

ELBA

A Day in the life of...



Financial Services



Managing Director

Marcus Linfoot
MD, Head of Credit Risk Review APAC & EMEA, Credit Suisse

MY ALARM GOES OFF...

My alarm goes off at 6am in my home in South East London. I have a quick shower and breakfast and then off to work at Canary Wharf. Sometimes I take the London Overground & Tube, sometimes I might drive. My usual attire for the office is trousers and a white shirt, supplemented with a tie and jacket if I am meeting board members or regulators. I like to be at my desk for 7am.

I'M RESPONSIBLE FOR...

I am part of a relatively small global team, reporting to the group board of our bank. Our role is to independently assess how well we manage credit risk, looking for any gaps or weaknesses and helping to ensure they are remediated in a timely fashion. The role requires subject matter expertise in credit (analysing borrowers and transactions such as loans). This involves interacting with a large number of people and functions across different parts of our global bank.

I GOT MY JOB...

I studied Government at university and then immediately got a role on a graduate training scheme at HSBC. My degree subject has not been directly relevant to my working life, but the generic skills I acquired of research and academic rigour have served me well since. I worked at one other global bank before my current role at Credit Suisse. My career experiences gave me knowledge and confidence in my specialist area of credit (the assessment and provision of loans and derivative products to clients) which enabled me to take on more responsibility over time. I was also lucky to have the opportunity to work internationally, in Turkey and Singapore, which give

me further cultural as well as transaction experience.

AT SCHOOL I STUDIED...

For GCSE the main subjects I studied were Science, English, Maths, Art, History and Geography. I think they all helped give me useful foundations which I have used in my career. At A-Level I studied Government, Economics and History. Economics has had direct relevance to my career in banking and I am glad that

I choose that subject. The main motivation I had for choosing those subjects was that I enjoyed them, I didn't select them based upon a view of what my future career might be as I was fairly open at that stage as to what it might be. I would counsel anyone today, to follow their passions first and foremost, as it is more likely you apply yourself harder.

MY TYPICAL DAY...

I usually work from about 7am until 6pm Monday to Friday. I will also check and respond to emails outside of these hours on a regular basis. Given my current role, I tend to have a lot of phone calls through the day with team members and colleagues in other departments. Generally, in the earlier part of the day I will have calls with Singapore and Hong Kong, then with London and later with the US. I also dedicate time to reviewing the work of my staff and driving projects to delivery. Usually I have a sandwich for lunch eaten at my desk, purchased from a well-known sandwich chain!

THE KEY SKILLS I USE IN MY JOB...

- Communication: be it verbal (phone/video calls/in-person meetings) or written (emails / formal reports) – is key. Making sure that we raise valid issues in a clear, logical, relevant and well-structured way is essential.
- Leadership: your team members knowing they have your support. Having a wider plan/strategy for your function and playing your part to act as ambassador for it, whilst being open to adapt as circumstances change. I think all of this comes with experience, sometimes by “doing” and sometimes by observing or being mentored by others.

THE BEST PART OF MY JOB IS...

Having a global impact when we can identify and solve a challenge. Getting a sense of achievement that we have minimised the potential to lose money and/or expanded the bank's ability to earn a good reward for the risk taken. This takes intellectual curiosity, diplomacy to manage different stakeholders, and determination to get the impact delivered.

THE WORST PART OF MY JOB IS...

My current role involves working with challenging colleagues in other parts of the bank, and this is inherently difficult. But if you approach it with the right professional attitude it can be done.

MY ROLE MODEL GROWING UP WAS...

I don't recall a particular famous figure being a role

model, but I was always inspired by current or historical figures who worked hard, despite various challenges, to achieve something tangible and lasting. That could be in various fields, but particularly for me political or military leaders.

AFTER WORK...

I have two relatively young children at home, so when I arrive back, I immerse myself in family life. I enjoy reading them stories. Dinner is often later and enjoyed with my wife. On a working day, it's probably something simple like pasta and salad. Since I get up at 6am, I tend to go to bed around 10pm. Hopefully there is time for Netflix or planning the next family holiday!



MY PLAN B...

I had always been attracted to working in government, perhaps the diplomatic service. Earlier on, I'd also thought about being an architect as I enjoyed drawing as a child. Although I did neither, I am very happy with my chosen career within banking.

