C&A Consulting LLC
Achieving Performance Excellence

Mr. Lloyd Johnston – Senior Associate, Investment Management / Banking Operations Practice, C&A Consulting LLC

Background: Mr. Lloyd Johnston, Senior Associate, Investment Management / Banking Operations Practice of C&A Consulting, is a 20+ year veteran of the financial services industry with expertise in operational line management and execution at major financial services and investment firms focused on operations trade support, portfolio account reconciliation, securities/book-entry settlement and mutual funds processing. He has been employed with C&A since 2009.

Mr. Johnston is a highly experienced financial services and investment management operations professional. His career has focused on the operational execution and reconciliation of post-trade executions (including asset-backed securities and portfolio accounting); business analysis of clients' operational procedures and processes to ensure regulatory compliance; and optimization of client best practices.

Mr. Johnston is adept at approaching client engagements with a strategic mindset and focus on operational execution, where he has also designed, developed, and implemented the structures and processes of 'future state' organizations.

Notable Accomplishments: Mr. Johnston has engaged in the remediation and restructuring of core transaction records at a major hedge fund helping to implement new systems platforms, as well as performing extensive records reconstructions to facilitate the firm's restructure of process flow and workloads. His prior line management experience has enabled him with the skillsets to assimilate a client's workflow practices, and design improved processes in a 'future state' view.

At C&A, Mr. Johnston recently developed and implemented a newly designed intranet homepage, featuring a new customized portal / dashboard for the private bankers / registered representatives of a large global banking firm, to better serve their respective client base with current news, market data and investment opportunities.

Mr. Johnston's operational experiences include managing various line functions within the banking environment and providing subject matter expertise to increase productivity and process efficiencies and to improve automated functions, related to trading support (equities, fixed-income securities, corporate/muni-bonds, asset and mortgage-backed securities, mutual funds, options, repurchase agreements, metals), reconciliation, mutual funds, settlement operations and account transfers (e.g. National Securities Clearing Corporation, Automated Customer Account Transfer Service).

Previously, as Vice President of a private banking services organization, Mr. Johnston had responsibility for administering policy, related to advisory and trust operations for the firm's high-net-worth wealth management business. Under his leadership, the firm implemented new workflow processes and modified line function practices which resulted in substantial cost savings, as well as maintained its leadership as a top-tier organization.

Mr. Johnston has held operating roles with Bank of America, U.S. Trust Technology and Support, and Charles Schwab. His prior experience includes:

- Bank of America / Columbia Management, Senior Operations Manager, Global Wealth Investment Management (GWIM) Operations
- U.S. Trust Technology and Support Services, Vice President, Reconciliation
- U.S. Trust Technology and Support Services, Vice President, Settlement Operations
- Charles Schwab & Co., Vice President, Trade Support
- U.S. Trust, Financial Officer, Trade Operations (Domestic / International Equities & Fixed Income Securities, Mutual Funds, Options, Precious Metals)
- Previously a member of SIFMA, and the Securities Operations Division (2008-2009).

Education: Mr. Johnston holds a B.S. degree in Business Management, Rutgers - The State University of New Jersey.