



CMCAS

Capital Markets Credit Analysts Society

MARCIA YOUNG, is a Managing Director at Citigroup. Marcia joined Citigroup as part of Smith Barney in 1995 and is managing the Americas Bank team in Citi's Financial Institutions Risk Management group. Her team is primarily responsible for portfolio risk management of the US and Canadian banks, thrifts, savings institutions and credit unions that are clients and/or counterparties of Citi. Prior to that, she was the Chief Administrative Officer ("CAO") of Markets and Banking Risk Management. In the CAO role she supported Risk Management's maintenance of a control infrastructure for Budget, Talent Management/Development, Training, Continuity of Business, Controls/Self Assessments and Communications.

Prior to becoming CAO of Risk Management, Marcia was Head of the Portfolio and Infrastructure Management teams for the Risk function, coordinating internal and external audits, assessment of controls for the Product Credit Risk infrastructure, Partnering with other control groups. Prior to that role, Marcia was a Senior Credit Officer for various counterparty portfolios.

She received her credit training at Chase Manhattan Bank where she was a Credit Officer in the Financial Institutions Counterparty Risk Management Group. Marcia graduated from the State University of New York at Oswego, with a degree in Communications and Theatre.