H. Walter Young

H. Walter Young is a director and part of Deloitte & Touche LLP's Governance Regulatory &Risk Strategies practice. Based in Salt Lake City office, Walter has more than 30 years of banking experience. Most recently, he was responsible for developing Zion Bancorporation's consolidated stress test process and steering the bank's first Capital Plan Review, which encompassed multiple business lines, eight separately chartered banks (3 > than $10 B) and specific loan and security portfolios with unique risk characteristics. His duties also included overseeing capital policies and, beginning in 2006, he helped develop all of the bank's credit risk stress test models. He was also one of management team members developing Zions' Risk Appetite Statement and integrating that with Capital Planning. In addition, Young was a member of the bank's capital management committee, which directed all capital plans and major funding decisions, and an asset/liability committee voting member. Walter focused on issues as wide-ranging as financial management, holding company liquidity management and policies, Enterprise Risk Committee/Policy, the internal capital adequacy/assessment process, performance measurement, capital planning, economic capital, funds transfer pricing, and business intelligence analytics. While at Zions Walter also managed the bank's first and current MPP enterprise data warehouse. Walter has spoken worldwide on bank performance topics including treasury, ALCO modelling, risk management, funds transfer pricing, time based cost accounting, risk appetites and capital planning.

Prior to Zions, Young held senior management positions at Wells Fargo, Bank One and Citigroup (The Associates), Valley National Bank and CSC Consulting. While at Wells, Young successfully merged the asset-liability processes from Norwest and Wells into one new software platform; at the Associates, he created an asset/liability process that integrated multi-currency, worldwide interest rate risk processes that materially reduced long-term interest rate risk. Young holds a bachelor's degree from the University of Pittsburgh and a master's degree in business administration from Carnegie-Mellon University's Tepper School of Business. In addition to being a CPA, he also has a certificate in advanced credit training from the Wharton/RMA Advanced Risk Management Program at the University of Pennsylvania. He also is past President and current Treasurer of the North American Asset & Liability Management Association.