



# CENTRAL TEXAS CHAPTER

Editor: Sean Delehanty

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### From Your Chapter President

Welcome to our summer newsletter. I hope you take the time to read through it and give us your comments. It is designed for our chapter members.

If you have suggestions for future topics, or if you would like to write an article for the newsletter, please let us know. The goal of this newsletter is to provide you with information you can use within your area.

Tommy Clark

### Please Welcome Our Newest Members!

**Scott Williams**, American Bank of Commerce

**Taylor Felan**, Horizon Bank SSB

**Clayton Gould**, Horizon Bank SSB

**Cindy Scovel**, Treaty Oak Bank

Our chapter presents opportunities for individuals to get involved. Chapters rely on the talents of volunteers to stage many of their programs, conduct membership development efforts, and promote the ideals of the Association. To find out more about how you can get involved in our chapter, call Sean Delehanty at 512-506-2905 or e-mail at [seand@omnibank.com](mailto:seand@omnibank.com).

### 2011 CALENDAR OF EVENTS

#### GENERAL MEETINGS\*

Austin, TX:

- **February 17<sup>th</sup>** (Thursday) - Real Estate Panel;
- **May 12<sup>th</sup>** (Thursday) - Economic Update with Jon Hokenyos.

*\*General meetings are held at the Carrabba's off Hwy 183 near Duval Rd. in North Austin.*

#### EDUCATION\*\*

Austin, TX:

- **February 16<sup>th</sup>**, Construction Loan Management, "Administering The Construction Loan Process";
- **April 12<sup>th</sup> - 13<sup>th</sup>**, Financial Statement Analysis;
- **May 2<sup>nd</sup>**, Global Cash Flow.

*\*\*Classes are held at the Chase Building in downtown Austin.*

#### CONFERENCES

Houston, TX:

- **April 28<sup>th</sup>-29<sup>th</sup>**, 58<sup>th</sup> Annual Texas Spring Conference - "The Inn at the Ballpark", Downtown Houston.

## **OTHER EVENTS/ TRAINING**

Central Texas Region:

- **February 7<sup>th</sup>**, Analyzing Business Tax Returns - Houston, TX;
- **February 8<sup>th</sup>**, Analyzing Personal Tax Returns - Houston, TX;
- **February 15<sup>th</sup>**, 360 degrees - Negotiation Skills for Bankers - Dallas, TX;
- **March 7<sup>th</sup>**, Global Cash Flow - Houston, TX;
- **April 4<sup>th</sup>**, Structuring Commercial Loans I - Houston, TX;
- **April 27<sup>th</sup>**, Asset Based Lending for Non-Asset Based Lenders - Dallas, TX;
- **May 9<sup>th</sup>**, Structuring Commercial Loans II - Houston, TX;
- **May 13<sup>th</sup>**, Lending To The Long Term Care Industry - Houston, TX;
- **May 24<sup>th</sup>**, Real Estate Fundamentals In Commercial Lending - Dallas, TX;
- **June 6<sup>th</sup> - 10<sup>th</sup>**, RMA Lending Academy I - Houston, TX;
- **June 28<sup>th</sup> - 30<sup>th</sup>**, RMA Lending Academy II - San Antonio, TX;
- **July 19<sup>th</sup>**, Analyzing Business Tax Returns - Dallas, TX;
- **July 20<sup>th</sup>**, Analyzing Personal Financial Statements and Tax Returns - Dallas, TX.

## **GENERAL MEETINGS RE-CAP**

### **NOVEMBER 2010:**

The Central Texas Chapter hosted its November 2010 General Meeting (luncheon) with a panel of regulators. Randy Fenimore of the OCC, Laura Rapp of the FDIC and Chris Robinson of the Texas Department of Banking each presented current regulatory trends in their respective regions. Although each representative provided a different perspective, all three seemed to be in consensus when it came to summing things up – that despite the struggling national economy and all the negative news, the banking industry and the economy in Texas are holding up pretty well.

Please join us for the next luncheon on February 17<sup>th</sup> when we will have a panel of real estate experts. Hope to see you there!

