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**R**ichard is the business unit leader of the Financials Group in Global Investment Research and has primary responsibility for the Universal and Large Cap Banks sector. He joined the firm in 1997 and was appointed business unit leader for European Financials in 2004. He played a central role in establishing the team as a key counterparty for institutional and hedge fund clients, broadening the coverage footprint as well as integrating banks, insurance and real estate coverage into a single unit. He was named managing director in 2005.

Prior to joining the firm, Richard worked in Arthur Andersen's Treasury and Capital Markets group.

Richard is a member of The Institute of Chartered Accountants. He earned a degree in economics from Southampton University.