



**Zeenat Sidi**

*Audit Committee Chair*

Zeenat Sidi is a senior executive in the financial services industry, with 25 years' experience spanning P&L leadership, fintech and digital transformation, risk management, data analytics, operations and strategy, in the US and Canada. As a GM with a diverse set of experiences, she brings a strategic lens to launching and scaling profitable businesses, with a strong execution-focused mindset that drives game-changing and durable business advantage. Zeenat is a visionary and inspirational leader with strong business acumen and a data and principles-driven approach to running businesses. She is highly respected as a leader with a credible voice amongst financial services, fintech and regulatory groups.

Currently, as GM of Enterprise Lending and Invest at Galileo Financial Technologies (a company recently acquired by SoFi), Zeenat is spearheading a major strategic shift by transforming Galileo from a powerful payment processing platform enabling digital banking, to a company that offers a full suite of financial services products to its clients through a modern platform and unique APIs. Prior to this role, Zeenat was the EVP and Group Business Head of SoFi's lending businesses, comprised of student lending, personal unsecured lending and home loans – a digitally-powered business that she built from the ground up, and is now driving significant contributions to the company's bottom line.

Previously, Zeenat was the President of the Home Equity business at Capital One after being the COO of the Home Loans business. During this time, she developed the strategy to position the Home Loans business to be among the top quartile for customer experience in the industry, while ensuring positive unit economics through automation and streamlined operations. Her success in driving these business results were enabled by her diverse experiences over a 15-year career at RBC, both in the US and Canada, including leading the Consumer and Auto loans businesses during the financial crisis, leading Risk Operations (focused on omnichannel sales and service), and having overall responsibility for Portfolio Management and Credit Strategy for the largest consumer and small business portfolios in Canada. She began her career in credit and risk analytics with Experian and FICO.

Zeenat holds a MBA degree from Duke University, a Master of Science degree in Operations Research from Stanford University, and a Bachelor of Science degree in Systems Analysis from the University of Miami. She serves on the Audit Committee and the board of Texas Women's Foundation, the largest regional women's fund in the world, committed to advancing positive social and economic change for women and girls, and cultivating women leaders for the future.