

Edward W. Chin

Senior Credit Consultant



Areas of Practice

- Risk Assessment & Management
- Compliance and Audit
- Commercial / Consumer Lending & Loan Review
- Strategic Planning
- Regulatory Results
- Performance Optimization
- Acquisition Integration
- Program / Product Development
- Team Leadership & Development
- Change Management

Education/Qualifications

Master of Business Administration:
The Wharton School,
University of Pennsylvania,
Philadelphia, PA

Bachelor of Engineering,
Cooper Union, New York, NY

Virginia Bankers Association
Executive Leadership Institute

Certified Compliance &
Regulatory Professional
Program

Association of Risk
Professionals

Risk Management Association

Board of Directors, Credit
Bureau of Singapore

Experience

Senior Credit Consultant, T. Gschwender & Associates, Inc.

A seasoned banking executive with expertise in corporate control functions (risk management, compliance, internal audit) for financial institutions. Ed provides our clients extensive knowledge and experience across business lines including corporate, commercial, and consumer lending. Bringing strong analytical skills, problem solving and strategic thinking to all he does.

Senior Credit Officer, Virginia Community Capital (2018-20)

Credit risk subject matter expert focusing on transaction structuring, approvals, workouts, reviews and mentorship to loan officers.

Chief Risk Officer, Virginia Community Capital (2014-18)

Oversaw risk management for the company. Worked with lenders to structure loans, review and approve commercial real estate and small business loans. Principal liaison to Board of Directors' Loan Strategy and Audit Committees. Coordinated and managed all regulatory and external loan reviews. Member of Strategy and Risk, Loan, Asset Liability and IT Steering Committees. Developed and implemented Enterprise Risk Management system (strategic, reputation, credit, interest rate, liquidity, operational, compliance, human capital). Re-engineered loan process to identify, track, monitor and resolve exceptions. Credit new loan reporting package to the Board of Directors.

Chief Marketing Officer, China Merchants Bank (2013-14)

Developed and executed business strategy of the New York branch. Developed and enhanced relationships with key corporate and private banking clients and other branches of CMB. Supervises staff of seven relationship managers and analysts to achieve significant revenue metrics.

Head of Compliance (2012), China Merchants Bank (2012)

Ensured compliance within the branch with particular emphasis on Anti-Money Laundering laws and regulations including the Bank Secrecy Act, the SUA PATRIOT Act, and the Office of Foreign Assets Control.

Chief Risk Officer, China Merchants Bank (2008-2011)

Chief Credit Officer, Oversea-Chinese Banking Corporation (2003-08)

Oversaw credit risk management for \$6B loan portfolio spanning consumer and business banking sectors in Singapore, Malaysia, Indonesia, and China. Supervised team of over 500. Directed development of controls, policies, and infrastructure in maintaining high quality credit portfolio. Served as Chairman of the Credit Risk Management Committee, member New Products and various corporate-cross-functional committees.