



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. This includes all areas of lending: creation and implementation of loan policies and procedures to business development, underwriting, approval, administration, collections and regulatory compliance.

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

Executive and Senior Positions Held Within Separate Banks

Director, President and Chief Executive Officer of two banks
Director, President and Chief Operating Officer of one bank
Regional Executive Officer
Senior Vice President – Consumer Lending (Dealer Floor plan lending, Home Equity Loans & Retail Loans)
Vice President – Loan Administration

Publications

Through 2018, FIRSINC published [The Riley Report](#), a newsletter that focuses on banking issues. Previous [Riley Reports](#) are accessible through www.bankresourcesandsolutions.com.

Expert Witness and Similar Legal Work

- Provided Expert Witness Report, deposition and testimony in FDIC suits involving failed banks
- 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

Current Employment

Co-founder

Financial Institutions Resources and Solutions, Inc.

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

President and Chief Operating Officer

First Virginia Community Bank

2007-2008

Oversaw regulatory approval and bank operations of de novo bank.

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.

President and Chief Executive Officer

Citizens Bancorp of Virginia and its only subsidiary, Citizens Bank & Trust Co.

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