer, UFJ Bank

Professional Experience continued:

STUDY, TRAVEL ABROAD

Dec. 2016—Aug. 2017

- Earned Mini-MBA from University of Lyon, Lyon, France.

CAREGIVER, BUSINESS MANAGER, KEPNER FAMILY, New York, NY

Sept. 2013—Nov. 2016

Cared for ailing parents enabling them to continue residing in long-time home. Managed family's office supply business, parents' retirement portfolios, and final expenses. Marketed and sold family business.

VICE PRESIDENT, REPUBLIC BANK, New York, NY

Dec. 2005—Aug. 2013

Hired to launch global securities lending business and integrate corporate trust operations at London Branch.

Conducted research, established vital industry contacts, and analyzed significant profit opportunities and risks for new supply-side entrants.

Developed business plan, led internal product review, obtained regulatory approval, prepared legal agreements, evaluated tax consequences, obtained credit lines for borrowers, assessed market risks for 30 countries, and managed system installation and writing procedures.

- Increased loans under management from <\$1B to >\$20B in two years.
- Spurred product revenue to more than \$4M annually.
- Reduced operating expenses 20% by merging branch and merchant banking subsidiaries into one corporate trust.

“Michael is a visionary yet pragmatic. He is a clear, decisive communicator and is highly skilled at building and nurturing relationships with key stakeholders. From those relationships, he builds trust and loyalty like no other senior executive I have ever seen.” Wm. O'Brian, President, Republic Bank

GROUP MANAGER, DMG MERCHANT BANK, New York, NY

June 2000—Nov. 2005

Took over organization recovering from dysfunctional merger with three other businesses: re-imagined business strategy and position based on Balanced Scorecard techniques.

Took action to rebuild internal operations from ground up, involving operational processes, financials pricing, strategic positioning, branding, and service offerings. Recruited and managed 12-member team. Performed financial modeling and forecasting, and made monthly reports to board.

- Boosted net profit \$300K over \$1.5M revenue base in FY 2004/2005.
- Delivered lower-cost, more efficient company.

EDUCATION

B.A., Economics and Political Science, Knox College, Galesburg, IL

Mini MBA, University of Lyon, Lyon, France (six-week intensive course)

Additional Training:

- Conflict Resolution
- Train the Trainer
- Consortium Executive Program
- Interaction Management
- Leading Organizational Change
- Kepner-Tregoe Problem Solving/Decision Making

BUSINESS PRESENTATIONS

- Guest Speaker, Business Circle Luncheon: *How the Financial Sector is Fighting the War for Talent*
 - Panelist, Financial Services Conferences, New York, NY
- Guest Speaker, Bankers' Annual Conference, 2018, President's Luncheon: *Driving Value in a Recession*
- Member, Vice Presidents' Advisory Council
- US Representative, Group Executive Panel, UFJ Bank