

STUART BURKE

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CHIEF OPERATING OFFICER/EXECUTIVE MANAGER

Finance ▪ Real Estate ▪ Banking

Accomplished COO with distinguished career as the driving force behind lucrative projects, spearheading corporate growth, and providing long-term value. Visionary, engaging leader with proven expertise in corporate strategy development and business performance management. Empowering, thoughtful, and high-expectation leadership style; able to set and achieve high standards for self and cross-functional, directed teams. Exceptional analytical skills with recognized talent for investigating and indentifying root-cause issues and providing timely, cost-effective problem resolution.

VALUE OFFERED

A **Facilitative Leader**, advancing profitability by upgrading sales processes, instituting accountability, and driving positive change at all levels.

An **Analytical Strategist**, re-engineering processes and pioneering solutions to realize efficiencies, cost-savings, and compliance. **Additional core competencies include:**

- Sales , Marketing & Corporate Strategy Development
- Account Management
- Sales Forecasting
- Territory Development
- Business Plan Development
- Reengineering
- P&L Accountability
- Policy Development
- Profit Building
- Risk Management
- Program Management
- Staff Management
- Talent Acquisition & Management
- Team Development

KEY ACCOMPLISHMENTS

- ✓ Earned LIBank Human Resource Development Award for successfully reducing turnover from 50% to less than 30% through training and accountability measures.
- ✓ Recognized for top insurance sales performance and received Circle of Excellence and District Sales awards. Achieved recognition as top-performing General Manager among 16 in the United States with oversight for 10 district managers and 500 employees in up to 5 states for division with \$5.8 billion in assets, \$1.5 billion in sales, and \$120 million in net income.
- ✓ Advanced annual consumer product growth while pre-positioning company for economic contraction.
- ✓ Generated \$90 million in profit by consolidating underperforming branches to protect assets against deteriorating economic conditions in the United States Improved account executive production from 2 real estate applications to 4 per day.
- ✓ Averted \$40 million in credit losses by creating new, and improving existing, risk models that enhanced overall underwriting and credit quality. Implemented pro-active outreach program for high risk customers to provide loan modifications.
- ✓ Implemented standardized customer conversation format that improved consistency and customer engagement.

PERFORMANCE IMPROVEMENT SUMMARY	
2006 - Upstate NY Davison	2007 - Canada
Consumer Product Sales: \$1.35 billion	Consumer Product Sales: \$1.13 billion
Net Income: \$120 million	Net Income: \$90 million

LEADERSHIP CAREER HISTORY

HOGWARTS BANK, Orlando, FL 2006-present

Hogwarts is a highly diversified and growing financial services organization spanning the retail, business, and corporate markets. As the fifth largest retail bank in the United States, its primary focus encompasses full retail banking, deposit growth in checking and savings, merchant services, wealth management, investments, consumer loans, credit insurance, and credit cards.

SENIOR VICE PRESIDENT/REGIONAL MANAGER

Oversee 245 regional employees, 21 branch locations, and \$700 million in consumer, business deposits and \$332 million in consumer and business loans with responsibility for growing the Hogwarts' footprint in eastern Pennsylvania through receivables growth and strategic market review for new locations. Manage cross-functional individuals and teams consisting of tellers, account executives, branch managers, business bankers, financial advisors, and regional operations. Implement strategies to acquire and retain stellar staff and align needs with overall business model. Establish career paths, job descriptions, and training curriculum and instill sense of ownership/accountability.

LIBANK, United States/Canada 1995-2006

Headquartered in London, LIBANK is one of the largest banking and financial services organizations in the world. LIBANK's international network comprises 8,000+ offices in 88 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East, and Africa.

