

## DAVID G. BILKO - BIO

David G. Bilko is Executive Vice President and Chief Risk Officer of Union Bank and Trust, a \$7.5 billion asset bank headquartered in Richmond, Virginia. Mr. Bilko held the position of Chief Risk Officer at Stellar One Bank prior to its acquisition by Union. Previously, he served as the Corporate Operational Risk Officer of SunTrust Bank where he was responsible for continuous development and enterprise-wide implementation and execution of the operational risk framework. Prior to his appointment as Corporate Operational Risk Officer, David led the Audit Division of SunTrust Bank as Chief Audit Executive. Mr. Bilko started his banking career in 1985 with United Virginia Bank.

Mr. Bilko serves on the Financial Services Advisory Board of the Institute of Internal Auditors (IIA), and he is currently a member of the Fiduciary & Investment Risk Management Association, serving on the Operating Risk Committee of the Board of Directors. Mr. Bilko also served as President and Chairman of the Board of Governors for the Atlanta Chapter of the IIA.

Mr. Bilko is a graduate of University of Virginia and earned his MBA from George Mason University. In addition, he is a graduate of the Audit Management Program of the Bank Administration Institute's Graduate School for Bank Administration and is a Certified Employee Benefits Specialist. He and his wife, Donna, currently live in Charlottesville, Virginia, and have two grown children.