

David G. Bilko, CEBS  
Chief Risk Officer

David Bilko is the Chief Risk Officer for StellarOne Corporation, a \$3 billion bank holding company headquartered in Charlottesville, Virginia. David was named CRO in January 2012 after serving as the Chief Audit Officer. Prior to joining StellarOne in June 2011, David was with SunTrust Bank or its predecessors since 1987. Since May 1, 2010, he served as the Corporate Operational Risk Officer responsible for continuous development and enterprise wide implementation and execution of the operational risk framework. Previously, David had served as the Chief Audit Executive since November 2005, leading the Audit Division for SunTrust Bank. Prior to joining SunTrust, David served both Crestar Bank and First American Bankshares in a number of audit related roles.

David is a Certified Employee Benefits Specialist. He has a Master in Business Administration from George Mason University, as well as a Bachelor of Arts in Economics and History from the University of Virginia. David is a graduate of the Audit Management Program from the BAI Graduate School for Bank Administration.

David served on the Board of Governors for the Atlanta Chapter of the Institute of Internal Auditors (IIA) as President and Chairman of the Board. He serves on the Financial Services Advisory Board for the IIA. He is a member of the Fiduciary & Investment Risk Management Association (FIRMA), serving on the Emerging Risk Issues Committee of the Board of Directors.