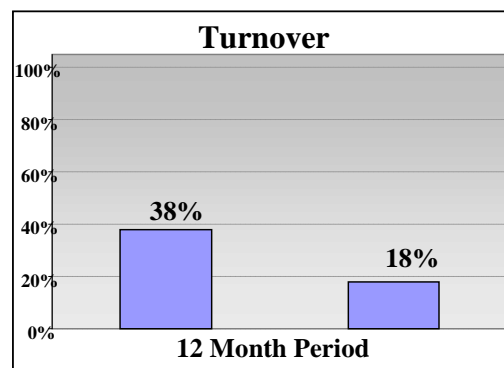
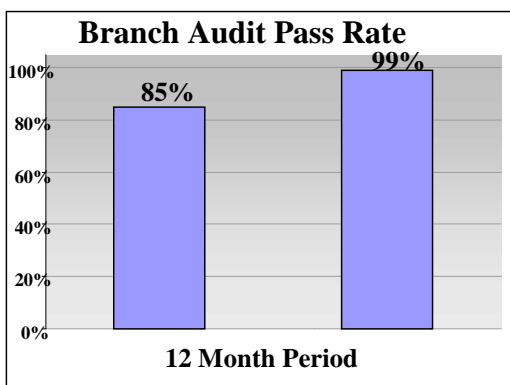
Fast-track promotions through a series of increasingly responsible positions:

EXECUTIVE VICE PRESIDENT, DIRECTOR, Canadian Branch Operations (2003-2006)

Recognized with substantial promotion to oversee 140 branches and 750 employees. Accountable for \$140 million P&L, \$3.8 billion in receivables, and \$1.35 billion sales. As an integral contributor to LIBANK Finance/LIBANK Bank Canada region, evaluated cross-functional branch capabilities and proffered sound recommendations.

SENIOR VICE PRESIDENT/DIVISION GENERAL MANAGER, Beneficial Member of LIBANK Group (2000-2003)

Challenged to improve branch audit pass rate, slim turnover, capture annual savings, reduce liquidation, and enhance community relations. Captured \$1.4 million in annual savings by improving audit pass rate from 85% to 99% and reducing turnover from 38% to 18%.



- ✓ Created proactive retention program that reduced liquidation by \$60 million annually.

QUALITY MANAGER, HOUSEHOLD/BENEFICIAL, Member of LIBANK Group (2000-2003)

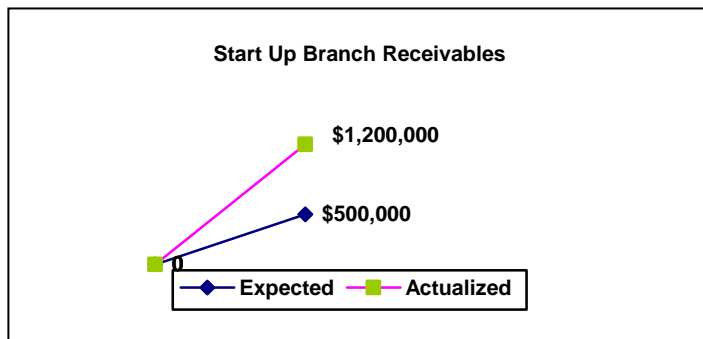
Rectified process and quality deficiencies across Household Consumer Lending division by introducing continuous improvement initiatives. Trained 750 employees in Six Sigma concepts and practices and led 4 teams of 10 in certification projects.

DISTRICT SALES MANAGER, HOUSEHOLD/BENEFICIAL, Member of LIBANK Group (1998-2000)

Developed sales plan for \$180 million district with 10 branches and 70 employees to transition underperforming district from #82 out of 82 to #27 within 10 months of plan inception. Introduced and enforced greater accountability and innovative strategies to reach #7 in the subsequent year.

BRANCH SALES MANAGER, BENEFICIAL FINANCE CORPORATION (1995-1998)

Orchestrated 4 branch turnarounds in 3 states that transformed bottom-quartile performers to the top quartile, each in less than 12 months. Addressed delinquency, sales growth, turnover, and fraud issues.



✓ Advanced startup branch to \$1.2 million in receivables vs. plan of \$500,000 in initial 6 months of operation.

EDUCATION, CERTIFICATIONS, AND RECOGNITION

- Master of Science, Marketing, University of Westchester, Yonkers, NY
- Bachelor of Science, Business Management, University of Long Island, Garden City, NY
- Black Belt and Green Belt Six Sigma Certifications, Eckes & Associates

Guest Speaker on *Discovering Your Roadmap* regional television program - <http://www.sample.net>
Episode: Where's the paycheck? Topic: Preparing after 60.