

Gary M. Ryno

gary@morgancfo.com | 206.604.1481 | Seattle, Washington

OBJECTIVE

Interim Chief Financial Officer role where I can leverage my extensive expertise in business relationship management and managerial accounting to help clients achieve their business objectives and financial efficiency.

PROFILE

Strategic financial efficacy expert with over thirty five years helping executives achieve, lead and financially succeed.

Deep experience in banking and financial management. Sharp and inquisitive financial professional tenured in leading businesses through turbulent and challenging times with a noted talent for identifying financial and managerial issues.

Diplomatic and tactful with professionals and non-professionals at all levels and accustomed to handling sensitive, confidential records.

Demonstrated history of producing accurate assessments and implementing plans to increase profitability and minimize exposure and risk.

Flexible and versatile – able to maintain a sense of humor under pressure. Excellent managerial, analytical and negotiation skills.

PROFESSIONAL EXPERIENCE

Chief Financial Officer | INTERNATIONAL FOREST PRODUCTS ENTITY

- ◆ Accounting, projections, budgets, banking, international finance
- ◆ Contract negotiations for purchases and sales in both the US and China
- ◆ Management of and interface with investors, foreign buyers, shippers and accounting and law firms

Chief Executive Officer | COMMERCIAL MORTGAGE-BACKED SECURITIES FIRM

- ◆ Developed moderate eight-figure loan portfolio
- ◆ Secured medium seven-figure bank warehouse line
- ◆ Oversaw low nine-figure loan and investment portfolio

Executive Vice President and Chief Financial Officer | COMMERCIAL BANK

- ◆ Organized, capitalized and developed a successful community bank
- ◆ Prepared financial projections, secured bank permits, daily operations
- ◆ Developed and tracked annual budgets to consistently achieve profits and growth within five percent of business model projections
- ◆ Established warehouse bank lines, implemented operating procedures and cash management
- ◆ Developed business asset growth from origin to nine-figures
- ◆ Recognized for proficiency in developing and managing strong customer service-oriented team

SKILLS SUMMARY

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|--------------------------|-------------------------|---------------------------------|
| ◆ Accounting | ◆ Business Advisory | ◆ Financial Risk Management |
| ◆ Financial Analyst | ◆ Business Development | ◆ Business Startups |
| ◆ Cash Flow Optimization | ◆ Business Plans | ◆ Private Placement Memorandums |
| ◆ Export/Import Finance | ◆ Banking Relationships | ◆ Board Consulting |

EMPLOYMENT HISTORY

MORGAN CFO | Seattle, Washington | **Principal Consultant** | 2009 to Present

HALLOCK RYNO INVESTMENTS, INC | Seattle, Washington | **Chief Executive Officer** | 2005 to 2009

PACIFIC COAST INVESTMENT COMPANY | Seattle, Washington | **Chief Executive Officer** | 2003 to 2005

ASIA-EUROPE AMERICAS BANK | Seattle, Washington | **Executive Vice President, Chief Financial Officer and Senior Lending Officer** | 1994 to 2003

H. FREDRICK PETERSON & COMPANIES | Bellevue, Washington | **Senior Finance Controller** | 1987 to 1994

SUMITOMO BANK | Seattle, Washington | **Publicly Traded and Government Derivatives Specialist** | 1984 to 1987

SEATTLE TRUST (KeyBank) | Seattle, Washington | **Management Trainee to Senior Management positions** | 1968 to 1984

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EDUCATION

CENTRAL WASHINGTON UNIVERSITY | Ellensburg, Washington | **Bachelor of Arts**

PACIFIC COAST BANKING SCHOOL AT UW | Seattle, Washington | **Commercial Banking**

NORTH AMERICAN SECURITIES ADMINISTRATORS ASSOC | Washington | **Series 63 Certificate**

ORGANIZATIONS

FORMER | Governing Board Treasure | **Music 4 Life Seattle 4 Rotary Club** | Board Member **Cascade Bicycle Club Aircraft Owners and Pilots Association** Board Member **Bicycle Alliance Of Washington** | **National Ski Patrol**

PERSONAL INTERESTS

In addition to my many years of experience in the arenas of Finance, Human Resources, Crisis Management and Funding Management, I've had the pleasure of a few personal pursuits. Chief among them: exploring the great outdoors and my own personal stamina through endurance athletic events, sailing and cycling; indoor activities of gourmet cooking and music appreciation; and passionately studying world events and its ultimate effect on the future of Sapiens.