

WILLIAM J. ABERNATHY, JR.

5507 Martina Way
Dunwoody, GA 30338

Office & Cell: 770-815-6991
Bill@AbernathyBankConsulting.com

SUMMARY QUALIFICATIONS and ACCOMPLISHMENTS:

- **50-year** career in Banking Industry - experienced OCC Bank Regulator, Banker (Chief Risk Officer), Bank Consultant, Expert Witness & Bank Director
- **Technical Focus:** Risk Management; Regulatory Expertise; Board Governance; Expert Witness
Management Focus: Leadership; Division & C-Level Management; Led High Performance Teams
- Successfully **Led & Directed** Strategic and Day-to-Day Operations of **twelve (12)** different **Start-up & Turn-around Divisions** for Banks, Federal Bank Regulator and Consulting Firm.
- **Innovative Leadership** in solving complex problems and implementing lasting solutions. Led/served on **eight (8)** national-scope OCC project teams; Led **six (6)** major bank-wide initiatives/teams.
- Received numerous high-performance awards; Taught OCC's top-rated national management school.
- AMA Executive Assessment identified Strongest Management Competencies: Concern with Impact, Proactive, Positive Regard for Others, Use of Verbal Presentations, and Managing Group Processes.

PROFESSIONAL EXPERIENCE:

Principal - Executive Consultant & Expert Witness, 2013-2024 & 2004-06

Abernathy Bank Consulting, LLC (ABC), Atlanta, GA

<http://abernathybankconsulting.com/>

Abernathy Bank Consulting provides services across a broad spectrum, specializing in helping banks with Risk Management, Regulatory Issues, & Serve as Banking Expert Witness. Highlights include:

- Expert Witness work with Attorneys, Write Expert Reports & Deposition Experience. Expert in Regulatory & Industry Standards, Frauds, Ponzi Schemes, BSA/AML Issues, Elder Financial Abuse
- Independent Board & Management Studies, Board & Employee Training, Enhanced Board Governance, Management Organizational Structure
- Bank Turnaround, Coordinate Compliance Committee, Monitor & Comply w/ Regulatory Orders
- Enhanced Risk Management Processes, including Bank Policies, Procedures, & Board Reporting
- **Bank Director - Colorado National Bank; Denver, Colorado (2018-19) - Chair of Compliance Committee, Audit Committee (Recruited as Director for Change of Control & Strategic Focus)**
- **Bank Director - Loyal Trust Bank; Johns Creek, Georgia (2019-2023) – Chair of Loan Committee, BSA Compliance, Executive Committee, Audit Committee (Multicultural De Novo Bank)**

Executive VP & Chief Risk Officer, 2009 – 2013 State Bank & Trust Company, Atlanta, GA

Chief Risk Officer reporting to Vice Chairman/President. Led and Managed: Audit, BSA, Consumer Compliance, Policy Governance, Loan Review, Regulatory Relations, & Loss Share (\$2.7 Billion Assets)

- Organized, Centralized, Staffed, Automated Systems...4 departments within 90 days
- Develop & Control all Policies & Procedures Bank-wide; Lead initiatives to control Fair Lending Risk
- Lead initiative in non-credit areas to quickly unify 13 acquired banks into a One-Bank Operating Culture
- Established & Chaired ERM Committee, Served on Senior Management, Credit & IT Steering Committees

Chief Risk Officer – Senior VP, 2007 – 2009 Brand Banking Company, Lawrenceville, GA

Chief Risk Management Officer reporting to Board & CEO. Led and Managed Audit, BSA, Compliance, Loan Review and Regulatory Relations (\$1+ Billion Assets)

- Led major turnaround in BSA, two months from Regulatory Issue to Correction (first assignment at bank)
- Hired Top-Flight Staff to Lead Compliance and Internal Audit (Reduced Consultant Expense)
- Chaired the Risk Management Committee, Member of Executive, Loan & IT Committees

Senior Vice President – Risk Management, 2006 – 2007 **Flag Bank, Atlanta, GA**

Senior Risk Officer reporting to Vice Chairman. Led and managed BSA, Compliance, Credit Administration, Loan Review, and Regulatory Relations (\$1.7 Billion Assets)

- Led major improvements in Loan Portfolio MIS to analyze trends, concentrations, asset quality, etc.
- Improved Independent Loan Review and strengthened Compliance Focus and Fair Lending Processes.

