

## A Few Minutes With...

**Derek Nazareth**  
EVP, Director Sales & Service Support  
Consumer & Business Banking



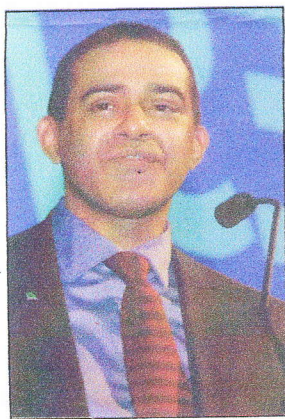
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### Derek Nazareth

*CFG Consumer and Business Banking  
Executive Vice President, Director of Sales  
and Service Support*



With as much enthusiasm as he had decades ago, Derek Nazareth celebrated his 30-year anniversary at RBS this month. A native of London, Derek moved to the United States from Coultts & Co in April

2009 to work at CFG on the Premier Banking proposition. He began his role running the newly created Sales and Service Support team in October. He is a member of CFG's Executive Leadership Group.

### Describe yourself in a few words.

Fun, passionate and energetic.

### What gets you excited?

Challenge and change. I haven't held one job for more than two years because I love new challenges. So when I was presented with the opportunity to lead the new Sales and Service Support team, it was scary but very exciting, and I jumped at the chance to make a difference.

### Describe your work ethic.

I'm very consultative, collaborative and focused on people and delivery. It's important for me to get others' ideas and to make sure we get the job done. For example, we announced the formation of the Sales and Service Support team in October of last year and we hit the ground running.

**The Sales and Service Support team was formed in the fall of 2009. How have you worked to bring together more than 200 colleagues from across CFG and to maximize efficiencies among the teams?**

The day our team was announced, I was keen to meet my teams in roundtable meetings so I could paint the vision of what we were creating and get everyone excited to be part of this new team. Since then, we have made real progress in making Sales and Service Support colleagues as one.

For example, we created the Integration team to maximize efficiencies. We publish weekly e-newsletters and in less than two months, we were able to bring all 225 Sales and Service Support colleagues to an in-person, all-day conference where they learned about each other and learned about our vision and direction from me and **Martin Bischoff**, the *CFG Vice Chairman* who heads *Consumer and Business Banking*.

### What is your goal for your Sales and Service Support team in 2010?

To ensure that everything we do aligns with the Consumer and Business Banking strategy and that all our internal customers see added value from the teams working together in Sales and Service Support. When our internal customers say that we've been proactive and are delivering quality solutions to fit their needs, we will have reached our goal.

### Is there anything that your colleagues would be surprised to know about you?

People are surprised that I've been at RBS for so long (30 years). They are also surprised to learn about my diverse background. I was born in East Africa where I learned Swahili. I have an Indian and Portuguese background, lived in Tanzania until I was 13 and then moved to England.

### How do you stay connected with your family when you travel often and now live in the United States?

My son, Joe, and daughter, Sophie, are at university in England and my wife, Liz, is with me here in Boston. We text each other often, use Ping messaging on our iPhones and make a lot of phone calls. We also make sure to schedule time for my wife and I to Skype (video cam) with my children. My wife and I also have the added benefit of staying connected by volunteering for charitable organizations. She is very involved in helping nonprofits and I enjoy supporting her in her endeavors.