

MICHELE R. COSTELLO

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Learning and Development Consultant

"Preserving Value, Maximizing Return"

Innovative leader who blends banking industry experience and professional education training to drive practical impact-driven learning solutions. Programs are designed using a collaborative approach that identifies key issues, value drivers, and outcomes to maximize value for customers.

Professional Experience Highlights:

- Adjunct Professor, Baruch College, 2010-Present : Designed and implemented Corporate Credit Risk and Microfinance hybrid e-learning courses.
- Head of Credit Portfolio Management NV Americas, Royal Bank of Scotland, 2008-2013; Credit Portfolio Manager 2002-2008 : Led portfolio oversight, strategy, regulatory dialogue, and integration of acquired team and assets into RBS parent company. Strategy resulted in remediation of regulatory citations, client optimization, and enhanced return. Supported new client business, enhanced return on risk weighted assets, and minimized loan losses for sector-driven global credit portfolio. Designed customized training and coaching for staff.
- Banc of America Securities – Leveraged Finance and Syndicated Finance Analyst, 2000-2002: Analyzed financing options for clients and composed debt offering materials using financial modeling, market data, and synthetic debt rating computations. Trained new staff.

Value Proposition:

Credit risk management is integral to success at almost any institution. Ensure you and your staff are prepared to be the first line of defense against credit losses through tailored and interactive learning solutions. After completing the training, participants will understand the credit risk cycle, specific types of credit risks, their role in the overall process, and how to become more effectively engaged in protecting against default risk and losses.

Instructional Design:

Competency Models
Case Study Methods
Tailored Credit Application Training
Subject Matter Boot Camps

Customized and Integrated Media:

Live Instruction
E-learning (live and asynchronous)
Blended learning

Target Roles:

Strategic Training Consultant
Advisor, Strategic Training Initiatives
SVP, Learning & Development
Chief Learning Officer

Target Industries and Companies:

Financial Institutions: Bank of America, Citibank, JP Morgan, HSBC, The Royal Bank of Scotland
Corporations: General Electric, IBM, PepsiCo, Pfizer, Verizon
Educational Institutions: CUNY, Columbia, NYU, St. John's University
Rating Agencies: Fitch, Moody's, Standard & Poor's
Regulators: Federal Reserve Bank, New York State Department of Banking
Consulting Firms: Accenture, Deloitte, PwC, Sapient
Industry Associations: High Water Women, Professional Risk Managers' International Association, The Risk Management Association
Non Profit Organizations: Accion, FINCA, Ford Foundation, Kiva, Project Enterprise, UN Capital Development Fund, Women's World Banking

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Executive Bio:



Michele Costello is a professional educator and corporate credit specialist. She is an Adjunct Professor at Baruch College, where she has 5 years of experience designing and implementing microfinance and corporate credit risk analysis courses. She was an early adopter of hybrid and online instructional techniques, and completed CUNY sponsored trainings in this area. In addition, Michele has 14 years of banking experience in sectors including real estate finance, syndicated finance, leveraged finance, and corporate credit portfolio management. Michele is also an experienced manager who is known for motivating and managing a team in crisis. In her most recent role, she led a team of 15 risk professionals and managed a \$56B credit portfolio of multinational clients at a major international bank. Prior to this role, she led underwriting for large cross-border and leveraged transactions, conducted real estate valuations, and supported syndicated loan structuring and sales by building financial models and writing offering book materials. Throughout her career, Michele has proactively identified and led staff training an onboarding initiatives. In addition, she has experience in the non-profit sector as a board member of Women Advancing Microfinance and as a founding member of two microfinance -focused social ventures. Michele earned a BA from the University of Notre Dame and an MBA in Finance and Economics from the New York University Stern School of Business. She is currently a member of The Risk Management Association, New York Chapter and the Professional Risk Managers' International Association, New York Chapter.