Senior Vice President – Retail Banking, 2003-2004 **Fidelity Bank, Atlanta, GA**

Senior Officer reporting to CEO, Led bank's 19 Branches, Retail Lending, Branch Administration, ATMs, Internet Banking, Telephone Banking, and Corporate Cash Management (\$1.2 Billion Assets)

- Increased bank's DDAs by \$100 million, 35% annual growth rate in first 6 months of 2004
- Led, motivated and directed 130 people, 40% of bank's staff
- Developed focused Commercial and Retail Lending Training for all Branch Lenders & Managers
- Served on bank's ALCO, CRA, and Senior Management Committees

Assistant Deputy Comptroller - 1997– 2003 **Comptroller of the Currency (OCC), Atlanta, GA**

Led & Managed District Lead Technical Experts (Commercial Credit, Retail Credit, Capital Markets, Compliance, Bank Information Technology & Asset Management), and directed internal district Operations for OCC's (Federal Regulator of National Banks) Southeastern District (9 southern states).

- Served as #2 Executive for district, led nine-state operations, coordinated with Washington Headquarters, other banking & insurance regulators, and led Examiner Development Program
- Hired and managed top technical experts who examined the largest and most complex banks, provided advanced technical training and advise to examiners . . . most successful group in nation
- Served on District Risk Management Committee, Problem Bank Committee, & Senior Management Group
- **Credit Union Director - Associated Credit Union, Atlanta, GA (1999-2002) - Chair of Credit Committee (2-years), Member (8-years)**

Director for Compliance and Bank Analysis (300+ banks), 1992-1997 **OCC, Atlanta, GA**

Led District's Compliance, Trust, IT supervision & implemented bank supervision policy. Managed and directed district's analysis of banks' corporate expansion (mergers, new de novo bank charters, etc.).

- Designed an operational and communication system for Compliance Team, which was used as national "blueprint" for new compliance examiner teams
- Developed and implemented risk management processes for corporate expansion unit which significantly improved customer service to banks and reduced application processing time by 25 percent

Director for Bank Supervision, 1988-1992, OCC, Atlanta, GA

Led and directed the supervision of the 15 largest regional banks in the Southeast USA (each ranging \$5-\$70 Billion in assets... \$250 Billion total assets) and most serious problem banks (rated 4 & 5)

- Focused examinations and meetings with CEOs & boards of directors at largest regional banks on strengthening risk management systems, bank management & structure, and board supervision
- Led district using Risk-Focused Supervision to evaluate banks use of Policies & Systems to Manage Risks
- Developed and implemented a process that reduced the average timeframes for rehabilitation of problem banks by 40 percent (during major economic recession)

Director, Atlanta Field Office, 1983-1988, OCC, Atlanta, GA

Established new Field Office, directed the supervision of 100+ community banks and led a professional staff of 60 National Bank Examiners in Georgia, North Carolina and South Carolina.

- Strengthened Bank Supervision by Examiners. Developed and implemented improved internal management systems, organizational structure, and staffing for this new three-state organizational unit
- Organized and chaired first statewide banker CEO & director meetings to communicate supervisory issues

Regional Director for Human Resources, 1979-1982, OCC, Memphis, TN

Redirected & provided leadership for five-state region in areas of: performance management, compensation, recruiting, EEO, employee relations, training, and career development.

- Maintained lowest examiner turnover levels in history of region – strong, direct communications system
- Significantly increased recruiting and exceeded EEO hiring goals for minorities and women

Regional Director for Corporate Activities (Bank Expansion: Mergers, New Bank Charters, Branches), 1976-1979, OCC, Memphis, TN

National Bank Examiner & Assistant National Banker Examiner, 1970-1976 & 1982-1983, OCC, Nashville & Memphis, TN, and Washington, DC

EDUCATION AND PROFESSIONAL ORGANIZATIONS:

- **University of Alabama, BS Degree, Banking and Finance**, Tuscaloosa, Alabama (1970)
- **ABA Stonier Graduate School of Banking, Rutgers University**, New Brunswick, NJ (1980),
Written Senior Thesis: *“Increasing Your Bank’s Equity Capital Coverage”*
- **Commissioned National Bank Examiner, U. S. Treasury Department Certification** (1975)
- **PRMIA - Professional Risk Managers’ International Association**, Co-Regional Director,
Steering Committee of Atlanta Chapter, *Conference Speaker & Member*
- **Risk Management Association (RMA)**, *Conference Speaker & Member*

SPECIALIZED TRAINING: Numerous Technical & Management

SPEAKING ENGAGEMENTS:

- “Enterprise Risk Management: Where to Start”, Virginia Bankers Association, 2014
- “Compliance Risk”, Panel Moderator, Risk Management Association, 2014
- “Bank Regulator Hot Topics”, GA Community Bankers Association, numerous dates
- “Management of FDIC Loss Share Agreements”, Risk Management Association
- “Role of Chief Risk Officer”, Panelist, Profession Risk Managers International Association
- “OCC Management School”, Instructor, Comptroller of the Currency, numerous dates