

Curriculum Vitae



Mark C. Riley

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Date of Birth: October 1, 1951
Education: University of Virginia, B.A. 1973

Personal Statement

Experienced former bank Chief Executive Officer whose background includes leading the turnaround of two banks that had been operating under regulatory agreements upon arrival. Responsibilities included: voting member of the Board of Directors of the bank and holding company and overseeing all phases of the bank. In lending, for example, relevant experience also includes analyzing and structuring commercial loans, overseeing loan approval and review process, providing due diligence of client bank loan portfolios, developing and overseeing workouts of nonperforming loans.

I have provided Expert Witness services, including consulting, reports, depositions and testimony, to attorneys representing the FDIC, banks, bank clients and related companies.

Senior Positions and Lending Related Committees Held Within Separate banks

Director, President and Chief Executive Officer of two banks

 Chaired and Voting member - Officers Loan Committee

 Member (voting) – Directors Loan Committee

Director, President and Chief Operating Officer of one bank

 Chaired and Voting member - Officers Loan Committee

 Member (voting) – Directors Loan Committee

Regional Executive Officer

 Voting member – Officers Loan Committee

Senior Vice President – Consumer Lending (Dealer Floor plan lending, Home Equity Loans & Retail Loans)

Vice President – Loan Administration

Skills

Analysis and structure commercial, residential & consumer loans within bank policies

Asset and cash flow based lender

Analysis of loan approval/ review process

Analysis of loan portfolios to assess credit risk, workout plans and estimated losses

Publications

FIRSINC publishes [The Riley Report](#), a newsletter that focuses on banking issues. [The Riley Report](#) is accessible through www.bankresourcesandsolutions.com.

Expert Witness and Similar Legal Work

- Provided Expert Witness Report, deposition and testimony in FDIC suit
- Provided support to multiple FDIC and non-FDIC related law firms that has varied from research to Expert Witness reports to depositions
- Provided testimony as bank officer in bankruptcy suits
- Detected and led oversight of three cases involving criminal actions by bank customers
- Oversaw case development involving employee bribery case

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Current Employment

Co-founder **Financial Institutions Resources and Solutions, Inc. (FIRSINC)**
2008– Current
FIRSINC, and its principal subsidiary Bank Resources and Solutions, was founded by Mark Riley, a former bank CEO and recognized bank turnaround expert, and Susan Riley, a Bank Operations and IT/BSA/AML specialist, to assist community banks with improving their performance. FIRSINC has resources to address all areas of CAMELS, including Strategic Planning, Budgeting, Information Technology and Risk Management. Created FiZoom.net (now inactive) to assist banks in their disposition of Other Real Estate Owned.

Work History

Director, President and Chief Operating Officer **First Virginia Community Bank**
2007-2008
Oversaw regulatory approval and bank operations of de novo bank.

Director, President and Chief Executive Officer **First National Bank of Virginia (I.O.)**
2005-2006
Oversaw OCC regulatory approval, but directors were unable to raise capital and effort to open de novo ceased.

Director, President and Chief Executive Officer **Citizens Bancorp of Virginia and its only Subsidiary, Citizens Bank & Trust Company**
2002-2004
Recruited to lead the turnaround of the bank. Created bank holding company. Oversaw all phases of bank including lending: underwriting, structure, approval, review and workout, when necessary.

Regional Executive Officer-Winchester Market **Virginia National Bank**
2001-2002
Recruited to open the Winchester market. Oversaw business development and new lending in market.

Director, President and Chief Executive Officer **F&M Bank-Peoples (formerly The Peoples National Bank of Warrenton)**
1992-2000
Recruited to lead the turnaround of the bank. Oversaw all phases of bank including lending: underwriting, structure, approval, review and workout, when necessary.

Senior Vice President **Riggs National Bank (DC &VA)**
1987-1992
Oversaw reorganization of \$500 million Consumer Lending Division whose scope included auto floor planning and related financing, Home Equity and retail lending. Also, oversaw branch expansion and management of Northern Virginia market.

Vice President **Farmers Bank & Trust Co.**
1982-1987
Oversaw loan cleanup, Marketing & Business Development and created Retail Banking Group.

Management Training to Assistant Vice President **First Virginia Bank, NS&T Bank**
1973-1982
Branch Administration