

# RIZ AHMAD

## Risk Management Expert Witness

+1 (647) 205 1803 / [riz.ahmad@outlook.com](mailto:riz.ahmad@outlook.com) / [linkedin.com/in/riz-ahmad](https://www.linkedin.com/in/riz-ahmad)

### Profile Summary

- Banking, Finance, and Risk Management expert with United States, Canada, UK, and other international career experience. Specialized knowledge in banking and finance industry standards, best practices, and the interpretation of financial regulations and laws. Highly competent for expert witness assignments, testimonies, and opinions.
- Banking and Finance C-suite executive with leadership roles at London, New York and Toronto financial institutions
- Extensive governance experience with boards, shareholders, regulators, auditors, rating agencies, and stakeholders.
- Excellent written, verbal, and interpersonal communication skills with doctoral-level research and writing competence.
- Calm, thoughtful, and measured demeanour with global mindset. Dual United States / Canadian citizenship.

### Areas of Banking, Finance, and Risk Management Expertise

- Risk Management
- Banking Supervision and Regulation, Public Policy and Consultation
- Banking Governance: management, compensation, talent development, talent restructuring, administration
- Shareholder, Board of Directors, and Regulator Relationships. Rating Agency methodologies
- Corporate Finance, Commercial Lending, Leveraged Finance, Asset Based Lending
- Securitization, Structured Finance, Loan Syndications, Loan Recovery, Debt Restructuring
- Banking Market Practices: pricing, fees, documentation, lender liability, due diligence, fairness

### Advisory and Expertise Engagements

- Arbitration: lender representative in commercial loan litigation
- Cross-examination: lender representative in statement of claim action
- US Chapter 11 restructuring: syndicated loan lead bank for bankruptcy filing
- Canadian CCAA restructuring: lead lender creditor actions in debt insolvency filing
- Technical Advisory Committee member at Financial Services Regulatory Authority of Ontario (FSRA)
- Legislative and Regulatory Affairs Committee member at Canadian Credit Union Association (CCUA)
- Benchmarking assessor, Securities and Commodities Authority, United Arab Emirates
- Doctoral research on valuation of family-owned enterprises, Henley School of Business, United Kingdom
- ICD.D charter from Institute of Corporate Directors' Director Education Program
- Board director, Continental Currency Exchange, Toronto and United Employees Credit Union, Toronto

### Academic Background

- MBA, Ivey School of Business, Western University
- M.Phil., Cambridge University
- BA Hons., Sussex University

### DUCA Financial Services Credit Union, Toronto – Chief Risk Officer: 2017 - present

Enterprise Risk Management leadership at a regulated financial institution. Executive ownership of enterprise-wide risk including credit, market, securitization, derivatives, operational, technology, and legal and compliance / AML risks. Responsible for enterprise risk reporting to Board, shareholders, and regulators.

### Royal Bank of Canada, Toronto and RBC Capital Markets, New York

Debt Structuring and Loan Portfolio Management; Client Relationship Sales and Marketing: Reinsurance; Corporate Banking - Media and Telecom Industries; Debt Restructuring and Special Assets; Risk Management, Structured Finance

**A.M. Best, Oldwick, New Jersey:** Structured Finance Ratings

**GE Capital, Stamford, Connecticut:** Risk Management, Structured Finance: Vice President

**Royal Trust Corporation of Canada, Toronto:** Corporate Finance

**Knowledge Sharing:** Guest and visiting lecturer academic presentations at business school programs (Rotman School of Management and Munk School of Global Affairs and Public Policy, University of Toronto; Schulich School of Business, York University; Henley School of Business, University of Reading; DeGroote School of Business, McMaster University)