## **Central Texas Board Members 2010 - 2011**

### **--Officers--**

**PRESIDENT – TOMMY CLARK**

[tclark@treatyoakbank.com](mailto:tclark@treatyoakbank.com)

**SECRETARY - MIKE MCCONNELL**

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**TREASURER – MIKE SHAW**

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### **--Committees--**

**PROGRAMS - MIKE MCCONNELL**

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**MEMBERSHIP & COMMUNICATION -**

**SEAN DELEHANTY**

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**EDUCATION - JOE CAROLL**

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**--Young Professional's Group Chair--**

**TDB**

### **--Directors--**

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*\*Immediate past President (2008-10).*

## Banking in the Era of Financial Reform

By Susan Krause Bell

The Dodd-Frank Act, the Basel III proposals, and continuing G-20 initiatives to address financial stability will significantly change how the financial services industry operates. Although the details and impacts remain unknown, it is clear that risk management will increase in importance.

After months of political wrangling, the U.S. Congress passed a financial reform package in July that everyone agrees will have a major impact on the industry for years to come. Whether the legislation can be described as a reasonable response to the financial crisis or as the product of a fierce political backlash against the financial services industry will be debated for years. This much, however, is clear: The Dodd-Frank Act will reshape the financial services landscape in ways that are not fully understood at this time. Moreover, for many months to come, the new law will raise more questions than it answers, if only because regulators have yet to hammer out many of the important details.

The sweeping changes in the United States coincide with related initiatives abroad. In the United Kingdom, the Financial Services Authority, unveiled in 2001 as the paragon of principles-based regulation, is now in danger of being eliminated. Meanwhile, the international regulatory community has gone back to the drawing board and has designed some significant revisions to international capital and liquidity requirements, as well as policies that will apply to large, cross-border financial institutions. In the meantime, bank customers have questions, employees are concerned, analysts have opinions, and boards of directors want to know how financial reform will affect the bank, its business model, and their own responsibilities to the bank and its stakeholders—including, importantly, the regulators.

How does a bank run a business in this topsy-turvy environment? When will the contours of the post-reform bank regulatory environment be visible? And in the interim, how does bank management cope with such uncertainty?

One point of view is that there is scant choice but to accept and make the best of this uncertainty, because it will be with us for some time. Bank managers, the logic goes, can do little but monitor the regulatory development process and the international dialogue to be sure their banks are not caught unaware of emerging developments.

It is accurate to say that the more a bank knows about, and provides input to, the current regulatory deliberations, the better prepared it will be. But bank management does not have to face the coming flood of regulations in a reactive posture. Instead, there are several known themes that a bank can manage toward, even if the details are not yet in place.

If forced to summarize the essence of financial reform, one might say: “More safeguards, less risk.” While this vastly oversimplifies the immensity of the changes under way, there is an overarching theme of doubling up on safeguards against loss, both at the firm and the market level, while reducing risks that banks and other financial firms are allowed to take.

**To read this article in its entirety, please visit our website: <http://www.rmahq.org/RMA/RMAJournal>. Follow *The RMA Journal* on [Facebook](#) or [Twitter](#).**

### RMA Credit Risk Certification

#### Why RMA-CRC?

In today's rapidly changing financial services industry, you need practical, day-to-day knowledge that will help you excel in your profession. You need the latest skills—skills that are current and complete. And you need the demonstrated ability to serve a diverse base of clients. Plus, you need all of your knowledge, skills, and abilities to be validated by a respected organization like RMA.

For more information, check out our website:

[www.rmahq.org](http://www.rmahq.org)

### Credit Risk Management Audioconference Series

**December 14, 2010** – Implications of Healthcare Reform

**January 11, 2011** – Understanding TDRs (Troubled Debt Restructurings)

**February 8, 2011** – Bankruptcy Basics

**March 15, 2011** – Managing Credit Risk in Non-Credit Products

**April 12, 2011** – Credit Risk Challenges During the Next 18 Months

**May 10, 2011** – Back to Basics – Understanding a True Asset Based Loan

**June 7, 2011** – TBD

**Time:** All audioconferences will be held at 1:00 p.m. Eastern Time (10:00 a.m. Pacific Time).

**Fees:** Multiple listeners permitted free on the same line (include as many officers as can fit around your speakerphone).

· **RMA Members** – \$800 for all 10; \$120 for each selected audioconference (per phone line).

· **Nonmembers** – \$1,200 for all 10; \$180 for each selected audioconference (per phone line).