

BRENDA P. SMITH

BrendaPSmith@gmail.com

80 Front Street
Greenwich, CT 06831

Tel: 203.444.333
Linkedin.com/in/BrendaPSmith

Senior Banking and Hedge Fund Executive

Visionary Derivatives and Risk Management Expert with Killer Trading Instincts

- Produced over \$80 million net revenues during 10 years with US Enterprise Bank and Ameribank. Led production of an additional \$20 million in managerial and team-leader roles.
- Made money for employers, clients, and partners in every position ever held.
- Launched a successful entrepreneurial venture, a risk-advisory firm, grew the business for four years, and sold it to competitor in 2010.
- Combines extensive hands-on experience with strong theoretical knowledge in all areas of finance. Harvard MBA and Adjunct Professor of Finance, Columbia University.

Interest Rate, FX, and Commodity Hedging
Conduit, Term, and CDO-Securitization Hedging
Public and Private Debt Issuance
Financial Institutions

Equity, Options, and Futures Trading
Credit Analysis and Lending
Investment and Asset Management
Commercial Real Estate

EXECUTIVE EXPERIENCE

HEDGEFUND RISK ADVISORS LLC, Westport, CT

2006–2010

Co-Founder and Managing Partner

Created a risk-advisory firm to advise middle-market, real estate, and FI clients on all aspects of hedging and risk management. Showed clients how to achieve maximum protection at minimal cost.

- Established a new business, starting from the ground up, by applying strong managerial, sales, and negotiating skills in many areas, including:
 - Legal corporate formation, lease negotiation, insurance coverage, website development, integrated communications system, banking, invoicing, and accounting.
 - Devised business strategy and marketing plans that brought in 8 clients within 12 months.
- Introduced numerous option-based hedging structures to former vanilla hedgers. Broadened clients' hedging capabilities, diversified risk, and lowered costs up to 50%.
- Despite the banking-capital freeze (2008–2009), structured collateral agreements that let clients execute highly competitive, long-term hedges with non-relationship banks (up to 12 years).

US ENTERPRISE BANK (USEB) and AMERIBANK, New York, NY

1996–2006

Awarded the highest possible performance scores on annual assessments for nine consecutive years. Steadily promoted from Assistant VP to head of Derivatives Division during 10 years with USEB and Ameribank. Acquired deep expertise in hedging, risk management, and derivatives.

Senior Vice President and Derivatives Division Head (2003–2006)

US Enterprise Bank, Foreign Exchange and Derivatives (FXD) Group

Promoted to Derivatives Division Head and key member of FXD's Executive Management Committee. Led consolidation of USEB and Ameribank FXD groups. Improved efficiency and initiated cross-selling to new clients in the large-corporate and middle markets.

Management Responsibilities

- Simultaneously managed direct-client coverage while taking charge as Derivatives Division Head. Led five-person sales and operations staff (\$12 million annual budget).

- Led 6 teams and 40 salespeople as Member of FXD Executive Committee. Achieved more than \$100 million in total combined revenue targets.
- Led recruiting and training of all FXD marketers.

Highlights and Accomplishments

- Led the first and only FXD team that marketed derivatives to both large-corporate and middle-market clients. Multiplied the number of structured deals tenfold, elevated expertise of the entire FXD group, and exceeded all personal and team targets.
- Highly commended for boosting staff morale during a stressful transition to new bank ownership.
- Increased penetration 500% among corporate middle-market and commercial real-estate clients:
 - Doubled historic revenues in first year by building trusted relationships with new clients.
 - Introduced progressive hedging strategies that are customarily used in the large corporate market.
- Revitalized coverage of Ameribank’s financial institution (FI) client base and grew revenues from nearly zero to \$3 million within 18 months:
 - Launched initiative by publishing a white paper on viability and strategy of expanding FI coverage.
 - Marketed and executed several newly offered commodity derivatives.

Senior Vice President (1996–2003)

Ameribank Market Risk Management Group

Promoted three times in seven years, from Assistant VP to Senior Vice President. Focused on clients in auto, auto finance, utilities, telecom, media, healthcare, and insurance as the senior derivatives salesperson for Ameribank corporate/global client base.

Management Responsibilities

- As Desk Leader, generated derivative cross-sales by working extensively with internal capital markets and specialty product groups.
- Executed numerous callable-note hedges each week via the bank’s DANs and third-party fixed-income issuance programs. Quickly became known as the bank’s go-to expert for callable retail note hedging.
- Personally handled most of the cross-currency related swaps executed in conjunction with clients’ foreign debt issuance programs.

Highlights and Accomplishments

- Appointed as acting head of 8-person derivatives-sales group during USEB/Ameribank transition (2003).
- Greatly exceeded aggressive revenue targets every year during 1996–2003:
 - \$50+ million total sales of top line derivatives during seven years with Ameribank.
 - \$30+ million incremental revenue, net of all hedging, credit, and reserve charges.
- Structured and executed bank’s largest-ever, revenue-producing project by applying hedging strategies in a multi-currency program.

SUMMARY OF ADDITIONAL EXPERIENCE

THE JAPANESE IMPERIAL BANK, New York, NY, 1993–1996, Assistant Vice President, Media Banking and Capital Markets: Consistently exceeded revenue and performance objectives. Managed lending portfolio over \$260 million in media assets as the Primary Banking Relationship Manager for media and communications lending. Transferred to the capital market group in 1992 and specialized in hedging of interest rate derivatives for JIB’s broader corporate-client base.

THE GLOBAL US BANK, New York, NY, 1990-1993, Credit Analyst and Junior Banking Officer: Started as analyst in Utilities lending group. Trained in credit analysis and relationship banking during intensive internal program.

EDUCATION AND LICENSES

MBA, Finance, Harvard Business School, Boston, MA, 1990
BBA, Finance, Summa cum Laude, New York University, New York, NY, 1988
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